

**University of Ostrava
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Housing in ol d Age And Pover t y

Dana Sýkorová, Gabriela Nytra, Iva Tichá

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Authors: Dana Sýkorová, Gabriela Nytra, Iva Tichá

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For eWord

The publication by Dana Sýkorová, Gabriela Nytra and Iva Tichá, *Housing in Old Age and Poverty*, was written as one of the outputs of the project *Enlargement and Development of Research Team at the Faculty of Social Studies, University of Ostrava, CZ.1.07/2.3.00/20.0080*; this is why the several following lines is dedicated to the presentation of the project as such.

The project *Enlargement and Development of the Research Team at the Faculty of Social Studies, University of Ostrava, CZ.1.07/2.3.00/20.0080*. (<http://fss.osu.cz/>) is a three-year project carried out at the Faculty of Social Sciences, University of Ostrava from June 1, 2011 to May 31, 2014 (i.e. 36 month), cofinanced by the European Social Fund and the state budget of the Czech Republic. The project was created within Call no. 20 of the Operational Programme Education for Competitiveness, Priority Axis 2 – Tertiary Education, Research and Development, Area of Intervention 2.3 – Human Resources in Research and Development (<http://www.msmt.cz/file/17231>). The objective of Call no. 20 (year 2010) consisted in the support of creation of quality research and development teams with emphasis on internationalization and multidisciplinary and allowed to involve key scientists from abroad as a means of strengthening and development of team expertise. It was a continuously topical tasks of improvement of staffing of science and development including improvement of expert training of top researchers of high research potential and managerial experience, i.e. a task corresponding with the objectives of *The National Research, Development and Innovation Policy of the Czech Republic in 2009–2015* and *The National Research Programme*.

The objective of the VEDTYM project – *Enlargement and Development of the Research Team at the Faculty of Social Studies, University of Ostrava CZ.1.07/2.3.00/20.0080* was to make good use of the previous experience in scientific-research activities of the current so-called “senior” team of employees of the Faculty of Social Studies, University of Ostrava, to support its strengthening (including also invitation of a significant foreign expert with rich experience in managing international research teams), to enlarge the “senior” team with new colleagues from the group of young scientists and Ph.D. students (the so-called “junior” team) and subsequently to keep the recently reached quality of a top expert team in the field of the issue of social impacts of the modernization processes, new social risks (or social exclusion) in future publication and project opportunities for the faculty employees.

The Faculty of Social Studies, University of Ostrava used its rich international experience gained through its active participation in ERIS – European Research Institute of Social Work) and experience related to the realization of a number of projects of the Czech grant agencies (mainly the Czech Science Foundation). A significant role in the definition and specification of the field of social exclusion (developing the *Mains Directions of the Development of Science and Research at the Faculty of Social Studies, University of Ostrava in 2011–2014*) as the VEDTYM project research was played by prof. PhDr. Jan Keller, CSc., Czech leading sociologist, doc. PaedDr. Oldřich Chytil, Ph.D., dean of the Faculty of Social Studies, University of Ostrava, and doc. PhDr. Dana Sýkorová, Ph.D., project expert supervisor in 2011–2012.

The monograph by J. Keller *Exclusion as a Social Problem and a Methodological Issue*, focused on a theoretical reflection of the issue of exclusion, can be understood as a theoretical framework of elaborating of the issue of exclusion in three succeeding publications:

- SÝKOROVÁ, D., NYTRA, G., TICHÁ, I. 2014. *Housing in Old Age and Poverty*. Ostrava: UO. 80 pp. ISBN 978-80-7464-556-3.;
- BAUM, D. H., VONDROUŠOVÁ, K., TICHÁ, I. 2014. *Characteristics of Socio-spatial Segregation in Comparison of Two Cities (Halle – Ostrava)*. Ostrava: UO. 124 pp. ISBN 978-80-7464-554-9.;
- GOJOVÁ, A., GOJOVÁ, V., ŠPILÁČKOVÁ, M. (Eds.). 2014. *On the Ways of Coping with Poverty from the Perspective of Families – Incentives for Social Work*. Ostrava: UO. 140 pp. ISBN 978-80-7464-555-6.

The monograph by D. Sýkorová, G. Nytra and I. Tichá, *Housing in Old Age and Poverty*, deals with the issue of seniors' housing in relation to risk of poverty or poverty in old age, or social exclusion.

Seniors rank among groups especially facing risk of poverty as well as exclusion from housing. The authors ground the issue in the context of the crisis of welfare states, the global economic crisis, the social-economic transformation in the Czech Republic. They also discuss housing – poverty – old age as part of the discourse of demographic ageing, urban change (post-socialist transformation of towns). The core of the book is a presentation and discussion of the results of the qualitative approach based research in which Social Work postgraduate students and young, beginning researchers participated within the VEDTYM project.

Jelena Petrucijová

project expert supervisor in 2013–2014

“An elderly person needs to have the feeling of personal security and satisfaction within a certain family or other integrated community; it is possible to achieve this on condition of adequate health and a certain level of material security.”
(Hašková 1990: 183)

introduction

Housing includes a significant economic dimension – purchase of a house or flat is the most expensive and, at the same time, essential investment of our lives (Musil, 2005); usual housing expenses are a substantial item of households' monthly budgets. The issue of affordability of housing has been one of the central interests of social or housing policy since the end of the 1970s – when the problem of availability of housing, or housing shortage had been overcome (Lux, Sunega, 2006).

The issue of housing comes to the foreground more and more urgently in relation to the issue of poverty or risk of poverty. Together with housing, income and material deprivations rank among areas where social exclusion can be observed¹; or financial unaffordability of housing is one of significant factors of social exclusion (Hrast et al., 2012). As pointed out by Keller, social problems tend to “converge in the issue of housing”; and this is where individuals or groups' weaker resistance to social risks will probably show first (Keller, Hruška-Tvrđý, 2010: 113).

It is repeatedly proved that it is especially seniors who are particularly vulnerable to macroeconomic and social processes, social exclusion – mainly those who live alone, widows, less educated ones, the eldest or poor ones. They do frequently not have sufficient resources at their disposal that they could mobilize and combine if it is necessary to keep an adequate living standard and even shelter. (Andrews, Phillips, 2005; Rocha, 2001; dále Mayes, Berghman, Salais, 2001; Muffels, Fourage, 2002; Scharf, Phillipson, Smith, 2005; Ogg, 2005; Hrast et al., 2012). And it is housing that takes on a crucial importance in old age (Vidovičová et al., 2013).

The interest in study of housing and poverty (social exclusion) is supported by the crisis of *welfare states*, the global economic crisis (Andrews, Phillips, 2005); namely relation to reforms of welfare or pension and health care systems, tax reforms, government economy measures etc. that have increased immediately or in a short period, or will increase financial load of seniors' households. Let's mention at least the deceleration of pension adjustments, imposition of a tax on pensioners' extra incomes, the increase of energy, goods and services costs. (Relative housing expenses of Czech households were increasing during the entire transformation period; and as it has been indicated, these are their main consumption expense item. Inequalities in their amount between the poorest and richest' households were growing clearly at the same time.² (Lux, Sunega, 2006; Lux et al., 2005; Suneg, 2003; Lux, Burdová, 2000; Mikeszova et al., 2009) The fulfilment of *every* individual or household's right to

¹ The concept of social exclusion deals with vulnerability of individuals and groups in society and is closely related to the concepts of poverty and life quality. Due to its multidimensionality, social exclusion covers deprivation in many areas of life – e.g. incomes, the labour market, access to (social) services, housing, health state, interpersonal relationships (Hrast et al., 2012).

² Relative housing expenses of households are defined as an average share of housing expenses in households' entire monthly expenses (ibid). Valentová (2005) points out that quality of housing and inhabitants' saturation with housing resources are improving; still, housing prices are increasing as well. The number of low-income households or households of other disadvantage is increasing and the problem of affordability of housing is deepening especially with regard to them. Valentová refers to Kleinman's thesis [1998] of the “collapse of traditional housing policy” focused on satisfying housing needs of the majority of household and of the onset of the so-called “two-constituent” housing policy supporting the division of society into (a) those who are able to ensure quality housing for themselves at the market, and (b) those who cannot get at least standard housing without help from the state and are possibly at risk of social exclusion and homelessness. (Valentová, 2005: 307)

quality and affordable housing ceases to be a matter of course (see the concept of welfare state, Lux et al., 2002); the efficiency of housing policy tools can be doubted.³

The issue of housing and poverty became part of the discourse over demographic ageing: The increase of the number and share of the elderly – significant beneficiaries of social and nursing services – does not mean only an enormous increase of the state's expenses of welfare and health security of inhabitants in old age (Andrews, Phillips, 2005). It also strengthens structural tension at the housing market that adapts to changes in the household structure with difficulties, i.e. especially with the increase of the number of single-person flat households. It is seniors who are a significant part of them (Musil, 2005).⁴ The increase of demand for small-area flats pumps up market rent and escalates risk of loss of housing in the elderly and poor (Lux et al., 2002). The population ageing “from above” also implies specific demands on ensuring the infrastructure of residential neighbourhoods, availability of fundamental services.⁵ Let's point another discursive framework of housing, or poverty in old age here; it is an urban change, or with regard to the Czech Republic, the postsocialist transformation of towns with its social-spatial, property-structural and economic impacts (Phillipson, Scharf, 2005; Ouredníček, 2010; Steinführer et al., 2009) What is namely meant is the considerable potential of urban processes⁶ to contribute to poverty or spatial, social exclusion of the elderly (Phillipson, Scharf, 2005). Let's mention: poverty is “urbanized” (Massey, 1996; Rocha, 2001); the majority of seniors live and “spend the rest of their lives” in towns; towns get older demographically.

Last but not least, the issue of housing – poverty – old age fits into the discussion of changes of the institution of family – over increased individualization, or a shift from commitments, duties, collective goals as the basis of family cohesion to voluntariness, selectiveness of bonds, individual goals and needs (e.g. Beck, 2004; Giddens, 1992). Even parenthood as guarantee of obtaining help in old age is doubted in this context. Conclusions on uncertainty of support of seniors from their children are also based on empirical data confirming ambivalence of family relationships (Lüscher, Pillemer, 1998). Despite tension and conflicts burdening negotiations of help to elderly parents, they are not left without any help frequently: The prevailing majority of them is helped by some of their children eventually (Sýkorová, 2007). At the same time the data support Bengtson's hypothesis of “intergenerational stake”, i.e. greater solidarity of parents than that of children. (Bengtson, 2001; Sýkorová, 2008). It is financial support and help concerning housing that rank among the types flowing almost exclusively downwards along the generational vertical. (Sýkorová, 2007)

Housing, poverty and old age are utterly multidisciplinary issues (Musil, 2005; Andrews, Phillips, 2005; Kendig, 2003) – individually as well as in a mutual blend of “housing of poor seniors or seniors at risk of poverty”. The issue of seniors' housing was reached “through” research in poverty in old age in our research; grasping it means for us to view the issue especially from the sociological perspective for the sake of the development of theory and practice of social work (*research based knowledge*). Despite the fact that the narrowing of scientific discussion about needs of urban seniors to the issues of housing and their ageing in poor urban neighbourhoods (Birren, 1969; Kendig, 2003) or the reduction of research in housing to its economic and social political aspects (Musil, 2005) was criticized at the end of the 1960s and in the 1970s, they are definitely not areas sufficiently researched and not topical for contemporary science. Rather the other way round, if considered that they were shifted to the background later due to concentration of social gerontological studies to the relation among space, place (a flat, house, neighbourhood, “home”) and identity or health state or well-being of ageing individuals (Phillips et al., 2005; Wahl, Weisman, 2003)⁷. An appeal for return can also be the contemporary poor knowledge of vulnerability and social exclusion of seniors in the central and east European countries (Hrast et al., 2012; Tsakoglou, Papadopoulos, 2002; Ogg, 2005). This can also be related to knowledge of poverty in old age in relation to housing in the Czech context (and versa: seniors' housing in relation to poverty) – a minor contribution of our study can be appreciated in this light.

It was stated at another place (Sýkorová, 2012) that seniors strive for activity, self-sufficiency and independence within possibilities limited by the state of their health, physical power, financial

³ See housing policy tools that “provide balance at the housing market and financial affordability of adequate housing even for those of the lowest income” (Lux et al., 2002: 11).

⁴ Together with young individuals, unmarried couples, mothers or fathers with children (ibid).

⁵ I.e. availability and a specific structure of retail, communal, welfare and health care (supportive) services (Hodge 2008).

⁶ E.g. revitalization, regeneration, gentrification.

⁷ Gerontology, or environmental gerontology focuses on seniors' housing arrangements: household composition, ownership of flats, housing standard, duration of residence, residential satisfaction, modification of environment from the perspective of enablement/disablement), relocation, institutional housing. (Hrast et al., 2012)

resources and conditions of dynamically changing urban neighbourhoods. Referring to the outputs of our previous researches and conclusions of other, mostly foreign studies, seniors were described as individuals striving to keep control “over the situation” by means of various, mostly efficient personal strategies (see Sýkorová, 2007 for their list). It was explicitly emphasized that similarly to decrepitude, decreased mobility or immobility, poverty also reduces seniors’ possibilities to “negotiate their way of life” (ibid). Nevertheless, it is still not appropriate to view the elderly as a merely passive, incompetent “special population of special needs” depending on help from the others (Phillips et al., 2005: 147)⁸

The book is divided into four parts. The first three parts mostly sum up the state of theoretical and empirical research in the field of (I) ageing, old age (see chapters on relations of individual and demographic ageing and seniors’ housing), (II) poverty (chapters on poverty or risk of poverty in old age) and (III) housing (chapters presenting housing from the perspective of social gerontology, or social or environmental gerontology, describing seniors’ housing, including social services related to housing in the Czech Republic, the Moravian-Silesian Region and Ostrava). (IV) The fourth part presents seniors’ housing in the light of data from a research in poverty in old age that was part of the project *Enlargement and Development of the Research Team at the Faculty of Social Studies, University of Ostrava*, realized by the Faculty of Social Studies, University of Ostrava in 2011–2014 (see the Operational programme of the European Social Fund, Education for Competitiveness, project no. CZ.1.07/2.3.00/20.0080).⁹ Presented are both individual stories of housing constructed on the basis of analysis of data from interviews of communication partners and the final “story” summing up individual stories.¹⁰ The text conclusion is based on outputs of an analytic procedure according to the *grounded-theory*.

⁸ See stereotyped patterns of perception of the elderly’s needs: (a) old age brings along “special needs”, versus (b) the reduction of the elderly’s needs to the level of basic physiological and material securing. (Nešporová et al., 2008)

⁹ The project (shortened VEDTYM) is described in more detail in the study foreword. Let’s only emphasize that the project objectives were primarily educative. This is the perspective from which the outputs of research activities that were its part have to be assessed.

¹⁰ “Tale” and “story” (“příběh” and “story” in the original text) are used as equivalent terms. The English term “story” is used when it is regarded suitable from the viewpoint of stylistics.

1 of Old Age and housing

1.1 Housing in the context of individual ageing

It is generally accepted that ageing is a complex, dynamic “snarl” of biological, psychological and social processes (Sýkorová, 2007) interacting in an urban environment with complicated geographical processes (Andrews, Phillips, 2005). Changes of the states of health and function, social integration, economic level after retiring usually influence individuals’ needs, possibilities and ways of their saturation – including the needs related to housing. It also applies to them that the previously sufficiently saturated needs can be experienced as deficient; and vice versa, that accents will be shifted to other relations of particular needs, their different aspects. What becomes stronger in old age is mainly the importance of the need of safety, routine and security in the sense of the “known”, “usual” and their relation to physical and psychological well-being, the overall life satisfaction (Nešporová et al., 2008). The synonym of safety (but keeping their personal autonomy as well) is seniors’ flats or houses, their surroundings, neighbourhoods (Kuchařová, 2002; Sýkorová, 2007; 2008; Hodge, 2008). Home is perceived by the elderly as a safe, familiar, “close” place although there may be a risk in the form of unsuitable physical environment, inaccessibility of social support – loneliness as well as domestic violence (Nešporová et al., 2008; Veselá, 2003; Tošnerová, 2002; Kuchařová, 2002).¹¹

It is evident that the need of housing is reflected in other basic needs: the need of existence, possession, doing and interaction (thus, it is of a multidimensional character essentially, see Nešporová et al., 2008). Its position among the primary alpha needs (Maslow, 1970) gets stronger in old age, satisfaction with housing significantly determines the quality of life (Hodge, 2008; , 2005).¹² When getting older, individuals’ living space gets narrower, and resources of psychological, instrumental and social support are more and more frequently concentrated in their closest surroundings, or support is more frequently derived from objects “at hand”. The place of residence/housing becomes one of the support points of seniors’ negotiated personal identity. (Birren, 1969; Waki, Lang, 2004; Laws, 1997). (The importance of seniors’ strong or strengthening bond to their homes and their unwillingness to move are expressed by the concepts of “attachment-to-place” and “ageing-in-place”. See Chapter 3).¹³ While needs, resources, competences of people develop, the adequacy of housing usually changes. People can live in unsuitable decrepit houses, deprived neighbourhoods; they frequently face “overconsumption of housing” after their children left home, they struggle with difficulties with paying high costs of housing, etc. (Phillips et al., 2005)

Gerontology literature describes morphological and functional changes of organism and psyche mostly as gradual changes, emphasizes preservation of many psychological qualities of an ageing person’s personality, considerable mobilizable physical and cognitive reserves, possibilities of optimization and compensation of the decrease of individual resources (Sýkorová, 2007). Nevertheless it shows true that contrary to the previous stages of life course, a decrease of “adaptability, ability to follow efficient life strategies” is more probable in old age (Mareš, 1999: 50; also Hodge, 2008). Biological and psychological ageing is framed by explicit or implicit expectations about the elderly and ways of

¹¹ Research by Kuchařová (2002) showed: 8% of respondents do not feel safe at their flats at day and 16% at night. 10% of respondents experience the feeling of threat at day; even 29% at night. Women feel more threatened only at night in comparison to men.

¹² Satisfaction with housing is placed in a more general context of well-being, the quality of life (Lux, 2005).

¹³ The elderly’s everyday behaviour is embedded in a particular physical and social environment (Phillipson, 2007). As getting older, our position in society changes (in both the physical and social senses). Spaces and places where we live, work and spend our spare time, are graduated according to age; on the contrary, age is related to particular places and spaces. Individuals’ identity in old age is fluid, permanently negotiated against the background of external and internal conditions. (Laws, 1997)

handling them formed in the particular society.¹⁴ (Sýkorová, 2007; Alan, 1989) It is known that the connotations of the meanings of ageing and old age are mostly pejorative, negative, are burdened with stereotypes and myths forming the basis of ageism – discrimination or, on the contrary, benevolent protection of “helpless” elderly people (paternalism).¹⁵ (Butler, 1996; Vidovičová, 2005; Haškovcová, 2010; Del Casino, 2009) Ageism means limitations of social roles and devaluation of the seniors’ status, deprives them of equal opportunities and decreases their life chances, in the area of housing too.¹⁶ Seniors from the research by Sýkorová et al. and Vidovičová et al. (Sýkorová, 2007; Vidovičová et al., 2013) show various manifestations of age discrimination: rejection of a mortgage to buy an owner-occupied flat, house owners’ ignoring of or aggression against elderly tenants during revitalization of houses, flats, overlooking by younger neighbours etc.

Society or culture present a context “where universality of ageing and old age breaks into multiform ways of ‘being an elderly person’” (Sýkorová, 2007: 47). Diversity of seniors’ population and resulting heterogeneity of needs in old age are what have to be considered when studying housing, or more specifically, housing of the poor seniors and seniors at risk of poverty.¹⁷ Without all doubt, it also applies to strategies of meeting their needs. Seniors’ strategies¹⁸, in general and in brief, are based on search of a compromise between manifestations and impacts of ageing and requirements of the physical and social environments in everyday life or in a crisis. They include activities by means of which individuals try to keep control over their situations in relation to themselves or the others, prevent crises, or overcome crises – no matter whether they act consciously or unconsciously, rationally or improvise. The strategies consist in adaptation of their own attitudes, behaviour or conduct determined by resources, conditions and available means, i.e. individual coping capacities, personal competences. (Hodge, 2008; Schroder-Butterfill, Marianti, 2006; Peace et al., 2005; Reis, et al., 2000; Berger, Luckmann, 1999; Marshall, 1995)¹⁹ The environmental context influencing “adaptation outcomes” in old age especially strongly is hardly changeable. (See seniors’ vulnerability to “environmental pressure” – *environmental docility hypothesis*, Lawton, Simon, 1968; Wahl, Lang, 2003; Hodge, 2008)

In his research of social exclusion in Slovene seniors, Hrast identified the strategy of use of social networks, self-help, work activity, resource management, including self-limitation. The fact that he found formal resources of assistance only sporadically and the absence of formal strategies in the “fight” against material exclusion is a challenge for future research. (Hrast et al., 2012) Nešporová pointed out seniors’ willingness to consider “formal channels of saturation” at least in the case of financial help²⁰ (Nešporová et al., 2008). Sýkorová (2007) found procedures in qualitative data by means of which the elderly strived to keep financially self-sufficient and which helped them accept rather burdensome economic situations. Some of them explicitly or implicitly concern housing: (1) separation of money

¹⁴ Every society creates a system of explicit or implicit, formal or informal social expectations (age norms) forming age-adequate behaviour, interactions, timings and succession of main life events as well as individuals’ expectations (Alan, 1989) about people of a specific age in a particular society in a particular point of time. Thus age norms vary with regard to historical time and society as well as according to gender, race, ethnic group and social class. (Hutchison, 2011). Age-graduated differentiations in roles and behaviour which result mainly from social processes are also determined by biological and psychological processes. We believe that age “norms” provide only a general definition of behaviour in a particular complex of roles and that age thresholds merely outline rough contours of life. There is a “space” for individual description and modification of life course within them. (See Sýkorová, 2007)

¹⁵ Myths, summed up by e.g. Haškovcová (2010), also include those that can distort the view of housing or poverty in old age: the myth of false ideas drawing positive correlations between seniors’ life satisfaction and material comfort; the myth of homogeneity of seniors’ population and their needs. On the other hand, seniors may be marginalized by activism in the name of fight against ageism (Andrews, Phillips 2005).

¹⁶ Vidovičová (2008: 144) defines ageism as “qualitative differentiation between individuals or groups on the basis of their chronological age or membership of a particular cohort” while they are ascribed different characteristics and abilities and/or symbolic, institutional, physical, spatial barriers are set up to their entrance, exit or participation in roles, property, services and other benefits of social life on this basis. Vidovičová et al. (2013) point out disruption of environmental justice (“fair distribution of environmental advantages or burdens”) in relation to spatial ageism.

¹⁷ Birren states that heterogeneity, or individual differences in social, psychological and physical needs are greater in the elderly than they are in the young ones (Birren, 1969, similarly Phillips et al., 2005).

¹⁸ See the psychological concept of coping as an individual’s cognitive and behavioural effort to cope with external or internal requirements beyond their resources (Lazarus, Folkman, 1984).

¹⁹ Competence is derived from psychological and social attributes as well as physical functioning (Hodge, 2008). Schroder-Butterfill and Marianti (2006) distinguish the following main coping capacities of seniors: (a) individual (health, human capital), social networks and formal social protection. Monroe et al. (2007) speak of internal, external and government-supported strategies (Also Hrast et al., 2012).

²⁰ As one of few areas in which seniors admit formal help (Nešporová: *ibid*).

for “indispensable expenses” from home budget, i.e. rent and obligatory fees, saving on other expenses, (2) mobilization of will to “make ends meet”, (3) individual comparing – of today’s financial situation to the previous one, (4) social, intra- and intergenerational comparison, i.e. comparison to peers “who are worse off, suffer from a lack of finances” or “more stretched financial situation of young families” who still have to purchase and furnish flats and are at risk of unemployment on top of that. (Varady and Carroza (2000) confirm that needs and requirements concerning housing are negotiated by seniors in relation to their reference groups.) Seniors also reinterpret losses – downplay financial problems, refer to limited needs of old age (Sýkorová, 2007). These are basically mechanisms of denial, reduction of dissonance, ego protection weakening critical evaluation of everyday life and probably contributing to the relatively high rate of satisfaction with housing even when it is objectively of poor quality (Lawton, 1983). (More details on housing strategy in Chapter 4)

Seniors bring their personal experience, “contents” of socialization, acculturation from the previous stages of their lives to the contemporary strategies (Hodge, 2008). They also modify their expectations, aspirations, evaluations and strategies concerning housing in the basis of their experience. (E.g. the previous experience with poor-quality housing usually leads to the above mentioned relative satisfaction about the contemporary however relatively poor expectations for the future.) Thus it shows that it makes sense to approach the study of needs and strategies in old age from the life course perspective (Passuth, Bengtson, 1996; Sandoval et al., 2009; Hrast et al., 2012): It understands old age in the entire context of life course, as a transitory stage intertwined with its other stages (Hendricks, Achenbaum, 1999). The question is to what extent and in what way the general tendency to weakening of the model of universal life course shows in seniors’ life situation, i.e. tendency to diversify its structure, the sequency of stages, timing of transitory events (Hutchison, 2011; Chaloupková, 2009; Dudová, 2011).²¹

Life course is defined as a sequence of closely interconnected events or states within individuals’ life time (Alan, 1989; similarly Chaloupková, 2009). Individuals undergo a number of transitions, changes of roles and statuses (Elder, Kirkpatrick Johnson, 2003; George, 1993; Hagestad, 1991). Turning points disrupting continuity of life courses open or close opportunities, bring permanent changes in their environments, in the concept of I, in opinions and expectations. (Hutchison, 2011) Life courses are formed by individuals in the context of social interaction and within structural limitations (Berger, Luckmann, 1999).²² Simultaneous confrontations with many events and transitions, cumulation of negative impacts of disadvantage increase risk of “derailment” from the course²³ (Hutchison, 2011) and the development of a trajectory of failure. (See the concept of cumulative advantage and cumulative disadvantage O’Rand, 1996; Dannefer, Uhlenberg, 1999.)²⁴ A critical event is poverty doubtlessly (Rowntree, 1901; Sandoval et al., 2009) and risk of losing a shelter, frequently going “hand in hand” with it. A favourable turn in the trajectory is frequently possible on the basis of an external intervention, e.g. social political measures, social work interventions etc. What cannot be omitted is the role of informal networks of social support. Psychologists also point out resilience – (some) people’s ability to cope with risk factors (Hutchison, 2011).

Life course is a “summarization of experience” gained by individuals in various areas of their lives – these multiple trajectories (careers) intersect, influence each other (Hutchison, 2011; Sunega et al., 2002; Kendig, 1990; Alan, 1989). Thus the housing trajectory, i.e. “sequence of dwelling places

²¹ Turning point (break) is an event in the life course that represents a significant change of its direction in its consequence. Trajectories usually include a number of sudden interruptions, discontinuities. It is possible to define three types of life events – turning points from longitudinal researches: 1. opening/closing opportunities; 2. causing permanent changes in individuals’ environment; 3. changing their self-concept, opinions and expectations. Some events include all the given types of events. The definition of an event as a turning point depends on the individual or collectivity. Life courses are structured in a more flexible way today. (Hutchison, 2011)

²² It is possible to refer to the variant of life course perspective embedded in interpretative sociology from the gerontological theories. The difference in theoretical explanation of impacts of normative, or institutional “vacuum” confronts the negotiation models of ageing, formed in the same theoretical framework, and the normative models of ageing. (Marshall 1978–79) Seniors are perceived as active participants in constructing life courses, still with regard to life-long exposition to the influences of social structure.

²³ The idea of the developmental risk and protection (Elder, 1998): Developmental influence of succession of life transitions or events is conditioned by the time when they occur in a human’s life (timing, sequencing), duration and time spacing of risk difficulties (Shanahan, 2000).

²⁴ Cumulation of socially constructed advantages or disadvantages during the cohort members’ shift through social structures contributes to strengthening of intracohort differences and the final heterogeneity of the seniors’ population as the age increases (Sýkorová, 2007).

occupied by individuals in the course of their lives” is influenced by the work, family trajectories etc.²⁵ (Vajdová et al., 2002: 231; Lux et al., 2002)

1.2 Housing in the context of demographical ageing

1.2.1 Seniors in the Czech population

The issue of housing (and poverty) in old age was put into the context of demographic ageing in the introduction: seniors are a constantly growing part of the population due to the impact of positive changes in death rates and hope of reaching higher age. The Czech Republic has not ranked among the European “oldest” countries despite the fact that the contingent of people of higher age has been lately saturated from the 2nd World War large generations; people born in the first post-war years already reach 65 years of age too. (Tisková zpráva ČSÚ 2012; Projekce obyvatelstva České republiky 2013). Approximately every fourth person (2,389,083 inhabitants, 12.9%) reached 60+ years of age out of the total number of 10,436,560 of inhabitants of the Czech Republic; every sixth person (1,644,836, 15.8%) was over 65. It is chronically known that the number of women prevails among seniors, especially in the highest age categories (there are nearly three fifths of women in the segments 60+ and 65+: 57.4% and 59.6%; nearly three quarters in the segment 80+: 68.2 %²⁶). It is important from the viewpoint of material and housing situation that the higher age brings a higher number of widowed women. It is more likely for men-seniors to live in a marriage or as *singles*. (There are 555,340 widows and 108,767 widowers in the 60+ group; 204,622 widows and 40,205 widowers in the 80+ group (SLDB, 2011). Masculinity of the dead ones is proved also by values of average age: 41.1 years against 42.5 years in women.

The increasing intensity of mortality in higher age brings along the increasing number of singles households and decreasing share of persons living in couples due to losses of partners. There were over half a million households of single seniors in 2011; the prevailing majority of cases is households of not working pensioners, mainly widowed women. Seniors' complete families predominate rather in younger age groups (their share in complete families varies between 16 – 25 %). Four fifths of these households are spouses not living with other persons. Both of them are usually retired and not working anymore (80% of them, contrary to statistically negligible 1.5% of households with both members economically active). The increasing age brings along the increasing number of seniors using the possibility to live together with another household or institutional housing. (*Domácnosti seniorů*. ČSÚ 2013)

²⁵ See upward, downward or constant housing trajectory/career/housing ladder on the top of which there is housing in one's own family house as the most preferred option (Lux et al., 2002).

²⁶ The number of persons 80+ is 386,794.

Table 1 Life expectancy and healthy life years at 65 years of age

Year	Life expectancy at 65 ²⁷	
	Men	Women
1985	11.50	14.70
1990	11.60	15.20
1995	12.70	16.00
2000	13.72	17.09
2005	14.38	17.55
2010	15.26	18.71
2011	15.47	18.82
2012	15.59	18.91
Year	Healthy life years at 65 ²⁸	
	Men	Women
2012	8.3	8.9

The elderly are on the increase in the Czech Republic – due to the shift of populated age groups into senior age and probably further improvement of mortality indicators. (What will contribute to “fast and significant ageing” together with keeping fertility under the limit of mere reproduction. *Tisková zpráva ČSÚ 2012*; Svobodová, 2011.)²⁹ Old-age index expressing the proportion of the seniors and children segments of population, more precisely the number of 65+ inhabitants in relation to a hundred children of 0–14 years of age, should be 251.5 in 2051 in comparison to 107.6 in 2011 (*Projekce obyvatelstva České republiky 2013*: 6). With regard to the expected demographical development, it can be presumed that seniors’ households will be more and more frequently represented in the overall structure of households. The number of households run by seniors has increased of 9% in average in the last decade.³⁰ (*Domácnosti seniorů. ČSÚ 2013*)

Discussions of social or economic impacts of this development concentrate mainly on a significant increase of the share of “the oldest elderly”, i.e. persons of 80+ (Rychtaříková, 2002; Svobodová, 2011; indexes of economic burden³¹ see Table no. 2). The growing number of years of age to which individuals live in good health state (the so-called healthy life years) will probably shift the occurrence of chronic diseases to higher age and increase costs of social and health care as well as requirements imposed on family support networks (Svobodová, 2011; Sýkorová, 2007). It is more likely for women to be dependent on long-term care by other persons than for men.³²

Inequalities in health state, or overall life situation of individual is also determined by the reached level of education. As far as seniors are concerned, most of them have not even reached a higher

²⁷ Adapted according to the sources: *Zdravotnictví ČR 2012 ve statistických údajích*, p. 13 (accessible from <<http://www.uzis.cz/publikace/zdravotnictvi-cr-2012-ve-statistickych-udajich>>).

²⁸ *Zdravá délka života ve věku 65 let*, EUROSTAT (accessible from <<http://apl.czso.cz/pll/eutab/html.h?ptabkod=tsdph100>> and <<http://apl.czso.cz/pll/eutab/html.h?ptabkod=tsdph220>>).

²⁹ On condition of quality and available health care, functioning prevention, early diagnostics, keeping healthy life style and reduction of risk factors such as stress, deteriorated environment quality, there is a chance of improving death situation, and thus extending life expectancy.

³⁰ Regarding the change of organization, data collection and especially automatic data processing of the 2011 census, the smallest derived unit of household was designed as running household (contrary to the 2001 census when it was censused household). What was considered seniors’ households were all running households consisting of one family, individual or households of grandparents and their grandchildren, led by a person 65+. There were 1,069,505 of seniors’ households occupied by 1,762,993 persons in total. (*Domácnosti seniorů. ČSÚ, 2013*) See also Šimek, Štyglarová (2012).

³¹ Index of economic burden will increase especially in the period 2035–2060 according to a projection. The presumed value 100 means equalization in numbers of persons in economically inactive age (up to 20 and over 65 years of age to persons in the age of economic activity (20 – 64 years of age). (Ibid)

³² Women outlive men, spend a longer period of life with a physical handicap. They also are more willing to use health care services (health prevention and treatment); in general they adopt a more responsible approach to their health (Juskanin 2011).

level than secondary education without a school-leaving examination (63.1% of the age group 60+, see *SLDB*, 2011). Nevertheless seniors' level of education is going to improve in the future, and thus it will change their demands on living standard, the structure and scope of service etc. (Svobodová, 2011) See Table no. 3 below.

Table 2 Index of old age and indexes of economic burden (projection)³³

Year	Index of old age 65+/0–14	Index of economic burden ³⁴	
		0–14, 65+/15–64	0–19, 65+/20–64
2021	136.7	56.9	69.1
2051	251.5	83.0	98.2
2061	276.4	85.6	103.3

Table 3 Education structure of seniors' population of the Czech Republic³⁵

Highest level of education reached	Number of persons in age group			
	60 – 69 years		70 years and over	
	abs.	% ³⁶	abs.	%
no education	5 130	0.4	6 967	0.6
primary incl. unfinished	238 491	18.3	373 359	33.3
secondary incl. apprenticeship (without a school-leaving examination)	518 477	39.7	363 401	32.5
completed secondary (with a school- leaving examination)	315 597	24.2	187 742	16.8
study after secondary school	59 756	4.5	39 511	3.5
university	134 335	10.3	81 210	7.3

³³ Source: Projekce obyvatelstva České republiky 2013: 6, (accessible from [http://www.czso.cz/csu/2013edicniplan.nsf/t/A6003061EE/\\$File/402013u.pdf](http://www.czso.cz/csu/2013edicniplan.nsf/t/A6003061EE/$File/402013u.pdf)).

³⁴ Rate of inhabitants in economically inactive and active age.

³⁵ Source: ČSÚ (accessible from <http://www.scitani.cz/csu/2012edicniplan.nsf/p/04000-12>).

³⁶ % of the total number of persons found in the category of 60 – 69 years Numbers of persons in which the level of education was not found (shares relate to the total number of “the found”). Adapted from Obyvatelstvo ve věku 15 a více let podle nejvyššího ukončeného vzdělání.

1.2.2 Seniors in the Ostrava population

The city of Ostrava where the research was carried out is the third most populated city of the Czech Republic. Even though “due to its historical development of industrial city it is significantly younger from the perspective of population” than Prague and Brno (Petrová Kafková, Galčanová, 2012: 86) its population is getting older and demographical projections indicate continuation of this tendency: There were 49,605 inhabitants of 65+ years of age (19,396, i.e. 39.1% men and 30,209, i.e. 60.9% women) living in Ostrava on December 31, 2011 what was nearly ten thousand more than in 2002.³⁷ The average age of Ostrava inhabitants increased from the previous value of 35.7 years up to 41.3 years in the period of the two last censuses, the index of old age 65+/0 – 14 increased from 79 to 117.1.³⁸ The “eldest” city district is Poruba now – the average age of residents of this district is 43.7 years and the index of old age is 172.8.³⁹ (*Statistická ročenka MS kraje*, 2013)

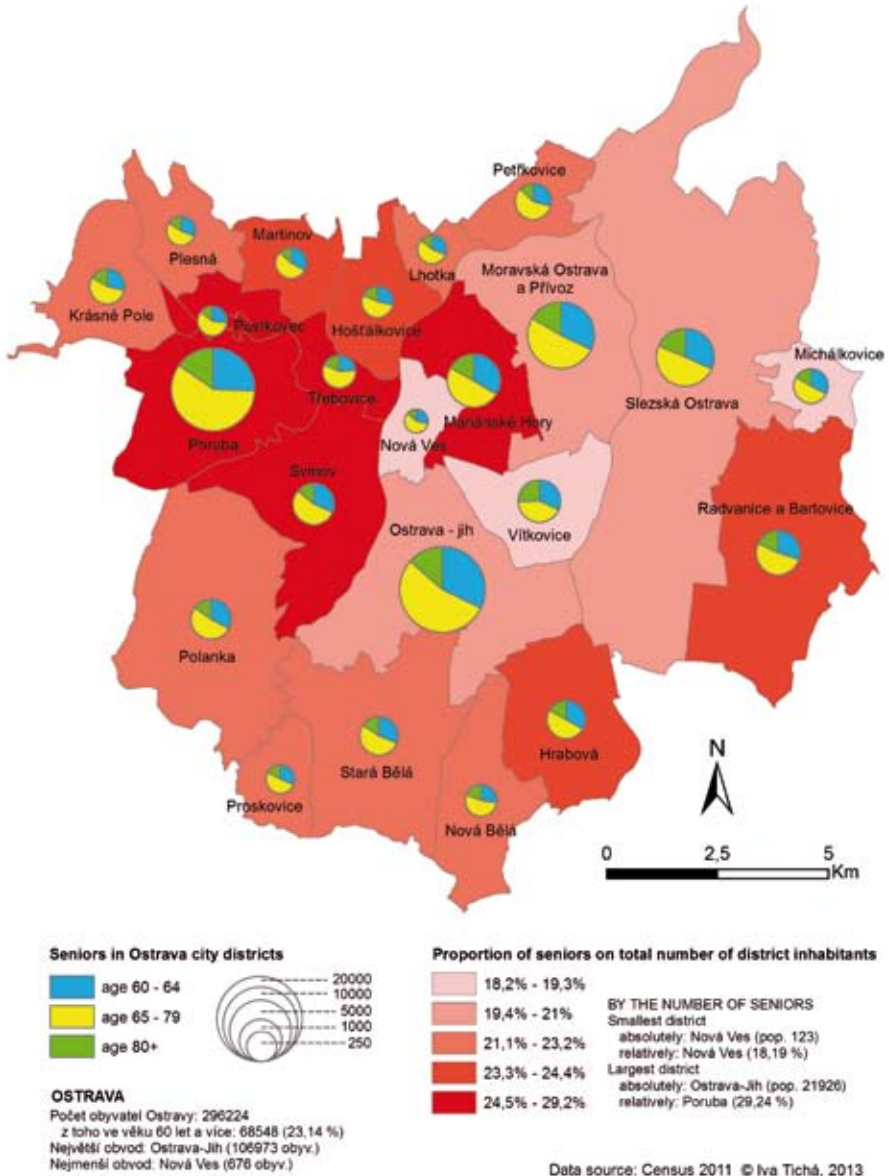
It has to be pointed out that ageing of Ostrava is related to migration processes: A significant part of today’s seniors population consists of people who were part of a massive migration wave “due to work” in the 1950s. The post-revolution outward migration in reaction to deindustrialization and the subsequent reduction of job offers, or suburbanization, drains especially members of younger cohorts away from the city. (A population decrease was first reported at the beginning of the 1990s; it was not reversed even by the start of reproduction age in numerous population groups (Karchňáková, 2010).

³⁷ Population 65+ was 40,428 on December 31, 2002 (15,177, i.e. 37.5% men and 25,251, i.e. 62.4% women).

³⁸ The average age of inhabitants of the Ostrava district was the same as the average age of inhabitants of the statutory city of Ostrava in 2011. This can be caused also by the fact that approximately 90% of inhabitants of the Ostrava district consists of the population of the city of Ostrava. For the development of the index of old age see also *Demografická ročenka měst. Ostrava. 2013.*

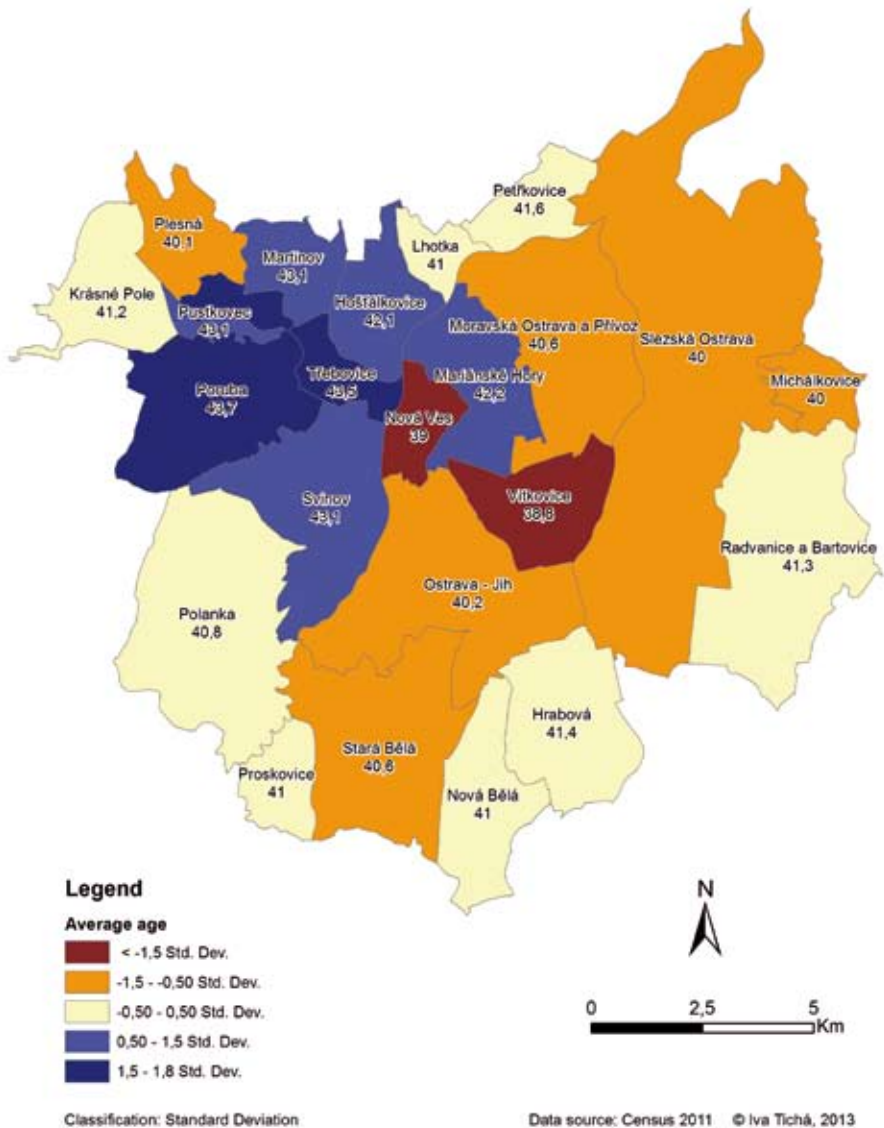
³⁹ The lowest number of seniors live at Vitkovice and Nová Ves (the average age of 38.8 and 39 years).

SENIORS IN OSTRAVA



Picture 1 Seniors in Ostrava

AVERAGE AGE IN OSTRAVA CITY DISTRICTS



Picture 2 Average age in Ostrava city districts

The chapter will be concluded with a statement: The increasing percentage of persons of higher and high age in the population can be interpreted as a progress only under the condition that an adequate quality of life is ensured in old age, and thus an adequate living standard as well.

2 old age and Poverty

The transition from work to old age pension brings along a significant financial drop due to the unfavourable rate of granted pension and income earned before (*replacement rate*⁴⁰). Seniors frequently face troubles meeting the fundamental needs, especially covering housing expenses. (Alcock, 1997; Vohralíková, Rabušic, 2004; Vidovičová, Rabušic, 2003; Kuchařová, 2002). These increase faster than households' incomes (by CZK 2,388 per household and year in average) what contributes to a slight increase of the total number of households running with incomes under living wage and breadline⁴¹ (a sum that, after subtracting housing expenses, is CZK 3,410 per individual and month for the first person in the household; CZK 2,830 for every other person in the household if they are not a dependent child. See *Příjmy a životní podmínky domácností 2012*, Act no. 110/2006 Coll., on living and subsistence minimum, as amended, Government Order no. 409/2011 Coll., on indexation of living minimum and subsistence minimum amounts). Nevertheless seniors' households with income under this socially acknowledged minimum for provision of food and other elementary personal needs⁴² were only 2.4% of the total number of these households. Risk of poverty is significantly weakened by social transfers: social incomes, i.e. pensions (old age, invalidity and survivor pensions), or state social assistance are more than 4/5 of gross financial incomes of seniors' households. It is obvious that seniors' living standard is determined by the amount of old age pension, i.e. CZK 11,948 in men in average, CZK 9,782 in women (from CZK 10,778 in total).⁴³ What is important for widowers and especially widows is the sum of survivor pension – it was CZK 6,076 in men in average and CZK 13,236 if survivor and old age or invalidity pensions concur; CZK 7,104 in women, or CZK 11,680. (Data on December 31, 2012, *Statistická ročenka z oblasti důchodového zabezpečení*, 2012).

Of course, the situation in economically active, mostly younger seniors is more favourable (91.8% of persons of people of 60–64 years of age receive social incomes in comparison to % 97.7 of persons of

⁴⁰ Compensatory rate, or percentage financial part to gross wage creating pension; it favours the low-income groups.

⁴¹ The share of households perceiving housing expenses as a great burden increased, namely up to 28.5%. The number of households run with incomes under the living wage limit increased up to 160.1 thousand, i.e. 3.8% of the total number of households (*Životní podmínky*, 2012).

⁴² Except for housing expenses (see the definition of living age). Subsistence minimum (CZK 2,200) is a minimum limit of financial income necessary for ensuring the said needs on the level needed for surviving. Problems with covering housing expenses are dealt with by housing allowance, or housing subsidy.

⁴³ All pensions, old age, invalidity or survivor pensions, consist of the so-called basic assessment and the so-called percentage assessment. Basic pension assessment, the same for all the types of pensions, is CZK 2,270 in 2012. The sum of percentage assessment of old age pension is minimally CZK 770 per month according to s. 33, Pension Insurance Act. The minimum sum of old age pension was CZK 3,040 per month in 2012. The basic assessment of survivor pension was CZK 2,270 per month in 2012. The sum of percentage assessment is 50% of percentage assessment of old age pension or invalidity pension for a person with the third-degree handicap to what a spouse would be entitled at the time of death. Law does not protect partners in the case that they were not married. (<http://finexpert.e15.cz/pozustalostni-duchody-v-roce-2012>) The most frequently paid pension of "about" CZK 10,000 – it was received by a fifth of pensioners (Počty důchodců a poplatníků pojistného v ČR, Praha: MPSV. A problem for seniors' economic situation can be early retirements: Early old age retirement is permanently (even after reaching the age necessary for claiming regular old age pension) reduced depending on the period of time not completed to reach regular pensionable age. Its payment does not depend on parallelly performed gainful employment. Approximately 22% of 2,341,220 old age pensions paid on December 31, 2012 were early retirement pensions (i.e. 523,886). <http://www.cssz.cz/cz/o-cssz/informace/media/tiskove-zpravy/tiskove-zpravy-2013/2013-03-13-podil-predcasnych-starobnich-duchodu-z-celkoveho-poctu-starobnich-duchodu-cinil-22.htm>.

In general: Seniors receive "solo" pensions as well as pensions in concurrence with other types (old age pensions, early pensions included, with survivor, widow, or invalidity pensions).

75+ years of age and older). (SILC, 2012).⁴⁴ Broader participation of seniors in the labour market is prevented also by ageism, or age discrimination (Vidovičová, Rabušic, 2003).

Table 4 Pension statistics of the Czech Republic (CR), Moravian-Silesian Region (MS Region), city of Ostrava on December 31, 2012⁴⁵

		Number of old age pensioners (including early retirements)			Average sum of "solo" old age pension (CZK)			
		Men	Women	Total	Men	Women	Total	
1.	CR	881,223	1,459,997	2,341,220	11,948	9,782	10,778	
2.	MS Region	106,113	170,823	276,936	12,486	9,376	10,845	
		Number of early retired old age pensioners ⁴⁶			Average sum of early old age pension (CZK) ⁴⁷			
3.	CR	221,900	301,986	523,886	10,762	8,718	9,641	
4.	MS Region	28,550	43,218	71,768	11,142	8,425	9,590	
5.	City of Ostrava	Average sum of pensions (CZK)						
		Old age		Invalidity, levels			Survivor	
		full	proportional	3 rd	2 nd	1 st	widows	widowers
		11,031	5,913	10,353	6,655	6,224	11,470	13,474

Incomes of the prevailing majority of seniors will exceed the poverty line due to the mentioned social transfers. The percentage of persons 65+ with lower income was only 6% in 2012, or 16.8% of this age category (if related to 60%, or 70% median of equalized disposable income of household).⁴⁸

⁴⁴ Economic activity is significant in the 60–64 age group what is related to still shifting attainment of retirement age. Economic activity significantly decreases in the age category of 65–69 and subsequently 70–74 years: There are 207,348 economically active persons of 60–64 years of age in the Czech Republic; 64,067 persons of 65–69 years of age; and 34,461 persons of 70 years of age and over. (ČSÚ, 2013). Approximately 150 thousands of the Czech whose attainment of retirement age was acknowledged by the state regularly go to work (There are approximately 150 thousands of pensioners working in the Czech Republic. (Zpráva ČSSZ). Seniors—men are economically more active than women; mostly seniors of higher education (secondary education finished with school-leaving examination or university education): There are 5,488 economically active men in the age category of 75–79 years in the Czech Republic, in contrast to only 2,966 women. Nearly 70% economically active people of 65+ years of age passed school-leaving examination at secondary school or reached even higher education (ČSÚ, 2013, accessible from <http://www.czso.cz/csu/2013edicniplan.nsf/p/1417-13>).

⁴⁵ Adapted. Sources: ČSSZ, accessible from 3/2013-03-13-podil-predcasnych-starobnich-duchodu-z-celkoveho-poctu-starobnich-duchodu-cinil-22.htm (lines 1–4); ČSÚ, accessible from http://www.czso.cz/xt/redakce.nsf/i/duchody_a_duchodci_v_moravskoslezskem_kraji_v_roce_2012. (line 5)

⁴⁶ Old age pensions reduced permanently as well as temporarily (awarded according to s. 31 and s. 30, Act on pension insurance).

⁴⁷ Average sum of early permanently reduced old age pension (awarded according to s. 31, Act on pension insurance).

⁴⁸ ČSÚ, accessible from [http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC363/\\$File/30121319.pdf](http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC363/$File/30121319.pdf) <http://www.czso.cz/csu/2013edicniplan.nsf/p/3012-13>.

Table 5 Persons at risk of poverty in 2007–2012. Income poverty in persons 65+⁴⁹

Year	Income poverty line (% of median of equivalized disposable income)			
	60% limit (CZK)	Proportion of persons in group 65+	70% limit (CZK)	Proportion of persons in group 65+
2007	92,212	5.5	107,580	17.1
2008	101,083	7.4	111,930	21.8
2009	109,184	7.2	127,381	21.3
2010	111,953	6.8	130,611	16.9
2011	113,040	6.6	131,880	17.1
2012	114,953	6.0	134,112	16.8

The values of income poverty are not as high as in years 2008 – 2009; namely in relation to young families with children seniors cannot be labelled poor (Trbala, Sirovátka, 2006; Hólub, 2005 etc.). Nevertheless it has to be emphasized their nearly exclusive dependence on state pension, and thus sensitivity to its amount, or adjustments of pensions in dependence of dynamically increasing living costs. It is striking that “a significant part of seniors regards pensions as insufficient for leading a dignified life in old age and that they feel poor” (Vohralíková, Rabušic, 2004: 53).⁵⁰ The significance of this statement is not demeaned by largely proved “typicality” of intensification of feelings of economic deprivation in retirement (e.g. Riley, Kahn, Foner, 1994) and “traditionally” high intensity of subjective poverty in the population of Czech seniors, significantly higher than indicators of objective poverty. It is held that seniors respond negatively to potentially increased but for many of them de facto inaccessible consumption offer, to significant income and property inequalities between them and economically active people, probably also to their lesser chances to participate in the majority life style (Rabušic, 1998; Mareš, 1999; Večerník, 2005). As summed up by Mareš (2002), income poverty is accompanied by many non-financial symptoms as well as financial troubles and stress. The problem of old age usually is limited possibilities to overcome poverty (Alcock, 1997) – (currently) due to “erosion of social and economic conditions of survival” in the persisting economic crisis (Rocha, 2001: 86) as well as eventually due to inaccessibility of shopping opportunities of adequate prices around their home or formal services⁵¹ or due to inadequate personal resources. (Poverty erodes especially individuals’ capacity to keep their social networks and use assets provided by support systems.⁵² Rocha, 2001) In this context, seniors have nearly no possibilities to reverse impacts of cumulation of disadvantages in the course of life career, caused especially by gender⁵³, ethnic group, education, family status. Social inequalities deriving from position at the labour market reproduce in old age retirement. (See: the concept of cumulative dis/advantages; deriving the amount of pension from wage.) A complex view of poverty in old age inevitably includes the issue of individuals’ capacity to manage their resources, or “to transform goods, use their potential” (Mareš, 2002: 32). Fox et al. characterize the elderly as frequent

⁴⁹ Adapted according to the source of ČSÚ: [http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC363/\\$File/30121319.pdf](http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC363/$File/30121319.pdf).

⁵⁰ The concept of poverty is related to wider concepts of deprivation and social exclusion including its particular dimensions in this respect. Poverty is frequently understood exactly as multidimensional deprivation (Mareš, 2002).

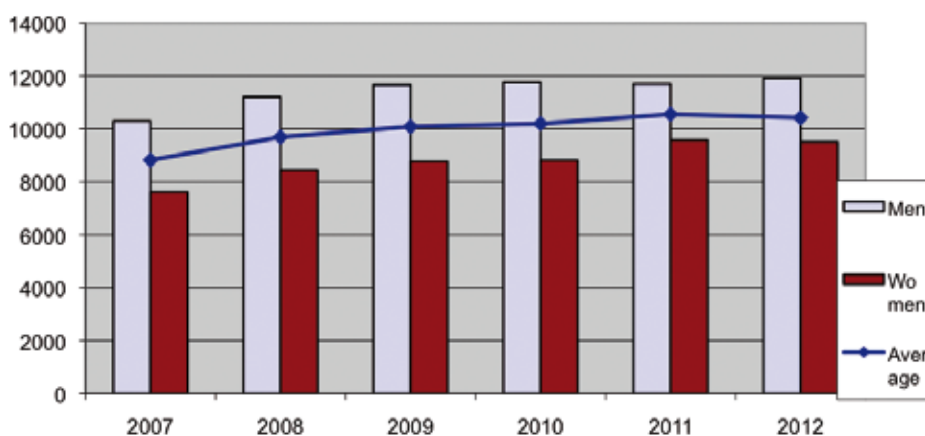
⁵¹ See spatial concentration of poverty, risk of spatial exclusion. Neighbourhoodliness may represent a more significant aspect of exclusion in seniors than in the case of other groups; it is because the elderly are more probable to stay in the same community for most of their lives (Phillipson, 2007; Hrast et al., 2012). Elderly seniors cannot frequently shop outside their vicinity due to limited mobility, and thus use better shopping opportunities. The quality of mass transportation is important in this context (Oumlil, Williams, 2011).

⁵² Social interactions of poor seniors is usually narrow and limited, only rarely intimate. Extreme poverty can weaken contacts and relationships in wider family and strengthen alienation and distrust among neighbours – poor households are often characterized by social isolation (Phillipson, 2007; Rocha, 2001; Antonucci, Langfahl, Akiyama, 2004).

⁵³ Risk of poverty is significantly gendered (Sandoval et al., 2009). Regarding the fact that the pension system is structured on the basis of “man = breadwinner”, women face a greater risk of poverty in old age than men (Zaidi, 2010).

victims of financial swindles and exploitation. Oumlil and Williams pointed out poor seniors' lower financial literacy in this context – inability to plan expenses and adequately manage financial means, thoughtless use of “nearly every opportunity” to improve their poor incomes and increase their buying power, poor knowledge of their rights and duties as consumers or participants in legal relations as well as the lack of self-consciousness and trustfulness (Oumlil, Williams, 2011).⁵⁴

Although poverty cannot be understood as a universal or natural part of old age (for many reasons) old age is one of the stages of life career during which individuals are more vulnerable to poverty (Sandoval et al., 2009). As far as the Ostrava seniors are concerned, it is good news that their households are relatively well represented in the middle class. Worse news is that this class is rather “poor”⁵⁵ – judging by savings or the rate of indebtedness. Seniors' households ranked among those worse-off in the sample survey by Keller and Hruška-Tvrđý (2010): Approximately two thirds of them reported monthly incomes below CZK 20,000 and nearly two fifths (mainly widows and widowers living on their own) received the sum of CZK 12,000. Keller is concerned about an increase of the number of economically poor seniors who could form “one of the most distinctive islet of poverty in Czech society.” (Keller, Hruška-Tvrđý 2010: 90, 95–109)



Picture 3 Average sum of old age pension in the Moravian-Silesian Region (2007–2012). On December 31, 2012⁵⁶

From the viewpoint of social policy, old age and poverty are one of the fundamental types of social events requiring intervention by the state in the sense of prevention or solution of their negative consequences. It is, among others, protection of persons not participating in work due to their age, i.e. replacing of their incomes from work by other resources so that they are able to meet at least their basic necessities of life (including housing) to an adequate extent. It means that risk of life in poverty is weakened. (Tomeš, 2001). Old age pensions have been discussed before; let's mention at least the basic necessities of life (including housing). I.e. in order to weaken risk of life in poverty. Old age pensions have been discussed before; now let's mention (1) state social benefits and (2) social assistance benefits.

State social benefits are understood as support benefits aimed at certain groups of persons on the basis of assessment of their incomes or property relations. The state makes benefit payments dependent on verifiable needs, e.g. material poverty (see benefits in material need). From the first group of benefits, housing benefit can be awarded to individuals and families with low income according to Act no. 117/1995 Coll. It may be claimed by the owner or tenant of a flat permanently staying in the flat if they are not able to cover housing expenses with a 30% (35% in Prague) share of the family income

⁵⁴ Cohen describes increasing financial abuse of elderly people, namely thefts, abuse of power of attorney, forgery, blackmailing and other conduct based on abuse of trust (quoted in Oumlil, Williams, 2011: 276).

⁵⁵ Keller and Hruška-Tvrđý state that nearly a third of the Ostrava middle class (31.5%) has no savings; nearly 30% of them report savings not exceeding CZK 50,000. On the contrary, the rate of indebtedness is comparable to indebtedness of lower class. (Keller, Hruška-Tvrđý, 2010: 109)

⁵⁶ Source: Statistická ročenka Moravskoslezského kraje 2013.

and this share is not higher than particular normative costs set by law. The time limitation of the benefit payments to 84 months in the period of last ten calendar years excludes households of seniors 70+ (and also handicapped persons living in flats adapted to their needs).⁵⁷

Living allowance is designed as help in material need; it pertains to a person or family whose income does not reach the so-called subsistence amount after subtracting adequate housing costs⁵⁸. Subsistence amount is assessed individually, on the basis of evaluation of the person's endeavour and opportunities, and depends on the sum of living and subsistence minimums (See Act no. 111/2006 Coll., on assistance in material need, as amended.) Housing subsidy helps solve situations when a person or family's income is not sufficient to cover rent, services related to housing, power, water etc. supplies, even if housing benefit is received from the system of state social benefits. Its beneficiaries are usually flat tenants or owners entitled to receive living allowance. Granting of housing subsidy is limited in time, similarly to the case of housing benefit.⁵⁹

Seniors in crisis may apply for "instant immediate assistance" designed for people who (a) do not meet the conditions for providing repeated benefits and still at risk of aggravated bodily injury; (b) suffer from a serious emergency event (natural disaster, fire etc.) the impacts of what do not let them overcome their social and material situations on their own; people who (c) do not have means to cover a one-time expense (e.g. accommodation in a case of emergency), or (d) to purchase durable goods or have it repaired, or (e) are at risk of social exclusion, e.g. due to absence of shelter. (Act no. 111/2006 Coll.) What may become more important in the situation of risk of poverty or in the situation of poverty is care allowance despite the fact that it is primarily designed for coping with long-term unfavourable state of health.⁶⁰

Provision of state social benefits and assistance in material need has been falling within the authority of regional branches of the Employment Agency of the Czech Republic since January 2012. State social benefits are administrated by the offices at Moravská Ostrava, Mariánské Hory, Zábřeh; assistance in material need by the offices at Moravská Ostrava, Poruba and Zábřeh; care allowance by the office at Moravská Ostrava. The Table no. 6 gives the number and amount of state social benefits, or housing benefit paid in the Moravian-Silesian Region in 2012. According to Hruška et al. (2012), 30,319 housing benefits and 80,777 living allowances (i.e. 92.54 and 246.55 per thousand inhabitants).⁶¹ The number of Ostrava inhabitants depending on assistance in material need exceeded thirteen thousand persons in 2012; the amount of financial means intended just for housing subsidy reached up to CZK 174.5 million (Motlová 2013).⁶² It is evident that housing becomes a fundamental problem, related to risk of poverty or poverty and the not-unlikely risk of losing of one's conventional home. Strategies of coping with poverty seem to merge in with strategies of keeping one's housing.

⁵⁷ Accessible from: http://portal.mpsv.cz/soc/ssp/obcane/prisp_na_bydleni, <http://www.mpsv.cz/cs/2#dsp>.

⁵⁸ Adequate housing costs are justified costs of housing, maximum 30% of the person or family's income (35% in Prague). (<http://www.mpsv.cz/cs/5#djp>).

⁵⁹ Accessible from: <http://www.mpsv.cz/cs/5#djp>

⁶⁰ This benefit is outside the system of state social benefits and assistance in material need. The amount of care allowance ranges between CZK 800 and 12,000 according to the level of dependence. The conditions of receiving do not relate to evaluation of the applicant's financial situation. (Act no. 108/2006 Coll., on social services, as amended, and Regulation no. 505/2006 Coll., implementing certain provisions of the Social Services Act, as amended.) (<http://www.mpsv.cz/cs/8#pp>)

⁶¹ Source: City Authority of Ostrava, Department of Social Affairs, in Hruška, L. et al. 2012. Socioekonomický atlas Moravskoslezského kraje. Accessible from: rozvoj-obce.cz/wp-content/uploads/AtlasMSK_public.pdf.

⁶² See further the statement of the head of the Department of Social Affairs, City Authority Ostrava, Jaroslava Rovňáková and the director of the Regional Branch of the Employment Agency in Ostrava, Yvona Jungová. (http://ostrava.idnes.cz/v-ubytovnach-zije-stale-vic-ostravanu-dxt-/ostrava-zpravy.aspx?c=A130918_1978748_ostrava-zpravy_mav)

Table 6 Number and amount of paid state social benefits in the Moravian-Silesian Region⁶³

Social benefits in the Moravian-Silesian Region in year	2010	2011	2012
Number of paid benefits in total (thous.)	2,083.8	1,780.9	1,741.5
including benefits:			
housing benefit	299.4	362.3	419.5
social allowance ⁶⁴	305.0	48.2	2.3
Amount of paid benefits in total (thous. of CZK)	5,345,646	4,686,102	4,695,188
including:			
housing benefit	708,718	947,404	1,168,199
social allowance	529,458	118,226	7,357

⁶³ Source: ČSÚ, accessible from www.czso.cz/csu/2013edicniplan.../801011132204.xls.

⁶⁴ Rules for granting social allowance became stricter in 2011. Social allowance was cancelled as of January 1, 2012; only its after payments for the previous year are published.

3 Housing And of d Age

3.1 Housing through the eyes of gerontosociology

Housing is ranked among the basic life needs. As stated before, its characteristics (*housing environment*) influence life style and the overall quality of individuals' lives especially in old age; thus they significantly form their feeling of life satisfaction as well. (Phillips et al., 2005; WHO, 2007) Poverty in seniors casts an original light on all these meanings of housing.

It was justified in the previous chapters that poverty in old age is mainly poverty in urban seniors. Thus it is appropriate to view housing through hierarchization of urban space and define it as housing in a wider environment of an urban settlement, in an immediate local environment (public or semiprivate space of a quarter, neighbourhood, or block of flats), in home environment of a house or a flat including private residential spaces of individuals (homes). (According to Phillips et al. 2005; similarly the concept of spatial domains, *life spaces*, according to Rowles, 1986).⁶⁵ In all these cases, space represents corporeality containing “configurations of physical objects”, i.e. things (artefacts), natural objects, people (Hamm, Jałowiecki, 1990: 11). It is true at the same time that space is interpreted – perceived, felt, understood, connected with their memories – by individuals. (Townsend, 1957; Phillipson et al., 2001; Sýkorová, 2008). It is not a mere “complex of objects, people” but also “a complex of meanings for individuals” (Hodge, 2008: 112; Lux, Kostelecký, 2012), it can be a “place”. Spaces/places become part of individuals' identities – identities are “spatialized”: “We say a lot about who we are by the place where we are”⁶⁶ (Peace et al., 2005: 189, 196; further compare Gieryn, 2000: 465–6, 472; Laws, 1997). Where we get old, spend our old age is significant for keeping or, on the contrary, threatening the continuity of I, positive self-evaluation, the feeling of competence (in urban quarters of better or poor reputation, in their own home or a seniors' home, an asylum, in the streets). Space also expresses social values and cultural patterns (Musil, 2005). This is to refer to conceptualization of space in the physical and social senses, in the sense of symbolic and cultural construction.⁶⁷

Empirical studies dealing with the “triune” relation housing – poverty – old age do not exist in the Czech environment. Researches focused on housing do usually not concentrate on the “common” seniors' population, or seniors only appear as one of the age categories of adults. Let's mention at least the classic *Sociologie bydlení* (Sociology of Housing, 1971) by Musil; he wrote a special chapter on “ways of housing of the elderly” (he pointed out that seniors were threatened by high housing expenses even then). What is worth mentioning from later works is research and publication activities focused on housing careers,⁶⁸ e.g. by the team of the Institute of Sociology of the Academy of Sciences of the Czech Republic led by Kostelecký (Kostelecký, Nedomová, Vajdová, 1998; Kostelecký, 1997; Kostelecký, Vojtěchovská, 1997; Heřmanová, Kostelecký, 2000; Vajdová, Buštková, 1997; Vajdová, 1999. For a survey of researches of housing/housing careers see Vajdová et al., 2002: 240–242). One of the exceptions is the environmentally gerontological research by Vidovičová et al.,⁶⁹ aimed at answering the questions in what way the experience of ageing or old age is influenced by changing urban environment (urban processes), in what way seniors interpret the changes and what strategies they apply with respect to them as well as “their age” in everyday life. Obviously, the authors had to address the issue of housing too; nevertheless they did not study it primarily from the perspective of

⁶⁵ Life spaces where seniors habitually live: community (city, village), the closest neighbourhood, quarter, the zone of control or observation, house/flat. The others, i.e. nation, region, subregion (metropolitan area etc.) are not interesting for us with regard to the topic (See also Hodge, 2008).

⁶⁶ Laws understands identity as “fluid, constantly re-negotiated” face to face with external and internal influences (see e.g. stereotypes, including ageist stereotypes). (Laws, 1997: 93)

⁶⁷ Physical, social, organizational and cultural environments are in fact deeply intertwined (Lawton 1977; 1982). See the concept of social-physical place (Wahl, Lang, 2003; Wahl, Weisman, 2003). Similarly Vašát (2012: 250–254): “Spaces and places are re-interpreted, negotiated and produced through the everyday, or social-spatial practice of agents. Social-spatial structures influence social-spatial practices again.”

⁶⁸ Musil dealt with housing and space from the perspective of life cycle in his monograph *Sociologie bydlení* (1971).

⁶⁹ Old Age in Space: Regeneration, Gentrification and Social Exclusion as New Problems of Environmental Gerontology (Stáří v prostoru: regenerace, gentifikace a sociální exkluze jako nové problémy environmentální gerontologie), Czech Science Agency, no. P404-10-1555. The quantitative part of the research was carried out in large cities in the Czech Republic; the qualitative part in Prague, Brno and Ostrava.

poor citizens. (Vidovičová et al., 2013) They only touched poverty in relation to the postindustrial transformation of urban settlements within a theoretical discussion of “new forms of risks of individuals ageing in place” deriving from revitalization, regeneration and gentrification of urban quarters, or progressing reorganization of towns, their spatial, social structure or from the change of ownership relations. These processes can lead to an enormous increase of housing expenses and ensuring other basic needs; after all they can result in poverty or even “displacement” of seniors under their significant discrepancy compared to incomes (also Sýkorová, 2012). Study of socially deprived, or excluded city parts can be near the issue of poverty (Burjanek, 2009). It still focuses on their oldest residents only rarely.

It has to be mentioned that relations between environment (or housing) and old age were studied and interpreted mainly in terms of behavioural competence and adaptation of ageing individuals due to the long-term influence of psychology on the formation of social gerontology (Wahl, Lang, 2003; Wahl, Weisman, 2003; Peace et al., 2005). (Sýkorová, 2010) Still, researchers’ great interest remains focused on successful adaptation to old age in the context of personal (physical) and environmental limitations (Andrews, Phillips, 2005; Phillips et al., 2004; Sýkorová, 2007; 2008; 2010). Or physical as well as social space is studied as a source of support and, on the contrary, of barriers to keep self-sufficiency or personal autonomy or as part of procedures by which ageing individuals cope with reduction of their resources. (See e.g. theoretical models of agreement between person and environment/*person-environment fit* (Lawton, 1989) and *selective optimization with compensation* (Baltes, Baltes, 1990a; also Baltes, 1996).

Housing, no matter how geographically restricted – by a urban space, quarter, house, flat, represents a stable interaction among individuals, their resources and environment (*housing milieu*) while their interaction heads for achieving congruence of personal capacities with housing conditions (*housing resource*). (Hodge, 2008) Limitation of capacities (competences, resources) strengthens individuals’ dependence on environmental circumstances (Lawton 1980), redefines the adequacy of housing. As already stressed several times, it is old age that is characterized by a decrease of powers, increase of health problems (Sýkorová, 2007; 2008). The outcome of negotiation of the decrease of physical or mental capacities on the background of requirements of the external environment usually is a greater or smaller reduction of life space – seniors concentrate their everyday activities, social interactions to “their” quarter → close surroundings of their house → flat (see the concept of spatial reach of activities). (Hodge, 2008; Wahl, Lang, 2003; Peace et al., 2005) (Narrowing of space in a heavy dependence of individual physical resources is documented also by meanings ascribed to distance as one of the spatial dimension by the seniors in the qualitative research by Sýkorová et al.⁷⁰ (Sýkorová, 2008).) Especially the eldest ones face risk of shrinking of space to a “geographic point” (a room, even a bed, armchair in the flat) and in an extent when “will to mobilize their own powers” is not sufficient, and a need to rearrange the flat and its equipment, social support or assistance, health services, or relocation – a change of the type of housing – arises (Sýkorová, 2008; Peace et al., 2005; Obadalová, 2001; Lawton, 1980).

Urban environment where the elderly usually live is characterized by features determining by themselves the quality of housing, or the scope and content of seniors’ activities – what is meant by it are features of building forms (network of roads, high-rise buildings, stairs, gradient of slope etc.) as well as specifics of social use of space (overcrowding, noise, air pollution). (Phillips et al., 2005) Living in some city parts, socially excluded quarters (the central part etc.) brings along risk of institutional isolation, i.e. inaccessibility of elementary civic facilities (grocery shops, basic services, offices etc.) as well as social isolation as “reaction” to risk of violence (see *self-imposed form of house arrest*, Scharf et al., 2002). What is regarded risky from the perspective of cumulation of social problems is *ageing in place* in quarters of high concentration of poor population (Phillipson, 2004; 2007) – Vítkovice can be given as an Ostrava example of the so-called *pockets of poverty* (Burjanek, 2009).⁷¹ (All the stated examples are related to spatial exclusion, ageism, i.e. exclusion through space and in space (Peace, Holland, Kellaher, 2005; also Vidovičová et al., 2013)).

The elderly mostly want to “spend the rest of their lives” in their environment despite worse local housing conditions; they connect their “residential present and future” with their current flats. (Vidovičová et al., 2013; Průša, 2010; Sýkorová, 2007). It means home for them: It is based on the

⁷⁰ They related distance both to coping with everyday tasks while emphasizing most the distance to shops, services and mainly doctors, and spatial accessibility of the significant others. (Sýkorová, 2008)

⁷¹ As obvious, the fact that the elderly spend a great part of their everyday life in their living environment (quarter, house, flat) is related to a number of circumstances. Beside the above mentioned ones, it can be determined by the reduction of financial resources that do not cover travelling expenses.

physical space – a flat is a shelter, familiar dwelling, “coped with” with everyday routine⁷², filled with useful things, a place of “running their own households”, a centre of everyday, instrumental or leisure activities⁷³ (Keller, 2013: 81; Hodge, 2008). It is also related to the values of individual safety, privacy, independency as well as social integration (see home in the sense of personal or social home, symbolic meaning of things. Sýkorová, 2008; Doyle, 1992; Sixsmith, 1986; Csikszentmihalyi, Rochberg-Halton, 1981). This is the source of seniors’ strong emotional bond to their homes, i.e. flat as well as the surrounding community (*attachment- to- place*)⁷⁴, and their negative attitude to relocation: the majority would not move “at no price” (Hodge, 2008; Nešporová, 2008 for preferred arrangement of housing in the case of limited self-sufficiency). Sýkorová (2012) summed up the components of seniors’ attachment to their place of residence, or reasons of its attractiveness for ageing in place, identified by means of the qualitative methodology:

- | | |
|----|---|
| 1. | patriotism (their city is beautiful, they like it); |
| 2. | family, work biography (they started their families, brought up their children, found a satisfying job there); |
| 3. | rootedness, social embeddedness (they have been spending their entire lives next to their friends); |
| 4. | familiarity with the environment (they are well informed about it); |
| 5. | city’s advantages (physical accessibility of financially affordable shops, services); |
| 6. | acceptance of the urban life style (they would miss the city’s stir); |
| 7. | ownership of a house, flat, investments into better housing and their returns at the present (they make decisions about repairs or renovations, they control the expenses, do not have to be afraid of “exploitation” from the part of owners and can “spend the rest of their lives” in a comfortable, nice environment – “they have something they can rely on in old age”) |

Source: Sýkorová (2012: 121)

Referring to empiric researches, seniors can be after all characterized as “inhabitants of low mobility” (e.g. Steinführer et al., 2009; Temelová et al., 2010). If they moved they usually changed their place of residence when “young” (life-long dynamics of moving is documented by e.g. Vidovičová et al., 2013).

Seniors’ option to stay “in their place” still depends on a number of circumstances, especially the state of their health. Health is considered the most significant determinant of mobility in old age what is more or less clearly reflected in migration typologies. E.g. Litwak and Longino (1987) distinguish (1) moving led by free decision of (healthy) seniors to improve conditions of their housing, or live in old age (*amenity migration*), (2) moving close to the residence of their adult children or their households, if the seniors need occasional or temporary help (i.e. migration supporting personal independence – *independence maintenance move*), (3) changeover, usually involuntary, to permanent institutional care in a situation of significant limitation of physical self-sufficiency (*dependency move*). Hodge (2008: 62) bases his typology absolutely explicitly on the level of seniors’ physical self-(in)sufficiency and speaks of moving in the context of (1) strong health and sufficient personal resources, (2) slight disability (or becoming a widow/er), frequently to a relative’s place, (3) considerably deteriorated state of health to a nursing facility.

As obvious, the importance of financial affordability of housing is not clear in the classifications. Nevertheless, the above-quoted Hodge (2008) realizes that a lack of money can negatively influence the quality of housing. And let’s add that it can threaten the sustaining of housing. An income collapse can be regarded a pillar of migration in old age, similarly to a reduction or loss of physical self-sufficiency. It is clear that seniors’ financial situation intervenes in the possibility to “age in place” (Phillips et al., 2005; Hodge, 2008, Vidovičová et al., 2013): Let’s point out the unfavourable rate of expenses necessary for keeping adequate permanent housing and total net incomes of many seniors’ households; it results in a significant level of their economic burdening. Some of them can hardly cover other elementary life needs with the sum remaining after subtraction of housing expenses. Not

⁷² For the importance of routine and habitual behaviour in old age, or the adaptive advantages of proficiency with what individuals cope with their physical and social environment see e.g. Sýkorová (2008); Nešporová et al. (2008); Featherman et al. (1990); Lawton (1989).

⁷³ Food, personal care, domestic chores, shopping, health care, walking or driving to these activities, interests, hobbies, relax. (Activities of daily living/ADL, instrumental activities of daily living/IADL, leisure activities). (Hodge, 2008: 109)

⁷⁴ Deterioration of physical health can even increase the need of continuity and affiliation with the immediate environment (Wahl, Lang, 2003).

to mention keeping or reaching of an “adequate” housing standard. (See the concepts of financial affordability of housing and residual income, Lux et al., 2002; Mikeszova et al., 2009⁷⁵.) Housing costs are both objectively and subjectively a greater burden for seniors-individuals depending only on their income when covering them, due to the fix part of rent. (Sunega, 2003; Vidovičová et al., 2013)

Vidovičová and her colleagues (2013) found out that ninety percent of the addressed big-city seniors spend approximately a half of the total monthly income of their households on rent, utility bills, services related to maintenance, or real estate taxes. Only a fifth of them evaluate the burden of their household budget by housing expenses as “small” (20%) while nearly a half (48%) faces “medium burden” and nearly a third (32%) “heavy burden”. Similarly to worse subjective evaluation of financial burden, higher shares of housing expenses in relation to incomes are dealt with by households of the respondents living in cities (Prague, Brno, Ostrava), one-member households, i.e. mainly lonely women, further persons over 80 years of age, low-income households and those who do not own their flats. (Vidovičová et al., 2013). The sum of housing expenses is no doubt an especially sensitive issue for indebted seniors (as soon as Henig, 1984). Their number has been increasing in the Czech Republic: There are nearly 71 thousand persons whose pensions (old age, invalidity or survivor) are subject to execution deductions registered by the Czech Social Security Administration at the end of 2013. You can add additional several thousands of indebted persons whose pensions do not amount to the confiscable sum, and thus do not allow to carry out the executions.⁷⁶ The decrease of seniors’ real incomes caused by faster growth of prices (and housing cost as well) weakens their ability to repay loans.

Table 7 Development of the number of execution deductions from pensions (2006–2013)⁷⁷

Year	Number of execution deductions from pensions
2006	30,855
2007	35,233
2008	40,718
2009	46,121
2010	51,184
2011	60,847
2012	67,614
2013	70,997

Intensity of risk of “displacement” due to financial reasons is clearly differentiated by the relation to the flat corresponding also with the level of life satisfaction and feeling of security (*housing security*): Proprietary housing (more private than cooperative) is interpreted as “security for old age” by seniors, as contrasted to rented housing (Sýkorová, 2012; Vidovičová et al., 2013; Hodge, 2008). After all, rented housing is generally regarded “a lower housing class” and ascribed lower social prestige.⁷⁸ (Lux, Sunega, 2010; Kostelecký, 2005; Vajdová, 2000). The results of the quoted research by Vidovičová et al. (2013) show a considerable level of perceived threat of financial “exploitation” of elderly tenants or termination of the tenancy agreement by house owners, especially private owners: Over two fifths of the respondents admitted their worries; some of them based it on their own experience of ejection or experience of their peer friends, frequently due to their incapacity to pay the rent. The quantitative

⁷⁵ The “burden rate” is determined by the percentage of housing expenses in the household from the households’ total net incomes. “Residual income” equals the sum of total net income of the household income subtracted by housing expenses and the sum of living wage necessary for covering the other living needs of the households. Mikeszová et al. state that it is seniors’ households next to households with a long-term unemployed member who are threatened by financial unaffordability of housing (Mikeszová et al.: *ibid*).

⁷⁶ České noviny. Zpravodajský server ČTK. Praha: Česká tisková kancelář/Česká správa sociálního zabezpečení. Accessible from <http://www.ceskenoviny.cz/zpravy/v-cesku-pribyva-lidi-s-exekuci-na-duchod-srazek-bylo-uz-71-000/1037510>. Downloaded on February 1, 2014.

⁷⁷ Source: ČSSZ.

⁷⁸ The most preferred housing career still leads to private housing ownership; living in one’s own family house is on the top of the hierarchy (Vajdová, 2000).

data quite clearly proved the relation between high intensity of perceived threat and the low, or even medium level of incomes in seniors' households (regardless of the number of its members⁷⁹).

As far as ways of waltzing through Scylla of low incomes and Charybdis of high housing expenses are concerned, they are definitely dominated by savings. What is subject to "controlled modesty" are mainly *other* items of home budget; the effect of saving is more easily achievable there than in payments for power and water. They can only rarely rely on an extra income; they usually do not want to rely on financial support of their housing from the part of their relatives. (Vidovičová et al., 2013; Sýkorová, 2007 etc.) Migration strategies are also possible. (Their considerations of moving were motivated by financial troubles in a third of the reasons mentioned by the seniors interviewed by Vidovičová et al. (2013) – of course, most frequently by those who spend the greatest amount on housing in comparison to their incomes. In the in-depth interviews the communication partners frequently explained moving of their elderly neighbours from the quarter by "not being able to afford to pay (the high rent), simply not having money for the rent"). (Vidovičová et al., 2013; also Sýkorová, 2012) High housing expenses were identified as a distinct indicator of the character of switches in housing careers (see indicators of housing consumption, Vajdová et al., 2002).

Still, relocation faces numerous barriers. If the already discussed seniors' attachment to place is left aside, another barrier is the insufficient offer of small-area flats at the housing market. Ownership of a cabin or cottage turns out to be advantageous. Weekend and seasonal dwellings may get the status of year-round housing – "thank goodness" as remarked by one of the communication partners (Sýkorová, 2012; Vidovičová et al., 2013). Another problem is limited financial sources that complicate covering expenses related to moving.⁸⁰ What has to be considered too is physical or technical and administrative costs of relocation. Lawton (1980) regarded ownership of a house and low income and especially their combination to be the most distinctive factors reducing mobility in old age.

According to Litwak and Longin (1987), relocation in old age is a radical process when the physical environment and the main elements of the social environment radically change at the same time. Literature interprets moving in old age mainly in terms of *losses*, especially in the form of broken social bonds. Psychological and social costs of relocation are related mainly to situations beyond the individual's control, i.e. *enforced* moving (Wahl, Lang, 2003, also Sýkorová, 2007). (Compulsion or *selection* on the other hand present two important dimensions of movement in life careers, or housing careers at the same time. Causes and impacts of relocation document a significant gender aspect of housing: it is usually women, frequently after divorce or becoming a widow – who enter the descending career; let's mention feminization of poverty in this context (Vajdová et al., 2002).

An extreme case of descending housing career is "homelessness". Here the intertwining of housing and poverty shows explicitly. Not having a home, this specific space, is a "synonym of extreme social exclusion, and poverty is both its cause and consequence" (Koncepte MPSV 2013:1⁸¹; also Snow, Anderson, 1993; Mareš, 2000).

It is difficult to define homelessness if the definition is to be clear, specific, precise. Hradecký et al. (2013) defined it by means of absence of domains creating home. Then homelessness means not having (a) a decent dwelling suitable for satisfying personal needs (*physical domain*); (b) possibility to keep one's privacy and social relationships (*social domain*); and (c) exclusive ownership, security of using and legal right of a dwelling (*legal domain*). (See Table no. 8) Homelessness is a dynamic phenomenon, also in the sense of individuals' changeovers among various forms of housing in the course of their life careers or in some of their periods. Conceptualization necessarily includes distinction among overt, covert and potential homelessness: *Overt homelessness* refers to living in the street, train stations, night shelters, asylums; *covert homelessness* to resignation to "crisis" lodging within accommodation social services and a permanent change of refuges providing a very temporary, unacceptable and always insecure dwelling.⁸² A defining feature of potential homelessness is problems with keeping a flat and the related risk of its loss (see uncertainties of rented and sublet housing, inadequacy of

⁷⁹ Thirty percent of the respondents of the research sample expressed medium worries, 12% great worries and 58% no worries. Worries are experienced by 12, or 14% of the persons from households of the middle and lowest incomes but only a statistically insignificant share (3%) of the seniors from high income households (Vidovičová et al., 2013).

⁸⁰ Income or economic status are related to the residential movement in a complicated way according to Lawton (1980): rich seniors, rentiers are more likely to migrate to more distant places in comparison to house owners.

⁸¹ Koncepte prevence a řešení problematiky bezdomovectví v České republice do roku 2020. Praha: MPSV, 2013. Accessible from <http://www.mpsv.cz/files/clanky/16157/koncepte.pdf>.

⁸² "Homeless people" solving the absence of their own shelter by lodging at a friend's or relatives' also remain "covert".

housing conditions in unhealthy flats or houses, houses intended for renovation or demolition etc.). (Hradecká, Hradecký, 1996; Hradecký et al., 2007)

We also point out the discussion of the concept of “homelessness” initiated by Vašát (2012) in the journal *Sociologický časopis*: it reveals the term as ideological, as a form of symbolic violence, a means of re/production of “the line between cultural capital of the middle class and the poor ones”.⁸³ (Similarly Wright, 1997)

No matter how much homelessness is regarded a social (structural) problem in the public, or social-political discourse, it is not freed of the social pathological phenomenon label completely. “Homeless people” are also connected with the idea of people who have deliberately chosen their way of life or caused it by their irresponsibility, personal failure – they frequently carry the stigma of alcoholics, drug users, “criminals”.⁸⁴ The negative social identity is supported by visibility of individual everyday practices oriented to the outdoor environment in the case of overt or covert homelessness⁸⁵ (still, many “homeless people” merge in with their social environment thanks to adequate clothing, cleanness, inconspicuous behavior). Spatial and social exclusion of the so-called homeless persons is more and more supported by “authoritative strategies” of establishing and control by “proper” places.⁸⁶ (Vašát, 2012).

Table 8 Theoretical domains of homelessness and exclusion from housing⁸⁷

č.	Typology	Conceptual category	Physical domain	Legal domain	Social domain
1		no shelter	No dwelling (shelter)	No legal right to use space (ownership, right of use)	No private and secure personal space for social relationships
2		no home	Has a place to live, suitable for inhabitation	No legal right to use space (ownership, right of use)	No private and secure personal space for social relationships
3		insecure and unsuitable dwelling	Has a place to live (insecure and/ or unsuitable for inhabitation)	No security of the right of use	Has a space for social relationships
4		Unsuitable dwelling and social isolation in a legally inhabited dwelling	Unsuitable housing (unsuitable for inhabitation)	Has a legal right and/or security of the right of use	No private and secure personal space for social relationships
5		Unsuitable housing (secure right of use)	Unsuitable housing (unsuitable for inhabitation)	Has a legal right and/or security of the right of use	Has a space for social relationships

⁸³ The term home reflects middle class values and norms (Vašát, 2012).

⁸⁴ The conception of the Ministry of Labour and Social Affairs (2013: 1) emphasizes that “the factors of social exclusion are of both the individual and structural character while it is frequently not possible to strictly distinguish these factors... it is extremely rare for the fall into homelessness to have only one cause; reasons of becoming homeless are highly individual, changing in time and very difficult to be identified at the beginning.”

⁸⁵ This orientation of everyday practices distinguishes the “homeless” from e.g. people living in seniors’ homes that are connected with absence of “conventional” home in other aspects (Vašát, 2012).

⁸⁶ See exclusion of the so-called homeless people from certain physical spaces (exclusion), their sanctioning (repression), defining of homelessness by means of causes suitable mainly for the authorities, e.g. criminal conduct (replacement), neutralization of endeavours to redefine the current situation (assimilation). (Vašát, 2012).

⁸⁷ Source: Hradecký et al. (2007: 10).

6	Insecure housing (suitable for inhabitation)	Has a place to live	No security of the right to use, loss of ownership	Has a space for social relationships
7	Social isolation in the context of secure and suitable housing	Has a place to live	Has the legal right and/or security of the right to use	No private and secure personal space for social relationships

Let's conclude at the end of the subchapter: The spectrum of strategies that seniors can apply in order to keep their housing is rather limited, and the strategies are less operative than in the case of other life needs (Vidovičová et al., 2013). Seniors' possibilities are, among other, influenced by the situation at the housing market and also efficiency of help from the state, or social services for disadvantaged groups of inhabitants in cases of risk of poverty or poverty (*Koncepce MPVS*, 2013).

3.2 Housing in seniors in the Czech Republic, or in Ostrava

The situation at the Czech housing market has changed radically in the last twenty years. Above all, it has been influenced by the transformation of relations of ownership (restitutions, privatization) and rent deregulation. (Valentová, 2005; Lux, Mikeszová, 2012) The processes of postsocialist transformation inevitably influenced seniors' housing too, and brought along a higher risk of exclusion from housing. Nevertheless, seniors are threatened by this risk to a smaller extent than young people at the beginning of their own housing career (Hrast et al., 2012).⁸⁸ Seniors' careers are rather *stationary*, i.e. circumstances under which they are realized keep well stable: no matter whether we focus on the quality of housing, a legal reason to use a flat, maybe subjective feeling of satisfaction – the feeling of home, security (i.e. variables determining housing careers).⁸⁹

A significant part of seniors live in their own houses or owner-occupied flats (60% of households). A fifth lives in a rented dwelling, especially households of seniors-singles (*SLDB*, 2011). (Vidovičová et al., 2013 point out the increase of the share of living in flats owned by their children in the oldest age categories of participants of their representative research. These are probably cases of transfers of rights to flats originally owned by the seniors.)

As already mentioned, the way and level of housing in seniors are differentiated according to the demographic type of housing: Single households, constituted usually by not-working pensioners, or widowed women, most frequently live in blocks of flats or family houses, and the characteristics of housing correspond with those characteristic of the household before the death of their partners or the adult children's moving away. Nearly two thirds of single seniors live in at least three-room flats, including a kitchen, and the average area per person is 49.3 square meters – i.e. overconsumption of living area is directly proportional to the length of living in the current flat/house. Overconsumption is also closely related to low flexibility in housing in the Czech Republic.⁹⁰ Complete families of mostly married couples of younger seniors, also usually pensioners, live in their own houses or flats in two thirds of cases. (*Domácnosti seniorů*, 2013)

⁸⁸ The scope of exclusion from housing in the seniors' population in both the Czech Republic and the other "new" EU countries is relatively worse than in the European "fifteen" (Hrast et al., 2012).

⁸⁹ The most often mentioned careers for the age category 55+ are owner – owner, owner, tenant – tenant. Negative consequences of ageing may intervene into subjective feeling of satisfaction. These types of careers can be constructed on the basis of the said three variables (quality of housing, legal relation to a flat and subjective feeling of satisfaction): ascending, descending, oscillating and constant (Sunega et al. 2002; Vajdová et. al 2012).

⁹⁰ Overconsumption in housing is also expressed as a difference between the number of rooms and the number of household members.

Table 9 Types of housing in seniors⁹¹

	Households with working members	Households without working members				
	60+	-59	60-64	65-69	70-74	75+
Number of households:	331,521	220,113	221,024	298,257	236,106	466,731
Type of house:						
family house	53.2	30.2	39.8	40.7	40.8	41.6
block of flats	46.5	69.6	60	58.9	59.2	58.1
other, not identified	0.3	0.2	0.2	0.3	0	0.3
Start of living in the flat:						
before 1946	1	0.2	0	4.7	4.9	8.1
1946-1960	7.3	2.4	6.6	4.7	5.5	23.6
1961-1980	42.9	14.1	42.4	49	47.5	32.6
1981-1990	20.8	14	15	12	11	11.5
1991-2000	12.8	17.40	14.50	13	15.3	11.9
2001 and later	15.2	51.9	21.5	16.6	15.9	12.3
Type of flats:						
owner-occupied house	52.3	23.5	36.7	37	36.5	32.9
owner-occupied	28.9	17.6	30.2	31.5	38.2	34.2
cooperative	7.6	16.5	11.9	12.2	7.7	8
rented	10.3	33	18.4	15.6	12.5	14,2
sublet	0.1	4.5	0	0.1	0	0.3
company, janitor's	0.1	0	0	0	0	0
other prepaid use	0.6	5	2.8	3.6	5.1	10.5
Type of rent:						
market	6.2	30.1	15.1	9.9	7	9.6
regulated	4.2	7.4	3.3	5.8	5.5	4.8
no rent paid	89.6	62.5	81.6	84.3	87.5	85.6

⁹¹ Adapted according to: ČSÚ, SILC (2012). Accessible from [http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC354/\\$File/30121310d.pdf](http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC354/$File/30121310d.pdf).

Table 10 Housing expenses of seniors' households⁹²

Housing expenses of households	with working members	without working members				
	60+	-59	60-64	65-69	70-74	75+
in CZK per month in total	5,696	5,282	4,729	4,697	4,610	4,134
out of it:						
rent	992	1,578	1,134	1,061	1,031	983
power	1,613	1,232	1,200	1,195	1,140	983
gas from a gas pipeline	1,178	700	765	862	876	799
heating and hot water	702	863	735	656	695	603
water and sewer rates	506	425	343	375	361	304
other services	308	265	239	256	241	220
solid and liquid fuels	397	218	312	292	267	241
in % from net financial incomes of households	14.8	40.6	26.4	25.5	25.4	25.7

It was found out in the 2011 census that 3,639 households of seniors use holiday houses for permanent living. 4,662 inhabitants have to rely on emergency dwelling or shelter.⁹³ Available data of homeless persons do not allow to pick up the number of seniors out of the total number of 11,496 people. The said ways of housing or “homelessness” are most probably part of the descending or oscillating housing courses/careers. It is disputable whether and under what conditions it is possible for seniors to return to the ascending housing course, or the question is in what way “ascendency” should be defined.

The housing market cannot respond to the needs of low income households and single persons, including seniors, according to the experts from the Social Inclusion Commission of the Ministry of Labour and Social Affairs. Let alone solving the situation of those who are described as “high risk” by flat landlords, and thus are excluded from the “common” housing market (i.e. persons residing in asylums, using emergency forms of housing or “homeless persons”). The market lacks municipal flats that represent the only financially affordable way of housing for the said groups of people: Municipal housing constitutes only 10% of the entire housing resources, and only insignificant 2.7% of all the occupied blocks of flats stayed in the possession of the state or municipalities.⁹⁴ This is the main reason why the number of persons living in a substandard form of housing or in the street over a long period is increasing. (*Koncepce MPSV*, 2013) As pointed out by Obadalová (2001: 24): “If a person is excluded from ‘normal’ housing for any reason and does not have sufficient financial means available for paying for a night shelter or a hotel room, they in fact immediately find themselves in the street. (See also the problem of non-existence of graded housing). State support in the area of housing policy has shifted toward the benefit of proprietary housing in the recent years. The approved conception of the Ministry of Labour and Social Affairs includes the strengthening of the programme supporting constructing of rental flats especially for seniors as well as a legislative amendment of the status of “persons in housing emergency situation” and the creation of a complex system of social housing. (*Vybrané údaje o bydlení*, 2012).

⁹² Adapted according to: ČSÚ, SILC (2012). Accessible from [http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC345/\\$File/3012135d.pdf](http://www.czso.cz/csu/2013edicniplan.nsf/t/8F001AC345/$File/3012135d.pdf).

⁹³ Current numbers of people living in night shelters are estimated on the basis of data of housing subsidy: Approximately twelve thousand people accommodated in night shelters received it in 2012. Still, not all of them receive this subsidy (*Koncepce MPSV*, 2013).

⁹⁴ 74% of housing resources transferred to municipalities from the state in 1991 were sold at the end of 2009 (*Koncepce MPSV*, 2013).

The situation in the area of housing in Ostrava also changed significantly in the period of postsocialist transformation (and deindustrialization) of the city.⁹⁵ Ownership of state-owned flats were transferred to municipalities in 1993, or entrusted to city districts that apply their own strategies of administration and development of housing resources (Regulation no. 11/2000, Charter of the City of Ostrava).⁹⁶ Houses were returned to original owners, and quite frequent changes of their functions resulted in forced moving out of inhabitants (see revitalization, commercialization). Privatization of city housing resources in particular city districts followed the approved principles (*Koncepce bydlení statutárního města Ostravy*, 2010). On December 31, 2011⁹⁷ the total number of 1,193 blocks of flats (15,090 flats) were under the management of city districts, and this number will decrease to approximately 11,338 flats in the future. The city and city districts will keep less than a tenth of flats located in the territory of Ostrava. (Hruška et al., 2012) Construction of new flats developed more considerably in suburb “rural” areas; namely in the form of residential projects in the city centre. New rental housing was limited rather to the construction of nursing homes subsidized from the State Housing Development Fund (Kuchtová, Česelský, 2007).

Despite the fact that the Moravian-Silesian Region was characterized by a relatively high financial demands of housing for a long period of time, as a result of quite fierce increase of market rent that was not compensated with an adequate development of average income the region has ranked among those of generally lower financial demand of housing. Threatened types of households were significantly extended by households of old age pensioners. (Mikeszova et al. 2009) Many of them have had to face the escalated problem of “overconsumption of housing”, i.e. difficulties with covering expenses for large flats where they have been living for several decades (e.g. in the residential complex at Ostrava – Poruba). This returns us to the already articulated need to create conditions for development of a non-market segment of housing resources for the benefit of those inhabitants who find it difficult to keep or obtain a “common” flat at the free market for financial, social or health reasons. (Hruška-Tvrđý et al., 2010; 2012). The statutory city of Ostrava responds to this need with its plan to develop low-cost housing.⁹⁸ (Low-cost flats are defined by (a) the area of floors not exceeding 40 square meters per person; the area is increased by 10 square meters for every other person up to the limit of 80 square meters; (b) the rent from CZK 40 to 50 per square meter. The locally usual rent is currently set for CZK 80 – 120 per square meter.) (Hruška et al., 2012)

⁹⁵ The current structure of housing in Ostrava is mainly related to the industrial development of the city. Deep mining of black coal and functioning of steelworks started here in the 1830s. Created jobs were the reason of significant migration to the region and subsequent housing development. What was noticeable in the period of the “First Czechoslovak Republic” is the construction of the Jubilejní Colony. Many blocks of flats were destroyed in the World War II; “two-years-plan-flats” were constructed immediately after its end within the so-called two-year plans (1946–1951); the Poruba residential complex providing quite comfortable housing was created in the 1950s. Residential complexes at Poruba, Hrabůvka, Zábřeh, Výškovice and Fifejdy were constructed in the 1960s to the 1990s. A new city quarter – the Dubina residential complex – was created in the in the 1980s.

⁹⁶ Ostrava is divided into 23 city districts with their own system of public administration (local government and entrusted competencies of execution of state administration) what is also reflected in the conception and realization of policy in the area of population ageing. At the same time, Ostrava is a municipality with extended powers, and thus it secures execution of state administration also outside the territory of the statutory city of Ostrava, i.e. in municipalities of Cavisov, Dolní Lhota, Horní Lhota, Klimkovice, Olbramice, Stará Ves nad Ondřejnicí, Šenov, Václavovice, Velká Polom, Vratimov, Vřesina and Zbyslavice. Only Slezská Ostrava and Vítkovice have elaborated the conception of housing policy among the city districts. (*Koncepce bydlení statutárního města Ostravy* 2010) The Charter of the City of Ostrava regulates the property and factual aspects related to house administration (articles 6, 9 and 16); still, it does not say explicitly in what way particular city districts should treat housing “from the social perspective” (Hruška et al., 2012). The issue of social housing support started to be addressed also within the process of community planning of social services in 2004 (Hruška-Tvrđý et al., 2010). For the concept of housing and social policy see also Hruška-Tvrđý et al. (2011).

⁹⁷ More topical information has not been published.

⁹⁸ Hruška et al. state that it was decided to keep 4,400 low-cost flats and 850 flats of the 2nd level of the multilevel housing in the city territory at a meeting dealing with realization of the concept of housing of the Statutory City of Ostrava. Note: the 2nd level flats are meant for clients of asylums or persons living in poor-quality commercial night shelters and person who have lost or are about to lose housing for reasons different from insufficient competence to keep rental housing (the so-called training housing, housing with field social services). (Hruška et al., 2012)

Table 11 Occupied flats according to legal reason to use a flat (Moravian-Silesian Region)⁹⁹

Age, sex, economic activity	Total of occupied flats	of which according to legal reason of using the flat						Number of habitable rooms of 8 square meters and more	Floor space in square meters
		in one's own house	owner-occupied flat	other free use	rented	cooperative	other reason of use		
BD = 1 household	141 671	23 069	20 332	7 736	49 852	24 126	2 262	369 699	6 074 228
of which according to age									
60+	69 981	13 134	10 657	6 072	23 396	11 401	1 255	194 450	3 170 392
men	60 653	10 528	7 710	2 211	21 751	9 791	897	153 809	2 562 296
60+	17 482	3 921	2 319	1 163	5 742	2 697	269	48 231	795 927
women	81 018	12 541	12 622	5 525	28 101	14 335	1 365	215 890	3 511 932
of which according to age									
60+	52 499	9 213	8 338	4 909	17 654	8 704	986	146 219	2 374 465
of which pensioners									
working	4 128	757	811	122	1 345	792	47	11 955	201 925
not working	69 451	12 751	10 243	6 050	23 914	11 336	1 257	191 303	3 111 843

Table 12 Number of proposed lowcost and multilevel flats¹⁰⁰

	Total number of flats on January 1, 2011	Total number of municipal flats on January 1, 2011	Percentage of municipal flats in the total number of flats	Supposed number of municipal flats	Percentage of municipal flats in the total number of flats	Variant A		Variant B		Variant C	
						Lowcost flats	Second level flats	Lowcost flats	Second level flats	Lowcost flats	Second level flats
Ostrava	133 455,00	15 090,00	11.31%	11 338,00		4 400,00	850,00	4 400,00	850,00	4 400,00	850,00

There were 2,574 homeless persons in the Moravian-Silesian Region according to the poll what is the largest number in the entire Czech Republic. Over a third of them stay in the territory of the statutory city of Ostrava (Hruška, 2012).

⁹⁹ Source: ČSÚ, SLBD (2011).

¹⁰⁰ Source: PROCES (2012).

3.3 Social services related to housing in the Czech Republic, or Ostrava

Social services¹⁰¹, namely accommodation or ambulatory services, deal with the housing situation of (1) elderly people dependent on help due to their restricted physical self-sufficiency or chronic mental illness and (2) persons, including seniors, in a burdensome life situation related to the loss of housing.

The first case is provision of long-term accommodation in seniors' homes or special regime homes.¹⁰² The framework of accommodation services does not cover the so-called nursing homes; still accommodation in these "special purpose homes owned by municipalities" provides seniors with necessary care. Above it, relatively low rent probably makes management of limited financial resources easier.¹⁰³ It "naturally" increases as the age of persons living in seniors' houses and other health-social facilities or nursing homes grows: there are 7,286 persons in the age category of 60 – 64 years; 5,589 among people of 65 to 69 years of age and 44,184 persons among people over 70 years of age. Researches focusing on the experience of ageing in an institution of supportive residential care point out the contrast between institutional space of ageing and a home – with respect to social construction of these spaces and material reality of ageing in them¹⁰⁴ (Del Casino, 2009; Kearns, Andrews, 2005). It also puts forward the question of influence of age homogeneity, typical of these facilities, life satisfaction, or successful ageing of seniors (Laws, 1997).

The second case of accommodation services is related to temporary "emergency" accommodation. Help in crisis primarily responds to social events – risk of poverty, poverty, absence of accommodation, not negative health impacts of ageing. Besides solving of acute crisis by means of providing shelter, food, space for personal hygiene, these services focus on help through ensuring subsequent accommodation and meals and include also therapeutic, educational and activating methods, support of clients' social integration and assistance in advancing their rights and interests. Services are realized through asylums (charged), low-threshold day centres (free of charge) or night shelters (charged as imposed by the provider). Risk of stigmatization of their users is related to temporary institutional spaces (Del Casino, 2009). Free ambulatory services of specialist social counselling may efficiently help in situation of risk of poverty or actual poverty or a loss of housing (Smutek, 2006).

The following facilities are run in Ostrava now.

- (1) twelve *seniors' homes* – the founder of seven of them is the Statutory City of Ostrava; founders of three others are non-governmental organizations; and the last two homes function as private social services;
- (2) eight *special regime homes for seniors*: six were found by the Statutory City of Ostrava with the goal to provide services to seniors suffering from dementia and similar illnesses; two homes belong to the non-governmental organization of the Salvation Army of the Czech Republic – these focus on homeless seniors and seniors of reduced self-sufficiency in consequence of chronic, or mental illnesses or alcoholism;
- (3) eleven *asylums*, two of them are for women, four for men, one is mixed – these facilities can provide services to seniors if they meet the set conditions¹⁰⁵ (five of them are run by non-governmental organizations, two by benevolent associations);

¹⁰¹ The legal framework of providing social services in the territory of the Czech Republic is regulated by the Act no. 108/2006 Coll., on social services. According to this act, social service is an activity through which help for persons in adverse social situation is realized. These services are provided free of charge or for partial or full payment by social service providers, i.e. by legal, natural entities, municipalities, regions, the Ministry of Labour and Social Affairs of the Czech Republic. (www.mpsv.cz)

¹⁰² Particular special regime homes specify their target groups they focus on (e.g. homeless persons, alcohol addicts).

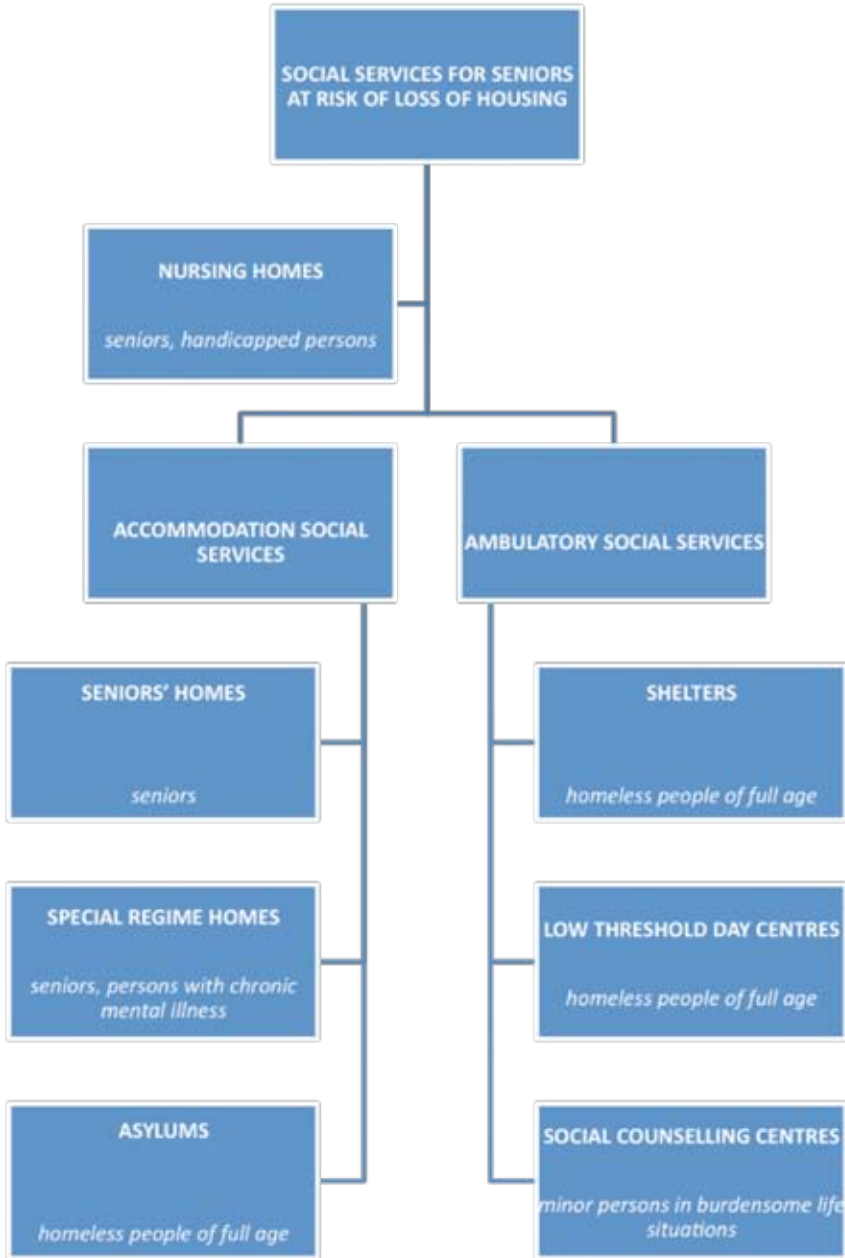
¹⁰³ Flats are granted to applicants on the basis of criteria established in advance. It is presumed that home-care service will be provided to inhabitants, namely on the basis of a contract concluded between particular users and the social service provider. (See s. 685 (4) Act no. 40/1964 Coll., Civil Code as amended and s. 40 Act on social services.) <http://www.mpsv.cz/cs/13368#d1>.

¹⁰⁴ The problem of institutionalized old age is "to be controlled by the others through the spaces of health and care" (Del Casino, 2009: 254). We ask the question whether it brings along the loss of control over personal economic situation too.

¹⁰⁵ The rest of the asylums focus on different, "non-senior" target groups.

- (4) two *low-threshold day centres* providing services under the auspices of non-governmental organizations;
- (5) three *night shelters*, also run by non-governmental organizations;
- (6) *specialized social counselling* (for seniors) provided by six non-governmental organizations;
- (7) the non-governmental organization Charita Ostrava focusing on *crisis assistance*.

There are eighteen nursing homes in the territory of the city of Ostrava; they are run mostly by particular city districts; by contribution organizations in two cases. They offer studio flats, one-bedroom flats, two-bedroom flats with a kitchenette (exceptionally two-bedroom flats with a kitchen) with a bathroom, usually of the area of up to 50 square meters.



Picture 4 Social services for senior at risk of a loss of housing in Ostrava

A list of providers of social services for seniors and persons at risk of a loss of housing in the city of Ostrava is given in Attachment 1¹⁰⁶.

¹⁰⁶ Source: annual reports of service providers (see References).

4 Housing in tHe lIghT of tHe dAtA of tHe rESEArCH in PoverTy in olD Age

It was stated in the monograph introduction that the issue of risk of poverty or poverty opens another serious issue – housing. We literally worked our way to the issue of housing through the research in poverty (see the VEDTYM project): The data analysis showed that issues related to poverty in old age “really” tend to converge in the issue of seniors’ housing (compare Keller, Hruška-Tvrđý, 2010: 113).

4.1 On the research methodology

The above mentioned research aimed for understanding the living situation of elderly people at risk of poverty or living in poverty, i.e. the “content” of poverty in old age (compare Mareš, 2002: 49). We wanted to uncover the core of their experience with poverty, to identify ways of coping with it or risk of poverty, and contexts in which they apply these procedures.¹⁰⁷ Thus we focused on the study of meanings, socially constructed, or socially emerging situational and constitutive features of experience with poverty, specifically within ageing or old age (See interpretative paradigm, or Berger and Luckman’s concept of social construction of reality (1999); further Smausová, 2002). The acceptance of the concept of active agency meant the acceptance of structural production of poverty and, at the same time, of the possibility of poor seniors’ negotiation within their everydayness for the sake of keeping control over their situation – in relation to themselves as well as the others and with regard to conditions and available means. We believe that these “strategies” include conscious and rational as well as unconscious and improvisatory procedures or procedures enforced by external circumstances or resulting from individuals’ own decisions. (For the concept of active agency see Vašát, 2012; for the definition of strategies in the concept of the negotiative model see Sýkorová, 2007).

The chosen qualitative approach of research corresponds with the incentive to broader application of the qualitative methodology in the field of study of poverty (Večerník, 2011, also Mareš, 2002).¹⁰⁸ Research questions, namely those asking “about events and course” directed us to the method of grounded theory that was applied in the analysis of data from non-structured interviews, observations and questionnaires completing the interviews. These data, obtained mainly in 2012 – 2013, were now subject to a repeated analysis shaped by newly formulated questions dealing with the issue of housing in old age and poverty: What role is played by housing in lives of seniors as people of a particular age, in a particular period of life? What does risk of poverty or poverty in old age mean for seniors’ housing? What meanings do they ascribe to dissatisfaction of housing related needs, or other needs due to housing? What specific risks do seniors face in relation to housing, what does increase their exposition to risk of loss of shelter? What strategies are used in order to keep housing (to avoid its loss), what strategies are used in situations when they lost housing? The qualitative content analysis of data, analogous to open and axial encoding by Strauss and Corbin (1999), consisted in searching for

¹⁰⁷ See research questions: (a) What does risk of poverty or poverty in old age mean? (What does living near the set limit of income poverty or under it mean for seniors, how do they perceive and experience poverty, what does the loss of financial self-sufficiency mean to them, what meaning do they ascribe to dissatisfaction of some of these needs?) What specific risks do seniors face, what does increase their exposition to risk?; (b) What strategies do they use to avoid poverty or cope with poverty? (In what way do they act if at risk of poverty or when having fallen into poverty, or why do they act in a way or other?) How do they mobilize resources (and what resources)? What strategies and in what contexts are efficient?; (c) What position does social work occupy in their strategies?; (d) And in what way does experiencing of old age and management of losses brought along by ageing spread through it? (Research questions dealing with the partial research among social workers in the issue of poverty in old age, opportunities and limits of social work with poor seniors or seniors at risk of poverty are not mentioned. Thus interviews of social workers are left aside in this study too. They followed interviews with seniors and developed the issues of: the criteria of poverty (clients-seniors’ poverty can generally be assessed on their basis, in what poverty shows, what is characteristic of poor seniors’ situation), opportunities or limits of social work in solving their situation, the position of seniors in the Czech society, or the position of seniors living in the Moravian Silesian Region or Ostrava (For more details Sýkorová, Nytra, Tichá, 2014).

¹⁰⁸ Reference can be made to many empirical studies of poverty based on the qualitative approach, e.g. Schroder-Butterfill, Mariani (2006); Monroe et al. (2007); Langille-Hope et al. (2010); Walker (2004), summary Hrast et al. (2012: 1052).

categories, related subcategories and their features as well as in identification of phenomena related to housing, or contexts in which housing was mentioned by seniors (relationships of the issue of housing).

The research design allows using the same data for the qualitative study of life stories (what is also admitted by e.g. Riessman-Kohler, 2008).¹⁰⁹ The introductory question of the interviews was in fact a narrative impulse, appealed for a construction and presentation of *life story*, especially its part – old age (see the impulse: “Please can you tell me what your life has been like since you reached the senior age (in old age)?”).¹¹⁰ Regardless of the explicit narrowing of the time frame, the seniors interconnected their present with the past (starting with early adulthood, sometimes even adolescence or childhood) and the future. As notified earlier, the narrative of life, or life in old age, revolved housing – the narratives contained meanings that the seniors ascribed to the relation to life transitions, or meanings attributed to events related to it; they reflected ways in which they perceived, experienced housing and its threat or loss. (According to Dudová, 2011)¹¹¹ It is possible to identify and categorize seniors’ experience with housing, its connection with risk of poverty and poverty, to discover events in life/old age that were critical for the course of housing career by means of thematic analysis. (Hutchison, 2011) The analysis meant identification and chronological, or logical arrangement of events relevant from the perspective of housing in particular interviews (Chapter 4.2.1.), i.e. construction of individual “stories of housing”, their mutual comparison on the basis of which the “final” story was constructed (Chapter 4.2.2.). (Compare the procedure with Riessman-Kohler, 2008: 59)

Riessman-Kohler presented the grounded theory and study of life stories (*narrative methods*) as methods differing in the procedure of data analysis and its outcomes: the grounded theory theorizes “from component issues (categories) across cases” – it creates an analytic story; the narrative approach theorizes “from a case and keeps the story as a whole”. (See the method of grounded theory as *category-centred research* and the narrative methods as *case-centred research*. Riessman-Kohler, 2008).

The main source of data was a sample of persons of 60 years of age and over living in Ostrava. The sample parameters were limited by complicated identification of seniors at risk of poverty and poor seniors, namely barriers preventing the application of particular ways of constructing a sample or methodological weaknesses of these procedures (the use of objective poverty indicators, i.e. search for potential communication partners on the basis of their incomes, or indirect indicators such as receiving benefits in material need, imposing execution deductions on pensions, or prior diagnosis of addressed individuals according to indicators of objective and/or subjective poverty before the “main” research or the procedures “from a senior to a senior regardless of his/her financial situation”). What was eventually chosen was the combination of the method of snowball with intentional (purpose-built) selection through the agency of institutions (Miovský, 2006) – offices of three city districts and four non-governmental organizations in Ostrava providing social services to seniors or persons in burdensome life situation. (A certain distortion of the sample caused by the dominance of communication partners

¹⁰⁹ Dudová (2011) regards the qualitative research in life stories to be an alternative of the classic research of life courses. Also see Bertaux, Kohli (1984).

¹¹⁰ While it was up to the communication partner to choose the starting point of the narrative, or “the start of old age”. The preceding narrative was followed by questions: “Have you ever experienced situations when you were short of money? Please tell me about it.” (What happened to cause it...?) Subsequently, or for specification: “How did you cope with it – what did you do?” “It is said of the elderly, or old people that they are poor. What do you think?” Even if the communication partners included themselves in their responses, the question was put: “And how about you, do you think that you are at risk of poverty, or even that you are poor?” (“And how do you cope with it – what do you do?”). If they had not experienced situations of a lack of money (there are no “poverty signs” in their narratives or the communication partners do not admit it explicitly), what had they been doing to avoid a lack of money? What does it mean for them? The questionnaire provided information of their family and marital status, the course of their work career, the entrance into old age pension, the structure of monthly expenses on living and the extent of particular expense items, with regard to the objective of the presented study significant data of housing – its type, the legal relationship to the flat/house, its area, the total monthly housing expenses.

¹¹¹ It cannot be omitted that seniors presented their stories to a “specific audience” – researchers who co-created their stories in interaction with them. It is possible to admit an influence of obvious age, education, or social inequality of these “partners in interaction”. Then the question is whether it was possible to create a desirable relationship of trust. There were barriers in the form of worries, uncertainty – explicitly admitted by the seniors who have had negative experiences with frauds (those refused being recorded or shielded themselves with presence of their friends). The issue of poverty made harder the interviewers’ endeavour to provide their communication partners with the feeling of authorization, to initiate an equal, “partner” exchange of information. Poverty is probably not one of research issues that would make easier their endeavour to get closer to their communication partners; interviews were emotionally painful for many seniors because the look back exposed many life losses (including the loss of housing). (Šýkorová, Nytra, Tichá, 2014)

from nursing homes can be related to the dominating way of selection through institutions.) We relied on the contact intermediaries' familiarity with potential respondents' situation ("they are aware of their reliance on social benefits, a lack of financial means for rent, food, of their indebtedness, the absence of conventional home etc."). Several interviews revealed a contradiction between the definition of a situation by a social worker, a senior, and the interpretation by the researchers: these seniors who had been recommended as those at risk of poverty of the poor ones, they did not correspond with the "main part of the sample" in their characteristics. Nevertheless, the inclusion of such anti-types was considered an enrichment of the sample, and thus of the interpretation basis of the findings (Miovský, 2006) as well a means of increase of theoretic sensitivity (Strauss, Corbin, 1999).¹¹² The final size and structure of seniors is given in Table no. 13). (Sýkorová, Nytra, Tichá, 2014)

Table 13 Size and structure of the sample of seniors

Total number of seniors: 28		Marital status				
		single	married	divorced	separated	widowed
Gender	women: 21	–	1	7		13
	men: 7	1	1	1	2	2
Average age		72 years				
Parental status		at least one child: 27 (4 seniors with experience of death of child)				
Education		elementary	secondary without school leaving examination		with school leaving examination	
		4	14		10	
Way of housing	rental housing		flat of senior's child	seniors' home	special regime home	asylum
	nursing home	house of private owner				
	19	2	1	1	2	3

Although risk of poverty or poverty were not "measured", it was possible to find clear indicators of material (even multiple) deprivation in most seniors' narratives in the research.¹¹³

¹¹² Social workers of the above mentioned organizations mediated contacts with their clients – seniors whom they considered poor or at risk of poverty on the basis of their experience. Identification of their criteria of poverty was part of the research, and together with data obtained from the interviews contributed to the constitution of the image of poverty in old age from the perspective of social workers (Sýkorová, Nytra, Tichá, 2014).

¹¹³ Subjective poverty is defined as non-fulfilment of at least three of nine items: 1. ability to cope with unexpected expenses; 2. paying one-day holiday outside one's home a year; 3. ability to repay debts; 4. having meat every second day; 5. adequate heating in the flat; 6. ownership of a washing machine, colour TV set, telephone, car. (Zaidi, 2008) Many studies understand poverty as deprivation, most frequently as multidimensional deprivation. The lack of items indicating poverty (absent property, service or activities) is not followed individually; what is observed is the cumulation of a lack of these items in individuals as well as families. The "really poor ones" are those whose income is under the consensual limit of poverty (e.g. SPL, or Subjective Poverty Line – see further) and are poor even according to the achieved score in the subjective deprivation model (Mareš, 2002).

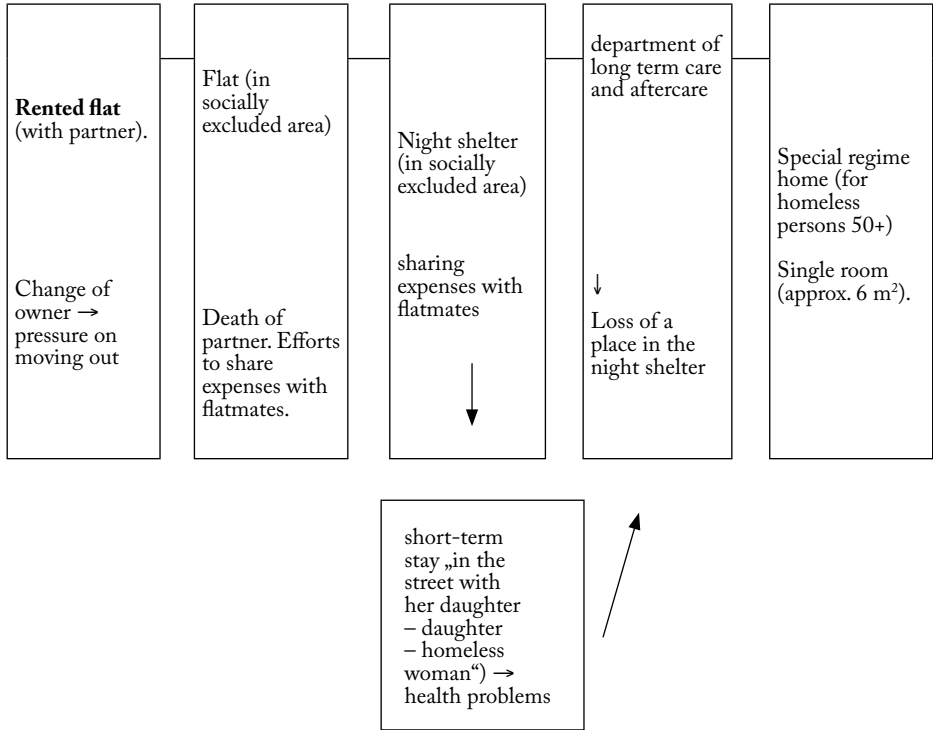
4.2 Research outcomes

4.2.1 Seniors' housing careers – individual stories

The research of poverty in old age brought narratives of life courses of nearly thirty seniors (Attachment 2). There always were events in the narratives, directly or indirectly related to housing and after all starting particular, frequently dramatic “stories of housing”. (As already mentioned in the methodological part of the study, the narrative approach theorizes from a case and keeps a story as a whole. Thus individual stories are a significant analytical step in the process of theorizing. Their presentation also allows controlling validity of the data interpretation summed up in the following chapter 4.2.2.)

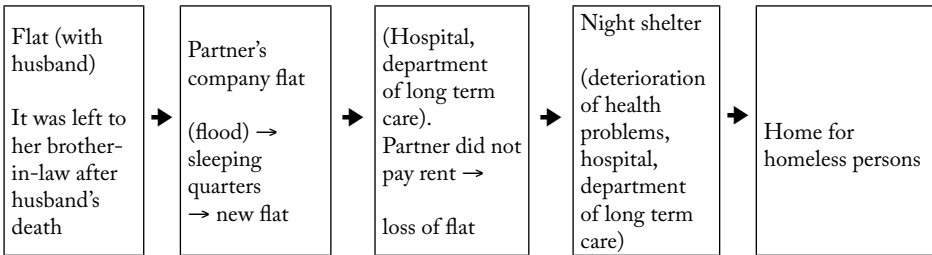
“Common” quotation marks will indicate exclusively quotes or paraphrases of statements by communication partners in the following text. Paraphrases are maximally compact formulations of their own statements; seniors' expressions are frequently used in interpretations in the interest of keeping the text authenticity. Excluded usually were repeated words, padding, records of emotions expressed during the interviews etc. Grammatical forms of words were adapted if necessary for text fluency.

The story of 60-years-old **Marie** is a story of a woman who had spent her life hard working physically. A milestone of her marital, or family career was a failed marriage accompanied by domestic violence, followed by a 22-years-long unmarried cohabitation after the divorce. The death of her partner meant a significant deterioration of her financial situation because Marie was not entitled to widow's pension and was left dependent on her small old age pension and social benefits. When possible she tried to financially support her daughter – handicapped, unemployed, living at her place from time to time but mostly surviving “somewhere in the street”. Housing was complicated by a number of unfavourable events during Marie's life: The house where she lived with her partner in a rented flat (for what “they had to pay thirty thousand”) was privatized, and they were forced to move to a flat in a socially deprived area: “it was a hard life” in an unsuitable flat and in a more than problematic neighbourhood (“Well, if you saw it there, you would have had kittens. There were three rooms so big... that two horses could have been stabled easily in one room”, the neighbours “were bloody-minded”, used to break windows, “when you went out shopping, you could never know what would end up on your head, whether it would be a shitty diaper or an entire potty full of that kids' waste”). Later Marie lived in the flat with her daughter and thirty two dogs – that was why they “were turned out from there, she had to give them away and they were left with bare hands”. Then they took refuge in a night shelter that “was nothing to envy, a waste of my breath”: high, damp rooms, living with “a little Roma girl and two other lassies she had brought in; still, one of them “also received social (benefits) and helped to pay for the flat”). She fell ill as a result of several-days-long ‘voluntary’ stay in the street and ended up in the hospital (“she didn't feel like staying alone without her daughter in the night shelter, she was sorry for her daughter, and so they went out”). Finally she lost her place in the night shelter as well as all her stuff that was burned in a fire there; and “she moved here from there”, to a special regime home for homeless persons. Six years later, she feels “normal here, at home perhaps – you get used to it”; the most important thing is that she is safe physically as well as financially here (“no hunger here”, she receives benefits in material need, and the special regime includes paying the rest for here”). “She has to always make ends meet” with pocket money of CZK 500, “she cannot run up debts, who would pay for it for her?”

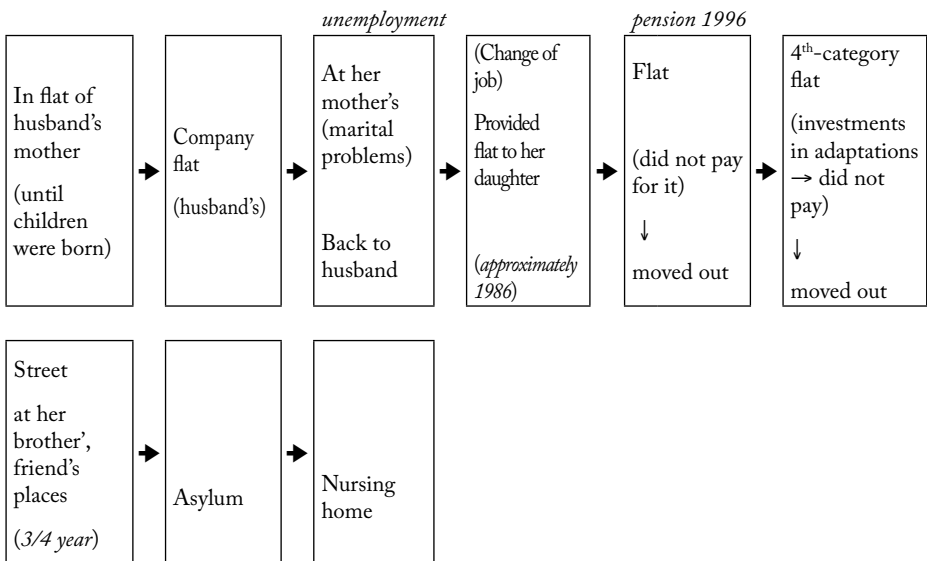


Jana, also 60-years-old, lost her job in the preretirement period, and she could not “make ends meet” with CZK 3,500 of “reduced” pension without social benefits. Similarly to Marie, she had experienced two partnerships: a “nasty” marriage ended with widowhood; unmarried cohabitation with adulteries and leaving of her partner who refused to “take care of a cripple” after her having a stroke. The failures of both the relationships were related to a loss of housing: she was put out of the flat by her brother-in-law after her husband’s death; her partner’s flat was forfeited in execution (“I spent nearly six months in the department of long term care, I thought that he was paying for everything – he paid only for electricity and gas, and didn’t paid the rent”). She was left in the street “without anything”, her partner “didn’t leave her a spoon”. She could stay at her “friends” for two weeks. The second stroke brought along another hospitalization and a 5-month stay in a department of long term care – “I couldn’t stay there any longer, and because there was no place elsewhere at that moment, she was thrown to a night shelter at P.” The night shelter that is said “to be the worst one” was “no good, she stayed there for three years and couldn’t any longer”. She came only “with what she was wearing” to the special regime home for homeless persons over 50 years of age – a night shelter roommate “threw all her stuff into a garbage container”. In comparison with the preceding situation, the home turns out as a place she “can’t complain about”: she escaped from a neighbourhood full of problems, has a shelter, is provided good food, cheap clothing, does not have to arrange for a new flat (“if she had one now she would have to buy everything from a spoon – and what for?). The value of housing outweighs even the feeling of social isolation. (“Well, that’s life. Don’t want to feel such sadness when old. I have nobody ‘cause I don’t know it round here. Nobody even comes here.”)

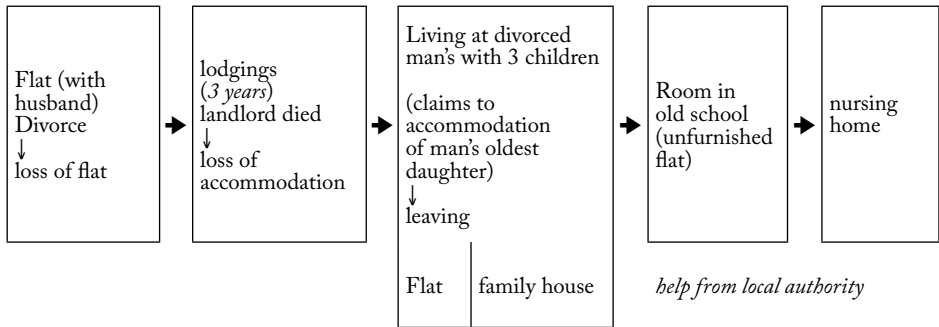
61 years



The life of **Eva**, a 71-years-old lady, was marked by a permanent lack of money – “poverty” as she admits: As a worker, her income was always low, her husband’s earnings were not good either; still she wanted to “live like a human” – she worked hard, they “pinched and scraped” in order to buy a car, a cottage. Her husband’s leaving for a job abroad ended up in divorce, and she and the children “simply scratched out a living since then”. She lost her job in the preretirement age; a woman “of her age” had to be grateful for occasional temporary jobs; she made some extra money through collection of medicinal plants and forest fruits, her mother sometimes helped her out (“to have something to eat I went to T.; her pension was raised then, so she always helped me out with some five hundred crowns”.) She was not able to cover increasing living expenses with her small old age pension – increasing rent, prices for medicines and a debt arising from not paying health and social insurance. Above it, she “needed every crown to improve her flat” (replacing of a solid fuel stove, non-functioning sanitary facilities). This was why she refused to pay rent “for a while” (“give me rest with paying until I have it finished”, she did not feel obligated to pay “when she’s not given what they proclaim and don’t pay up to the limit of existence minimum.”) She was moved out of the flat. She was saved from ‘the street’ by a doctor who “prescribed her hospital”, her brother, friend and an asylum in the following nine months; a flat in a nursing home in the end. (She still worries about social injustice, the state’s failure to ensure jobs and housing for everybody – a loss of job and fear of losing the flat drove her son into suicide). Risk of poverty can be coped with only by means of social benefits and savings; she does not have any other resources of help: “she’s always skimping, saving in all possible ways”, and “if they don’t contribute she could do herself in then, couldn’t exist at all”.

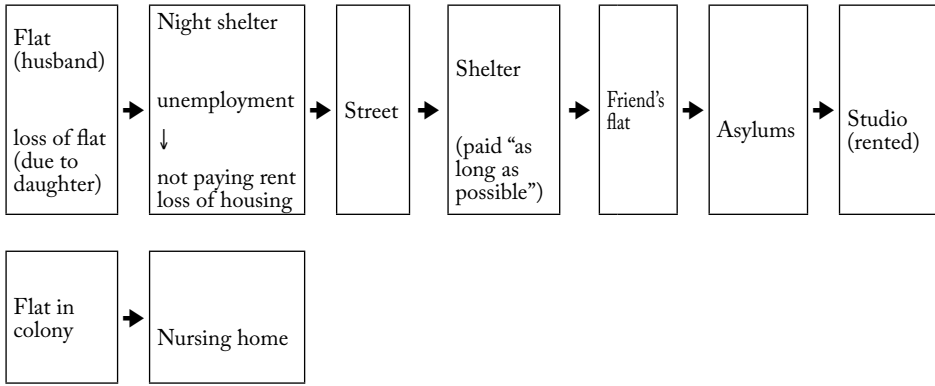


Risk factors in the life career of 72-years-old **Hana** was lower education, part-time jobs through what she tried to combine family and job duties, divorce at the age of 50 at application of husband, and a one-year “sick leave before retiring” (not to mention two divorces of one of her sons and a tragic death of the other). Her divorce was related to the loss of housing and financial drop (she had to “get out”, “he didn’t want to give her anything, he didn’t give her anything”) – the property settlement was concluded as lately as two or three years later. Still, she lost the obtained sum of a hundred thousand crowns, which she lent her son instead of supplementing her reduced old age pension, due to his failure in business. She spent three years living in a rented accommodation; she was thrown out after the landlord’s death. She took refuge at a divorced man – her partner later in his one-bedroom flat and later in “an old house that he bought and reconstructed”. She was afraid to contribute to the house reconstruction, or constructing a flat for her (“my God, I give money to a stranger there and won’t stay there in the end”). She solved his adolescent daughter’s claim to Hana’s room by leaving and applying for a flat at the local authority. In an assigned room in an old school there was no hot running water, a solid fuel stove, only an outhouse instead of a water closet, “mice were going around there”, the hall – “that was a dread”, noisy behaviour of a neighbouring drunk and a couple’s arguments could be heard in her flat. This was why she tried to get “out of there” – with the assistance of the local government, namely the mayor she “got here (to the nursing home) and is happy that it is all over, she’s doing better and better now”. Her income is small but she “can (must) get along with it, she can economize – save” and learnt her lesson: she does not borrow and does not lend.

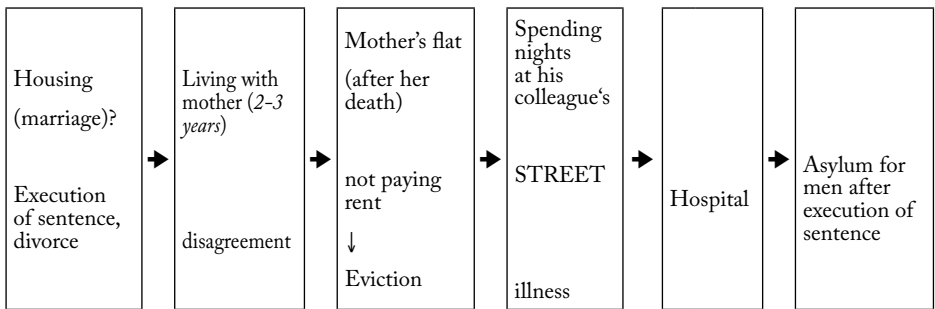


Lucie (63 years old today) was not employed for eleven years after maternity leave, they “had a band with her husband, made some money, and the main thing was there were two of them – she could buy what she wanted”. Later she “lost many things and even the flat due to her husband’s daughter”. Unemployment forced her to use savings for the increasing rent in a night shelter, and she had to spend three weeks “like a homeless person”: she spent her nights at a train station or in a snack bar or riding a night tram from here to there; she enjoyed a week of “luxury” of accommodation for what she paid together with a friend of the same fate (they “needed to have a wash, a shower somewhere”). The stay “outside” was unbearably stigmatizing for her, her own daughter did not see her. She paid for the women’s night shelter “as long as possible” and was saved from another stay in the streets for five months by a friend who provided her with bed. The next “gig” was an asylum, “at least she had a shelter”. A year later she left with money she regularly put aside to a social worker “to have a base, for some rent, deposit or something” (she always tried to get something on her own). After some vain search when she returned to the asylum again she finally sublet a studio. She did not get back the deposit of CZK 10,000 and refused to stay under financially unfavourable conditions. A flat in one of the Ostrava “colonies” she moved to then “made her cry, it was a horror, a nightmare, one was afraid to walk around there in the evening, especially when using crutches. Illness (and her doctor) helped her to a flat in a nursing home. She is safe here – not at risk of attack, robbing, neighbours “keep an eye” on the flat, nurses take care of her. She would “never expect to get to such a flat after the horror she’s been through”. She is happy despite “suffering badly from loneliness but if she wants to have a place to stay she has to cope with everything”. The flat in the nursing home is “in fact the cheapest flat one can keep even with a small pension” – this is more than important for her: she does not receive old age pension due to “years not worked” yet, “nobody wants to give her a job with her poor health and age” and her invalidity and widow’s pensions are still reduced by nearly six hundred crowns of the execution deduction to redeem her husband’s debts. Any unexpected expense, such as additional payment for heating etc., dangerously swings the tight budget. Still, there must be money left for rent in any case “because where would you go if you get moved out from here? You don’t pay

once or twice and first, execution takes place, second, eviction from the flat, and where do you go?!" So she "really" has to save on everything: food, clothes, services offered; at worst her daughter helps her out with making additional payments for power. She uses the services of free law centre any time she needs to arrange something, she "tries to solve everything, take no chances".

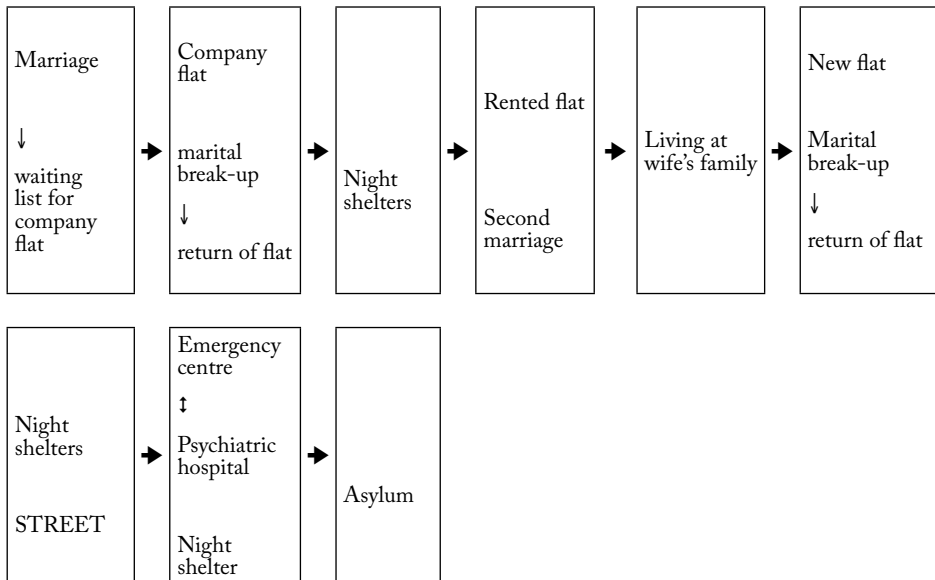


Josef (61) has been handicapped by his poor education – elementary – and health problems. He usually did only auxiliary, blue-collar jobs. His marriage was unhappy, and consequences of a fight with his wife’s lover brought him to prison. After the divorce he spent three years living at his mother’s, left her because of disagreements and refused offered help with housing and job (he “is still sorry he didn’t return”). He was evicted from the mother’s flat, devolved on him after her death – due to not paying the rent. He found himself in the street at the age of fifty five years, “lived as well as possible”, spent the nights at his colleague’s, with a gang under a bridge, collected scrap to buy some rolls, frequently had to settle for twenty or twenty five crowns a day. In a hospital, as an in-patient, a nurse informed him of a free place in an asylum, “well, they took him here”. He has not been provided old age nor invalidity pension, barely struggles through life, has to be happy with occasional minor jobs (bring a shopping bag etc.). “It could be better but it’s not.” He pays for bed and food in the asylum, insurance, and what is left from his income is less than a thousand crowns. Nevertheless, “credit where credit’s due, he has no debts” (also thanks to social workers). He is lonely: he does not see his son, does not know where he is.



Pavel, older by two years (63), learnt a trade at least. Still, he could not practice the profession of forester due to his poor health and a serious injury. He tried to secure the family financially – “he did illegal work”, accepted occasional part-time jobs and, above all, searched for a job that would bring him a flat too (he did not want to live with his wife and daughter in a night shelter nor with his wife’s family). This was why he concluded a ten-year contract with VOKD (Ostrava and Karviná Mines

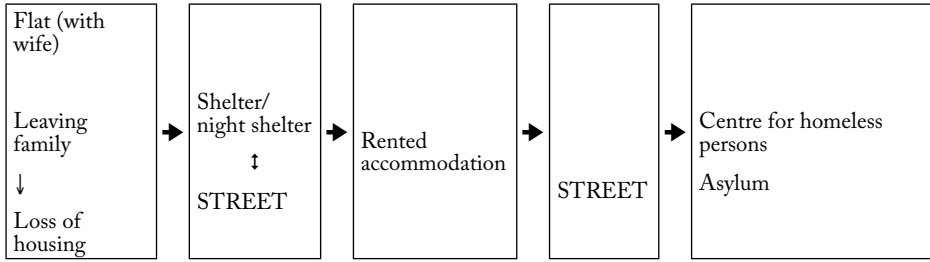
Construction) and obtained a company “flat in a prefab block”.¹¹⁴ Similarly to Josef, he lost it after the divorce and return from prison (“he served a six month sentence for a fight” – he “returned” the flat and was staying in a night shelter until he found a rented accommodation. He and his second wife were forced to live at her parents’ temporarily; then they moved to a new flat. His wife together with their daughter left him after fourteen years of life together, and the situation repeated: he “returned the flat” and alternated a night shelter and the street. He was also help by his doctor – with some money and mainly by arranging a stay in an emergency centre and psychiatric hospital (he “couldn’t go on, had a nervous breakdown, they helped him pull round”). Until he could move to an asylum he used the services of an emergency centre and night shelter again. He has been staying in the “asylum” for more than two years; it seems that he perceives his stay here as a life fate. He does not see any other solution of his situation. He has been “registered at the labour office, there’s no work, one is older now, older people don’t get engaged” – he lives on benefits hardly sufficient for housing and very humble living, he has to wait out till sixty five and apply for old age pension then”.



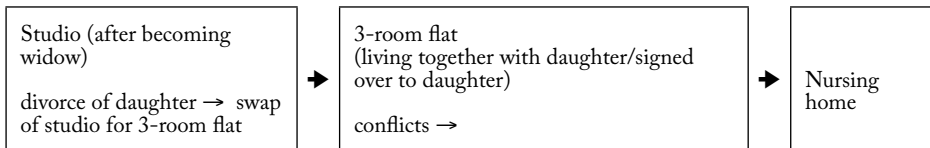
Jaroslav, 63 years old, left the flat after the divorce from his second wife. He lived in a night shelter then – as long as he “earned some money it was acceptable although he had to draw in to pay the rent”. Unfortunately the rent was increased exactly when his employer was forced to reduce wages – Jaroslav had to leave the night shelter, was “surviving in the street” and in night shelters again (scraping along, frequently had nothing to eat, dependent on what people gave him – money, some food, spending nights at roofed bus stops, warming up in supermarkets; in the night shelter he “was happy for a warm meal, that soup, and a piece of bread, he could make himself some coffee”). He temporarily stayed in a rented flat ‘for free’, only for help for an elderly ill lady – flat owner. When she died he was in the street again. He learnt of “some charitable societies” providing bed for a small fee by coincidence. He spent a short time in a centre for homeless persons and moved to a new night shelter (the advantage is that “one can spend a whole day warm there, cook something, do the laundry”). He can afford it now because he has been awarded old age pension and coped “with the problems related to execution a little bit”. Old age pension is not very big and he has to look at every crown twice, it still represents a stable source of regular payments of housing expenses (“it is clear to him that he has to count off the sum to pay the night shelter from the pension – he already is more cautious as far as finances are regarded.”).¹¹⁵

¹¹⁴ His wife did not agree with and advantageous purchase of ‘Finnish’ house on hire-purchase (she did not want to live far from the city and “alone in effect – a Roma woman among the whites”).

¹¹⁵ And his life “plan”: “not to throw in the towel, be able to grapple everything that comes”.

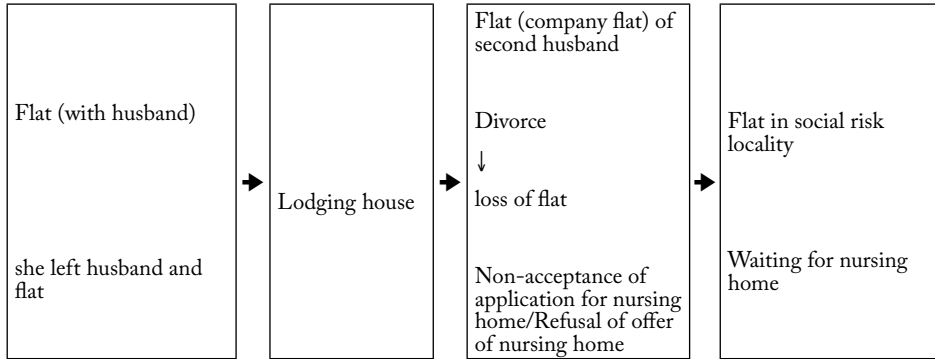


Jitka, a 78-years-old widow, suffered the consequences of her endeavour to help her divorcing daughter and lost her housing: “she didn’t want to or couldn’t stay in his (her husband’s) house; if I hadn’t agreed she would have had nowhere to go”. Thus she had her studio swapped for a three-room flat in which she was to live with her daughter and which her daughter signed over to herself without Jitka’s awareness. Jitka described it as a “low trick”: a “cubbyhole” was left for her in the flat and her daughter “could pack her out any time”. Living with her daughter was “unbearable hell” full of conflicts; Jitka tried to find her own place to live in the advice of her psychiatrist. There was no other way for her but to apply for a flat in a nursing home and take “her old junk” there then. Still, she never regarded it home; after all, she does not feel home in Ostrava after her husband’s death.¹¹⁶ At least she does not have financial troubles anymore and can make ends meet with pension: she pays the rent and contributes to her granddaughter’s school fee and her unemployed grandson above it.

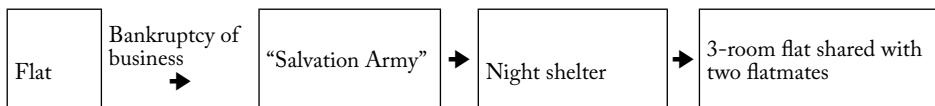


Helena, 73 years old now, divorced twice, and the divorces were always risk events in her housing career. She left her first husband for a “lodging house” after the divorce and then she moved in with her second partner to his flat “from the mine” (when they got married she “let the lodging house go”). The first flat fell on their daughter after her ex-husband’s death, supposedly without authorization; she did not get the right to use the second flat although she lived there after the divorce (“the mine did not sign it over to her, he didn’t want to allow it”). She “ran from the flat anyway because it was not possible to live there”: her husband (an alcoholic and gambler) had an access to the flat and tortured her psychically; she “suffered, it was terrible”. He did not live in the flat, sublet it to “junkies” and had to return it to the company. Helena applied for a flat in a nursing home but refused the offer without consideration and shifted away for later (she “started to work again at that time, was feeling fine”). But her right for the flat was not acknowledged a year later (“she was said to be self-sufficient and that was the end, they did not want to speak with her at the social department”). Advertisements offered only expensive rented flats that she would not be able to pay for (the second husband “lost everything, made debts, she supported him with her own pension”). She found “one small room, unfortunately in a house of horror” through a friend. She has been living there for fifteen years under continuously deteriorating conditions, in the middle of dirt and mess, continuous noise (by children, dogs, drunken adults – she cannot sleep without sleeping pills), she is concerned with repeated burglary. She “got to the psychiatric hospital” this year. Fear and the feeling of helplessness is supported mainly by uncertainty regarding the rent and housing allowance: “The new owner repairs the house, signs only one-year contracts and increases the rent in them. He moves in the Roma – the social affairs department pays for everything, he has a hundred percent certainty that gets the money, it’s worth it for him.” Helena could not “cover” the rent and other expenses (reaching up to six thousand crowns in total) with her nine-thousand pension – she admits she would be at risk of poverty. This is why she is waiting for a vacated flat in a nursing home “as for a rescue; you have to pay much less money for the rent in comparison to here”. Above it, her daughter promised her to contribute to the moving.

¹¹⁶ Her husband had to move to Ostrava “for political reasons”.



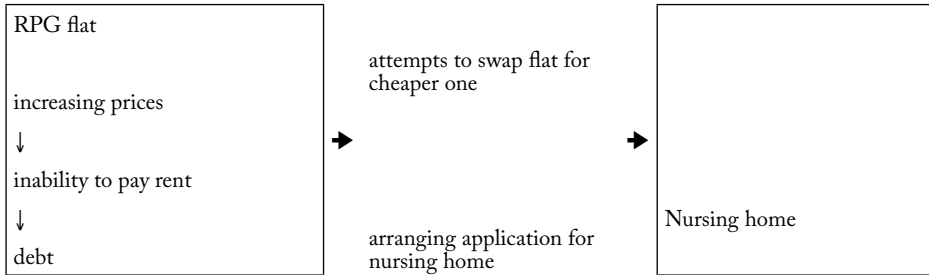
A break in the life career of **Martin**, a 66-years-old man, brought him a bankruptcy shortly before retirement – followed by insolvency, a loss of the entire property, including the flat. He “ended up in the Salvation Army” (a special regime home for seniors) where he spent approximately five years – he paid for the accommodation and meals “by a whisker”, similarly to a night shelter – the next interchange station. He managed to rent a 3-room flat in a private owner. He shares the housing expenses with two other flatmates: he “wouldn’t be able to pay ten thousand crowns per month on his own” (it is “thirty thousand each winter that is paid only for gas burnt”). Still, the greatest financial load is up to him lately. “A mate has started to be troublesome, doesn’t want to pay; the second one is in material need so he doesn’t ask much from him, it would be unfair, tactless”. He is repaying debts from his old age pension; certain financial improvement is the housing benefit, he cannot find a job (he has “always been the number one in his specialization, unfortunately no one is willing to employ an old pensioner now”). The problem of “where to get money for it” gets even graver after expiration of the contract including the negotiated 22% discount on the rent. Housing becomes very uncertain, “the situation starts to be tense, he in fact doesn’t know what will come next, whether he will end up (in the case of extreme emergency) in the Salvation Army in fact”. He has been looking for a new flat – smaller, cheaper – “a flat is a flat, he has some privacy there”. He wishes “to finally find himself home after seven years so that he can lead a quiet life”.



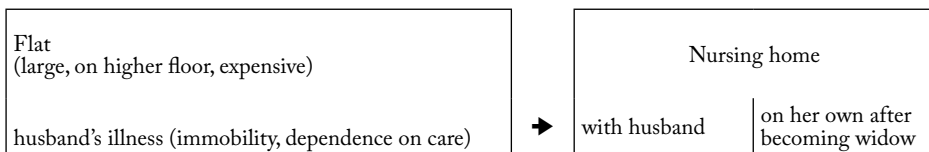
Michaela, 61, places housing decidedly into the centre of her life story. Retirement meant for her a huge problem of paying a high rent – she worked “in a shop, pension is not big”, a little less than nine thousand crowns. Any strategy turned out to be ineffective against the continuous rise of prices of the RPG flats (a flat renting company): contrary to the past, economizing on food was not sufficient (risk of hunger), turning off the heating did not help, nor did the adjusting of power payment terms or some money from a part time job. The rent was eight thousand crowns, gas three thousand, plus power, TV, radio, about twelve thousand altogether! It was necessary to pay the deposits, she fell into debt and the debt kept increasing. She had recourse to “the social affairs department, out of despair”; she was referred back to her family: she “has children, they are to help her”. Then the children “contributed, the difference which she was lacking” but she felt embarrassed, was ashamed, the feeling of hopelessness was “horrible”.¹¹⁷ She decided to take a radical step: to change the flat for a smaller (a one-room flat), cheaper one, “without an additional payment”, anywhere (despite the fact that “it hurt: she had been living here since she got married, she brought up the children here – it was their home, it cost so much money to adjust it”). She did not succeed: “there were some people interested but when they found out that there were some Gypsies living upstairs they never called back”. At the same time she started to arrange the application for a flat in a nursery home that she left in the office before her retirement. She obtained it quite quickly because it was a ground-floor

¹¹⁷ The solution of living at one’s elderly parents temporarily as an extreme variant – with regard to ensuring privacy.

flat (she “feels some unease too but she would accept anything under the given circumstances”). She was crying with happiness – it was a “rescue for her, she really didn’t know what to do”. (She read in the newspapers that “the RPG has increased the price for a square meter again, gas is more expensive, power is more expensive. Oh Lord, she couldn’t pay it, no way!”) Although she solved the housing crisis, she still worries about the future: “she is afraid of the time when she needs help from strangers or local nurses and she will not have enough money”.



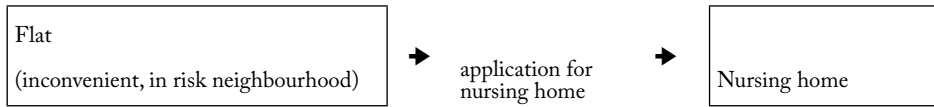
Anna, 71 years old, spent all her life employed as a laboratory technician. Still, she used the opportunity to continue working after attainment of retirement age only for two years: she could not “dutifully” combine a job with care for her seriously ill, immobile husband. She gradually “could not drag her husband upstairs to the first floor and downstairs”, clean the three-room flat on top of all that around her husband, it really wasn’t possible”. (Neighbours, mostly much younger, “went to work and didn’t have such a relation to it, to say, she had no one to help her”, her children’s help was limited to occasional visits and shopping. Care was also a financial burden for them: Enormous expenses on medicine, medical material, aids, special food threatened the ability to cope with the great housing expenses and forced them to use up their savings (“it was awfully expensive and all the services and so on, it was really difficult”). Anna anticipated deterioration of her husband’s health state and applied for a flat in a nursing home “in advance” – they were granted it as late as five years after applying. She does not “complain” of her current situation, her old age and widow’s pension secure a decent life for her. Of course, “it could be better” – increasing prices of housing, food, medicine force her economize. Nevertheless, money makes her worry only in the light of her own experience of care: “what if she does not have money to pay for care when she needs it?”



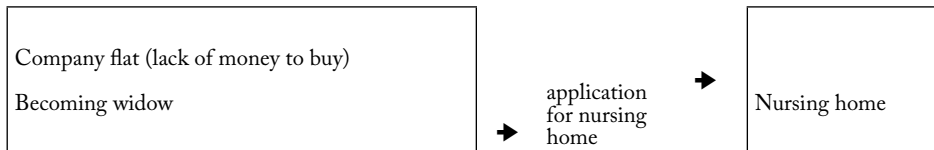
Martina, a divorced 63-years-old woman, started to furnish her flat before retirement – it means “after she fit out her four sons for life”; the sons were placed in her exclusive custody. Only then she could purchase a new wall unit, washing machine, bed linen, towels, “in fact a brand new trousseau”. The pension, calculated from past low incomes, meant “in fact an unexpected downswing”, almost unmanageable especially in the last two years: “Pension adjustments have been stopped, or were small, and prices keep increasing”. And because she did not have a job at the moment (and no savings from the previous years as a single parent) and she had to pay the rent, she “couldn’t afford virtually nothing, she was absolutely poor”. Even “in better times” she has to economize considerably, “over a half of the pension is used to cover the rent”. Dissatisfaction about living in a noisy, dangerous locality, worries of a possible loss of physical self-sufficiency and the subsequent placement in a “seniors’ home” forced her to application for a flat in a nursing home (“one wants to live a quiet life, I won’t be self-sufficient one day and the children won’t be able to take care, I don’t want to end up in a seniors’ home”).¹¹⁸ She

¹¹⁸ It was from a friend where she learnt of the existence and purpose of these facilities: “they are not seniors’ homes but an ordinary flat where you live and when you need a nurse you just pay for it and care is arranged.”

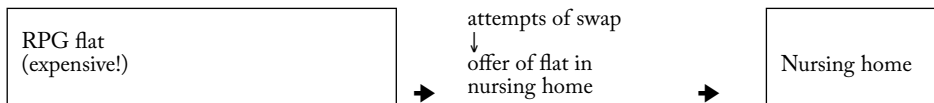
had to wait for a flat three years and six months, she controlled the course of handling her application personally (“it seemed to her that they did not want to help her: what does she want, she has a flat, so why should she go there?”) – she is happy that everything turned out well.



Petra, 70, retired early several years ago – it was her way to cope with unemployment that she would have to face after closing and she could take care of his seriously ill husband at the same time. She did not have money to buy the company flat, and moving to a nursing home was finally not only a solution of her housing situation but also the overall live situation after becoming a widow. She does not have “much money left, has to count the change before the pension payment date”; still she has not been in a situation when she would have nothing to eat, could not buy little something, feed the dog and cat, and above all, she has money to pay the rent. Keeping the housing is a priority, she must be modest: “energies, telephone and the flat insurance are paid first (and what is left she sets aside, let’s say five hundred)”. She used to save up much more than she does now (“prices are terribly high really”) but “she can’t say she would be poor”.



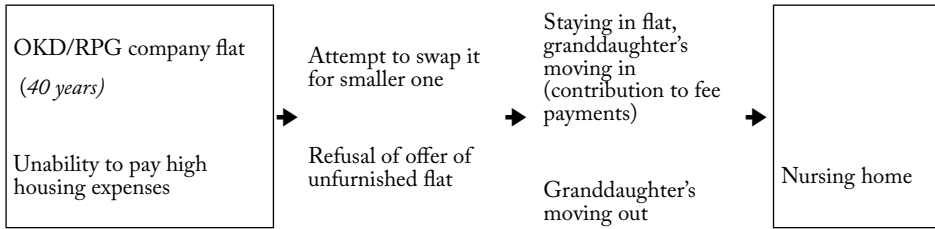
The spouses **Jaroslava** and **Petr**¹¹⁹ did not get the permission to swap their large flat for their son’s small one. This was why they moved to a nursing home – it is more and more evident how important this decision was for their current financial situation: The original RPG flat would be too expensive (“an absolute disaster, it’s paid over nine thousand for such a flat there”); the prices of rent, energies, medicines keep increasing; and above it, they are repaying a loan and help their son with their small pensions. They survive, or live in insecurity because “you never know today what you can afford, you get a postal order: “the price is ten percent higher, the heating statement – and twelve percent increase, there are additional payments (for energy) eventually. “Let’s say you have seven and a half thousands of pension, you pay six thousand for the flat, what are you supposed to live from?” It is not sufficient to give up holiday, not to buy presents for children and grandchildren; it is necessary to economize on food.



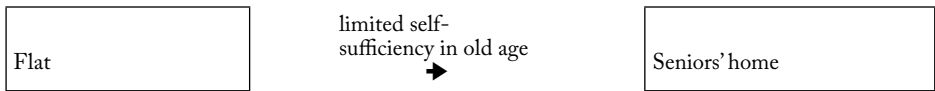
Zdeňka (a 75-years-old divorced woman) develops her story mainly around housing from the very beginning. She has not accepted that she was forced to leave a 2-room “flat from ŌKD (Ostrava-Karviná Mines) – beautiful, repaired, well maintained, where she spent nearly her entire life (do you know how I felt?)” after forty years: She retired, rents were increasing as well as the prices of services and energies; the privatization of the flats took place at the same time. She not only “had to pay a twenty thousand fee for staying in the flat when in Bakala’s flat” but soon she was not able to cover the high housing expenses. She refused a smaller, cheaper flat in a residential complex that she wanted to swap for her one. The reason was that RPG offered an “unfurnished flat – disgusting, unkept, with ugly and damaged linoleum, without a fitted kitchen and a stove, with poor cabling”. She stayed in the original flat, accepted her granddaughter for lodging. Still, Zdeňka supported her studying and ill granddaughter instead of her granddaughter’s financial support. Her granddaughter later purchased

¹¹⁹ Age not reported.

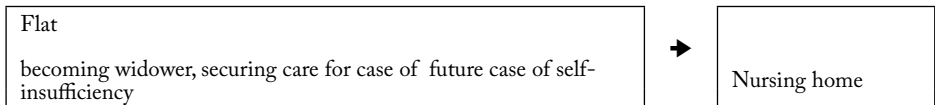
her own studio, and she applied for a flat in a nursing home on the advice of her friend: she “is very happy here – it is cheaper”. When her “pension is paid out” she sets aside money for the flat and some reserve for possible additional payments first. All that can be done about the rest is to be economical with it.



There were frequently periods in the life of 92-years-old **Tereza** when she really struggled with poverty and had no money for the rent: Her husband was put in jail, she was “penniless” for four years; her husband left the family eventually. Her mother helped her as a single parent. She also “accepted various jobs to have money for the essential stuff” later, she had to economize. She receives only widow’s pension (“quite decent”) now, she is not entitled to receive her own old age pension – she spent most of her productive years as a housewife and “did not have the jobs recorded” – she has no documents. She moved to a seniors’ home because of limited self-sufficiency. She is not informed of housing expenses and other necessities – “it’s paid from the pension, she gets everything in the seniors’ home”. What is important for her: she gets by with her income, does not have to depend on her children. Although “it’s not home any more”, it provides a “clean bed, and food is acceptable after all”, she is modest.

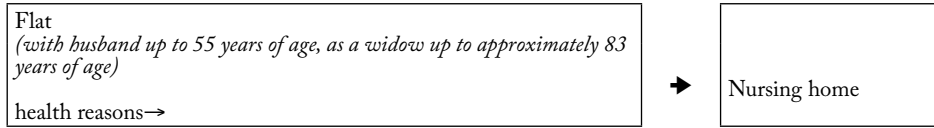


The story of an 87-years-old widower **Jirí** is not about risk of poverty, not to mention poverty. It is one of those stories in the background of which circumstances negatively influencing life courses of other, poor seniors become apparent. Jirí, a miner by profession, worked also several years after the attainment of retirement age, enjoyed relatively good health. He received both pension and wage, or “he saved something up in retirement”. He “does not suffer hardship, absolutely not” now. Of course, “it’s not enough for wasting” but he can lead a decent life and does not complain. His way to a nursing home was not part of financial strategies, he was thinking of potential future need in self-insufficiency (“one can face all kinds of things, well, and my daughter does not have to worry so much”).

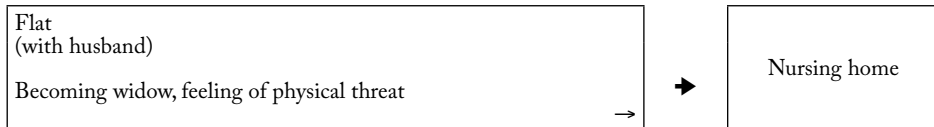


Lenka (an 89-years-old widow) does not rank among socially weak ones. She could rely on two incomes when her husband, a university graduate, was alive; on old age and widow’s pension when having retired; these are considerably improved by the income from a 5-month part-time job “in a kitchen in a Bulgarian summer resort” every year. She had job opportunities, and thus she had money too and “could save up” (she “earned some money because it was possible; contrary to today when there’s not much work available”) and she did not have to support her well-off children. She enjoys several extraordinary pleasures: she goes to the Tatra Mountains every year and spends her holiday at the seaside. She applied for a flat in a nursing home for health reasons early – immediately after “her joints started to ache”. She appreciates “the nice little flat she has for herself”, privacy and available care at the same time (“everybody takes care of themselves here but if someone is sick the

management is around”). What is also important for her is that “it’s not so expensive here”: when she pays everything, about two thousand are left per month.



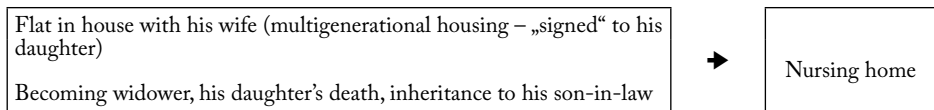
An 82-years-old widow **Věra** is also one of the “luckier” ones. She has spent her entire life working in an office, and “being two – my husband and I, it is obvious that the income was bigger”. She has always been modest, saved up and made do without loans as she emphasizes. After becoming a widow she did not feel safe in their flat, however “beautiful, for miners, clerks” but situated on the ground floor and in a quarter where “many Romas” moved in. This was why she swapped it for a flat in a nursing home. Although she did not explicitly talk about financial advantages of moving, it probably allowed her to make ends meet with the small pension.



Veronika, an 83-years-old widow, did not report any serious life accident. She left for a nursing home because of the revitalization in her neighbourhood – “houses were demolished there”. As far as incomes are regarded, “she had to be happy with what she had”: the old age and widow’s pension and lunch discounts provided to former employees by the hospital. If “some crown is left sometimes, she sets it aside for the funeral”.



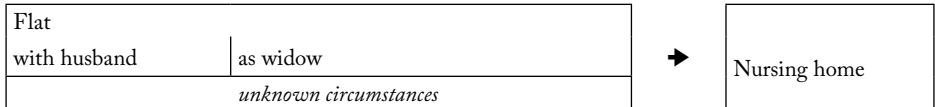
Jan, a widower, was brought to a nursing home by conflicts with his son-in-law who inherited the house “signed to his daughter” where they lived together until her death. He has had no financial problems and “has to make ends meet with what he gets” now, in his old age. Economizing means only not giving presents to his close ones).



Kateřina, a 70-years-old former actress and an art school teacher, headed from a flat right to a nursing home on her housing career – the reason was limited physical self-sufficiency in her case. She worked for next ten years after attaining retirement age (her health was good at that time), and she probably has widow’s pension after her husband-artist. Still, she has not much “spare” money and needs to economize: for medicine and funeral and the cemetery (“the girl (daughter) would have to take out a loan when she dies”).



A similar “conflict-free” trajectory shaped the housing and family careers of the 88-years-old widow **Alena**. She lives with her daughter in the same nursing home, and she “leads a quiet life in her old age”, “tries to make ends meet – to pay rent, energies, services (after all, she “has her pension, something left from her husband and the benefit (probably housing benefit) as well).¹²⁰ This is the way she fancied her old age.



4.2.2 Housing careers of seniors – summary

Seniors narrate their stories on the background of a more and more widening gap between the increasing expenses on housing, food, health and social services on one hand and the stagnating, decreasing or even lacking incomes on the other hand. Dependence on low pension or other social benefits means that most of them “can hardly live”, some just “survive”. What was significantly important in their life careers was the loss, or the end of paid jobs (unemployment, retirement), inability to find a job – even a temporary, not full job accepted in order to improve the income, or years necessary to attain retirement age. The increase of housing costs presents a burden even for those who continually worked in their productive age. They were limited by health deteriorated by their problematic life style, congenital or acquired handicap, illnesses or physiologically – by old age. Loose, or even atrophied social networks are not a source of efficient help and support. None of them acquired a flat to be their private or cooperative property – thus they could not rely on this “security for old age” now (as seniors usually describe their own housing (Sýkorová, 2012).¹²¹

Key events in seniors’ housing careers were: (1) privatization of houses related to the owners’ direct pressure for moving out or indirect pressure in the form of temporary tenancy agreements and increase of the rent; (2) the end of partnership as a result of becoming a widow, a divorce or breakup; (3) assignment of flats to adult children; (4) serious illness and limitation of self-sufficiency; (5) a loss of the feeling of security.

Small income (wages, old age pension, sometimes reduces, invalidity pension or one – widow’s pension, uncertain, occasional extra money or only social benefits) hardly covered rents and expenses for gas, power and water. They did not have sufficient resources, i.e. life savings, property, at their disposal. Thus the main strategy was household budget and economical household running: Housing expenses were always placed in the centre of strictly defined indispensable expenses (“the flat is the first thing, it is paid first”). The rent cannot be influenced so they economized at least on consumption of heating, water, gas and electric power and everything else naturally – one just “must” manage with the rest of the income! Economical household running or drastic limitation were frequently not sufficient. Those with relatively good health try to earn some extra money through part-time jobs, minor help etc. Moving in with someone else and sharing the expenses was not usual or people rather did not have positive experience with this solution. Most of them could not and even did not want to ask their children for financial help (they are ashamed in front of them, do not want to burden them, there were obstacles in the form of relationships full of conflict, sometimes even completely

¹²⁰ An attempt at an interview with a 67-years-old widow Ludmila was not successful; she replied with single words and it was obvious that she did not understand the questions (Ludmila stopped attending the school in the fifth grade of elementary school). She spent most of her life as a housewife; she lives mainly on her widow’s pension now. She is not in contact with her daughter who lives in the same city. The reason of not constructing the story of the 63-years-old divorced Ivana: The only thing she confessed was she was not entitled to old age pension (she did not work), only to widow’s pension. She strongly refused she would experience a lack of financial means. The flat she lives in is owned by her son. She did not want to report housing expenses, the flat area etc.

¹²¹ “Their own housing” was a synonym of the flat they lived in, that was covered by a tenancy agreement with the municipality or a company in the narrations of our communication partners.

interrupted, somebody's child died). It was absolutely rare for children to cover additional payments for electric power, contributed to the rent payment. There was sometimes no other solution but to postpone payments or resign from them completely and get into debt. The situation of many of them was complicated by debts not primarily related to housing: for telephone, health and social insurance, financial loans for their own consumption – goods from presentations, household appliances, holidays, or loans given to their children, friends). Unsolved or insoluble financial problems led to 'voluntary' moving or throwing out of the flat. When they lost their housing they frequently lost the flat equipment at the same time, even personal stuff that they got back only with great difficulties or not at all.

A failure of partnership in the course of their life career also meant leaving the flat (escape from a partner, moving to a new partner) or its loss: divorced men usually returned their 'company' flats, women from unmarried cohabitations did not have a legal right to their partners' flats so that they had to leave it (the research participants frequently risked by not taking legal steps connected to their relation to the flat – due to credulity, ignorance or inability to anticipate possible impacts what was most frequently the case in women living with their partners). Widows confronted with overconsumption of housing and the loss of their husband's income were forced to consider moving, similarly to widowers due to the loss of their wives – primary carers for the case of current or future need. Some were left without any flat because they gave it up to the benefit of their children or their children "fraudulently" transmitted the right of use to themselves. Serious, long-term illness, limiting their or partners' self-sufficiency, multiplied the households' financial load, modified demands on housing and also resulted in moving. A serious motif of migration in old age was the feeling of physical threat related to living in socially risky city quarters – strong worries of attacks, thefts, vandalism, flat robberies and unacceptability of the local conditions in the houses and their surroundings – noise, mess, filth.

The said circumstances made the communication partners search for cheaper, safer, or any alternatives of housing. But: If they had a flat to exchange, even a nice, spacious one, the exchange was usually complicated by the house location in a socially deprived neighbourhood. Moving to a regulated rent flat in a nursing home was complicated by limited capacities of the homes or strict criteria of flat assignment. (Poor health turned out to be an advantage paradoxically: it allowed assignment of a flat.)¹²² If the seniors were facing a critical lack of money they could only have an unfurnished flat; in a worse case a night shelter or lodging house; extreme poverty meant life in the street. Some kept pendulating among a night shelter, the street, stay at friends', in a hospital and really resembled a weaver's shuttle, as likened by Hradecký et al. (2007: 11). (It was confirmed that accommodation facilities – night shelters, lodging houses etc. – are really not accessible for everybody (compare Hradecká, Hradecký, 1996)). They had to leave them in a set period of time or even sooner when they had run out of money for paying for the service.)

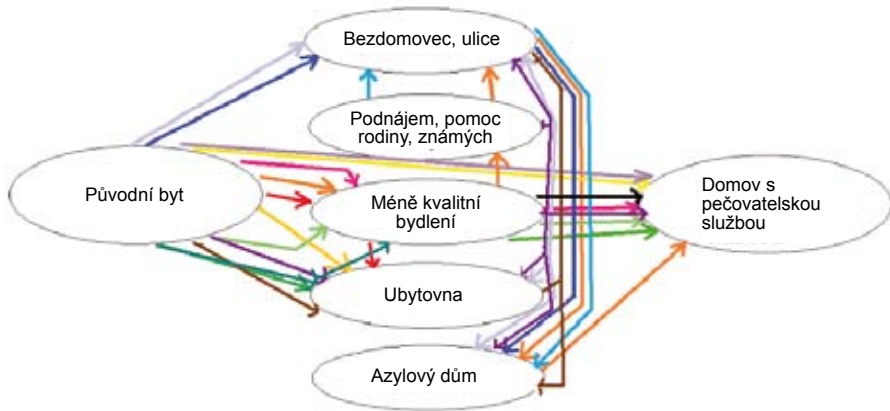
Leaving 'their' flats brought along well-known psychological and social consequences accompanying the loss of one's home (Keller, 2013, see also the concept of bond to a place – Sýkorová, 2012; 2008; Ennals, 2000), temporary or emergency housing in confrontation with existential insecurity, multiplied by uncertainties of old age. A nursing home offered decent, financially sustainable housing, accompanied with the feeling of physical security and care at hand. Nevertheless, it is arguable whether the seniors found a new home there despite the fact that they usually tried to persuade us about it. It was clear that they ascribe it certain characteristics of total institutions as well as the meaning of the last gig due to their old age: They live in their households but in the middle of similarly handicapped peers who lead a closed and, to a certain extent, formally organized life with a time-limited life perspective (compare Goffman, 1961; Keller, 2013). Nevertheless complaints as well as criticism of various aspects of housing always stepped aside when facing the crucial value – a possibility of having a shelter over the head. Moving to a nursing housing still proved itself as a relatively efficient *coping* strategy with risk of poverty or poverty.

It was not possible to solve emergency situations in the course of housing careers without assistance from formal sources – social workers, physicians who provided information and arranged housing. They frequently got their help only accidentally or refused it at the beginning: not having money, asking for help is "embarrassing, degrading"; they learnt of social services from their neighbours, friends. They were grateful for institutional help. (According to Keller, or Duvoux, it is in this stage when individuals "change their previous concepts of autonomy for new ones, better corresponding with their burdensome situations" (Keller, 2013: 85).

The communication partners' experience with multiple life crises and poverty is reflected also in the complexity of their housing careers, typically running through several transfer points (see also

¹²² A problem related to assignment of flats in these facilities is a quite long waiting time and a points system evaluating especially the senior's state, self-sufficiency.

Hradecký, Hradecká, 1996) – mostly uncertain, temporary housing. And as stated above, their extreme outcome was homelessness. It should be mentioned here together with Keller (or Paugam and de Gaulejac and Léonetti that the majority of socially excluded persons do not end up as homeless people, and the other way round, it is possible to fall into the last stage of hopeless homelessness without having experienced the previous stages. (Keller, 2013: 81 with a reference to Paugam, 1991, de Gaulejac, Léonetti, 1994) Only few careers were of a direct and simple direction from a flat to a flat, and the extent of poverty also played a role in this case: here it determined whether the target point would be a flat of poorer or standard quality (an unfurnished flat, or a flat in a nursing home).



Picture 5 Communication partners' housing careers¹²³

Housing careers of poor and poverty-threatened seniors were characterized as descending careers. Nevertheless, the seniors interpret their moving from a flat in a nursing home as a rise in the context of their burdening life (financial) situation; and even obtaining a place in an “asylum” under extreme conditions too – it provides shelter, warmth and “something to eat”.

Current places of residence where the seniors were met at the time of the research include housing suitable as well as less suitable for inhabitation. They not only miss home in the true meaning; some of them hardly (and only temporarily) found mere shelter. A flat in an apartment block or a nursing home is related to the legal right to use it but poverty makes this claim uncertain: “can they pay the rent with their incomes”? If Keller (2013) characterized life of individuals in the contemporary society as uncertainty at every turn it applies to a much greater extent to persons who are poor or at risk of poverty and elderly at the same time: It is really about uncertainty present everywhere and every time and a pertinacious feeling of permanent threat in their case.

¹²³ Notes on particular housing careers: Dark red R1, light red R2, orange R3, dark green R4, yellow R5, dark violet R11, black R16, light green R17, dark yellow R19, medium violet R20, light violet R21, blue R22, brown R23, turquoise R25; Původní byt – Original flat, Bezdomovec, ulice – Homeless, street, Podnájem, pomoc rodiny, známých – Sublet, help from family, friends, Méně kvalitní bydlení – Worse quality housing, Ubytovna – Night shelter, Azylový dům – Asylum, Domov s pečovatelskou službou – Nursing home.

Conclusion

Housing crisis was a typical part of the lives of most the research participants, particularly seniors at risk of poverty and poor seniors (hereinafter referred to as “poor seniors”). Reduction or loss of control over housing was caused by crises in other areas of life (work, family, health) or, on the contrary, it significantly contributed to these, frequently cumulated crises. It was absolutely clear in what way the cumulation of unfavourable, crisis events in the course of life, or specifically in old age, supports risk of entering or remaining in the trajectory of failure. It means that it brings along risk of potential as well as covert, and even overt homelessness (compare Hutchison, 2011: 31, Hradecký, Hradecká, 1996: 35–42, Keller, 2013: 86). It is also evident in what way “social factors intervene into residential patterns” (Hodge, 2008: 15) – including lack of jobs, affordable flats and the decrease of real incomes of the inhabitants. Thus we met people in our research who were not successful at overcoming the consequences of burdening life events and states – destruction of partnerships and relationships with children, unemployment, indebtedness, serious health problems – under these conditions (compare the causes of homelessness (Hradecký, 2005: 12; further Hradecký, Hradecká, 1996), or loss of home (Keller, 2013: 81, or Paugam, 1991; de Gaulejac, Léonetti, 1994). The course of life career documents gender aspects of housing frequently and in many cases; especially in relation to marital breakup, becoming widow or widower (Vajdová et al., 2002) and termination of unmarried cohabitation in the roughest case. Women are more frequently handicapped with insufficient income due to the gender structure of paid work and its relation to family status. Seniors’ housing career frequently reflects the handicap of poor education and qualification too, and thus the dependence of lower income from non-standard employment.

Seniors faced involuntary moving in old age or impacts of migration forced in previous stages of the life course. Selection of the target of moving was more than limited in the overwhelming majority of cases, and thus decision-making did not correspond with the model described by Hodge (*migration decision model*,¹²⁴ Hodge, 2008). They lived under uncertain conditions of rented flats, frequently provisional, run-down, unhealthy (even unfurnished flats) in socially deprived neighbourhoods, in night shelters and other institutions of social services; shorter or longer episodes of homelessness interrupted by spending the nights “at friends’ places” and rented flats were part of the careers. They entered the (mostly) descending housing trajectories as soon as in pre-senior age. Outer macro- and microsocioal conditions, or insufficient personal and social resources did not allow a positive turn in their residential career at that time, let alone in old age: Low incomes, debts were not only a barrier in the access to standard housing but also to obtaining and keeping substandard housing (also Hradecká, Hradecký, 1996). None of them could age in place if staying in one’s own flat – decent housing, allowing keeping privacy as well as social integration, with secure legal claim to use it (see the physical, social and legal domains of housing, Hradecký et al., 2007) – is considered desirable. The way of seniors’ housing in old age can basically be defined according to the degree of financial insufficiency: (a) flats of poorer quality or in nursing houses are occupied by seniors at risk of poverty, (b) facilities providing residential services are used by poor seniors, (c) emergency accommodation or the street is left for extremely poor seniors.

It cannot be said definitely whether uncertainty or loss of housing is experienced in a worse way by men, or women. Fragility of old age could dim gender differences: both of them miss their homes, are ashamed, feel vulnerable both physically and financially. (Does our finding support the thesis of degenderization of old age? (Moen, 1996)).

The stories show the seniors’ endeavours to keep their lives under control by means of a combination of strategies, search for alternative ways to satisfaction of needs. Still, *stories* expose a significant reduction of possible controlling, of risk of poverty they are always aware of – of reflection of uncontrollable external, macrosocioal threats,¹²⁵ and deterioration of their health “because an old man never knows what is ahead of him” (and in general “where is his or her life heading” (Dudová, 2011: 2–4)). Housing strategies vary from enormous saving (even on food in order to save money for rent), endeavours to find a cheaper rented flat up to obtaining of at least temporary, “any” housing (in a night shelter, asylum). Cases of getting stuck in the trap of unsuitable flats in deprived neighbourhoods point out the low efficiency of management strategies. Those who had returned from the street, took

¹²⁴ (1) Considerations of moving, (2) assessment of current residence and situation (push/pull factors), (3) decision on moving, (4) choice between relocation within the same/a different community, 5. departure and its evaluation (Hodge, 2008).

¹²⁵ Including: rise in prices of rent, basic food, medicine, introduction of new fees, decrease or revocation of reliefs and benefits for pensioners etc.

refuge in asylums, got to nursing homes “wonder how they could survive”. Their experience of overt homelessness includes a fall to social bottom, stigmatization, a threat to personal dignity. They talk of the need to manage the situation “they must” – the question is whether they “have kept remains of will for social integration” (Keller, 2013: 86–87), or they rank among the small group of those who really want to change their lives (Hradecký, 2007), can and may change them, and to what extent. Or whether they (and similarly seniors less affected by poverty) try to hide their fragility from the interviewers representing social work through the manifestation of will for autonomy (see Duvoux’s concept of interiorized autonomy transmitted to Czech sociology by Keller (2013: 85)). “Must” emphasized with striking frequency may mean “must reconcile to the situation”.

It seems, and the hypothesis requires verification, that a threat to housing causes a change of strategies of personal identity protection similarly to the influence of other kinds of risks (e.g. health deterioration in old age (see Sýkorová, 2007)). The more distant home is (Keller, 2013), or the more abrupt the descent in the housing career is the more difficult having identity under control is. Seniors hand control over housing to the others when their own resources are significantly reduced; they become totally dependent and control is taken over by the others after the resources are used up. The goal can be to keep relative autonomy in the first context; maintaining human dignity and personal safety gets to the first place in the second one. As clearly shown by the research, support from the formal system gains more importance under the conditions of poor old age or old age at risk of poverty: benefits in material need and assistance in housing, or free counselling. It is evident that it is not possible to rely on family. In part, solving the crisis is beyond the family; in part, it has frequently got out of the seniors’ lives.

Housing cannot be simply ranked among the other, commonly used commodities – it represents a fundamental human need. It should be saturated by a flat adequate to the elderly’s requirements with respect to furnishings, physical qualities and location, i.e. in a comfortable, safe place providing privacy, independence, within the reach of necessary shops and services, providing privacy and opportunities for social integration, social support at the same time. (Phillips et al., 2005; Hodge, 2008; Lawton, 1983) As obvious, such housing is not financially affordable for poorer seniors. Many could hardly keep flats of poor quality in risk neighbourhoods. They are not presented as victims of external circumstances in their stories (Keller, 2013); they rather feel injustice with regard to their life-long involvement: they “worked many years, paid high taxes from their wages, brought up their children, and the state leaves them – the elderly in the lurch”.

Let’s draw a provisional conclusion on the issue by what usually concludes social political reflection of seniors’ housing: an appeal for the development of social (non-market) housing enabling the provision of dignified and satisfactory housing for all of those who do not have an access to the free market housing due to social or other reasons (Lux et al., 2002). The issue of opportunities or limits of social work during clients-seniors’ return to the housing trajectory (Hutchison, 2011) will be left to social work experts – it deserves attention reaching beyond this study.

suMMAr y

The issue of housing is more and more pressing and coming to the foreground in relation to poverty – the presented monograph relates this issue to old age, or seniors. The authors have elaborated the issue within the research part of the project *Enlargement and Development of the Research Team at the Faculty of Social Studies, University of Ostrava* (ESF – OPVK, reg. no. CZ.1.07/2.3.00/ 20.0080).

The book is divided into four parts: The first three parts sum up the situation of theoretical and empirical research in the field of ageing, old age, poverty and housing. The fourth part presents seniors' housing from the perspective of the data obtained in the above mentioned research. The authors present stories of housing constructed on the basis of a data analysis of interviews with communication partners and a final story “summing up” particular narratives. The conclusion is based on the outputs of the analytical procedure according to the grounded theory.

The authors show that a housing crisis is a typical part of lives of the majority of the research participants – i.e. seniors threatened by poverty or poor seniors. It is obvious that an accumulation of unfavourable, crisis events in the course of life, or specifically in old age, increases the risk of “derailment” from the trajectory of housing and an onset or remaining on the trajectory of failure. The threat of poverty or poverty as such, together with other “losses” old age, significantly narrows the spectrum of *coping* strategies at the seniors' disposal. What becomes of essential importance in this situation is the support from the formal system.

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Attachment 1 Social services for seniors and people at risk of losing their housing in the city of Ostrava

Organization	Founder	Capacity	Target group
Nursing homes			
Astra Nursing Home	Social Services Centre Poruba, contribution organization	51 flats	seniors
Průběžná Nursing Home	Social Services Centre Poruba, contribution organization	80 flats	seniors
Novoveská Nursing Home	Mariánské Hory and Hulváky City District Authority	109 flats	seniors, handicapped persons
Šimáčkova Nursing Home	Mariánské Hory and Hulváky City District Authority	68 flats	seniors, handicapped persons
Gen. Hrušky Nursing Home	Mariánské Hory and Hulváky City District Authority	28 flats	seniors, handicapped persons
Odborářská Nursing Home	Ostrava Jih City District Authority	168 flats	seniors, handicapped persons
Horymírova Nursing Home	Ostrava Jih City District Authority	159 flats	seniors, handicapped persons
Hladnovská Nursing Home	Slezská Ostrava City District Authority	96 flats	seniors, handicapped persons
Heřmanická Nursing Home	Slezská Ostrava City District Authority	74 flats	seniors, handicapped persons
Gajdošova Special Purpose House	Moravská Ostrava and Přívoz City District Authority	90 flats	seniors, handicapped persons
Dobrovského Special Purpose House	Moravská Ostrava and Přívoz City District Authority	22 flats	seniors, handicapped persons
Lidická Nursing Home	Vítkovice City District Authority	39 flats	seniors, handicapped persons
Ocelářská Nursing Home	Vítkovice City District Authority	10 flats	seniors, handicapped persons
Hrabová Nursing Home	Hrabová City District Authority	53 flats	seniors, handicapped persons
Bartovice Nursing Home	Radvanice and Bartovice City District Authority	30 flats	seniors, handicapped persons
Bělásek Nursing Home	Nová Bělá City District Authority	18 flats	seniors, young spouses
Stará Bělá Nursing Home	Stará Bělá City District Authority	11 flats	seniors, handicapped persons
Polanka nad Odrou Nursing Home	Polanka nad Odrou City District Authority	9 flats	seniors, handicapped persons
Michálkovice Nursing Home	Michálkovice City District Authority	8 flats	seniors, handicapped persons
Total		1,123 flats	
Accommodation social services for services			
Seniors' homes			
Čujkovova Seniors' Home	Statutory City of Ostrava	245 places	seniors
Iris Seniors' Home	Statutory City of Ostrava	108 places	seniors, handicapped persons 40+
Korýtko Seniors' Home	Statutory City of Ostrava	226 places	seniors

Kamenec Seniors' Home	Statutory City of Ostrava	197 places	seniors
Slunečnice Seniors' Home	Statutory City of Ostrava	328 places	seniors
Sluníčko Seniors' Home	Statutory City of Ostrava	122 places	seniors
Slunovrat Seniors' Home	Statutory City of Ostrava	69 places	seniors
St Wenceslas Charity House	Charity Ostrava	56 places	seniors, chronically ill persons, persons with other physical handicap
St Elisabeth Charity House	Charity Ostrava	46 places	seniors, chronically ill persons, persons with other physical handicap
Na Výminku, s.r.o.	legal entity	36 places	seniors
Zlaté Slunce Seniors' Home	Agentura Slunce, beneficiary society	62 places	seniors, handicapped persons
Lada Seniors' Home	Nataša Laskovská	32 places	seniors
Total		1,527 places	
Special regime homes			
Přístav Home	Salvation Army in the Czech Republic	44 places	seniors, homeless persons, persons in crisis, persons with chronic illness
Přístav II Home	Salvation Army in the Czech Republic	29 places	homeless persons 26+, persons in crisis, persons with chronic illness
Čujkovova Home	Statutory City of Ostrava	56 places	seniors, handicapped persons
Korytko Home	Statutory City of Ostrava	33 places	seniors with chronic mental illness
Sluníčko Home	Statutory City of Ostrava	64 places	seniors with chronic mental illness
Slunečnice Home	Statutory City of Ostrava	72 places	seniors with chronic mental illness
Slunovrat Home	Statutory City of Ostrava	32 places	seniors with chronic mental illness
Magnolie Home	Statutory City of Ostrava	75 places	dementia women 27+
Total		405 places	
Accommodation social services for persons at risk of social exclusion and socially excluded persons			
Asylums			
St Francis Charity Home, asylum	Charity Ostrava	42 places	homeless men 18+
Asylum, Social Services Centre of the Salvation Army	Salvation Army in the Czech Republic	56 places	homeless men 18+
Palackého Asylum for Men	Social Services Centre Ostrava, beneficiary society	21 places	homeless men 18+

Asylum Facility	Social Services Centre Poruba, p.o.	25 places (6 places for women, 19 places for men)	homeless persons 18+
Asylum	Nová šance Unincorporated Association	20 places	homeless men 18+ after release from jail
Asylum, Social Services Centre for Women and Mothers with Children	Salvation Army in the Czech Republic	62 places	homeless women 18+, homeless mothers 18+ with children of 0 to 15 years of age
Debora Asylum for Women and Mothers with Children	Diaconia of the Evangelical Church of Czech Brethren Ostrava	15 places	homeless mothers 18+ with children of 0 to 18 years of age
Total		241 places	
Ambulatory social services for persons at risk of social exclusion and socially excluded persons			
Low threshold day centres			
Low Threshold Day Centre, Social Services Centre of the Salvation Army	Salvation Army in the Czech Republic	60 places	homeless persons 18+
St Benedict Labre Charity House	Charity Ostrava	758 users in 2012	homeless persons 18+
Night shelters			
Night shelter, Centre of Social Services for Women and Mothers with Children	Salvation Army in the Czech Republic	14 places	homeless persons 18+
Night Shelter, Social Services Centre of the Salvation Army	Salvation Army in the Czech Republic	80 places	homeless men 18+
St Francis Charity House, Night Shelter	Charity Ostrava	26 places	homeless men 18+
Total		120 places	
Ambulatory social services for seniors and persons at risk of social exclusion and socially excluded persons			
Social counselling			
Counselling and Information Centre	Diocesan Charity Ostrava – Opava	847 interventions in 2012	seniors, immigrants and asylum applicants, homeless persons, persons leading risky way of life or at risk of such way of life, persons in crisis, persons living in socially excluded communities, families with child/children,
Counselling Centre for Handicapped Persons	Centre for Handicapped Persons of the Moravian-Silesian Region, beneficiary society	549 interventions in 2012	seniors, handicapped persons
Counselling Centre of Charity Ostrava	Charity Ostrava	651 users in 2012	persons 15+ in difficult life situations

Civil Counselling Centre Ostrava	Silesian Diaconia	18 interventions weekly	seniors, persons living in socially excluded communities with child/children
Charity Hospice Counselling Centre	Charity Ostrava	1247 interventions in 2012	persons with chronic illness, persons with other health handicap, seniors, persons in crisis
Social Counselling Centre for Bereaved Persons	Mobile Hospice Ondrášek, beneficiary society	220 interventions in 2012	persons in crisis

Attachment 2 List of communication partners

R	Family status/Age	Parental status	Education	Current residential status
1.	widow/66 Marie	1 child	apprenticed without school- leaving exam (SLE)	Special regime home (for homeless persons 50+) Separate room (approx. 6 square meters). Housing expenses (incl. services): paid from social benefits. Remaining pocket money CZK 500.
2.	widow/66 Jana	1 child	secondary + SLE	Special regime home (for homeless persons 50+) Separate room (approx. 16 square meters). Housing expenses (incl. services): paid from social benefits. Remaining pocket money CZK 500.
3.	divorced/71 Eva	1 child (second one died)	secondary without SLE	Nursing home (NH). Regulated rent studio (room approx. 37 square meters, Housing expenses: approx. CZK 2,300, rent equals a half of total income.
4.	divorced/72 Hana	1 child (second one died)	secondary without SLE	Nursing home 2-room regulated rent flat with kitchenette Housing expenses: CZK 3,500 + additional payment CZK 1000. Housing expenses equal a half of total income.
5.	widow/71 Anna	1 child	secondary without SLE	NH 2-room regulated rent flat with kitchenette. Housing expenses: CZK 3,200, equal three quarters of total income.
6.	widower/87 Jiří	1 child	secondary + SLE	NH 1-room regulated rent flat
7.	widow/89 Lenka	1 child	elementary	NH 1-room regulated rent flat
8.	widow/82 Věra	1 child	apprenticed + SLE	NH 1-room regulated rent flat
9.	widower/68 Jan	1 child (second one died)	apprenticed + SLE	NH 1-room regulated rent flat
10.	widow/70 Kateřina	2 children	secondary + SLE	NH 1-room regulated rent flat
11.	widow/63 Lucie	1 child	secondary without SLE	NH 2-room regulated rent flat with kitchenette (49 square meters) Housing expenses: CZK 4,026, equal over a half of total income.

12.	widow/88 Alena	2 children	apprenticed without SLE	NH 1-room regulated rent flat
13.	widow/72 Petra	1	secondary + SLE	NH 1-room flat
14. 15.	spouses/? Jaroslava Petr	3 children	W: elementary; M: apprenticed without SLE	NH 2-room regulated rent flat
16.	widow/83 Veronika	2 children	secondary + SLE	NH 1-room regulated rent flat
17.	divorced/63 Martina	4 children	secondary without SLE	NH 2-room regulated rent flat with kitchenette (38 square meters). Housing expenses: CZK 3,600, equal a half of total income.
18.	widow/78 Jitka	2 children	secondary without SLE; vocational education with SLE	NH 2-room regulated rent flat with kitchenette. Housing expenses: CZK 4,500 (+ CZK 670 lunches)
19.	widow/67 Ludmila	1 child	Incomplete elementary	NH 1-room regulated rent flat
20.	divorced/73 Helena	1 child	secondary without SLE	Private owner flat, market rent. 1-room flat, approx. 12 square meters. Housing expenses: CZK 5,900, equals over a half of total income.
21.	divorced/61 Michaela	2 children	secondary + SLE	NH 2-room regulated rent flat with kitchenette (approx. 24 square meters). Housing expenses: CZK 4,000.
22.	divorced/61 Josef	1 child	elementary	Asylum Room approx. 12 square meters. Housing expenses: CZK 2,100. (CZK 4,000 including food) Less than CZK 1,000 is left after having paid accommodation, food and insurance.
23.	married, not living with his wife/63 Pavel	2 children (minor)	apprenticed without SLE	Asylum Room approx. 12 square meters. Housing expenses: CZK 5,400 (lunches included). CZK 1,200 is left after having paid for accommodation, lunches and insurance.
24.	married, not living with his wife /63 Jaroslav	2 children ("through marriage")	apprenticed without SLE	Asylum Room shared with 2 roommates.
25.	widow/92 Tereza	1 child (two died)	secondary	Seniors' home, Room shared with a clinet. Housing expenses: not informed ("it is paid from the pension")
26.	single/66 Martin	childless	apprenticed without SLE	3-room owner-occupied flat shared with two flatmates. Housing expenses: CZK 10,000

27.	divorced/75 Zdeňka	2 children	secondary without ŠLE	NH 1-room regulated rent flat. Housing expenses: CZK 4,457.
28.	divorced/63 Ivana	2 children	secondary + SLE	Flat owned by son. Refused to inform of flat size and housing expenses. She emphasized in the interview that she does not experience a lack of financial means (she receives widow's pension, is not entitled to old age pension – she spent most of her life as a “housewife”).

Ludmila and Ivana's housing careers could not be reconstructed – they refused recording of the interviews, Ivana was not willing to provide fundamental information.

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Housing in Old Age And Poverty.

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Authors: doc. PhDr. Dana Sýkorová, Ph.D., Mgr. Gabriela Nytra, Mgr. Ing. Iva Tichá

Reviewers: doc. PhDr. Helena Kolibová, CSc., Mgr. Lucie Galčanová, Ph.D.

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