



DON'T GET OLD

A report on the standard of
living of Kosovo's elderly



INICIATIVA KOSOVARE PËR STABILITET
KOSOVAR STABILITY INITIATIVE

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INTRODUCTION

Kosovo is a small country: It is also one of the youngest in Europe. The average age of its 1.78m people is 30 and only 6.2% are 65 and older.¹ With limited voting clout the elderly have long been neglected by our politicians. Unlike amongst some of our neighbours we do not have a powerful pensioners' party. But the nature of Kosovar society does not help either. Because the elderly are almost always cared for by their families, their interests are neglected by society at large. They are ignored by civil society and there is little incentive for government or the private sector to establish specialised care facilities for the elderly, help those who have lost their independence or ensure access to proper social services which are today either non-existent or ill-adapted to the nature of our society. This is the context of this study into the living conditions of Kosovo's elderly who are here defined as anyone aged 65 or over.

Because the elderly are almost always cared for by their families, their interests are neglected by society at large.

Access to medical services catering specifically for the elderly and investment in geriatric and dementia care has been neglected by successive governments, the political establishment and indeed by the public as a whole. The purpose of this study is to raise awareness of the increasingly pressing issue of the care of Kosovo's elderly – a proportion of the population whose numbers are only set to grow in the coming years and decades.

We combined a mix of qualitative and quantitative research. Desk research was conducted to assess the situation of the elderly: We analysed publicly available information from the Kosovo Agency of Statistics and reports written by international organisations such as the World Bank and the United Nations amongst others. This work was supplemented by our own quantitative research in the form of a survey. We questioned 600 people aged 65 and over, randomly chosen from a wider pool, which was in turn chosen on the basis of pension statistics, socioeconomic status and ethnic composition. The sample also included residents of 35 representative villages which are situated within the broader municipalities of seven selected urban areas: Prishtina, Gjilan, Ferizaj, Mitrovica, Peje, Gjilan and Prizren. Of those questioned 34% of women and 36% of men came from rural areas while the rest live in urban ones.

¹ Kosovo Agency of Statistics, Statistical Yearbook of 2017.



"We, pensioners, are the most disadvantaged class in the world after the war."

UNCOVERING THE TRUTH

Only 6.2% of the population of Kosovo is 65-years-old or more.² Unlike in other parts of Europe and the Western Balkans senior citizens are thus only a small proportion of the overall population. However, even though they have spent their whole life serving Kosovo and paying their taxes, they are often forgotten about and neglected by both the state and society.

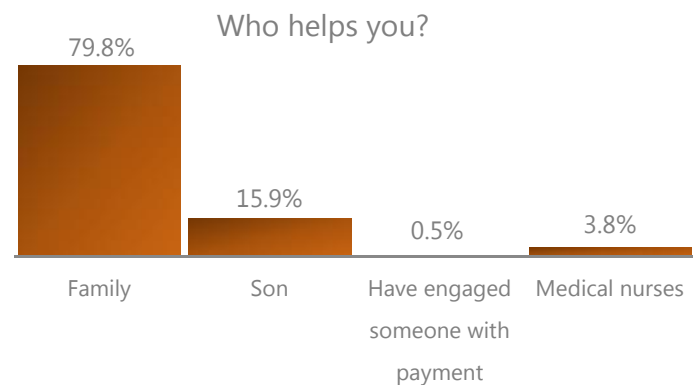
Our survey found that 88% of the pensioners interviewed would like to see more involvement in activities directed at their age group from civil society organisations, for example in the field of volunteering.

² Ibid. Percentage obtained after calculations based on the other age groups.

While civil society ignores the elderly, the state itself has abrogated its responsibilities to families whom the law obliges to provide and care for their older members, regardless of their financial situation.³ In Kosovo 17.6% of the population lives below the poverty line.⁴ This has direct and negative repercussions on the living standards of those elderly who fall within this segment of society and on their ability to receive the medical care they need and on their ability to live decently and independently.

Small state pensions curtail the choices of the elderly. They are simply not enough to enable anyone with few or any other resources to live alone. This constrains them to live with their family, whether they want to or not, adding to overcrowding. The standard amount of space per person in Kosovo, in the average sized family of six, ranges from 8.5m²-16.6m⁵.

Despite this some 2.6% of pensioners do live alone.⁶ For them the discrepancy in property ownership can be another contributory factor to poor standards of living and their lack of financial autonomy. Elderly women are rarely the owners of their homes



making them particularly vulnerable to abuse and extreme poverty. Even though the proportion of the elderly living alone is exceedingly small, the issue of state and civil society intervention in providing care and services for them is startling. In 2017, no non-governmental organisation private or charitable, was licensed to provide specialised care for the elderly. At the beginning of 2008, ten years after independence, the state provided only minor services for the elderly and few institutions. Old age homes are of those facilities however, there are only four for the entire country and their rules of admission make them almost impossible to get into. They have also proved to be ill adapted to the social and family context of Kosovo and, from what we gathered during our research, their services and facilities are poor. The

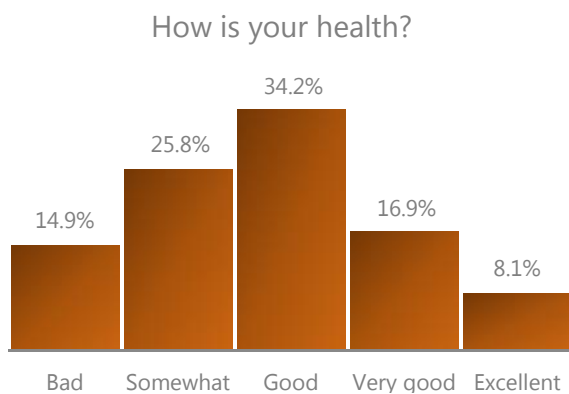
³ Law No. 04/L-081 On Amending and Supplementing the Law. No. 02/L-17 On Social and Family Services

⁴ Kosovo Agency of Statistics, Statistical Yearbook of the Republic of Kosovo 2017, <http://ask.rks-gov.net/media/3637/statistical-yearbook-of-the-republic-of-kosovo-2017.pdf>.

⁵ IKS Survey on the Standard of Living of Kosovo's Elderly, 2017.

⁶ Socioeconomic conditions of elderly people in Kosovo: a cross-sectional study, 2012, BMC Public Health.

family being the nucleus and the foundation of society, handing over the responsibility for caring for family members who require care, especially elderly ones, is still very much frowned upon. The issues that arise from our collective responsibility for caring for our aged thus has multiple aspects: Many struggle financially to provide adequate help for them as the elderly cannot survive on their state pensions without support from their families. While the state provides minimal social security in the form of pensions, it does not provide any other social security benefits for those in need. Civil society also fails to step into the breach, leaving our elderly either entirely dependent on their families or having to fend for themselves. Their dependence on their families in order to survive is a direct result of their poor financial situation. The basic state pension can be as low as €75 a month while the contributory one begins at €145.⁷ Some, who have worked abroad, receive foreign pensions, but how many do and how much, is almost impossible to ascertain.



Taking into account the estimated minimum monthly food bill, which is €68 per person or €246 for a typical household, it is clear that state pensions are far too low to provide for a decent standard of living.⁸ Our survey revealed that 75% of those

interviewed spent €31 or more on food per week or approximately €124 per month, which is almost double the minimum monthly food cost. One possible reason for this discrepancy is that interviewees gave us a figure for a couple rather than for an individual. Meanwhile utilities cost a further €31 per household a month according to 88% and 63% spend anywhere up to €50 a month on medicine.⁹

Not only are pensions not enough to provide for their basic needs but, in the event of estrangement from their families, they risk falling into dire poverty or would barely scrape by.¹⁰ Among other consequences this could have a disastrous impact on their possibly already

⁷ IKS, Minimum Wage Study, 2016.

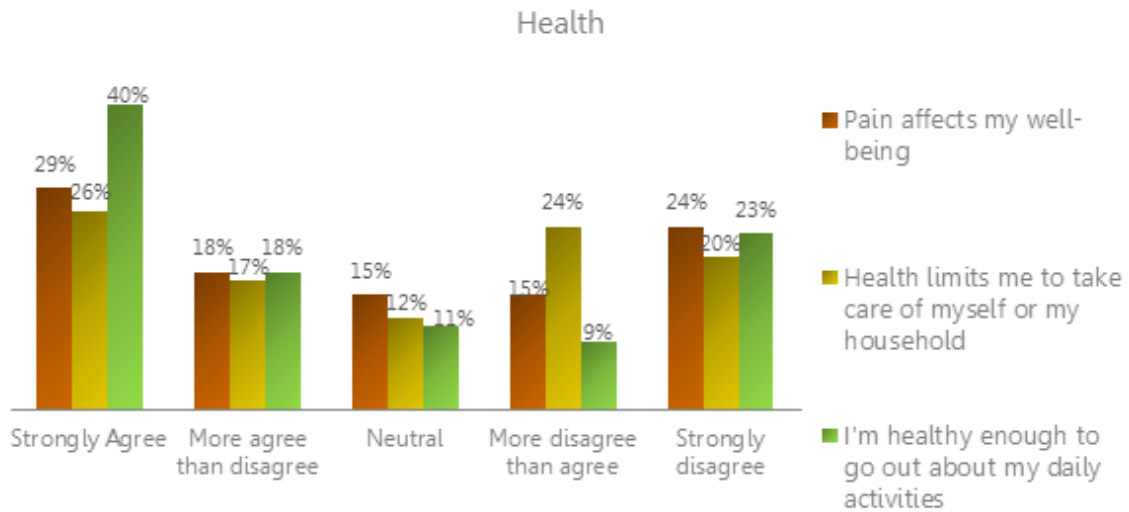
⁸ Ibid.

⁹ IKS Survey on the Standard of Living of Kosovo's Elderly,, 2017.

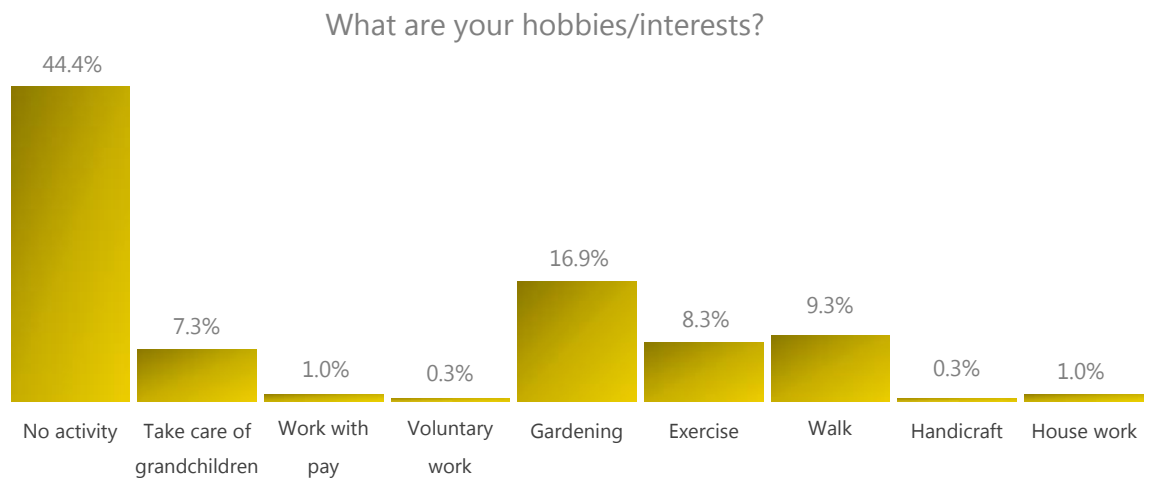
¹⁰ The poverty line is set at less than \$2 per day according to the World Bank. On €75 per month, the beneficiary would survive on €2.5 a day and with €145 per month, the beneficiary would live on €4.8 a day.

fragile health. Poverty is a social and economic factor which augments both the sensation and the reality of poor health.

Of our interviewees 41% considered their health to be poor and 43% said that health considerations hindered them in their daily activities.¹¹



poverty or economic fragility could increase these percentages. For a large percentage daily life is mostly inactive and indoors. Over 44% declared that they did no physical activity, but 34.5% of the respondents answered that they engaged in some form of it such as gardening, walking or general exercise.

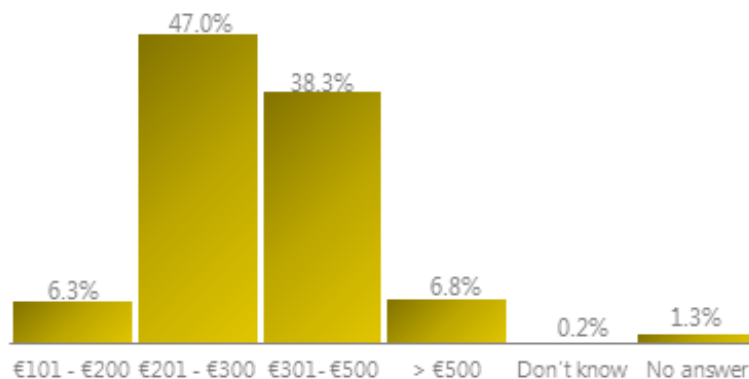


¹¹ IKS Survey on the Standard of Living of Kosovo's Elderly, 2017.

An overwhelming majority never go to the theatre or to see a film or to an exhibition even though there were 667 different such events in year 2017. In addition to this, with very few clubs for pensioners and virtually no day care centres with suitable facilities for the elderly, isolation and the lack of physical and mental exercise can contribute to poor physical and mental wellbeing, quite possibly leading to an increase in conditions such as dementia and Alzheimer's.¹² Of our sample 90% said that their families supported them with their medical expenses and none had private health insurance. This, in addition to low income, renders them entirely dependent on their families for survival.

In Kosovo, blighted by widespread poverty, the unemployment rate is a sky-high 30.6% and the average income is €354 a month, one of the lowest in Europe.¹³ In 2015 a surge of about 75,000 people aged between 20 and 64, though mostly at the younger end of the spectrum, left the country, and few left with families let alone parents.¹⁴ This social and economic system and situation is not viable.

In your opinion, how much should your pension be to cover your basic needs?



Remittances are the main source of income for about 90% of those interviewed.¹⁵ Only 0.5% of them admitted receiving foreign pensions, though the real number could be much higher. According to the law, Kosovar pensioners who have worked abroad

and have foreign pensions and who have returned home cannot collect both pensions.¹⁶ In that case it is likely that the vast majority who have a foreign pension will not declare it, so they can collect both and this may explain why so few told us that they had a foreign pension.

¹² The recreational centre in Tophane-Prishtina has yet to open.

¹³ IKS, Minimum Wage Study, 2016

¹⁴ Kosovo Agency of Statistics, Estimation of Kosovo Population, 2015

<http://ask.rks-gov.net/en/kosovo-agency-of-statistics/add-news/estimation-of-kosovo-population-2015>.

¹⁵ IKS survey on the Standard of Living of Kosovo's Elderly, 2017.

¹⁶ Law No. 04/L-131 On Pension Schemes Financed by the State.

Many of these people will maintain an address and a bank account abroad to facilitate getting their foreign pension and to minimise the risk of discovery.

According to the migration figures of the Kosovo Agency of Statistics 380,826 people or 21.4% of Kosovo citizens live abroad, though these figures do not include those who live in Serbia. Only 1.3% of those who emigrate are over 65 years of age. However, of those who are already abroad, 19.4% are dependents, i.e., children or elderly. Hence the exact number of the elderly living abroad is unknown. The agency's statistics also show that in 2016, €691m were sent to families in Kosovo as remittances, but the estimated real figure is closer to €1.5bn. The first figure represents 11.5% of GDP while the second represents 25%.¹⁷ Both illustrate how vital this extra income is for Kosovo and its people.

While there is no hard data on foreign pensions it is still clear that large numbers of families rely on foreign remittances in general but then, expecting every Kosovar family to also provide adequate care for their elderly and obligating them to do so by law is unrealistic. It only serves to deepen overall poverty, on top of diminishing their own standards of living and how society perceives them. Over 60% of our sample complained about their low income and would like to see it increased to between €300-€500 a month.

While the elderly in general are at a higher risk of falling into poverty than the rest of the population, women prove to be even more at risk than men. While the income of most elderly men surveyed was €150-€200 a month, about 80% of elderly women declared an income of €70-€100, so half that of men.¹⁸ A major cause of this is that while about 60% of men benefit from the contributions-based pension scheme, only 9% of women do. The amount received from the contributions-based pension is about double what one would receive from the basic pension which begins at €75 per month, and which is what the majority of pensioners get (

¹⁷ Kosovo Agency of Statistics, Statistical Yearbook 2016. These numbers are the official numbers published by the Statistical Department. However, an estimate, calculated by UNDP (Kosovo Human Development Report, UNDP, 2014), of 1,5 billion euros per year are sent by Kosovars living abroad to their families living in Kosovo, which makes up about 25% of Kosovo's GDP according to the Statistical Yearbook of 2017 by KSA.

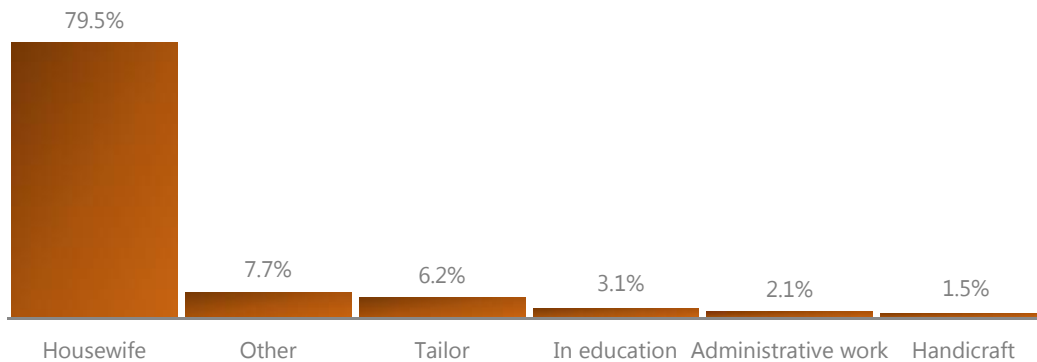
¹⁸ IKS Survey on the Standard of Living of Kosovo's Elderly, 2017.

above 120.017¹⁹). This discrepancy is reflected in employment rates: In 2017 only 12.7% of women were in salaried employment as opposed to 46.7% of men.²⁰ Of the women interviewed 79% had never had salaried jobs before retirement. This massive difference has direct repercussions on the economic situation of men and women in retirement and explains their gap in income and why most women fall into the basic pension scheme and not the contributions-based one.



“No one takes care of us. We have to show up in person every six months at the Ministry, to prove that we are alive, that we still live. I was hospitalized for seven months in a row and wasn’t able to show up in person. Hence, I didn’t get the pension for that period.”

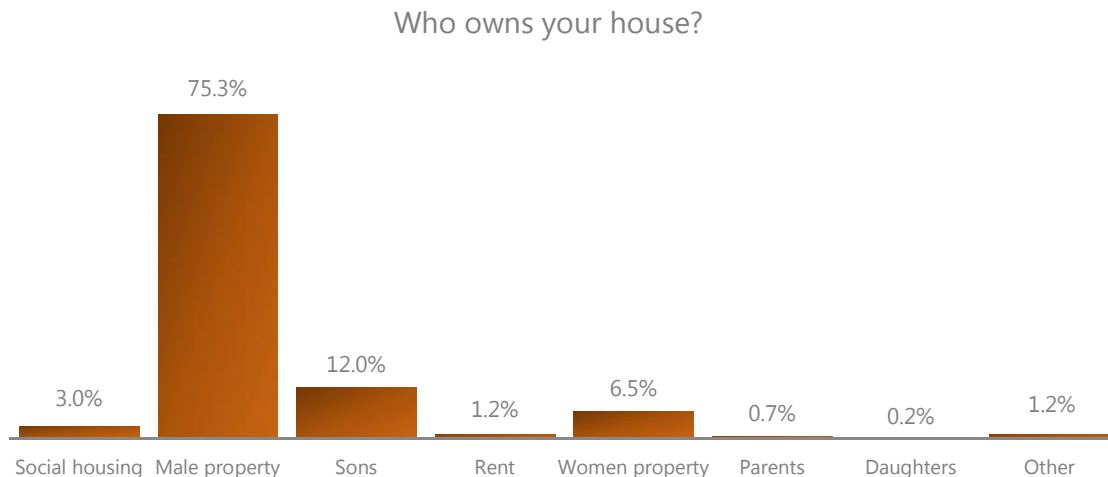
Women only: What did you do before you were 65?



¹⁹ Kosovo Agency of Statistics, Basic Pension in Kosovo in 2016, http://askdata.rks-gov.net/PXWeb/pxweb/en/askdata/askdata__16%20Welfare%20and%20health__01%20Welfare/sociale02.px/table/tableViewLayout1/?rxid=8049d19e-82ee-4979-a13c-37f537360aae

²⁰ Kosovo Agency of Statistics, Labor Force Survey in Kosovo 2017, <http://ask.rks-gov.net/en/kosovo-agency-of-statistics/add-news/labor-force-survey-in-kosovo-q2-2017>

On top of this gender discrimination is also present in terms of capital and material wealth. Even though, according to inheritance law, wives and daughters are entitled to an equal share to is widely expected of them to renounce their rights in favour of male heirs.²¹



Of the women interviewed, only 11% of married women own or partially own the property in which they live and, even when widowed, only 25% do.²² The property in which they live is usually either owned by their husband or son, or has remained in the name of the husband (or other relative) even in they are long dead. This legal rather than cultural and custom phenomenon, often transcends modern law for many families and has barred most women from becoming property owners and increased their dependence on their husbands and male relatives. This leaves women vulnerable to any family disruption or disputes as it leaves them open to being evicted from their home with no recourse to compensation and no protection from the law. Property is often a person’s most valuable possession, and in case of poverty, one can always sell it in order alleviate a difficult economic situation. However for women, and especially elderly women who do not own property and who are entirely dependent on their families, estrangement can be disastrous and leave them with nothing. This precarious situation exemplifies the gender discrimination operated against women on top of the already existing discrimination faced by elderly citizens.

²¹ Law No.2004/26 Law on Inheritance in Kosovo, Article 3 and Article 11.

²² IKS survey on the Standards of Living of Kosovo’s Elderlies, 2017.

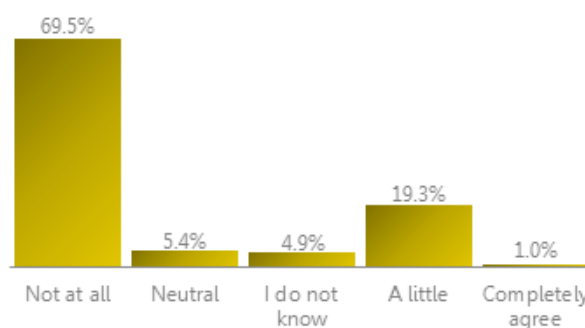
For women who do not own property and who are entirely dependent on their families, estrangement would be disastrous as they would be left with nothing.

This issue of estrangement only concerns a very small number of old people. Some 2.6% of them live alone and that does not of course automatically mean that none of them receive support from their families. Out of a total of 116,785 citizens aged 65-plus, 2.6% translates into only 3,036 people citizens which means that far fewer of them are without any contact with

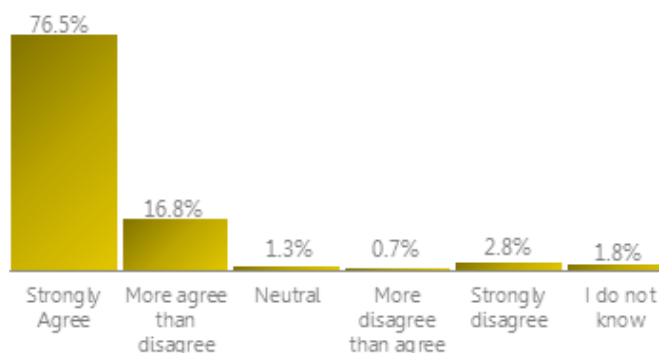
their families.²³ However, estranged or not, the state’s responsibility in providing services to all pensioners should still be put into practice. Of those questioned 94% believe that the state has a responsibility to care for them and 69% believe it to be failing in this respect.

According to the Law on Social and Family Services and Kosovo’s social services whose duties are enshrined in the regulations of the Social Assistance Scheme, elderly citizens are entitled to domestic help and health care through Centres for Social Work or non-governmental organisations.²⁴ However, in practice, domestic help and health care tasks are often fulfilled by family members with whom an overwhelming majority live.

Is the state active in caring for the elderly?



Should the state be responsible for providing adequate protection for the elderly?



²³ Kosovo Agency of Statistics, Statistical Yearbook 2017. Numbers obtained after calculations based on other age groups.

²⁴ Law No. 02/L-17 nn Social and Family Services, Republic of Kosovo.

In Kosovo 834 social and family service providers are licensed and registered, the bulk of which are either private businesses, not-for-profit organisations or local initiatives. There are 23 NGOs licensed to provide social and family services.²⁵ However, none of these services and none of these organisations are specifically aimed at catering for the aged. Some additional public services are offered, such as free travel on some bus lines in Prishtina. Amongst non-governmental organisations Caritas presents itself as the leading provider of such services to the elderly, even though it is not specifically licensed by the state to do so. Nevertheless in 2016 Caritas received €1.85m from public funds for this work, but there is scant evidence of services provided. Only three of our 600 interviewees said that they had ever heard of Caritas.

"I live in a very serious social condition. I take medicines which costs 70 euros per month, and I can't afford to buy none of them."



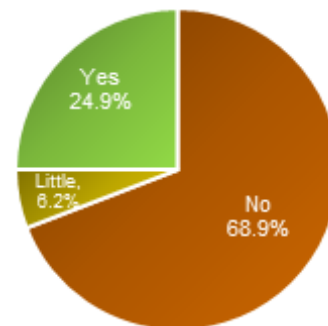
Apart from the four state-run old people's homes in the country there are a few privately-run ones or ones run by charitable or religious organisations. They are not licensed to look after the elderly specifically but some 25 might do so by catering for a mix of people needing some form of care. In practice what this means is that there is a lack of health and safety standards or control. Anybody can start a private home and licencing is only needed if one seeks state funding. Our research leads us to believe that this sector is riddled with corruption though. For the specific care of the elderly, none have been licenced, but for the care of the sick, poor and handicapped, 25 organisations have been.

²⁵ Interview with the Head of the Department of Social and Family Policy, Republic of Kosovo, 21 September, 2017.

The state-run ones homes are in Prishtina, Istog, Skendaraj and Gracanica and have a total capacity of 172 places which represents 0.14% of the 65-plus population.²⁶ Currently, the homes are at 63.5% capacity with 109 places occupied.²⁷ Generally three to four residents share a 12m²-16m² room, leaving about four square metres per person.²⁸ The care of elderly Kosovar citizens without family to look after them in one of these homes is legally enshrined in administrative instruction No. 10/2014²⁹. However admittance criteria is very strict. Only those without children can get a place. On the other hand, taking into account the general family and social structure of Kosovo, the number of elderly without family to take care of them is extremely small. What is not clear however is whether the small number of people in the homes is because of the extremely strict eligibility criteria or because of the social norm which dictates that handing over the care of elderly family members to strangers in a public and institutionalised care facility is considered a dishonour and disgrace. For many it seems to call into question a family's ability to provide both for the material and financial needs of their elderly and because, most often, the main breadwinner of the family is a man, it places his authority in doubt. By contrast what is clear is that old people's homes are not a solution for the wider of issue of how best to care for the elderly in Kosovo and to alleviate the financial and social burden on families. Here the focus should be on free, public, specialised and systematic social services aimed both at the elderly and on those women especially on whom the bulk of the work in taking care of the elderly normally falls. This in turn would partially reduce the dependence of the aged on their families too.

Developing the means for the aged to retain or regain some independence, both physically, socially and financially, is crucial for the future development of society. For a poor country the strain on families of looking after their elderly, with

Do you know how to read and write? men & women



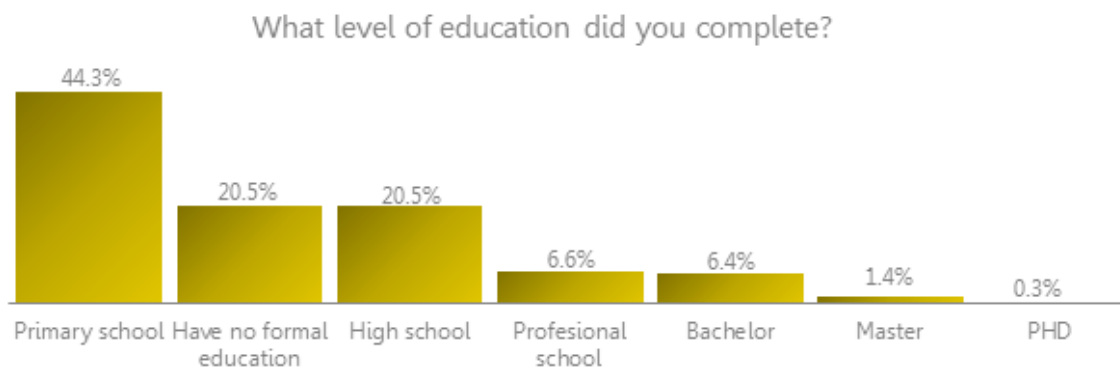
²⁶ Interview with official from the Disability and Elderly People Division, Ministry of Labour and Social Welfare, 07 September, 2017.

²⁷ Interview with official from the Disability and Elderly People Division, Ministry of Labour and Social Welfare, 02 November, 2017.

²⁸ IKS Survey on the Standard of Living of Kosovo's Elderly, 2017.

²⁹ Administrative instruction No. 10/2014 for Activities and Requirements of Placement of Residents in House of Elderly Without Family Care Homes and Community Based., Articles 5 and 6.

little help from the state, is already problematic and as the proportion of the elderly is set to rise it will become even more so. However, to develop the necessary services and facilities, political attention is needed. At the moment the 65-plus population comprise 8% of the total number of voters in Kosovo.³⁰ To date, all parties have ignored them. Hence, their voice is not heard and their interests and rights are neglected. Significantly perhaps, a major part of this segment of the population is particularly poorly educated. In our sample 38% of women had received no formal education and of those 66% are illiterate. Amongst the men 9% had received no formal education and of them 77% are illiterate.³¹



In this context, understanding why they and their interests have been neglected becomes easier to understand. A trade union of pensioners and the elderly exists as does a pensioner’s association, but the former has no political clout and the latter is more of a social club than a militant organisation demanding respect for the rights of its members. To date political parties have concentrated their energies on seeking the youth vote above all and there has been little concern for or awareness of this segment of the electorate, either in party programs or in government. Where they are addressed it is in general terms relating to welfare and increasing pensions. Specifics regarding services offered or clear and long-term policy frameworks are largely absent. Kosovo also has no pensioners’ party, unlike in other countries of the region, despite the fact that if united, 8% of the electorate would have considerable power in a system which gives small parties king-making power.

³⁰ Central Election Commission, Elections for Kosovo Assembly 2017 <http://www.kqz-ks.org/sq/zgjedhjet-e-pergjithshme>.

³¹ IKS Survey on the Standard of Living of Kosovo’s Elderly, 2017.

The rationale for this is a general negative vision of the elderly and, in a predominantly youthful country, a belief that because pensioners represent such a small slice of the country's population that they are not worth the political, social or financial investment. That is a major error however as Kosovo's demographics are changing. By 2050, according to the Kosovo Agency of Statistics, falling fertility rates mean that the numbers of the elderly will almost quadruple to reach 424,872 or 23% of the population.³² According to the World Health Organisation, 20% of the world's elderly face neurological or mental disorders and between 5-7% suffer from dementia. If those figures represent the situation in Kosovo then up to 8,000 will be suffering today and in 2050 we will be looking after 20,000-30,000 elderly people suffering from dementia. Unfortunately, especially considering the numbers afflicted, there is no data for the number of dementia sufferers in Kosovo.

Another reason for our ageing population is that while many younger people are leaving, many older people are returning from the diaspora to retire and their numbers will only continue to grow.³³ Given this changing context it is urgent that the government begins planning for a future in which the makeup of the country's population will be very different from the way it is now. Today, the country has an opportunity to gradually develop adequate structures and a social security and care system catering for a vastly increased number of elderly rather than, unprepared in the future, facing serious issues posed by poverty amongst the elderly which already has negative effects on the financial and social situations of their families, the economy and country as a whole. Incipient social problems which exist today risk being seriously exacerbated tomorrow unless we are ready.

³² Kosovo Agency of Statistics, Results of the Population Prediction in Kosovo, 2011-2061 <http://ask.rks-gov.net/en/kosovo-agency-of-statistics/add-news/parashikimi-i-popullsise-ne-kosove-2011-2061>.

³³ Kosovo Agency of Statistics, Kosovan Migration, 2014
<http://kosovo.iom.int/sites/default/files/Migrimet%20English%20FINAL%2013082014.pdf>

CONCLUSION

Poor living standards for Kosovo's elderly are a direct result of low pensions, widespread poverty and their dependence on their families who, as often as not, are hard-pressed to look after their children let alone their parents. Except for meagre pensions the government has generally absented itself from looking after our aged as have non-governmental organisations. Only German pension could be found, of which, 9,757 elderlies in year 2016 depend on German pension and 9,575 in year 2015. Specialised facilities like old people's homes are ill-adapted to the social context of the country. Families regard it as an obligation to take care of their elderly and turning to old age homes comes with a stigma, being regarded as an action which brings shame on the family. In the context of today's Kosovo they make little impact in lowering the social and financial burdens posed by caring for elderly family members.

Other social services are yet to be developed as they are minimal at best or simply non-existent. Some of the best models for the elderly care comes by the Swedish government. For example, those who cannot use the public transportation for some reason, they, are offered taxi or special vehicles to travel around the city. This is mainly applicable for people with special needs. In Ireland, pensioners may also receive support in special conditions through benefits such as the Winter Fuels Payment, which helps the elderlies pay for the winter heating bills³⁴. Macedonia has provided a social care for elderly through engaging private sector to facilitate, known as private care home. These are part of the network of social services and under the auspices of the Ministry of Labour and Social Policy. Costs for these facilities are covered out-of-pocket. People in home care settings can apply for a means-tested cash benefit for receiving care from third persons ranging between €60 to €70 per month at their regional Centre for Social Works to cover some of the costs³⁵ Also, in this regard there is a cooperation between public institution and non-governmental organization. Since 2009, the Ministry of Labour and Social Policy in cooperation with the nongovernmental organization Humanity in Skopje initiated community care for elderly through trained home caregivers, who

³⁴ Winter Fuel Payment, Government of Ireland <https://www.gov.uk/winter-fuel-payment>

³⁵ Kostova, Chichevalieva, Ponce, & Winkelmann, 2017, p. 106

upon request, visit the elderly in their homes and provide services of personal hygiene, food preparation etc.³⁶As a result, the social care for elderly is highly conducted where they involve different stakeholders.

However, in Kosovo, government policy development aimed at improving the living standards of the elderly is contingent on political interest and involvement. To date, the political incentives to work on this sector have not been present although, at 8% of the electorate and growing, it is clear that there is a potential for the political mobilisation of the elderly for anyone who chooses to develop it.

In addition to the general disinterest and discrimination pensioners face, women are further discriminated against thanks to social norms which often bar them from owning property. The nature of their employment history results in lower pensions and this in turn generally leaves them in worse economic straits than men, which then often results in poorer health. Amongst the vulnerable, older women are the most vulnerable. Gender discrimination is present in society as a whole, but when women are unable to unlock financial assets such as property and hence look after themselves the consequences can be dramatic if family estrangement results in them falling into extreme poverty.

It is the duty of society as a whole and the government in particular to provide the appropriate level of care for every citizen from cradle to grave. Kosovo's elderly are neglected and need attention now and this requires action from our government. But, we also need policy-making which plans for decades yet to come, not simply for the next election. With the exception of Albania every one of our neighbours, and indeed much of the rest of the Europe, has an ageing population and Kosovo is headed in the same direction. To take care of the 23% of our people who will be aged 65 and over in 2050 we need to plan and to work now in order to take care of them.

³⁶ Kostova, Chichevalieva, Ponce, & Winkelmann, 2017, p. 105

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Annex – Standards of Living of Kosovo’s Elderlies Survey

- A1. Name and Surname: _____ A2. Telephone: _____
- A3. Gender:
 Female _____ Male _____
- A4. Age:
 65-70 _____ 76-80 _____ Over 90 _____
 71-75 _____ 81-90 _____
- A5. If you do not know your age: What is your year of birth? _____ (specify!)
- A6. Ethnicity:
 Albanian _____ Rome, Ashkali/e , _____ Other: _____
 Serbian _____ Egyptian/e _____ (specify!) _____
 Bosnian _____ Turkish _____
- A7. Place in interview:
 Rural _____ Urban _____
- A8. Civil Status:
 Married _____ Widowed _____ Single _____
 In civil partnership _____ Divorced _____
- A9. Education:
 Primary School _____ Bachelor _____ No formal education _____
 High School _____ Master _____
 Professional School _____ PhD _____
- A10. If you never went to school, do you know how to read?
 Yes _____ No _____
- B1. Do you live in:
 House _____ Senior Citizen House _____ Other _____
 Flat _____ (specify!) _____
- B2. Who owns the house or apartment:
 Yours (personally owned) _____ Wife _____ Other _____
 Your parents _____ Rent _____ (specify!) _____
 Husband _____ Son _____
 _____ Daughter _____
- B3. How much do you pay for rent monthly? _____ (specify!)
- B4. In m², what is the size of your living home or apartment? _____ (m²)
- B5. Do you live in a communal (living with more than one person)?
 Yes _____ No _____
- B6. If yes, how many members of the family do you live with?
 1 _____ 3 _____ 5 _____
 2 _____ 4 _____ More than 6 _____
- B7. How many family’s member’s do you live with that are over the ages of 65? (*do not include yourself*)
 _____ (specify!)
- B8. Do you have your own room?
 Yes _____ No _____
- B9. Are you happy with your living conditions?
 Yes _____ No _____
- B10. If you are not happy with your living conditions, why?
 No regular supply of electricity _____ No regular supply of heating _____
 No regular supply of water _____ Lack of hygiene (cleanness, waste, etc.) _____

- Treatment by family members is bad
Noisy
- Other _____
(specify!)
- B11. Do you need assistance or need special care?
Yes No
- B12. If yes, who takes care of you:
Husband/Wife I pay a person to look after me
Son Relatives
Daughter Other _____ (specify!)
- B13. If you pay a person to look after you, how much do you pay them?
0-50 € 151-200 € 501-600 €
51-80 € 201-300 € More than 600 €
81-100 € 301-400 €
101-150 € 401-500 €
- B14. (ASK ONLY IF LIVING IN A ELDERLY CARE HOME) In m², what is the size of your sleeping area?
_____(specify!)
- B15. (ASK ONLY IF LIVING IN ELDERLY CARE HOME) Are you happy with the living conditions?
Yes No
- B16. (ASK ONLY IF LIVING IN ELDERLY CARE HOME) If no, why?
Small living space Hygiene (cleanness, waste, etc.)
No regular supply of electricity Unhealthy food
No regular supply of water Other _____ (specify!)
No regular supply of heating
- B17. Do you pay for the services in this institution?
Yes No
- B18. If yes, for what do you pay?
Care Monthly payment
Medication Other _____ (specify!)
- B19. If yes, how much do you pay? _____ € (specify!)
- B20. Who pays?
I pay from my incomes Friends Other _____
Family Public Institution
Organizations (specify!)
- C1. What was your profession before retirement?: _____ (specify!)
- C2. If you worked before retirement, from what year? (from) _____ (to) _____ (specify years!)
- C3. Are you still working? (*Working means you get cash/money or get paid for your services with a gift. It includes working on land, family business, or any other job which you are not payed, but the payment is different (food, accommodation, land, etc.)*)
Yes No
- C4. If you do work, where?
I work in the same job as before retirement Volunteering job
Family business Other _____
Farming (agriculture) (specify!)
- C5. (If you DO NOT work) If you do get a job offer, will you accept it?
Yes No
- C6. How much is your income monthly?
€0 - €70 €151 - €200 More than €500
€71 - €100 €201 - €250
€101 - €150 €250 - €500
- C7. What is the source of your incomes? (specify)
Basic Pension of Age Contribution Pension Scheme of Age

Disability Pension Scheme
 The Scheme of Material Endorsement of Families who have children with permanent disabilities children
 The Scheme of Martyrs Families, invalids of war, and veterans of war.
 The Scheme of Trepça Pension
 The Scheme of Defensive Troops of Kosovo or Kosovo Security Force

The Scheme for Blind Persons
 The Scheme of Social Assistance
 Foreign Pension
 Working
 Family
 Diaspora
 Savings
 Other: _____(specify!)

C8. (ONLY FOR THOSE LIVING WITH OTHER MEMBERS IN THE FAMILY) Are you the only person who has a regular income in your family?

Yes

No

C9. Did you have any difficulties during the pension procedure application?

Yes

Other: _____ (specify!)

No

C10. With your pension or other income generator, does it guaranty you a minimum of social welfare?

Yes fully

No

Somewhat

I refuse to respond

A little bit

C11.	WEEKLY FOOD PURCHASE: How much do you spend on food per week?	_____ in €
C12.	SELF PRODUCING FOOD: What kind of goods do you produce? What is the value of food that you cultivate per year? Or what is the value of the food you produce?	_____ in €
C13.	WEEKLY TRANSPORT: How much do you spend on transport every week? Including public transport, taxi, petrol, cost of repairing vehicle. If the activity of business of client is transport, do not include in business.	_____ in €
C14.	MONTHLY RENT: How much do you spend every month on rent: house, apartment, land? Do not include rent for shops, agriculture land or other area of production.	_____ in €
C15.	THE COST OF PUBLIC SERVICE: How much do you spend on public service (water, power electricity etc.) per month?	_____ in €
C16.	GOODS: How much do you spend for your house: cleaning, supplying, or any other things like; shampoo or other hygienic products?	_____ in €
C17.	TELEPHONE: How much does your family members spend on telephone costs (home of mobile) or for other communication lines? (Evaluate the cost if you are not sure that the client say	_____ in €
C18.	HOUSE: How much do you invest in your house per year?	_____ in €
C19.	CLOTHES: How much does your family spend on buying clothes? (<i>do not include uniforms</i>)	_____ in €
C20.	EDUCATION: How much do you spend on education (school payments, supplies and school uniform for all children?	_____ in €
C21.	OTHER: How much do you spend on your family member on taxes, events, or gifts per year? <i>Exclude paying loans</i>	_____ in €

C22. In your opinion, how much should the pension be to cover basic needs?

€101 - €200

€301- €500

€201 - €300

> €500

D1. In general, how is your health condition?

Excellent

Good

Bad

Very good

Somewhat

D2. How are you satisfied with your health conditions?

	Strongly agree	More agree than disagree	Neutral	More disagree than agree	Strongly disagree
D3. Pain affects my current welfare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D4. Health limits me to take care of myself or my home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D5. I'm healthy enough to go out on my daily routine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D6. Which of the following activities do you actively participate in?

Physical exercise

I work in the garden

Paid work

Take care of nephew/niece

Voluntary work

Other: _____ (specify)

D7. Have you received any health services in PUBLIC institutions in the past 12 months?

Yes

No

D8. Reason of visiting or receiving health services?

Routine control

Other _____ (specify)

Intervention/operation

y)

Cold/flu

D9. Which health institution are you mostly satisfied with?

Central level (QKUK or regional hospitals)

Private clinics

Family health centers

None of the institutes

D10. How are you satisfied with the level of treatment in the health institutes?

Very satisfied

Very unsatisfied

More satisfied than unsatisfied

I don't know

Neither satisfied or unsatisfied

Does not apply (have not received services)

More unsatisfied than satisfied

D11. How are you satisfied with the medication coverage of the public health centers?

Very happy

Very unsatisfied

More satisfied than unsatisfied

I don't know

Neither satisfied or unsatisfied

Does not apply (have not received services)

More unsatisfied than satisfied

D12. Do you buy medication from the essential list of medication?

Yes

I don't know

No

Does not apply (have not received services)

D13. If you have received treatment at a public hospital, did you have to engage a family member to assist you?

Yes

No

D14. How much cash do you spend of health services?

0-50 Euro

Other _____ (specify)

51-60 Euro

61-70 Euro

D15. If you cannot cover the costs of medication of other healthcare services, who helps you with the expenses?

Family

Public institutes

Humanitarian organizations

Other _____ (specify)

Friends

D16. How much money/cash do you spend on medications or health services?

1-20€

61-80€

151-200€

21-40€

81-100€

200-400€

41-60€

101-150€

Over 400€

D17. Do you have health insurance?

Yes

No

D18. If yes, where are you insured?

Everyday
Several times a week
F8. How many times do you go to the theatre, the cinema or concerts?
Several times a month
Several times a year
Never

Everyday
Several times a week
F9. Have you bought a gift for someone in the last year?
Several times a month
Several times a year
Never

	Yes		No		
	Strongly agree	More agree than disagree	Neutral	More disagree than agree	Strongly disagree
G1. I am healthy enough to live as an independent person					
G2. I feel safe where I live					
G3. The local shops, public services and facilities are easily accessible to me					
G4. I feel good in my own home					
G5. I find my neighborhood friendly					

G6. Are you a member of any organization or association that is in the interest of your hobbies?
Yes
No

G7. If yes, which one: _____ (specify!)

H1. In your opinion, do you think that the state institutions are active in caring for the elderly?
Completely
Average
Little
Not at all
I do not know

H2. The state has the responsibility to provide adequate protection for the elderly?
Strongly disagree
More disagree than agree
Neutral
More disagree than agree
Strongly agree
I do not know

H3. Do you think that society should be more active in volunteer work to help / support the elderly?
Completely
Average
Little
Not at all
I do not know





ABOUT IKS

The Kosovar Stability Initiative (IKS) is an independent, not-for-profit think tank focusing on empirical research and analysis of socio-economic development in Kosovo. IKS was created in 2004 in recognition of the pressing need for independent, in-depth analysis of important issues involved in promoting stability and prosperity in Kosovo. Its innovative and policy-relevant research aims at initiating debates on important issues for Kosovo's future.

We believe that evidence-based public debate stands at the core of democratic decision-making and economic transformation in the country. IKS has no party, political or any other organisational affiliation.

IKS's highly experienced and multidisciplinary team is committed to achieving its objectives. Its work is also supported by an Advisory Board, including Kosovar and international analysts and practitioners. It is part of a network of think-tanks across south east Europe inspired by the European Stability Initiative (ESI).

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