

# **Depopulation and Ageing in Rural Bulgaria**



**A case study of the village of Bania**

# Depopulation and Ageing in Rural Bulgaria: A case study of the village of Bania

Nina Conkova (s1839861)

Master thesis Research Master Regional Studies

Specialisation: Population Studies

Faculty of Spatial Sciences

University of Groningen, the Netherlands

Readers: Dr. Ajay Bailey and Prof. Philip McCann

August 2012

*“Боже, колко мъка има по този свят, Боже!”*

*- По жицата, Йордан Йовков*

*“God, how much pain is in this world, God!”*

*- Along the wire, Yordan Yovkov*

---

---

## Acknowledgments

---

---

This thesis marks the end of my studies at the University of Groningen, which I would not have successfully completed without the help, support and love of many people whom I would like to thank.

First, I would like to express my deepest gratitude to my family for being always with me, in good and bad times; for giving me the feeling that I 'can' and that I will never be alone regardless of the decisions I make. Despite I have made them experience the actual (and mainly negative) consequences of the emigration process in Bulgaria, which I discuss in details in this thesis, they have never left me alone. Special thanks to my mother and sister for their emotional support, for making me laugh, and for the love they are giving to me. Thanks for being always with me, even though far away!

A big gratitude goes also to my main supervisor Dr. Ajay Bailey. You, Ajay, not only led me throughout my research, but you also lit the fire in me for qualitative methods. You shared with me this tacit knowledge I exactly needed and had your door always open for me. Thank you for being patient with me and my constant delays. Thank you for being so quick in answering my e-mails and always willing to meet me. I could have never done it the way I did without you, your positive attitude and the motivation you were giving me.

I am also thankful to my second supervisor Prof. Leo van Wissen. Dear Leo, I would like to thank you for the nice words you addressed to me. I highly appreciate your help and input, without which I would not be here now. It is only pity that since I have moved to qualitative research we lost our common language. And yes, I would like to now once more apologize for being pressuring you just at the time you have least needed it. I wish you all the best and hope to meet you in academia once again.

A special appreciation goes also to Prof. Philip McCann, who not only helped me find a solution to some of my practical problems but also encourage me to look at the European Commission work and policy making. Thank you, Philip, for the knowledge you shared with me, for all the EU reports you provided me with and for agreeing to be my second reader.

Here is the moment to also thank all my participants. Without them and their inspiring stories my study will have never been completed. My gratitude goes also to my gate keeper, whose name is kept confidential for the sake of ethics. Thank you for your assistance and introducing me to the people in the village, for your warm welcoming every morning and the warm and testy lunches you cooked for me.

The next gratitude goes to the people at the Population Research Centre at the Bulgarian Academy of Science, Population Europe and the department of the National Statistical Institute in Pazardzhik. Thank you for introducing me to different population related European projects, opening your libraries for me, and assisting me throughout different stages of my research. A special appreciation to Diana, my colleague and friend at Population Europe for her support in the very last stage of my studies. Thank you, Diana, for listening to my complaints, your inspiring ideas, and your help with the last chapter of this thesis.

Here, I would like to also thank the GIS office at the Faculty of Spatial Sciences. Drs. Marinus Bakker created the one map of Bulgaria that I have used in my first journal article, and disclosed the geographical location of my case study to the foreign audience; a job that proved not to be easy. Thank you for the readiness to help and the time you spent in this bloody hot Friday afternoon searching for the data. Gratitude goes also to my ex-housemate Tomas Zwinkels for his help and constructive feedback on the social network analysis chapter.

I would also like to thank some of my friends and colleagues from the research master. Liili, my dear friend, you made me believe in interpersonal relations once I had given them up. It has been the PopFest 2010 that made us closer and later we shared the experience of organising PopFest 2011. I would never forget these few moments on my balcony, when we were enjoying the sun and still did some work. I hope to see you soon again.

A special appreciation to Myriam, a friend I have shared a lot with. It has been Myriam when I started the so called Schakeljaar; it has been her again when I started the masters in Population Studies. It has been Myriam again, when I said: "I am switching to the research master" and her answer was: "Me too! What a coincidence!" Thank you, Myriam, for all the nice talks, discussions, and new ideas throughout the years. I wish you all the best with your PhD position at the PRC and really believe you can do it.

I must admit that despite my perception of being not very social, I have made a lot of friends in Groningen. I would like to thank you all for supporting me in one or another way! Thank you, Theresa and Jozien, for the knowledge input and cultural activities. Thank you Yannis, Marianna, Julien, Simon, Hein, Ralph, Kanat, Nikola, Boris, Lucile, and Ivan for all the lovely evenings. Marianna, thanks for the coffee breaks too; it has been a great pleasure. Ivan, special thanks to you for our philosophical discussions about the differences between natural and social sciences. You should certainly keep on with them. Gratitude goes also to my dear friend Piera. She once upon time cooked for me a week long and thereby made sure I will obtain my bachelor degree. Now, she has again supported me in the best possible way and proved to be the type of friend, everybody would love to have. Thank you my Bulgarian friends for your help with Dutch bureaucracy, proof reading my essays, and the inspiring talks about our country. Gratitude to Jan Anne, my ex-landlord and a good friend, who not only opened his house for me at the time I really needed a place to stay but also for his emotional support throughout my studies.

Last but certainly not least, I own a big gratitude to my love - mi dear lord, Manfred, who I met at the beginning of my studies at the University of Groningen and who has become such an important part of my life at their end. He is a person who does not believe in social sciences, ironic, isn't it? He is a person, who gave me a hard time once we first met. He is also a person I disagree with regarding so many things. And yet mi lord, you have conquered my heart. It is impossible to express what I feel about you but I can at least try to express my gratitude. Thank you so much for all your emotional and material support, for your honesty, positive input and for the love you are giving me. I hope to be able to return the same to you and see you happy with me for many more years!

Thank you all and hope to see you soon again!

Nina,  
Berlin, 2012

## Table of Contents

Acknowledgments	i
<b>Chapter 1:</b> Introduction	1
<b>Chapter 2:</b> “ <i>At the arse of the geography</i> ”: Experiencing and Coping with Rural Depopulation and Its Consequences /A case study of Bania, Bulgaria/	2
<b>Chapter 3:</b> “ <i>The graveyard is the biggest neighbourhood</i> ”: Experience of Ageing and Social Support in the Depopulating Village of Bania, Bulgaria	21
<b>Chapter 4:</b> ‘One size does not fit all’: Ageing and Europe 2020 in Bulgaria	41
Appendix 1: In-depth interview guide 2010	57
Appendix 2: In-depth interview guide 2011	59
Appendix 3: Key informants interview guide	62
Appendix 4: Name Generator Survey	64

---

---

## Chapter 1: Introduction

---

---

“God, how much pain is in this world, God” is a quote from the famous Yovkov’s tale from 1917 “Along the wire”. In this tale, Guncho - a Bulgarian villager of that time - tells the story of his poor family searching for a salvation from the endless human pain and malady in the unhappy everyday life. Almost hundred years later, a participant in my study used the same quote to describe older people’s life in the village of Bania. This comparison suggests that although with the passage of time life in rural Bulgaria has changed in many ways, the question how to solve the everyday problems seems to still be preoccupying the peasants’ mind.

In the past decades a large body of research has focused on the topic of rurality but most of it has been aiming to explain rural development in terms of structural changes, their determinants and consequences. As of yet, little has been written about the impacts of these changes on people’s everyday life and well-being. This thesis is a product of my endeavour to narrow down the research gap and to bring insights into the lived experiences of the Bulgarian villagers of today. It is built upon two studies, which were conducted in the village of Bania in two subsequent years.

The first study aimed to examine the experiences of rural depopulation and its consequences as well as the way in which the villagers cope with the arising from it problems. It was conducted in August 2010 for the course ‘Individual Research Training’. The research is qualitative and underpinned by a theory from the field of social psychology. The study results are presented in chapter 2, which is written in the form of a journal article. The article is submitted to the international journal *Sociologia Ruralis*, which has an impact factor of 1.362.

The second study is a follow up study, which was conducted in August 2011. It aimed to disclose the experiences of ageing as well as the structure and perceptions on the social network of elderly in the village of Bania. In order to achieve this goal a mix methodology was applied. In addition to in-depth interviews and participant observations, which were also used in the first study in Bania, it was opted for social network analysis and visual methods. The results of the study are presented in chapter 3. Similarly to chapter 2, chapter 3 was prepared in the form of a journal article, which will be submitted to the Bulgarian journal “Naselenie Review<sup>1</sup>.” The journal is published on behalf of the Bulgarian Academy of Science and has an unknown impact factor. Both articles are included in the thesis in the way in which they were prepared for submission to the journals.

The last chapter of this thesis presents a brief overview of Europe 2020 strategy, its implementation in Bulgaria and their relation to ageing. Its goal is to provide a policy-relevant discussion on the adequacy of the undertaken reforms in Bulgaria.

---

<sup>1</sup> Naselenie means population.

---

---

## **Chapter 2: “*At the arse of the geography<sup>1</sup>*”: Experiencing and Coping with Rural Depopulation and Its Consequences /A case study of Bania, Bulgaria/**

---

---

**Nina Conkova, Ajay Bailey, Leo van Wissen**

**Key words:** depopulation, rural, experience, coping, Bania, Bulgaria

### **Abstract**

This paper deals with the experience of rural depopulation, its consequences, and the related coping behaviour of those left behind in the village of Bania, Bulgaria. By means of in-depth interviews, it was revealed that while the participants seem to experience the depopulation process fairly alike, the meaning of its consequences is different for the different generations. The elderly participants lay special emphasis upon health care and social problems. They are equipped with fewer coping resources and are more dependent on social support provided by their families and neighbours. The younger participants, who stayed behind because of the inability to emigrate/out-migrate or their attachment to the village, experience much more strongly problems resulting from high unemployment, lack of adequate transport, lack of entertainment, and disrupted infrastructure. The female population rely on social support whereas the male population has more material resources and thus more problem-focused coping behaviour.

## Introduction

Traditional geographic research has examined rural population decline and growth as a macro phenomenon and by doing so overlooked local factors' importance. But understanding localised conditions is crucial as they determine the very existence and exact forms of population change (Cloke 1985). Stockdale (2002a) argues that in the developed world we are now living in an era of well established counterurbanisation. This phenomenon ousted past global trends of rural depopulation and led to a shift in research preferences from, for example, studying out-migration to studying in-migration. However, there is evidence that rural depopulation and outward migration still continue in many regions (Bucher and Mai 2005; Ni Laoiri 2001; Stockdale 2002a, Stockdale 2004) and affect the lives of those left in the sending communities (Paniagua 2011).

In contemporary Bulgaria depopulation is a central and frequently studied aspect of the country's demographic crisis and is observed at national, regional and rural levels. Notwithstanding the recognition this problem has received, hitherto rural depopulation has not been fully explored. Existing studies are predominantly quantitative and despite that they shed light on the process of population decline, its determinants and consequences, they fail to describe the impact of rural depopulation on the lives of villagers, who stayed behind. This paper aims to *explore* the lived experiences and ways of coping with rural depopulation and its consequences in the village of Bania, which has been in a state of depopulation since 1992. It also focuses on the available coping resources in general and on the role of social support in particular. Finally, a research goal is to look at the role of gender and generations, and to identify eventual differences in between.

### *Rural depopulation afield*

Studies dealing with the phenomenon of rural depopulation show that in many counties in the United States, continental Europe and several less developed countries, such as for example India, rural population decline is still a "pervasive demographic feature" (Stockdale 2002a, p. 346). In Scotland and Ireland rural depopulation also continues in a number of regions in spite of the reverse global trend of population change that has begun in the 1970s (Cloke 1985; Ni Liore 2001).

For many years rural depopulation research has principally been linked to outward migration and thereby focused on migration determinants and migrants' decision making process. Having the objective to explore the lived experiences of those left behind, this article only briefly touches upon the causes of outward migration and elaborates on findings dealing with its consequences as well as the consequences of rural depopulation as a whole.

Building upon Wallance and Drudy's 'vicious circle' concept from 1975, Cloke (1985) argues that decline in rural employment and economic attractiveness ensuing from structural changes in rural industries, is among the main causes of rural population decline. More accurately, in empirical studies rural unemployment and low quality of employment are regarded as one of the key determinants of outward migration, which then leads to population decline (Glendinning et al. 2003, Jamieson 2000; Jentsch 2006). Research in rural France, Austria, the Netherlands, and Scotland substantiates the pattern of outward migration of young, well educated and economically active people, and confirm that it is for the most part triggered by lack of

employment and educational opportunities (Auclair and Venoni 2002; Machold et al. 2002; Melis 2010; Stockdale 2002a and 2002b).

Out-migration is, however, more than simply the result of unemployment. Ni Laoire (cited by Stockdale 2002b, p.47) argues that “migration reflects a process of negation between various structures, desires and values pulling in different directions”. Some of the factors which, in addition to unemployment, influence the process of negation are housing availability and affordability, lack of resources, expensive and inadequate transport, low quality of life, family background and expectations, and sense of belonging (Jentsch 2006; Glendinning et al. 2003; Paniagua 2011; Stockdale 2002b; Stockdale 2004). With regard to the latter, Stockdale (2004) points out the examples of rural Portugal and Finland, where in spite of employment problems, the young prefer to remain, mainly because of attachment to their home and family.

Based on the afore-mentioned causes of outward migration Stockdale (2002a and 2002b) distinguishes four types of young people in rural Scotland. These are ‘*committed stayers*’ (people, whose sense of belonging plays a greater role than local disadvantages); ‘*committed leavers*’ (highly educated young people seeking to receive further education elsewhere); ‘*reluctant stayers*’ (less educated young people lacking the means to out-migrate); and ‘*reluctant leavers*’ (those ‘forced’ to leave due to lack of local opportunities). A congruent classification is also offered by Jamieson (2000). The author discerns between ‘*attached migrants*’ and ‘*detached stayers*’ and suggests that being a ‘*detached stayer*’ is associated with feelings of dissatisfaction with one’s work, isolation, and lack of emotional and social support. Similarly, studies in other counties in Scotland and the US reveal that many of those left behind experience feelings of isolation, boredom, limited leisure opportunities, and restricted social interaction (Glendinning et al. 2003; Stockdale 2002a; Stockdale 2004). Ni Laoire (2001) provides an example from rural Ireland and argues that rural population decline leads to fewer people and smaller households, which then again leads to a decline in social networks. The author continues to suggest that this change in social networks may ultimately lead to fewer opportunities for interaction and less strategies for coping with, for example, the impact of unemployment.

Poverty and hardship, loneliness, and abandonment of many landscapes are other experienced problems within UK rural communities (Glendinning et al. 2003; Stockdale 2004). In fact, Stockdale (2004) argues that the abandonment of the physical environment, which is often manifested in deserted buildings, is among the most obvious signs of rural depopulation. Prolonged outward migration in rural Scotland, leading to fewer people and “child drought” has also necessitated closure of schools, reduction of public transport, and decline in shops and other facilities (Stockdale 2004, p.170). Moreover, the decline in number of young people has an effect on the counties’ demographic structure (Glendinning 2003; Jentsch 2006; Stockdale 2004). A qualitative study on the impact of outward migration on communities in the Roxburgh area of the Scottish Borders and North Lewis in the Western Isles discloses that the locals acknowledge the changing demographic structure, and feel concerned with the ever increasing number of elderly and thus ageing of the population (Stockdale 2004). Likewise, Paniagua (2011) points out that in rural Spain cattle farmers often complain about the ever decreasing number of people and increasing number of elderly.

## The Bulgarian case

### National and Regional developments

Bulgaria has officially been in a state of depopulation since 1990<sup>2</sup> (Boshikiov 2006) although some of the country's regions started to depopulate much earlier (Sugareva et al. 2008). It is projected that the Bulgarian population will continue to decline and to reach about 6.6 million people in 2030 (Eurostat 2012). Table 1 summarises the population stock in the country between 1985 and 2030.

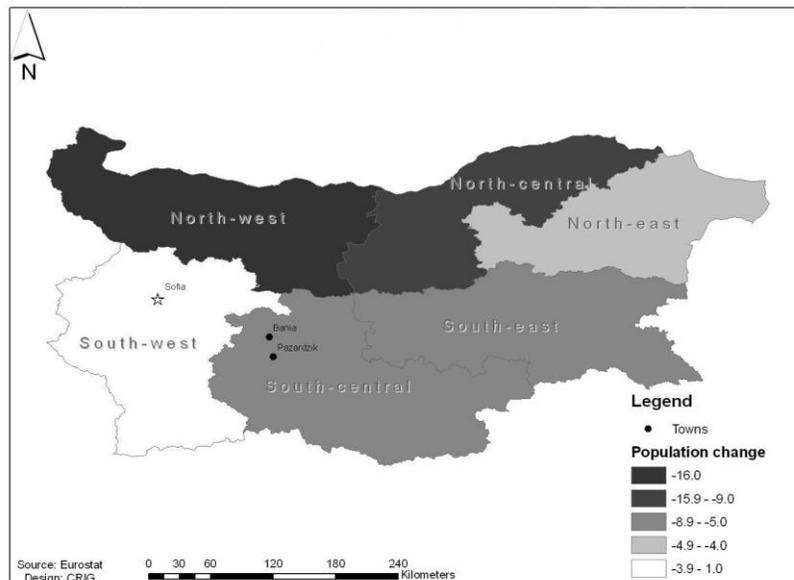
Table 1: Bulgarian population in the period 1985-2030 (in thousands)

year	1985 <sup>1</sup>	1992 <sup>1</sup>	2001 <sup>1</sup>	2011 <sup>1</sup>	2020 <sup>2</sup>	2030 <sup>2</sup>
population	8,949	8,487	7,929	7,365	7,121	6,611

Sources: <sup>1</sup>Census data, National Statistical Institute 2011; <sup>2</sup>EUROPOP 2010, Eurostat 2012

According to Bucher and Mai (2005) the European countries differ significantly with regard to the number of depopulating regions. Bulgaria, together with Romania and the Baltic countries, is taking a leading position with almost all of its regions being in a state of depopulation. In fact, as it can be seen on map 1, among the six regions at NUTS level 2, South-western Bulgaria, that includes the capital Sofia, is the only region which still has a positive population change triggered by positive net migration (Eurostat 2009).

Map 1: Total Population Change at NUTS level 2, Bulgaria, 2003-07



Source: Eurostat 2009

The remaining five regions experience a population decline. In the North-western and the North-central regions the depopulation process began as early as the 1950s and developed much more rapidly than in any other part of Bulgaria. The natural decrease and the negative net migration have reached remarkably high levels nowadays, resulting in many deserted settlements (Sugareva et al. 2008).

The other three regions, namely the North-eastern, South-eastern and South-central parts of Bulgaria, take a middle position with regard to population decline. Whereas the first two regions stabilised somewhat in the past few years, mainly due to increased internal migration, South-central Bulgaria has potential to intensify its depopulation process. It has not only the third highest natural decrease and negative internal net migration, but also the highest number of people lost due to emigration (National Statistical Institute 2012). Eurostat population projections from 2008 suggest that the South-Central region will face the second highest loss of people just after North-western Bulgaria in the period between 2008 and 2030 (Eurostat 2012).

### *Rural developments*

Rural depopulation is a multifaceted process determined by demographic, socio-economic, historical-political and natural factors, and their interactions (Boshikiov 2006). Initially, the depopulation of rural settlements in Bulgaria was engendered by outward migration resulting from increased unemployment triggered by industrialisation, urbanisation and land collectivisation, which started after the Second World War. Between 1946 and 1975, rural-to-urban migration counted for almost half of the country's total internal migration (Jekova 2006). However, since 1985 the natural decrease ousted negative net migration and became a leading factor in rural depopulation (Mladenov 2001).

During the transition period, with the introduction of market economy regional economic disproportions as well as attitudes towards poor reproduction, risky behaviour leading to high mortality, and emigration strengthened. Two extremes were shaped – depopulated villages and overpopulated bigger cities. According to the census in 2001, 132 settlements are deserted (Boshikiov 2006) while most of the Bulgarian population is concentrated in largest cities, in cities with universities within their boundaries, and in resorts which even more still experience population growth (Sugareva 2006).

With regard to the consequences of rural depopulation Mladenov (2001) argues that they are: decreased number of people; low population density in comparison with other regions with similar natural conditions; an ageing population; limited possibilities and low level of social and economic realisation; a declining and ageing labour force; a decline in the level of education and qualification of the economically active people; high unemployment; emigration; intense commuting; and disrupted infrastructure. Indeed, many public institutions and services such as schools, health care facilities, shops, and bus lines have been shut down as a result of the decreasing number of people (Tsekov 2006). Examples of social problems in rural areas, as listed by Sugareva (2006), are social exclusion; lack of intergenerational respect; lack of solidarity and tolerance towards the elderly; and loneliness, particularly among widows, whose number increased noticeably in the last decade. Finally, Sugareva et al. (2008) suggest that the depopulation of big agricultural regions, which flourished in the past, may well lead to loss of the traditional folklore, customs, norms and values, and thus to hamper the preservation of the Bulgarian identity.

## **Theoretical framework**

Ni Laoire (2001, p. 233) argues that “the experience of staying [behind] carries with it particular stresses and pressures.” Furthermore, the behavioural model of Wolpert (1965) poses that an individual will tolerate only a certain amount of stress and discomfort at the current place of residence and when this threshold is reached, he or she will either increase the threshold or leave the current location (Boyle et al. 1998). In this thought, it could be argued that for those left behind the level of stress has either not reached the ultimate threshold or the moving costs have been so high that they outweigh serious stress. Because migration, staying behind and stress are closely interwoven, this study adopts a theoretical framework that is built on the concept of stress.

### ***Stress***

The most common definition of stress used by psychologists is that it is a stimulus. Lazarus and Folkman (1984) classify stress stimuli as major changes that affect a large number of people, major changes that affect one or several people, and daily hassles. The first type of stress is mainly referred to as a large-scale phenomenon which is outside anyone’s control. Rural depopulation is considered as such type of stress stimuli. The second and the third types of stress stimuli are similar in the way that they denote experiences at micro level. Hobfoll (1989) defines a fourth type of stress stimuli that leads to experience at micro level, namely loss of resources. The consequences of depopulation are seen as major changes that affect one or several individuals, daily hassles, and loss of resources. Major changes are, for example, loss of significant others caused by death or outmigration/emigration. Daily hassles and loss of resources include, on the other hand, by-products of depopulation such as loss of work and related loss of income, need for long distance commuting, and lack of educational opportunities, economic and social realisation, and adequate transport.

### ***Cognitive appraisal***

People differ in their vulnerability to stress, their sensitivity, interpretations of what is at stake, and emotional reactions. These differences are associated with experience or in other words with cognitive appraisal, which is defined as “the cognitive process through which an event is evaluated with respect to what is at stake *and* what coping resources and options are available” (Folkman and Lazarus 1980 p.223). As suggested by its definition, appraisal has two main evaluative functions. Accordingly, Lazarus and Folkman (1984) define two types of appraisal, namely primary and secondary. Through primary appraisal, the individual evaluates whether the depopulation process and its consequences are of relevance to his/her well-being. This evaluation causes an emotional response, which serves as a motivational factor for the person in coping with environmental demands (Smith and Lazarus 1990). Secondary appraisal concerns evaluation of strategies required to manage a given situation, available coping resources and options, and the likelihood that these options will result in the expected outcome.

### ***Coping***

Cognitive appraisal determines the strategies used for coping with depopulation and its consequences. Coping is defined as “constantly changing cognitive and behavioural efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus and Folkman 1984, p. 141; Lazarus 1993, p.237). This

definition depicts coping as a process with both problem-focused and emotion-focused functions. Problem-focused coping is similar to general problem solving: once a problem has been identified, alternative solutions are generated and weighed in terms of costs and benefits, the best solution is chosen, and action is performed. On the other hand, emotion-focused coping entails either a change in the perception of the environment or a change in the rational meaning of events despite the lack of actual change (Lazarus and Folkman 1984). Problem-focused and emotion-focused coping are frequently applied simultaneously. However, which type of coping strategy will be dominant depends on the appraisal of depopulation and its consequences as stress stimuli and of the coping resources available to the individual. When the depopulation process and its consequences are evaluated as difficult to change, emotion-focused coping is expected to prevail. On the other hand, when the population decline and its by-products are viewed as controllable by action, problem-focused coping will prevail (Lazarus 1993).

### ***Coping resources***

It is difficult to list all coping resources, since they are numerous as well as specific to various situations. In general, the coping resources can be grouped into two categories: personal and environmental. The personal resources consist of physical resources such as state of health and available energy; psychological resources such as positive beliefs, a sense of control, and self-esteem; and competencies such as social and problem-solving skills. The environmental resources include social support and material resources such as money, and goods and services that can be bought (Lazarus and Folkman 1984). Social support is defined as “the functions performed for the individual by significant others, such as family members, friends, and co-workers” (Thoits 1995, p.64).

### ***Sex and age effect***

Previous research on coping suggests that sex and age affect the evaluation of stress, the availability of resources, and the coping process. For example according to Thoits (1995), men have an inexpressive and stoic way of responding to stress, and frequently suppress their emotions and engage in problem solving, while women are more emotional and more often seek social support. An example regarding age is a study conducted by Lazarus and DeLongis (1983), who argue that the dynamics of stress evaluation and coping change with the process of ageing.

## **Methodology**

The research objective of this study is to explore the emic point of view of people left behind in the village of Bania regarding their experiences and coping with depopulation and its consequences. Since the study focuses on individual views and behaviours and is one of the first to emerge in this field in Bulgaria, the chosen research design is qualitative.

### ***Study location***

The village of Bania is a former resort village with a declining population, which is situated 10 km away from the main municipal city Panagyuriste and 40 km from the district capital Pazardzhik in South-central Bulgaria. Because the region has a fertile soil and thus developing agriculture, in Pazardzhik district there are many big villages<sup>3</sup>, which are located in a close proximity to the district city and have rather stable populations (Kiradjiev 1997). However, in this district there are also numerous middle and small sized villages, predominantly located in

hilly areas. Many of these villages were classified as big in the past but have undergone negative economic and demographic development, which has led to a drastic decline in number of inhabitants. Bania is an interesting example of a village that was middle sized at the beginning of the last decade but is categorized as a small village nowadays (National Statistical Institute 2012). Bania is also a one of the few villages in Pazardzhik district that is experiencing depopulation and is at the same time endowed with both hot springs and copper ore. Because of the copper ore the region is well known for mining. The spring water is considered to have healing properties. Three recreational and medical facilities, which were privatised and closed in the years after 1990, made Bania a well known spa village and a perfect place for rehabilitation and medical treatment in the past (Panagyuriste Municipality 2012). Currently, because of the closure of the recreational and medical facilities and the pollution in this area due to the activities of a big ore-dressing company, which is situated in the vicinity of Bania, the village is experiencing an increased unemployment and a lack of tourism. These factors have significantly contributed to the depopulation process in Bania.

Unlike other resorts but similarly to other settlements in hilly areas the village has been in a state of depopulation since 1992, when its population consisted of 1171 inhabitants. Throughout the years Bania lost about 40 percent of its population reaching only 705 inhabitants in 2011. Over a period of 19 years, Bania's natural increase and net migration were always negative, with natural decrease responsible for more than 50 percent of its depopulation (National Statistical Institute 2012). The age dependency ratio in Bania in 2011 was 72 percent, where the young dependency ratio declined from 18 to 10 percent while the old dependency ratio increased from 38 to 62 percent between 1992 and 2011 (National Statistical Institute 2012). These figures lead to a conclusion that Bania's population is ageing, a fact that could partly explain the negative natural increase.

### ***Data collection***

The data collection method opted for in this research is in-depth interviews, which can be applied to understand personal experiences, beliefs and perceptions as well as motivation for a certain behaviour (Hennink et al. 2011). The research instrument is a semi-structured interview guide, which consists of questions that are sufficiently open and allow for adjustments following the participants' narratives (Wengraf 2001). The questions included in the interview guide are derived from the theoretical framework and the available literature about depopulation and its consequences.

The participant recruitment process began at the end of July 2010. The recruitment goal was to achieve a homogenous group of interviewees who were all permanent residents in the village of Bania. Furthermore, it was sought to recruit participants from both genders and different generations. The recruitment of participants was assisted by a local resident (gate keeper) who was informed beforehand about what characteristics the interviewees should possess. The gate keeper contributed significantly to the study, not only by assisting the recruitment procedure but also by providing additional information about the daily life of the participants and family-related issues affecting them. Besides this recruitment method, a snowballing approach was used to enable the recruitment of younger, male participants in particular. Generally, they were more frequently reluctant to participate in the study.

The field work took place between August and September of 2010. The final group of interviewees consisted of seven males and seven females, with an age range of 44 to 86. All of the male participants were married whereas the female interviewees were married, single or widowed. With regard to occupation, some of the participants were employed while others were retired. Among the male interviewees there were more retirees, which is not surprising given the age of the participants, the fact that Bania is a mining region and that the male workers (being mostly miners) retire at an earlier than the official retirement age<sup>4</sup>. When presenting the findings the interviewees are divided into three groups: the group of younger residents consisting of working interviewees, the group of young retirees consisting of inhabitants who retired before reaching the official retirement age and the group of older participants consisting of retirees aged 60 and over for women and 63 and over for men.

Before carrying out the interviews, the interview guide was pilot-tested with the gate keeper. As a result minor changes were made in the wording of the questions. The test-interview is not included in the analysis, as the gate keeper normally spends only a part of the summer in Bania and is thus not a permanent resident of the village. The interviews were conducted in Bulgarian and carried out up to the point of information saturation.

All interviews were tape recorded, but notes were also taken. By means of notes, key issues were identified and used to make inferences, as at the beginning of the data collection period, more than one interview per day was carried out. The interviews were transcribed daily, a step that allowed for inferences that were used for the following interviews.

### ***Data Analysis***

The interviews were analyzed using the Maxqda<sup>TM</sup> software (version 10) and the analysis follows the subsequent steps: first each interview was transcribed and then segments of the texts were coded. The created codes are inductive, stemming from the data and including in-vivo codes (using participants' words as codes), and deductive codes stemming from the theory. Once all interviews were coded, the codes were grouped into categories and concepts, and the latter are used to structure the results chapter and present the findings.

### ***Reflections***

The researcher's positionality and subjectivity influence the data collection process and analysis (Hennink et al. 2011). Therefore, in this section the positionality and subjectivity of the researcher of the current study are discussed.

To start with, the researcher was introduced by the gate keeper, who had explained in advance that the study is part of a university research project. The connection to the gate keeper as well as the fact that the researcher is not related to government institutions in any way helped to establish rapport. This further influenced the power relation positively and ensured a relaxed atmosphere during the interviews. Secondly, it was beneficial that the participants and the researcher speak the same native language and share common cultural background which not only facilitated the conducting of the interviews but also the data analysis.

During the field work observations were also made. The researcher was able to experience the life in Bania, a fact that enabled a better understanding of the study context. It was possible to

sense the beauty of the region, the abandonment manifested in empty houses and ruins, and the peacefulness of the village that the interviewees described. The lack of young people and children was also experienced as during the field work there was not even once a child on the street but only middle aged and elderly people.

## Results

This chapter presents the main results of the study. As directed by the participants' narratives and the performed analysis, the sub-chapters are divided into: socio-demographic aspect of depopulation and its consequences; everyday life in Bania; Bania, a place in-between beauty and abandonment; coping resources; and social support. The results in the first three sub-chapters are largely derived inductively and include findings on both - experience and coping with problems that arise from the depopulation process. The results in the last two sub-chapters are obtained mainly deductively and follow the theoretical framework. Finally, the differences regarding generations and gender are not presented separately but are embedded in each sub-chapter as it is otherwise impossible to accurately describe peoples' experiences, resources and coping process.

### *Socio-demographic aspect of depopulation and its consequences*

The depopulation process and its consequences are well experienced in Bania. The participants conveyed that there is a decreased number of people as well as a lack of young people and children.

*“The village is halved, this is a big difference. There are almost no people. We are left one handful of people. The young have dispersed all over the world already. At the moment there is no [population] increase, there are almost no children here.” (Man, 48 years old)*

As the quote above suggests, the inhabitants of Bania are fully aware of the two main causes but also consequences of the depopulation process, namely negative natural increase and emigration/out-migration. However, it was also revealed that the pace of the emigration/out-migration is slowing down. There are two reasons for this trend. First, the number of potential emigrants has decreased; second the inhabitants who remained express attachment to the village, life in it and its residents.

*“As bad as it is, I love the village. I love my job and I believe that I should stay and help the people, and take care of the children...those who would leave the village, have done so already. Only the retirees, the older and the youngest, these who still cannot decide on their own, have remained” (Woman, 45 years old)*

A third cause and consequence of the depopulation, which is strongly experienced by the residents, is the process of population ageing. Population ageing is perceived as a concentration of elderly in general and more specifically of old widowed women.

*“If you walk on the street you can meet only old women, grandmothers with walking sticks” (Man, 86 years old)*

The reduced number of people and the concentration of elderly residents have led to social problems such as a perceived lack of social life and loneliness, the latter being especially relevant for older people without strong family ties.

*“There are no people anymore. There is no one to exchange a word with. Two years ago I sat on the bench, here behind the house, and told myself I am not going home until a person passes by. I waited an hour, I waited a second hour, no one came and I went home. What is the life in this village? Loneliness...” (Man, 75 years old)*

Another social problem revealed by the oldest participants and the young retirees is a fatalistic/pessimistic attitude to life. The fatalistic attitude to life has several aspects. First, it is illustrated by the self-perception of being “*the old folk*”, who “*does not need anything*” and whose “*time has passed away*”. Second, the older participants expressed a feeling of having nothing to do, causing them to simply wait for the day to pass. Finally, the fatalistic attitude to life is strengthened by forced early retirement and also leads to premature ageing.

*“I am healthy...and I still feel young but here everybody speaks about death and sorrow. Among these retirees I am ageing prematurely, I feel old too” (Man, 58 years old)*

According to Nedelcheva (2005) the pessimistic attitude to life is much more strongly experienced in the villages than it is in the cities. On the one hand this is because of the greater number of elderly people in rural areas, who are less active than their counterparts in urban areas. On the other hand, the pessimistic attitude to life is strengthened by lower income and poverty, lack of access to health care, and general feeling of being left behind alone, problems that are more pronounced in depopulating villages than in bigger villages with stable populations (Nedelcheva 2005).

The fatalistic attitude to life can, nevertheless, be also seen as a cognitive mode of coping with depopulation and ageing. The oldest participants perceive time only as an absolute past, as something that has come to an end already, leading to a cognitive change expressed in the absence of needs. With regard to the perceived lack of social life, the loneliness and the premature ageing, the participants showed more problem-focused coping behaviour. This is manifested in performing activities different than socialising such as taking care of their homes and gardens, temporarily escaping the village or replacing the company of humans with that of their pets.

*“I have a cat. He is my friend and my family. I talk to him every day. Otherwise, I will sometimes not say a word for a couple of days ... And it feels like there is someone with me.” (Woman, 74 years old)*

### ***Everyday life in Bania***

Life in Bania was described as boring and difficult. The boredom and the difficulties have different origin for the different generations. The older participants stated that their lives are boring because they have nothing to do, while the younger participants mentioned the absence of entertainment and cultural events.

*“If it is not to go somewhere outside the village [after work], there is nothing to do here. There is no entertainment, there is nothing. Complete boredom!” (Woman, 44 years old)*

The residents cope with the boredom of daily life by using social support, insofar as it is available. They often meet for a chit-chat either outside their homes or in the coffee shop situated in the centre of the village. The younger male interviewees also practice hobbies such as fishing and hunting. The younger female participants are involved in the organisation of celebrations for national holidays and name days<sup>5</sup> or seek entertainment outside the village.

The participants reported difficulties with commuting to work and school as the public transport is irregular and the bus timetable is inadequate. Because of the absence of adequate transport, the older female interviewees revealed also a feeling of isolation. The perception of being isolated was expressed through comments such as “*there is no connection with the city*” and “*the village is at the arse of the geography*”. The older retirees considered life as difficult also because of the low health care quality in the village.

*“When one is sick it is very difficult. Especially for the retirees... It can often happen that no one is there [in the consulting room] to pay attention to you. Woe to the old folk!” (Man, 68 years old)*

The coping mechanism aimed at solving transport problems is strongly influenced by the possession of a vehicle and driving ability as well as the availability of social support and social skills. The employed male participants travel by car, while the female interviewees group with other residents in order to be able to reach their work place. In the near past, out-migration has served as another coping mechanism for decreasing transport-related expenses and inconveniences. Yet, as previously mentioned, the emigration/out-migration potential has been depleted. Additionally, the inhabitants, who remained in Bania perceive themselves as too old to emigrate/out-migrate; they are attached to the village and unwilling to move to the city. Thus, emigration/out-migration is for the most part no longer a preferred coping strategy.

*“There is no way to leave the village anymore. It is too late. And even more, I spent my entire life here, I love the village. Most people who left did so because they were unemployed. I do not work anymore...” (Woman, 59 years old)*

In response to low health care quality, the participants frequently seek health care outside the village. Furthermore, as the oldest participants are less mobile, often not in possession of a vehicle, and their children are far away, they try to handle health problems by themselves, unless the problem is an emergency.

*“If there is not something very bad, I cure myself alone, with analgin<sup>6</sup>, drinking teas and staying at home. If I am then still not getting better, I search medical help in Panagyuriste.” (Woman, 74 years old)*

A third factor that contributes to the perception of local life as difficult is a feeling of poverty. Among the working population, this feeling is influenced by low salaries and high unemployment due to loss and shortage of jobs after the closure of the medical and recreational facilities, the schools, the pharmacy, and the maternity hospital. Among the female retirees, poverty stems from low pensions, while among the male retirees the feeling of poverty is influenced by their deliberate choice to financially support their children.

*“You know how life is. I help him [the son] too. And we, with the grandma, eat only broth. I was a miner and I therefore receive 700 Leva [per month], from which I spend 150 Leva at the most, the rest is for them [my sons].” (Man, 75 years old)*

For the younger and economically active participants coping with perceived poverty means coping with the shortage of jobs. This problem has been solved by commuting to the cities and by emigration/out-migration. Finally, some of the female interviewees, who live alone, cope with poverty by producing their own food, for example by breeding livestock and farming.

The interviewees' narratives created an impression of a better life in Bania in the past, when Bania was a resort village and tourism flourished. The better past was further described as including more young people and children who made the village and life in it happier, more dynamic and cheerful. The memories of a better past lead to a feeling of want, which together with the feelings of isolation, neglect, loneliness and woe can be jointly classified under the basic emotion sadness (Parrott, 2001).

### ***Bania, a place in-between beauty and abandonment***

Most participants describe Bania as a beautiful place, with an impressive landscape endowed with natural resources, but also as currently abandoned.

*“It is a pity that the village has such natural resources, a wonderful climate, is situated 450 meters above the sea level, in such a location in a valley at the foot of Sredna Gora Mountain, quiet...the air is clean. It is definitely very beautiful and before it used to be developed; now it is just abandoned.” (Woman, 44 years old)*

The meaning attached to the concept of abandonment is twofold. First, by abandonment the interviewees referred to the decreased number of people. Second, the term is used to describe a disrupted infrastructure, meaning the closure of facilities such as the schools, the medical and recreational facilities, the pharmacy, the discotheque, the cinema, the agricultural cooperation, and the maternity hospital. The latter was transformed into a coffee shop where nowadays the younger residents of Bania regularly meet to drink coffee and socialise - activities that are an important part of their lives and coping strategies for overcoming boredom and loneliness. The perception of abandonment is also reinforced by the ruins and the dwellings, which are left empty because of the death of their occupants or due to emigration/out-migration.

*“The people are gone. In every second or third house, there is someone; most houses are empty.” (Woman, 74 years old)*

Social support plays an important role in coping with the closure of facilities. For example, the children who remained in the village attend schools in Panagyuriste and are often driven by their parents or those of their friends. Sometimes, however, when neither a bus nor a driver are available, they hitchhike.

*“...not to mention that our children even hitchhike to get to school and so on...” (Woman, 44 years old)*

Finally, the participants revealed a perception of the village as quiet and peaceful. There is a difference in the meaning attached to this concept. While the older participants evaluated the peace as positive, as a possibility to relax and escape the dynamic city life, the younger

inhabitants perceive the peacefulness negatively. They explained that Bania is lacking people, fun, entertainment, excitement and liveliness.

*“I mostly miss...the fun and liveliness that were before. It is true that it is nice to be quiet, but our village is such that there will always be quietness. But now it is only this...quiet...”*  
(Woman, 44 years old)

### ***Coping resources***

Personal resources discussed in this paper are a state of health, a belief towards the government and towards a positive change, a sense of control, farming and livestock breeding skills, driving skills, and social skills.

The state of health is self-reported and it was identified as a present resource among the younger residents of Bania and as a lacking resource among the older participants. Furthermore, the interviewees revealed a negative belief towards both – the government and an eventual positive change.

*“Well, looking at the situation realistically, at this stage, I think that nothing can be done. Because everything is being destroyed and nothing is being built. It is getting worse and worse. But the government doesn’t care....”* (Woman, 59 years old)

Some of the younger male respondents showed, however, more optimistic view about an eventual positive change, but not without restraints. They stated that the current situation could develop positively, but only if the government’s attitude towards the villages changes as well. A sense of control is a rather missing resource as suggested by the interviewees, who described themselves as unable to contribute to Bania’s development. With regard to skills, unlike the farming and livestock breeding skills, which are possessed by most participants, the possession of driving and social skills is divided between the genders. Most men in the village hold a driving licence whereas most women possess and profit daily from social skills.

Within the group of environmental resources, social support as well as material resources such as possession of a vehicle, a farmyard and money are discussed. The possession of a vehicle is similarly to the ability to drive influenced by gender; a vehicle ownership was always reported by the younger male respondents. Finally, while farmyard was reported as a present resource by most of the participants, money is a rather lacking resource as illustrated by the perception of poverty.

### ***Social Support***

In this study, social support is divided into a family relationship, a relationship with neighbours, and a community relationship<sup>7</sup>. Family plays an important role in the lives of Bania’s inhabitants. The participants revealed that they rely on their relatives for receiving material and instrumental support such as driving them to the city; supplying them with food, medicines, and other goods; helping them with household and other work; and finally financial support. Among the older participants family is also an important source of moral support.

*“And they [the children] help me not only materially but also morally. They bring me happiness when they come. It is different to have people around you, people close to you...even though they live far away.”* (Man, 86 years old)

The relationship with neighbours is manifested in the organisation of working bee gatherings<sup>8</sup> by the oldest participants from both genders.

*“And we usually meet with the neighbours in the evenings, just like this, without a reason, without anything (...) even, in the evenings we make working bee gatherings, senile working bee gatherings (smiling happily).” (Woman, 76 years old)*

The working bee gatherings are used for socialising, which is a strategy for coping with boredom and loneliness. In addition, the support of neighbours is seen as receiving help for performing everyday duties, for transport and as a material support exemplified by exchanging self-produced food products such as vegetables, cheese, and meat.

The employed female participants and younger retirees perceive the community as a source of moral support; they share their problems and woe. The community support has also a social manifestation, illustrated by gatherings for a chit-chat and coffee mostly in the coffee shop. Finally, the community support is a resource used by the employed female interviewees as an option for commuting to work.

The female participants evaluated the social support as an extremely important coping resource. They believe that their lives will be more difficult and even impossible without the help of other residents and their families.

*“Without their [the residents’] help I will scarcely manage my life...alone woman...they help me a lot...without them I simply don’t know” (Woman, 51 years old)*

Among the young male participants social support seemed not to be as important as it is among the female interviewees, a fact that could be explained with the possession of other resources, such as a more positive belief towards changes, a vehicle, and hobbies. The older male inhabitants do rely on social support for, for example, transport and socialisation but have not evaluated it as that important coping resource as the female participants have done.

## **Discussion**

The results of the study are in line with previous findings of depopulation research and the underpinning theoretical framework. Through primary appraisal the participants have evaluated the depopulation process and its consequences as an important factor for their well-being. Furthermore, the two main demographic determinants and most of the consequences of depopulation described in the literature review have been identified by the participants. The perception of a lack of young people and children, together with the process of population ageing have resulted in the experience of social problems such as a perceived lack of social life, loneliness, premature ageing, and a fatalistic attitude to life. The identified emotional response caused by the primary appraisal is sadness, in particular among the oldest participants and young retirees, a fact that can partially explain their poor motivation for problem-focused coping with the perceived problems. The population decline has also led to the perception of life as difficult and boring, and of place as quiet and abandoned. These perceptions are associated with poverty, limited possibilities for social and economic realisation, high unemployment, intense commuting, and disrupted infrastructure. Moreover, the experience of the consequences of rural depopulation, the coping resources and the coping strategies that are used, are influenced by the

participants' age and gender. The older participants from both genders experience more strongly health care and the afore-mentioned social problems, and are more often involved in emotion-focused coping as they are equipped with fewer resources. For instance, they have impaired health, do not possess a vehicle and driving skills, and lack the belief towards a positive change and the sense of control. Consequently, they do rely a great deal on social support provided by their families and neighbours. The younger participants, who can be identified as '*committed stayers*', experience rather problems stemming from high unemployment, lack of adequate transport, lack of entertainment, and disrupted infrastructure. The way in which both genders respond to the depopulation process and its by-products is like the pattern described in the theoretical framework, different for males and females. The younger male participants have showed more stoic way of responding to the depopulation process and its consequences. They possess more resources, in particular material resources and a belief towards a positive change, and are thus more often engaged in problem-focused coping. The younger female interviewees are more emotional and more often rely on help from the community or their families, as demonstrated by the emphasis they have laid upon the importance of social support.

The lack of previous qualitative research on the topic of rural depopulation in Bulgaria has been a great opportunity to explore Bania's context. However, the current research is marked by several limitations, which warrant mentioning and suggest further investigation. To begin with, appraisal has been considered only as an outcome, meaning that the process of evaluation has not been explored by any means. Yet, answering questions such as: is appraisal a conscious or unconscious process; how do personal commitments and goals influence the appraisal process, and what is the role of personality, could contribute to more thorough understanding of the experience of depopulation and its by-products. Second, emigration/out-migration as a coping strategy would have been better understood if residents who have already left the village as well as unemployed inhabitants had been interviewed. Regrettably, this is not the case because of time and financial constrains, and the fact that the younger male and unemployed residents have been frequently reluctant to participate in the study. Third, while coping has been defined as a process, in this research it has been examined as a style/behaviour. The reason for this shift is that the study is cross-sectional and not longitudinal, which is the required approach for studying coping as a process. Furthermore, because the study is cross-sectional, the cognitive changes that occur over time as a result of the relationship between the individual and the environment, and which lead to emotion-focused coping are not investigated in depth.

Notwithstanding the limitations of this study, it could be seen as a solid basis for future research and a step towards better understanding of the problems which those left behind experience in rural Bulgaria. Its results suggest that in order to increase satisfaction and quality of life among the villagers, policy makers need to focus on the local level. Unless problems such as, for example, inadequate transport, low health care quality and lack of amenities are solved in a way that they recognise localised conditions, outmigration and high mortality will continue to prevail and will lead to intensification of the depopulation process and the resulting from it problems.

### **Acknowledgments**

The authors are grateful to the Graduate School of Spatial Sciences at University of Groningen for its financial support as well as to a number of reviewers for their extensive and constructive feedback.

## Notes

<sup>1</sup> The phrase means “*Na gaza na geografjata*” in Bulgarian and it is frequently used to describe very remote places.

<sup>2</sup> The exact year of depopulation commencement at national level depends on the definition of depopulation that is used. According to Bucher and Mai depopulation is “the shrinking of region’s population in a long-term scale” (Bucher and Mai 2005, p.6). They argue that the depopulation process in Bulgaria started around 1985. Boshikiov (2006), on the other hand, defines depopulation as a process of declining number of people due to both - negative natural increase and negative international net migration.

<sup>3</sup> According to Kiradjiev’s classification (1997) villages are big when their population exceeds 2000 inhabitants, middle sized are villages with population between 1000 and 2000 inhabitants, and small villages have population less than 1000 inhabitants.

<sup>4</sup> The official retirement age in Bulgaria is 60 years for females and 63 for males (U.S. Social Security Administration 2012).

<sup>5</sup> According the Eastern Orthodox religion name days ought to be celebrated and are official feasts.

<sup>6</sup> Analgin is a popular Bulgarian pain-killer.

<sup>7</sup> Community relationships include all kinds of social connections among Bania’s residents.

<sup>8</sup> The term means “*sedjanka*” in Bulgarian.

## References

- Auclair, E and D. Vanoni (2002) Policies and local structures supporting the social and occupational integration of young people in Mayenne, France. Pp. 59-78 in T Dax. and I. Machold eds., *Voices of Rural Youth. A Break with Traditional Patterns?* (Wien, Austria: Bindsanstalt für Bergbauernfragen)
- Boshikiov, D. (2006) The Depopulation in Bulgaria: Regional Aspects for the Period 1946-2001. *Naselenie* 1 (2) pp. 41-69
- Boyle, P., K. Halfacree and V. Robinson (1998) *Exploring Contemporary Migration* (Harlow: Addison Wesley Longman)
- Bucher, H. and R. Mai (2005) Depopulation and its consequences for the regions of Europe. *Council of Europe DG3/CHAP10* pp. 1-59
- Clocke, P. (1985) Counterurbanisation: a Rural Perspective. *Geography* 70 (1) pp. 13-23
- Eurostat (2009) *Eurostat Regional Yearbook 2009* (Luxembourg: Publications Office of the European Union)
- Eurostat (2012) *Database Statistics*, <http://epp.eurostat.ec.europa.eu/tgm/table.do?tab=table&init=1&language=en&pcode=tps0002&plugin=1>; accessed on 23/6/2012
- Folkman, S. and R.S. Lazarus (1980) An Analysis of Coping in a Middle-Aged Community Sample. *Journal of Health and Social Behavior* 21 pp. 219-239
- Glendinning, A., M.Nuttall, L. Henry, M. Kloep and S. Wood (2003) Rural communities and well-being: a good place to grow up?. *The Sociological Review* 51 pp. 129-156
- Hennink, M., I. Hutter and A. Bailey (2011) *Qualitative Research Methods* (London: Sage Publications)
- Hobfoll, S. E. (1989) Conservation of Resources: A New Attempt at Conceptualizing Stress. *American Psychologist* 44 pp. 513-524

- Jamieson, L. (2000) Migration, Place and Class: Youth in a rural area. *The sociological Review* 48 (2) pp. 203-233
- Jekova, W. (2006) The migration in Bulgaria and its influence on the demographic processes and structures. *Naselenie* 1 (2) pp. 20-40
- Jentsch, B. (2006) Youth Migration from Rural Areas: Moral Principles to Support Youth and Rural Communities in Policy Debates. *Sociologia Rural* 46 (3) pp. 229-240
- Kiradjiev, S. (1997) Population decline in the Bulgarian villages. *Problemi na geografijata* 1 (2) pp. 112-118
- Lazarus, R.S. (1993) Coping theory and Research: Past, Present, and Future. *Psychosomatic Medicine* 55 pp.234-247
- Lazarus, R.S. and A. DeLongis (1983) Psychological Stress and Coping in aging. *American Psychologist* 38 pp. 245-254
- Lazarus, R.S. and S. Folkman (1984) *Stress, appraisal and coping* (New York: Springer Publishing Company)
- Machold, I., T. Dax and A. Meisinger (2002) Youth participation in Rural Society in Murau, Austria. Pp. 103-121 in T. Dax and I. Machold eds, *Voices of Rural Youth. A Break with Traditional Patterns?* (Wien, Austria: Bundesanstalt für Bergbauernfragen)
- Mladenov, Ch. (2001) Depopulation in the rural regions of Bulgaria. *Problemi na geografijata* 1 (2) pp. 44-49
- Melis, K. (2010) Changing rural societies: a case study of rural youth in North Groningen, the Netherlands, 1950s-1990s. *Conference Paper ESSHC Ghent 2010* pp. 1-21
- National Statistical Institute (2011) *Census 2011 (Final results)* (Sofia: National Statistical Institute) Available online at <http://www.nsi.bg/EPDOCS/Census2011final.pdf>
- National Statistical Institute (2012) *Population Statistics*, <http://www.nsi.bg/otrasalen.php?otr=53>; accessed on 24/6/2012
- Nedelcheva, T. (2005) Socio-psychological characteristics of the retirees in the Bulgarian village. Pp. 33-48 in S. Dobрева and V. Jikova eds, *The long third age in the Bulgarian village* (Sofia: Bulgaria Rusticana Press)
- Ni Laoiri, C. (2001) A Matter of Life and Death? Men, Masculinities and Staying 'Behind' in Rural Ireland. *Sociologia Ruralis* 41 (2) pp. 220-236
- Panagyuriste Municipality (2012) *Village of Bania*, <http://panagyurishte.org/?act=cms&id=277>; accessed on 10/6/2012
- Paniagua, A. (2011) In No-Man's Land. Community, Identities and Moral Lives in Depopulated Settings in the North of Spain. *Advances in Applied Sociology* 1 (1) pp.12-21
- Parrott, W. (2001) *Emotions in Social Psychology* (Philadelphia: Psychology Press)
- Smitt, C.A. and R.S. Lazarus (1990) Emotion and Adaptation. Pp. 609-637 in L.A. Pervin ed., *Handbook of personality: Theory and research* (New York: Guilford)
- Stockdale, A. (2002a) Towards a typology of out-migration from peripheral areas: A Scottish case Study. *International Journal of Population Geography* 8 pp. 345-364
- Stockdale, A. (2002b) Out-migration from Rural Scotland: The Importance of family and Social Networks. *Sociologia Ruralis* 42 (1) pp. 41-64
- Stockdale, A. (2004) Rural Out-Migration: Community Consequences and Individual Migrant Experiences. *Sociologia Ruralis* 44 (2) pp. 167-194
- Sugareva, M. (2006) Depopulation, Demographic Aging and the Need for a specific demographic policy. *Naselenie* 1 (2) pp. 70-83

- Sugareva, M., N. Tsekov, D. Donev and D. Boshikiov (2008) *Demographic situation in the depopulated regions: On the example of North-western Bulgaria* (Sofia: Prof. Marin Drinov Academic Publishing House)
- U.S. Social Security Administration (2012) *Social Security Programs Throughout the World: Europe, 2010*, <http://www.socialsecurity.gov/policy/docs/progdsc/ssptw/2010-2011/europe/bulgaria.html>; accessed on 7/6/2012
- Throits, P.A. (1995) Stress, Coping, and Social Support Processes: Where Are We? What Next?. *Journal of Health and Social Behavior* 35 pp. 53-79
- Tsekov, N. (2006) Reflection of the regional policy on the Bulgarian village in the period 1944-1989. *Problemi na geografata* 1 (2) pp. 44-52
- Wengraf, T. (2001) *Qualitative Research Interviewing: Biographic Narrative and Semi-structured Methods* (London: Sage Publications)

---

---

### **Chapter 3: “*The graveyard is the biggest neighbourhood*”: Experience of Ageing and Social Support in the Depopulating Village of Bania, Bulgaria**

---

---

**Nina Conkova, Ajay Bailey**

**Key words:** experience, ageing, social support, Bania, Bulgaria

#### **Abstract**

Ageing in Central and Eastern Europe, in terms of both demographic and societal change, is regarded as more difficult as it is in the rest of Europe. By applying a mixed methodology this study examines the experience of ageing as well as the structure and perceptions on the social network of elderly in the depopulating village of Bania, Bulgaria.

Results show that the older villagers suffer from multiple problems such as poverty, impaired health combined with low health care quality, and loneliness. The presence of death and several negative stereotypes of older people have also significantly contributed to the negative experience of ageing. The positive features of ageing discussed by the older inhabitants of Bania are the satisfaction of retirement as well as the joy of caring for and seeing their children and grandchildren succeed in life.

The social network size of elderly in Bania is smaller than that of elderly elsewhere. This is especially so in winters, when those living only temporary in the village return to their city lives. Adult children, together with spouses, are perceived as the most important source of social support. However, when adult children do not live close by, neighbours have partially overtaken the role of supporting the adult children’s parents. Moreover, the social interaction among the elderly in Bania occurs for the most part in the neighbourhood. The villagers have, though, a strong sense of community, they are well connected and mutually supportive.

## **Introduction**

Ageing has become a global phenomenon but there are regional differences in its magnitude and timing as well as in the way in which it is experienced. Currently, the majority of European elderly live in the northern and western states, but it is projected that the countries in Southern and Eastern Europe will overtake in the decades to come [23]. Besides, scholars have unanimously agreed that ageing in Central and Eastern Europe is more difficult than it is in the older member states since it is closely interwoven with the difficult transition to market economy [4,18,22,32,34]. On the one hand, the economic and social upheaval contributed to the so-called demographic crisis in the region, where low fertility and high emigration considerably reinforced the ageing of the population [18]. On the other hand, the collapse of institutions, which had ensured older adults' well-being in the past, led to decreased chances to experience the positives of ageing at present [22].

This paper aims to explore and describe the experiences of ageing in the depopulating village of Bania, Bulgaria. In more details, the study seeks to reveal what are the perceived positive and negative features of becoming older as well as what are the structure and perceptions on the social network of elderly in Bania. The research presented here represents one of the first such attempts to explore the experience of individual ageing in rural Bulgaria and the chosen methodology is largely qualitative.

### ***A brief overview of the determinants of population ageing***

In a broader context, the population ageing is a result of low fertility, increasing life expectancy at birth, and the progressive ageing of the baby-boom cohorts [13]. In Bulgaria, like in other Central and Eastern European countries, there is a fourth key determinant of ageing, namely high emigration of the young economically active people in fertile ages [18,22,30]. In rural Bulgaria, the ageing process is, moreover, strengthened by the long-lasting out-migration of young people as well as by the return migration of elderly to the villages, a migration type that is currently taking place [20]. Consequently, the proportion of people aged 65 years and over and the median age are higher in the Bulgarian villages than they are in the cities [35]. On the whole, life expectancy at birth has been increasing in both - the country and rural areas, but it is still one of the lowest in the European Union [4,10,12]. Accordingly, Botev (2012, p. 70) asserts that a unique feature of the ageing process in Bulgaria is that the population is "ageing without living longer". In this vein, it is also argued that while in Europe the group of those aged 80 years and over is the fastest growing group of elderly [11], in rural Bulgaria the group of oldest old declined by more than four percent, a process not observed in any other European country [14].

### ***Towards life-course and individual perspective of ageing***

Previously, the demographic facet of the population ageing process was briefly discussed. Ageing could, however, also be examined from a life-course perspective, that is 'being old' is a stage of life. The individual ageing starts when one is born, but begins to develop progressively in the sixties, when retirement as well as many other major physical, psychological, and social changes, occur [36]. Results from the Eurobarometer survey of late 2011 reveal that 63.9 years is the age when the citizens of the 27 European member states consider themselves as being old [11].

According to Lazarus and Lazarus (2006) the features of the individual ageing and the changes that accompanied it can be negative and positive, though no strict distinction between both is really possible. Some of the positives of ageing are the satisfaction of retirement, especially when there is an alternative to work; the joy of caring for children and grandchildren; the potential for making desirable changes in oneself; and the acquired wisdom. On the other hand, some of the negatives of ageing include an increasing awareness of one's death, being one of the most universal sources of dread among elderly; the experience of death of family members and friends; an increasing impairment of health; and an increasing intergenerational gap due to social change [24].

In Bulgaria, empirical findings reveal a tendency towards a negative portraying of the process of becoming older. Research highlights various problems among elderly, such as poverty, low health care quality, loneliness, and social pessimism. These are separately discussed below.

### *Poverty*

Within the European Union, Bulgaria, along with Latvia, Cyprus and Romania, has one of the highest poverty rates among elderly as well as the highest proportion of people aged 65 years and over, who experience severe material deprivations [4,11]. In rural Bulgaria half of all pensioners define their economic situation as hard or unbearable. The older villagers often cannot afford to pay their bills, attend a doctor and buy prescribed medicines. Because of insufficient financial means and an irregular transport they have since a long time also desisted from going on vacation or simply to the city to visit their kin. Greatest difficulties in this regard are reported by the oldest and the one and two-person households [6].

### *Low health care quality*

Low income is not the only reason because of which the Bulgarian peasants often remain medically untreated. This problem is deeply rooted in the paradoxical Bulgarian reality – the smaller the village, the greater the proportion of elderly and the lower the quality of health care. Unlike, for example, rural UK, where provision of home care and meals on wheels is comparable with urban areas [40], in rural Bulgaria it is fortunate if there is even a commuting general practitioner and meals on wheels, and most of the time there is neither a dentist nor a pharmacy [20]; an actuality that partially explains the nearly twofold mortality rates in rural areas compared to urban areas<sup>2</sup>.

### *Loneliness*

Dykstra (2011) argues that the elderly in Central and Eastern Europe are lonelier than their counterparts in the rest of Europe. Loneliness in Russia and Bulgaria is significantly correlated with widowhood, small family size, and limited contact with family members as well as with economic deprivation and poor health [22]. It is also evident that the level of loneliness increases with an advancing age. This is, however, not because of the age per se

---

<sup>2</sup> In 2011 the crude death rate in urban areas was 21.4 per thousand population compared to 12.2 per thousand population in rural areas [29].

but rather because of an increasing reduction in social activities due to health impairment and diminishing importance of social ties [8,22].

### *Social pessimism*

The current socio-economic status of older people in Bulgaria is in a sharp contrast with what they evaluate as significant for their well-being. Studies conducted in various regions in the country suggest that the value orientations among older people revolve around themes such as health and vitality, family happiness, and wealth [32,33]. In due course, this sharp contrast has resulted in an increasing social pessimism. About 45 percent of the households in the Bulgarian villages are comprised of only pensioners, the majority of whom express a lack of satisfaction with their lives and achievements as well as a lack of will to go on [28].

### *Social support*

Social relations are considered to have a positive effect on the individual's health and well-being [11,22,40]. Yet, the nature of social interactions and their effects alter as people move across the life span [1]. When an individual enters the stage of 'being old', a stage that is associated with declining health and less material resources, he or she is more likely to seek support from kith and kin or in other words to rely on social support [5,39]. Social support is divided into five groups, which include emotional aid (e.g. providing an advice), small services (e.g. lending household items), large services (e.g. regular help with housework and long-term health care), financial aid (e.g. providing small or large loans and gifts), and companionship (e.g. doing things together and participating in the same organisation) [42].

It is also argued that the type of support that is provided depends more on the characteristics of the relationships and less on the characteristics of the individuals<sup>3</sup> [39,42]. Studies on social support reveal that close kin relationships are strongest and most supportive; bonds that usually provide all types of social support [41,42]. According to Wegner (1997) most support to older people comes from a spouse and in absence of a spouse from adult children. Friends and siblings provide emotional support and companionship whereas neighbours, being in a close proximity, offer small services and companionship [39,40].

Several studies suggest that the size of older people's social network in various regions varies between five and seven [15,39]. Furthermore, while in the USA and the Netherlands those living in small towns and rural areas tend to have more family members in their social networks, in rural UK and conceivably in rural Bulgaria this is not the case [40]. Wegner (2001) argues that this is the result of migration being more significant determinant of social network composition than rurality is. Finally, similarly to rural UK areas, where older people have more contacts with their neighbours than their urban counterparts [40], the relationships with neighbours in rural Bulgaria are well manifested. Visiting neighbours or asking them for a favour is a sort of life style in the Bulgarian villages [28].

---

<sup>3</sup> The only personal characteristic that directly relates to social support is gender. As a whole, women provide more emotional support and better maintain relations and networks than men [40].

## **Methodology**

This study aims to explore the experience of ageing as well as the structure and perceptions on the social support network in the depopulating village of Bania, Bulgaria. Given the manifold research objective, a mixed methodology was chosen. Multiple data gathering techniques, called also triangulation, were opted for in order to study the phenomenon of ageing from different angles [2]. Under the umbrella of ethnography, participant observations and visual methods were employed to elicit the everyday life of the elderly, and represent the place, in which they are ageing. Pink (2007) argues that photographs cannot represent social structures and emotions but are a good tool when seeking to represent material environment and enliven the verbal narratives. Participant observations, on the other hand, foster a better understanding of the individual behaviour, cultural norms and social structures [17]. Semi-structured in-depth interviews were also carried out in order to examine the participants' perceptions and experiences of ageing and social support. Social support was further studied by means of social network analysis, which allows for a quantitative investigation of the social network structure [9].

### ***Study location***

The village of Bania is a former resort village situated in Pazardzhik district, South-central Bulgaria. It has undergone negative economic and demographic development, which has led to a drastic decline in number of inhabitants. Unlike other resorts but similarly to other settlements in hilly areas the village has been in a state of depopulation since 1992, when its population consisted of 1171 inhabitants. Throughout the years Bania lost about 40 percent of its population reaching only 705 inhabitants in 2011. Over a period of 19 years, Bania's natural increase and net migration were always negative, with natural decrease responsible for more than 50 percent of its depopulation. The age dependency ratio in Bania in 2011 was 72 percent, where the young dependency ratio declined from 18 to 10 percent while the old dependency ratio increased from 38 to 62 percent between 1992 and 2011 [29]. These figures lead to a conclusion that Bania's population is ageing at a high pace.

### ***Data collection***

The field work of this study took place in August 2011. The recruitment process started with the selection of a focal actor – a woman at the age of 75 - deemed to be a typical representation of an elderly person in Bania.

### ***Name generator survey***

The focal actor was interviewed and asked to fill in a name-generator survey<sup>4</sup>. Then, the focal actor's alters<sup>5</sup> and their alters were tracked down and asked to name the people they most frequently interacted with over the last six months. Questions about the type and duration of the relationships were also asked. The process of tracking down alters discontinued when the field work period was over. All alters residing in Bania were contacted personally whereas alters living outside the village were contacted by phone.

---

<sup>4</sup> The name-generator survey is a standard method to enumerate networks and describe network structure and characteristics [27].

<sup>5</sup> The persons who have been named in a name-generation survey are called alters.

Regrettably, indirect contact resulted in a higher non-response rate and about 20 people had to be removed from the social network dataset. The total number of actors in the social network analysis dataset, which was created for this study, is 105. The actors reside either in Bania or in the close by villages and cities, their age ranges between 5 and 89 years, their marital status is married, widowed, divorced or single, and finally with regard to occupation they are retired, unemployed or employed.

#### *In-depth interviews*

Several alters were also recruited for in-depth interviews. The selection criteria were permanent residency in Bania, age of 60 years and over, being retired, and gender. In total 20 interviews, with duration between half an hour and one and a half hours, were conducted. Three of the interviews were conducted with families (spouses were interviewed together) and two were carried out with key informants, whose profession is kept secret for the purpose of confidentiality. The remaining 15 interviewees were 10 women and 5 men ranging in age from 60 to 89. Furthermore, the participants varied in their socio-demographic backgrounds. While some of interviewees have been residing in Bania their entire lives, others moved to the village only after they had retired. Second, all of the participants lived in one or two person households except of four interviewees, who co-reside with adult children and grandchildren. In addition, two of the participants reported to have decayed relationship with their children and another three shared that their children live abroad. With regard to marital status, one participant was never married, one male and five female were widowed and all others were married.

#### *Participant observations and visual methods*

Participant observations were carried out through participating in the older people's daily life by, for example, visiting them, sharing meals and coffees as well as by sitting with them outside their homes. Additionally, the researcher often strolled in the village in order to explore the physical environment. Notes about the most important and interesting observations were written during the day while field diaries were written in the evenings. Besides, photographs aimed to imprint these most important observations were taken. Several of the photographs were also taken because of the participants' narratives and exhortations to look around and see, for example, the empty houses, overgrown with bushes front doors and pedestrian paths, and the left to ruin empty buildings of schools and shops.

#### *Data analysis*

The verbatim transcriptions of the interviews, the field diaries and the photographs were analyzed with Maxqda<sup>TM</sup> software (version 10). Segments of the texts and photographs were coded with inductive codes (stemming from the data), in-vivo codes (using participants' words as codes) and deductive codes (stemming from the theory). Once the coding process was finalised, the codes were grouped into categories and concepts. The latter are used to structure the results chapter and present the findings.

The data collected by means of a name-generator survey were entered into UCINET (version 6), a computer-assisted software program for the analysis of social networks and other proximity data [19]. As UCINET is matrix oriented, all ties were entered into a matrix where existing ties between actors were coded 1 and non-existing ties 0. Because the focus of this paper is on elderly people, a shortened version of the network was also created. The

shortened dataset consists of only elderly people aged 60 years and over, there are no divorced elderly and only 3 actors are in employment. Both datasets were used for the calculation of descriptive measures such as density, degree, geodesic distance, reciprocity, centralization index, and number of cliques<sup>6</sup>, and for testing differences between groups of actors.

## **Results**

This chapter presents the main results of the study. It is structured in accordance with the concepts derived from the data analysis and the afore-presented literature review.

### ***The onset of ageing***

The older people in Bania perceive ageing as a long-lasting process, which however has an onset marked by retirement, impairment of health, which leads to the inability to work and perform everyday duties, the moment when one gives up the will to live, and when one has to take care of grandchildren. While the first three markers of the ageing process were named by participants from both genders, the last was only reported by female interviewees.

*“Well, I felt that I am getting older after 50 years old. Around this time I started looking after my grandchildren too. And since then I am older”. (Woman, 71 years old, lives in one person household)*

### ***Perceived negative features of ageing***

The older inhabitants of Bania seem to experience many problems because of which they defined ageing as bad, difficult and even as a deadly disease.

*“Ageing is something negative. I read in the newspaper today that to be old is a disease. But...it is such - deadly disease”. (Man, 79 years old, lives in two person household)*

As discussed in the introduction chapter, most significant problems among elderly people in Bulgaria are poverty, impaired health in combination with low health care quality, loneliness, and social pessimism. These were also identified by the older residents in Bania, with highest importance given to the lack of money.

*“Now, with this way of living...the lack of money...one does not think so much about being sick as about the lack of money. And this is because when you get sick you need money to go to the doctor. But when there is no money...?” (Woman, 74 years old, lives in one person household)*

The experience of poverty among Bania’s elderly has led to many deprivations such as, for example, buying medicines and clothes, and going on vacation.

### **Case study: Poverty and Deprivations**

Georgi (not his real name) is a 67 years old man who lives with his wife, son and grandson. His daughter and her family live in the municipal city of Panagyuriste. Georgi, like most male residents in Bania, was a miner and receive a higher than the average pension in Bulgaria, but he, however, revealed a feeling of poverty. This feeling seems to be determined by a very low household income owing to the low pension of Georgi’s wife

---

<sup>6</sup> In this paper it is looked only at measures, which are meaningful at the macro level. Measures that provide information at the micro level will not be discussed because of confidentially reasons.

and the unemployment status of his son. Consequently, Georgi's pension is used to cover most of the household's expenses and he said to have personal expenses of only 3.60 leva per month. When asked what he buys with the money, Georgi answered: "*a bus ticket to Panagyuriste.*" Georgi added that he is helping with the renovation of his daughter's house and therefore two, three times a month he travels to the city. Georgi and his wife narrated that they are in good health, which allows them to produce most of the food they consume. With regard to other expenses, Georgi said:

*"We do not buy clothes, nothing. What we have from before, that is what we wear. (...) We are not used to buying cloths anymore, I do not feel like, I do not go anywhere. Thus I do not need new cloths. If I go to the bath or to Panagyuriste, I put on some trousers. Otherwise I am always like this – with the rags."*

Another problem of ageing which the participants frequently mentioned is their impairing health in combination with low health care quality. The overall health state of the residents in Bania was described as "*very bad*" and even "*tragic.*" They also often expressed dissatisfaction with the competences of the commuting general practitioner in Bania.

*"Nobody is satisfied with him [the general practitioner]! I am not satisfied too because he is not kind, he is a rough man. The doctor has to be courteous, to give courage to the ill people. Not to say that he is often drunk and when there when not. Simply, I am not satisfied!"* (Woman, 75 years old, lives in one person household)

As suggested by previous studies, the perception of being ill is in a sharp contrast with the participants' belief that to be healthy and independent is the most positive feature of ageing.

*"The best things [about ageing] are when one is healthy and when one has a company (...) For me personally, [the best thing] is to be healthy and to be able to do things for myself. Not that I am very healthy, but I am also not very sick. Nobody is taking care of me, I can cook for myself, I can take care of myself. There is nothing better than this."* (Woman, 75 years old, lives in one person household)

*"But if one is ill, what is the difference...there is no need to live and to be ill and to torture yourself...and to torture your family."* (Woman, 89 years old, lives in five persons household)

The association between the inability to take care of oneself due to impaired health and torture reveals a rather pessimistic attitude to life. This has been further expressed by some of the participants, mainly living in one or two person households. They stated that there is nothing positive in life and nothing to dream about as well as that living is not worth and therefore they need not take care of themselves any longer.

*"But until...60 years old I had self-confidence, I had family and I had something to do. Now...I do not have self-confidence anymore, I do not feel like [doing anything] and simply I do not feel like living. I do not want to live, it is not worth."* (Woman, 64 years old, lives in one person household)

A negative feature of the ageing process experienced by the elderly in Bania but not previously discussed by Bulgarian scholars is the experience of death. In the village of Bania death has become part of the residents' everyday life. There is a general perception that the old people are "*dying out as flies,*" which in the course of time led to the transformation of the graveyard into "*the biggest neighbourhood in the village.*" Furthermore, the occurrence of death is always signified by the ring of the church bell, which the participants stated to hear at least once a week as well as by the many obituaries distributed along the streets, which the interviewees said to read regularly in order to keep themselves updated with the village news (see photographs 1 and 2).



Photograph 1: Obituaries on an empty house



Photograph 2: Obituaries on the main bus stop

It is unknown when and why the tradition of distributing obituaries in both ways - pasting them in public (at doors, houses, trees, and bus stops) and publishing them in the press - started in Bulgaria but Vasileva (2001) argues that the number of published obituaries has increased dramatically after 1999. She claims that the distribution of obituaries is used by the Bulgarians to ensure immortality of the deceased. Other opinions, mainly found in internet forums<sup>7</sup>, regard the distribution of obituaries as an interesting tradition that may not be unique to Bulgaria but that is also not observed in many other countries<sup>8</sup> [43]. It is seen as mirroring the Eastern Orthodox religion and the belief that Bulgarian society is rather negative [3].

The last aspect of the concept of death that was revealed in the village of Bania is the funerals of frequent occurrence, which are seen as a possibility to meet friends and relatives. *“Of course I meet them [my friends and ex colleagues]. When we go out...now as the grandmas go to funerals...we are constantly there [at the graveyard], we meet there.” (Woman, 71 years old, lives in one person household)*

Death of family members and friends, and the out-migration/emigration process in Bania has led to the experience of loneliness. According to Nedelcheva (2005) loneliness in the Bulgarian villages is experienced at much younger age than in the cities and is even more seen as a sort of life style because the children have since a long time left not only the village but also the country. The narratives of the participants revealed that the village of Bania is not an exception from this trend.

*“The people in Bania are lonely. They have nothing to do...it is hard for the people, especially for the women, who live alone. Here in the village men die younger and women remain alone. Their children are far away...it is hard.” (Key informant)*

A startling finding of this study is that loneliness is not only typical of the widows and the residents, whose families have either out-migrated or emigrated but also of some of the

---

<sup>7</sup> In Bulgaria literature on the topic of distributing obituaries is scarce, making the discussion difficult and up to the first author’s cultural knowledge, and ideas found on the internet.

<sup>8</sup> Most of the countries, where this tradition is observed, are Central and Eastern European.

elderly, whose families are still residing in the village. Among them the perception of loneliness is reinforced by a feeling of being superfluous and a burden for one's family.

*"When my grandchildren were younger it was different. But now...now grandma is not needed. I have looked after them a lot, they grew here. But now they hardly come...now I am alone. (...) But I don't go either. They [the children] have been working the whole day; I cannot go there and sit. And what shall I do? Wait to get a dish? No, I prefer to cook for myself, and to eat peppers and tomatoes with white cheese than to go and eat in a foreign house." (Woman, 71 years old, lives in one person household)*

### ***Towards a more positive perception of ageing***

The positive features of ageing which the interviewees discussed are the joy of caring for children and grandchildren and seeing them succeeding in life as well as the satisfaction of retirement. While the latter was mentioned by all participants, the former feature was predominantly revealed by female elderly, who still have regular contact with their close family members.

*"Most important for me are my children and the only grandson I have. I am so delighted when he comes. I often tell him: you are my pride. (...) I have here [on the wall] one 'picture'...his diploma from the Medical University. And I kiss it, and I make the sign of the cross, and then I wish him to be alive and healthy<sup>9</sup>." (Woman, 75 years old, lives in two person household)*

With regard to retirement, the participants explained that they had impatiently waited to retire because they felt tired from working and commuting as well as because they expected to have more leisure time, and to be independent when organizing their time.

*"I impatiently waited to retire. Really! And I was so happy that retirement is coming. (...) Because the last years before retirement the women are in such age that...I was working in three shifts and I could not relax at all. I was tired and I felt that I have no strength left." (Woman, 67 years old, lives in two person household)*

### ***Social Support***

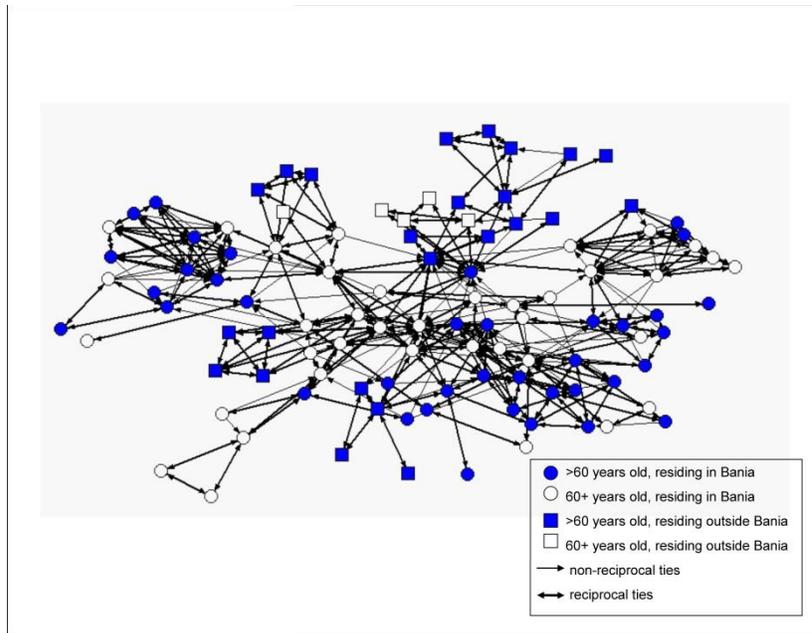
Social support is a complex concept, which in order to be well understood, requires to be examined from different angles. This paper discusses two of the components of social support in Bania, namely the existence of relationships in the village's network and their characteristics (network's structure) as well as the meaning given to the present social ties (perceptions on network).

#### ***Social network structure***

At first glance, as it can be seen in socio-gram 1, the actors in the complete network are well connected with no people who are isolated from the others. This is, however, not the case when the younger actors are excluded. By looking at socio-gram 2, one can see that there are two female elderly, who are disconnected from the other actors. This difference suggests that the younger actors in the network are essential for the complete connectedness between the residents in the village of Bania.

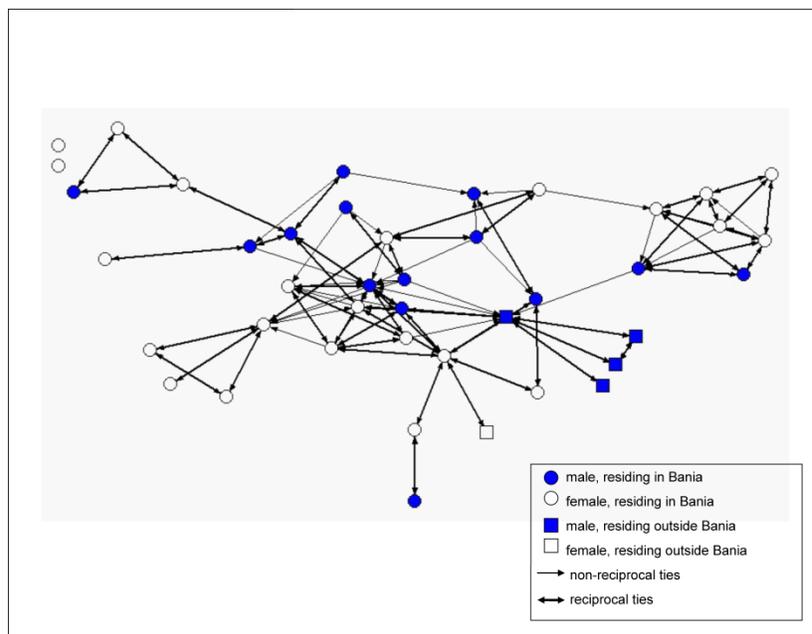
---

<sup>9</sup> In Bulgarian "be alive and healthy" means "da si jiv i zdrav". It is a very common expression, used to wish somebody good health.



Socio-gram 1: Complete network in the village of Bania

Second, the socio-grams demonstrate that both networks are fairly reciprocated and have visible network neighbourhoods at the periphery. Third, the fact that most of the actors in the complete network who reside outside Bania are younger than 60 years implies that the older villagers' interaction outside the village is mainly with their adult children, who have out-migrated.



Socio-gram 2: Shortened network in the village of Bania

To begin with the descriptive measures, the density of the complete sample social network in the village of Bania is 0.0517, which means that 5.2 percent of all possible ties in the studied network are actually present. Testing this value against a theoretical parameter<sup>10</sup>, allows concluding about the reliability of the observations [16]. The density value of the complete sample network is significant at 0.01 percent (Z-score 7.6) suggesting that it is very likely to observe a similar proportion of actual ties in any random sample of the same population.

The average degree<sup>11</sup> is a derivative measure of the density and provides information on the average number of ties between actors. The greater is the number of ties between individuals the better is the access to resources and the more are the alternative ways to satisfy one's needs [16]. The average degree of an actor in the complete (asymmetric) sample network is 5.4, which is fairly low given that there are 104 other outgoing ties or people who have been named<sup>12</sup>. When the shortened version of the sample network is considered, the average degree decreases even more and reaches 3.5. This number suggests that the elderly residents in Bania rely on a small number of people compared to all available when looking for social support. The rather low number of connections a person maintains could be well clarified by the participants' perception that there are few people left in Bania with whom they can interact.

*"There is no one to meet, there are no people. (...) There are almost no friends and neighbours. As you can see on this street - from the old school until the end of the village over there (pointing the opposite end of the street) - on that side live 4 people and on the other 5." (Man, 76 years old, lives in two person households)*

The provision of social support depends, furthermore, on the closeness between actors. This is analyzed by a geodesic distance<sup>13</sup>, which tells about the number of steps the individuals are from each other. In the village of Bania the actors are at a moderately short distance from each other as the average geodesic distance is 3.6. This means that a random person in the studied network will be able to reach anybody else within four steps when seeking or providing social support from/to another person.

Like most social networks, the studied network is asymmetric. Its reciprocity<sup>14</sup> is 69.2 percent and implies that the people in this network are fairly mutually supportive to each other and are both givers and receivers. The mutual support is well experienced by the participants, who described the people in the village as united and ready to help each other if needed.

---

<sup>10</sup> The performed test is a t-test against a theoretical parameter. The theoretical parameters are usually 0 (network density is 0) and 1 (network density is 1).

<sup>11</sup> The average degree equals the density multiplied by the number of actors in the network minus one [16].

<sup>12</sup> The average degree of an actor in the network, if symmetric, is 6.4. This is however more imprecise way of measuring average degree because it assumes that all ties are reciprocal.

<sup>13</sup> The geodesic distance is the number of relations in the shortest possible walk from one actor to another. A walk is a sequence of actors and relations that begins and ends with actors [16].

<sup>14</sup> Reciprocity is a measure which indicates the proportion of reciprocal ties relative to the number of all actual ties [16].

*“Here...yes, there are quarrels...we needle and hate each other, but here in the villages, if something happens, if one is in need, we will help each other. Here, we have always been on friendly terms.” (Man, 67 years old, lives in four person household)*

The emphasis on “here” or the local (rural) context in the quote above and the fact that not all actors in the sample network reside in Bania call into question whether there is a difference in the extent to which people with different place of residence are mutually supportive to each other. In order to answer this question the hypothesis that there are no significant differences in the means of reciprocal ties between people residing in Bania and elsewhere<sup>15</sup> has been tested. This has been done by means of an independent t-test under the assumption that all present ties are reciprocal. The performed t-test is significant at 0.01 percent and suggests that the inhabitants of Bania have significantly higher proportion of reciprocal ties and are thus more mutually supportive to each other than their urban counterparts.

The social network in Bania is a rather decentralized network. The centralization index<sup>16</sup> equals 26.4 percent and indicates a little variation between the number of links an individual possesses. When examining this variation more in-depth by looking at the micro level, it becomes palpable that the most central actors are the people who facilitated the data collection at the most. In order to control for this data collection bias, these people have been excluded from the analysis. As a result the centralization index has decreased to 19.8 percent, a number suggesting that the studied network is indeed not revolving around certain actors. In other words, there are no people who control the flow of resources in Bania.

The actors in a social network are non-randomly connected and therefore one of the major concerns of the social network analysis is the identification of sub-groups or cliques. Cliques are sets of actors, where each actor is strongly and directly connected to everybody else and hence they have a density of 1. Collins (cited by Wasserman and Faust, 1994, p.251) argues that since “cliques are highly cohesive groups, the individuals within these groups tend to also have very homogenous beliefs” and hence they are expected to be alike in their behaviours. In the shortened version of the network in Bania there are 13 cliques with each three actors being directly and strongly related to each other, and all sub-groups consist chiefly of spouses and/or neighbours. These findings imply that the exchange of social support among the elderly in the village occurs for the most part within the neighbourhood. This argument could again be explained qualitatively in view of the fact that the older interviewees reported to rarely go outside of their neighbourhood because of impaired health, leading to the inability to walk long distances.

*“Question: Do you interact with other people from the village except for the neighbours you have already mentioned?”*

*Answer: Look, we can't go anywhere. I personally can't walk [well]. My movement is to go to the shop and come back, and once a month to pick up my pension.” (Man, 76 years old, lives in two person household)*

---

<sup>15</sup> Everybody who falls into the category “elsewhere” is an urban resident. There was a small number of people residing in rural areas different than Bania but they have been excluded from this test.

<sup>16</sup> A centralization index measures the extent to which a graph is a star graph – there is one central node with the remaining nodes considerably less central. For more details on star graph refer to Hanneman (2005).

### *Types and perceived importance of social support*

In the context of the village of Bania, where depopulation is prevailing, all five types of social support were mentioned and highlighted as important for managing one's life. Yet, as the participants differ in their socio-economic backgrounds and needs, they emphasised different sources and types of social support as most important.

To begin with, **companionship** was evaluated as a very important type of social support by all participants, with an exception of a few interviewees, who showed reluctance to communicate with other inhabitants of Bania for several reasons: their perception of being "dotty," gossiping, or because of decreased importance of social contacts.

*"I do not feel like communicating with the people... (pause)...I simply do not want to communicate. (...) And I do not communicate with almost anybody in the neighbourhood (...) I tried but I realised that they only take advantage of me. And if something small happens they go and gossip. I do not like that. There is no need for it!" (Woman, 64 years old, lives in one person household)*

Among the other participants the companionship provided by friends and neighbours is perceived as an essential element in one's life because it is seen as a way to prevent loneliness and diversify the everyday life.

*"Well, it is very important to meet friends because one can maintain connections with people and not isolate oneself. I can't imagine my life without them. We are so used to each other. Without them we will be very secluded and lonely. I can't and don't want to imagine my life without them." (Woman, 64 years old, lives in two person household)*

Within the family, a particularly strong stress was laid on the importance of the spouse's companionship. The spouse in the village of Bania is seen as the closest person, and like friends and neighbours, he/she is essential in withering the feeling of loneliness.

*"For me, my grandma<sup>17</sup> is most important. (...) I need her to be my company. I can support her financially... but I need her for company, to have somebody to chat with. I have told her that if it happens that I remain after her, I will go in an elderly home. I do not want to stay alone at home." (Man, 76 years old, lives in two person household)*

With regard to the places where socialisation occurs, the participants most often mentioned the home and the street, and to a lesser extent other public spaces such as the bath, the shop, the coffee shop, and the graveyard. The home is a place where the elderly in Bania meet with their friends and neighbours on a daily basis in order to spend free time together by, for example, having a chat, drinking coffee, or watching TV.

*"We are always here- either at home or on the street. I overslept this morning and thus I called up Lina<sup>18</sup> [my neighbour] for the coffee quite late. And Ivan [another neighbour] also comes to my place, for a chit-chat or when his TV was broken, he was coming to watch with me." (Woman, 75 years old, lives in one person household)*

The street, on the other hand, is a place where the elderly organise working bee gatherings<sup>19</sup> (see pictures 3 and 4). The organisation of working bee gatherings is a Bulgarian custom with a very long history. However, the meaning of these gatherings has been changing with the

---

<sup>17</sup> In Bulgaria older people frequently use the term 'my grandma/grandpa' instead of 'my wife/husband' when referring to their spouse.

<sup>18</sup> All names in the quotes are fictitious.

<sup>19</sup> Called "sedyanki" in Bulgarian.

passage of time. At the beginning of their existence the working bee gatherings were occasions for young and old to sit together in the neighbourhood and perform work such as spinning, husk corn or thread tobacco on the strings for drying. In the 19<sup>th</sup> century the working bee gatherings were mainly attended by young single Bulgarians, who were looking for a potential mate. The working bee gatherings at that time were always attended with fire, singing, and dancing [26]. Nowadays, the working bee gatherings are mainly visited by elderly people, who see them as a good opportunity to socialise and discuss their hobbies (such as for example gardening and knitting), everyday life, politics, and to share their problems and past.

*“We gather every evening on the bench (smile). We organize senile working bee gatherings. (...) Every evening we are certainly having a working bee gathering, without making an appointment, we go out and talk about who has done what during the day, about what we have cooked, what we have eaten, sometimes we discuss the politics, sometimes the past...It depends on the mood.” (Man, 86 years old, lives in two person household)*



Photograph 3 and 4: Places where working bee gatherings are organised

Finally, a distinctive finding of this study is that there is a strong seasonal influence on the perception of number of people and possibilities for social interaction. A lack of people is much more strongly experienced during winters, when those who reside only temporarily in the village return to their city lives. According to a local lady, whom the researcher met in the coffee shop in Bania, there are no more than 250-300 people, who remain in the village in the winter time. Another interviewee said:

*“It is very hard to live here. Especially during winters. Now, it is still good, it is different during summers. Look, Vania has come again, other people come too and we can meet with them. But in the winter, they are gone and our encirclement is very closed. We stay mainly at home and every day is the same – housework and boredom.” (Woman, 60 years old, lives in four person household)*

**Emotional aid** in the village of Bania is provided in terms of opportunities to share personal issues and problems as well as to ask for advices. Most of the participants highlighted the emotional support received from their closest kin as most important. In particular, the interviewees appear to largely rely on their spouses and adult children.

*“I share things with my daughter, with whom else could I share personal issues? Yes, mainly with her. (...) We discuss everything with her, small problems, mood, health problems...simply everything.” (Women, 67 years old, lives in two person household)*

Siblings and their children were also given as a source of emotional support but only by unmarried participants. The interviewees most frequently turn to their brothers and sisters when in need to share and discuss personal problems.

*“Well, all problems are discussed in the family. I am more attached to my older sister [than to the younger] and my nephew. Thus all problems - without exceptions – my problems and their problems, we solve them all together.” (Woman, 74 years old, lives in one person household)*

Additionally, while some of the male participants uttered that their confidants are friends and neighbours, some of the female interviewees expressed unwillingness to seek any kind of emotional support. The latter group named two barriers to confiding, namely the perceived lack of close people and the belief that they are a burden for their families.

*“The personal problems I keep for myself. I do not share them, I tell them to myself at home. When I do not feel fine, I cry a little at home and I feel better then. And that is it! **Question:** It is painful to keep problems in yourself; don't you think your family and friends might be willing to support you in such situations? **Answer:** No, no...I do not want to tell my children...to burden them only. Why should I burden them, it is not worth!” (Woman, 71 years old, lives in one person household)*

Similarly to emotional support, some of the interviewees revealed that they do not seek **financial support**. These participants explained that they do not borrow money firstly as a matter of principle, and secondly because the residents in Bania do not have sufficient financial means and thus there are not many people whom to borrow money from.

*“Look, we are trying not to borrow money. We are planning our money carefully, so that we can cover our expenses. We don't want to burden other people.(...). I feel very uncomfortable when I have to ask somebody to lend me money. I had borrowed from my parents before but they passed away. Now I do not ask anybody, I feel uncomfortable because the people do not have money on their own.” (Woman, 60 years old, lives in four person household)*

However, when a hypothetical situation was considered, the interviewees most often mentioned their adult children and neighbours as a potential source of financial aid. Adult children and neighbours, along with spouses and friends, were also given as a source of financial support by those, who said to borrow money. With regard to the latter sources of financial support the participants revealed gender differences: spouses were mentioned only by female participants while friends were named only by male interviewees.

*“If he [my husband] is not with me, it will be very bad. My money finishes for less than two weeks. And if it is not him to give...from where should I take them otherwise? (Woman, 62 years old, lives in four person household)*

Family members and neighbours are also seen by the interviewees as providers of support when **small services** are considered. Neighbours - being the people in a closest proximity - are most frequently asked to take care of one's house in case one needs to travel, and to help with everyday duties such as, for example, gardening and preparation of winter supplies. When adult children live far away, neighbours are also asked for support with transport and supply of food, and sometimes medicines. The participants also revealed that they often engage in exchange of self produced food and seedling with their neighbours.

*“We have two neighbours, who live just down there (pointing a perpendicular street). And we try to help each other as much as possible. They help us with the car, when we need to go somewhere. We, on the other hand, help them with gardening. Our neighbour is handicap and we try to help him with what we can - mainly with physical work, with watering and hoeing his garden for example. We respect and help each other in the daily life.” (Man, 86 years old, lives in two person household)*

What concerns **large services**, the participants mentioned only closest kin as a source of support. In this regard, adult children provide predominantly long-term care and renovate their parents' house when needed.

*"My children help me a lot. They carry in my wood for the winter; they carry our repairs when needed. They help me with all the heavy work I can't manage alone."* (Woman, 71 years old, lives in one person household)

## **Discussion**

It is the authors of the Road Map for European Ageing Research report who claim that the European Union is facing an unprecedented demographic challenge - ageing - to which countries will need to respond in an innovative and sustainable way. We argue that in order to ensure successful coping strategies, which will cushion the negative consequences of this phenomenon in a way that the demands of elderly are also met, we need a qualitative investigation of their experiences, problems, and gains from the ageing process. This research has been undertaken with the purpose to examine what are the positive and negative features of the process of becoming old as well as to provide insight into the structure and perceptions on the social support network in the depopulating village of Bania. The study confirms most of the previous findings of ageing research but also brings in-depth and documents several locally determined specifics.

The study results substantiate that the individual ageing in rural Bulgaria is a process typified by both positive and negative experiences. However, the great prevalence of bad experiences, which were revealed by the participants, implies that the tendency towards a negative portraying of ageing in the country is not unjustified.

The negative evaluation of the ageing process is marked by poverty, loneliness, negative stereotypes, and social pessimism among others. In conjunction with previous studies, poverty is perceived as one of the most serious problems among Bania's elderly and leads to many material deprivations. Furthermore, a combination of impaired health and low health care quality has led to high mortality, which is well sensed by the inhabitants of Bania. Death has a strong presence in their everyday life as well as in the physical environment of the village. Reduced social interaction because of death of kith and kin, outward migration and emigration, decreased importance of social relations, gossiping, and self-perceptions of being dotty, superfluous and a burden for one's family, has, furthermore, led to the experience of loneliness. A noteworthy finding of this study is that loneliness is not only experienced among those living alone and having their families far away but also among residents, whose families still reside in Bania.

The main positive features of ageing, which were revealed by the older inhabitants of Bania, are the joy of caring for and seeing their children and grandchildren succeed in life as well as the satisfaction of retirement. Whereas the latter is a common experience in the village, the former is an experience, which is most typical of elderly, who maintain a close and frequent contact with their adult children.

With regard to social support, it was revealed that the size of the older people's social network in the village of Bania is four and is thus slightly smaller than the common size of five to seven proposed by Grundy (2001) and Wegner (1997). This finding could be explained with both – the depopulation process and the seasonal influence on the number of people in Bania. The inhabitants of Bania are, however, well connected and at a moderately

short distance from each other. It is also worth noting that the younger people are essential for the complete connectedness between the older inhabitants. The residents in Bania are, furthermore, more mutually supportive to each other than their urban counterparts and experience a strong sense of community.

In line with previous findings, spouses and adult children were regarded as most important sources of social support. Spouses have been named as providers of all types of social support whereas adult children have been mainly mentioned when considering instrumental, emotional and financial support but not companionship. Furthermore, because adult children often live outside the village of Bania and sometimes even outside the country, de facto they provide less social support than it is actually suggested by previous findings. Neighbours, on the other hand, are strongly and directly connected, and most frequently provide companionship, help with small services, and sometimes financial support.

In conclusion it can be said that the problems leading to negative experiences of the ageing process in the village of Bania remind on the main markers of the *culture of poverty* described by Lewis (1971). This concept, the author claims, embraces not only the physical poverty but also feelings of marginality, self-helplessness, dependency, personal unworthiness, resignation and pessimism. Lewis also argues “that the elimination of physical poverty as such might not be enough to eliminate the culture of poverty, which is a whole way of life” (p.22). The authors of this paper thus recommend that measures meant to fight negative stereotypes and thus decrease in social interaction, and loneliness should be undertaken simultaneously with reforms targeted at eradicating poverty and reforming health care. There is an urgent need for changes in attitudes towards the elderly, and mass media and education could be a good means to achieve these changes.

## References

- [1] Bengtson, V., D. Gans, N. Putney and M. Silverstein (2009) *Handbook of Ageing*. New York: Springer Publishing Company.
- [2] Berg, B.L. (2001) *Qualitative Research Methods for the Social Sciences*. US: Allyn and Bacon A Pearson Education Company.
- [3] Blog of Longanlon (2012) Obituaries and Mentality. Internet: <http://kaka-cuuka.com/1999> [last accessed 17/07/2012].
- [4] Botev, N. (2012) Population ageing in Central and Eastern Europe and its demographic and social context. *European Journal of Ageing* 9, pp. 69-79.
- [5] Cumming, E. and W. Hendry (1961) *Growing old: The process of disengagement*. New York: Basic Books INC.
- [6] Dobрева, S. (2005) The older people in the Bulgarian village as a labour potential [in Bulgarian]. In S. Dobрева and V. Jivkova (Eds.) *The long Third Age in the Bulgarian Village*. Sofia: Rusticana Press. Pp.73-106.
- [7] Dykstra, P. (2011) Key Findings from the MULTILINKS Research Programme. Online Publication Available at [http://www.multilinks-project.eu/uploads/papers/0000/0049/Multilinks\\_key\\_findings\\_final\\_report\\_D6.1.pdf](http://www.multilinks-project.eu/uploads/papers/0000/0049/Multilinks_key_findings_final_report_D6.1.pdf) [last accessed 17/07/2012].
- [8] Dykstra, P., T. van Tilburg and J. Gierveld (2005) Changes in Older Adult Loneliness: Results from a Seven-Year Longitudinal Study. *Research on Ageing* 27(6), pp. 725-747.

- [9] Edwards, G. (2010) Mixed-Method Approaches to Social Network Analysis. *ESRC National Centre for Research Methods*, University of Manchester.
- [10] Eurostat (2011) *Demography Report 2010. Older, more numerous and diverse Europeans*. Luxembourg: Publication office of the European Union.
- [11] Eurostat (2012) *Active Ageing and solidarity between generations. A statistical portrait of the European Union 2012*. Luxembourg: Publication office of the European Union.
- [12] Futureage (2011) A Road Map for European Ageing Research. Available at: <http://futurage.group.shef.ac.uk/> [last accessed 17/07/2012].
- [13] Gierveld, J. (2009) Chapter 5: Living arrangements, family bonds and the regional context affecting social integration of older adults in Europe. In *How Generations and Gender shape Demographic Change*. New York and Geneva: United Nations. Pp. 108-126.
- [14] Goll, M. (2010) Ageing in the European Union: Where exactly? Rural Areas are losing the young generations faster than urban areas. *Statistics in Focus 26*: Eurostat.
- [15] Grundy, E. (2001) Ageing and Vulnerable Elderly People in Europe. In *Ageing, Intergenerational Solidarity, and age-specific Vulnerability. Workshop Solicited papers and Country Reports*, Rome. 20-21 April, 2001.
- [16] Hanneman, R. and M. Riddle (2005) *Introduction to social network analysis*. E-book available at <http://faculty.ucr.edu/~hanneman/> [last accessed 17/07/2012].
- [17] Hennink, M., I. Hutter and A. Bailey (2011) *Qualitative Research Methods*. London: Sage Publications.
- [18] Hoff, A. (2008) Population Ageing in Central and Eastern Europe as an Outcome of the Socio-economic Transition to Capitalism. *Socialinis Darbas 7(2)*, pp. 14-25.
- [19] Huisman, M. and M.A.J. van Duijn (2005) Software for Social Network Analysis. In P.J. Carrington, J. Scott and S. Wasserman (Eds.) *Models and Methods in Social network Analysis*. New York: Cambridge University Press. Pp. 270- 324.
- [20] Kojuharova, V. (2009) Fresh air is not sufficient [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) *Ageing and Health*. Varna. Pp.449-455.
- [21] Kojuharova, V. and S. Dobрева (2005) The paradox of the “third age” in the contemporary Bulgarian village [in Bulgarian]. In S. Dobрева and V. Jivkova (Eds.) *The long Third Age in the Bulgarian Village*. Sofia: Rusticana Press. Pp. 60-72.
- [22] Korinek, K. (2009) Family Relations and the Experience of Loneliness among Older Adults in Eastern Europe. *Working paper*, Institute of Public and International Affairs: The University of Utah, pp. 1-34.
- [23] Lanzieri, G. (2011) The greying of the baby boomers. A century-long view of ageing in European populations. *Statistics in Focus 23*: Eurostat.
- [24] Lazarus R. and B. Lazarus (2006) *Coping with Ageing*. New York: Oxford University Press.
- [25] Lewis, O. (1971) Culture of poverty. In M. Pilisuk and P. Pilisyk (Eds.) *Poor Americans: How the White Poor Live*. USA: Transaction Inc. Pp. 20-26.
- [26] MacDermott, M. (1998) *Bulgarian Folk Customs*. London: Licensing Agency.
- [27] Marin, A. and K. Hampton (2006) Simplifying the Personal Network Name Generator: Alternatives to Traditional and Single Name generators. *Field Methods 19(2)*, pp. 163-193.

- [28] Nedelcheva, T. (2005) Socio-psychological characteristics of the retirees in the Bulgarian village [in Bulgarian]. In S. Dobрева and V. Jivkova (Eds.) *The long third age in the Bulgarian village*. Sofia: Rusticana Press. Pp. 33-48.
- [29] NSI (2012) Population: National Statistical Institute of Bulgaria. Sofia: Internet: <http://www.nsi.bg/otrasal.php?otr=19> [last accessed 17/07/2012].
- [30] Pavlova, J. (2009) Demographic and Economic Highlights of Bulgaria and aged people [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) *Ageing and Health*. Varna. Pp. 27-42.
- [31] Pink, S. (2007) *Doing Visual Ethnography*. London: Sage Publications.
- [32] Petrov, I. C. (2007) The Elderly in a Period of Transition: Health, Personality, and Social Aspects of Adaptation. *Annals of the New York Academy of Science* 1114, pp. 300-307.
- [33] Stoev, T., J. Hristov, D. Hristova and S. Savov (2009) Retirement a period of notable changes in the life of an elderly person [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) *Ageing and Health*. Varna. Pp. 345-361.
- [34] The World Bank (2007) *From Red to Gray. The "Third Transition" of Aging Populations in Eastern Europe and the former Soviet Union*. Washington DC.
- [35] Tsekov, N. (2008) Trends in depopulation of entire rural municipalities in Bulgaria over the period 1946-2001. *Naselenie Review* 1-2, pp. 29-45 [in Bulgarian].
- [36] Uhlenberg, P. (1992) Population Ageing and Social Policy. *Annual Review of Sociology* 18, pp. 449-474.
- [37] Vasileva, D. (2001) The obituaries in the Post-Socialist Press, Transition from a Tradition to Modernity. *UDK 393.7:316.774*, pp. 407-428 [in Bulgarian].
- [38] Wasserman, S. and K. Faust (1994) *Social Network Analysis: Methods and Applications*. New York: Cambridge University Press.
- [39] Wegner, G.C. (1997) Review of findings on social support networks of older Europeans. *Journal of Cross-Cultural Gerontology* 12, pp. 1-21.
- [40] Wegner, G. C. (2001) Myths and realities of ageing in rural Britain. *Ageing and Society* 21, pp. 117-130.
- [41] Wegner, G.C. and S. Shahtahmasebi (1991) Survivors: Social Network Variation and Sources of Help in Rural Communities. *Journal of Cross-Cultural Gerontology* 6, pp. 41-82.
- [42] Wellman, B. and S. Worthley (1990) Different Strokes from Different Folks. *American Journal of Sociology* 96(3), pp. 558-588.
- [43] Window to Bulgaria (2012) Online Blog. Internet: <http://windowtobulgaria.blogspot.de/2009/08/blog-post.html> [last accessed 17/07/2012].

---

---

## Chapter 4: ‘One size does not fit all’: Ageing and Europe 2020 in Bulgaria

---

---

This chapter is aimed to provide a policy-relevant discussion on the previously presented ageing research by embedding it in current European policies and their implementation in Bulgaria. For this purpose, firstly the Europe 2020 strategy and its relationship with ageing are presented. Then a concise introduction of the national context is provided. It comprises demographic, economic and social inclusion indicators as well as a description of the retirement scheme and pension system. The third section deals with the Bulgarian reforms and targets as related to Europe 2020. It builds upon the National Reform and Convergence Programmes as well as on the European Commission and Council recommendations. The fourth sub-chapter brings forward the voice of people on the subject of retirement by presenting additional results from the study on ageing conducted in the village of Bania in August 2011. The last section provides a discussion on the adequacy and (expected) achievements of the implemented reforms, where a special attention is devoted to the pros and cons of the increase in retirement age.

### 1. Europe 2020 strategy

The Europe 2020 strategy is designed to be a successor of the Lisbon strategy of 2000, which failed to achieve most of its initial goals (Age Platform Europe, 2010) as well as to mitigate the negative effects of the recent economic crisis. According to the European Commission (2010) the pre-crisis economic growth and achievements on the labour market have been obliterated and the Member States need to recover in a sustainable manner, which also takes into account the ageing of their populations.

The Europe 2020 strategy is built on two pillars. The first pillar is a **thematic approach** divided into three goals and five headline targets, which are supported by seven flagship initiatives. The second pillar is a **country reporting**, which main aim is to help member states to define national targets and implement the necessary strategies to achieve these targets. To this end, each member state has prepared a Convergence and National Reform Programmes, which are annually assessed by the European Commission (European Commission, 2010). The thematic approach is presented below, whereas the country reporting of Bulgaria is discussed later in this chapter.

#### *Thematic Approach*

The purpose of Europe 2020 strategy - to deliver high levels of employment, productivity and social cohesion - is translated into three mutually reinforcing priorities: *smart*, *sustainable* and *inclusive* growth. The *smart* growth is about developing an economy based on knowledge and innovation. The *sustainable* growth embraces the promotion of a more resource efficient, greener and competitive economy. Lastly, the *inclusive* growth comprises the development of a high-employment economy delivering social and territorial cohesion (European Commission, 2010). These three goals are divided into five measurable headline targets (European Commission, 2010):

1. *Employment*: to increase employment rates among the population aged 20 to 64 from 69 to 75 percent;
2. *Research and Innovation*: to invest 3 percent of the EU's GDP into R&D;

3. *Climate change and energy*: to reduce emissions by at least 20 percent as compared to 1990, and to increase the share of renewable energy sources and energy efficiency to 20 percent;
4. *Education*: to reduce the share of early school leavers from 15 to 10 percent and to increase the proportion of younger people in tertiary education from 31 to 40 percent;
5. *Fighting poverty*: to reduce the number of people at risk of poverty by 25 percent or 20 million.

In order to ensure the success of the Europe 2020 strategy the European Commission has launched seven flagship initiatives (European Commission, 2010):

1. Digital agenda for Europe
2. Innovation Union
3. Youth on the move (smart growth);
4. Resource efficient Europe
5. An Industrial policy for the globalisation era (sustainable growth);
6. An agenda for new skills and jobs
7. European platform against poverty (inclusive growth).

Ageing within the Europe 2020 strategy is chiefly regarded in the priority of inclusive growth and to a lesser extent in the priority of smart growth. Hence, age-related issues are to be found back in headlines 1 (Employment), 2 (Research and Innovation), and 5 (Fighting Poverty), and the flagship initiatives Innovation Union, Digital agenda for Europe, Agenda for new skills and jobs, and European platform against poverty. The first two flagships and headline target two relate to older people rather indirectly as they address the innovation and improvement of the health care system, which, then again, should enable European elderly to live healthy, active and independent lives. Health care related goals, in the way in which they are defined in Europe 2020 strategy, will not be further discussed in this thesis for the reason that their achievement is not dependent on older people's perceptions and behaviour.

The residual headline targets and flagship initiatives have a direct relation to older people, which is translated in three main goals: to increase **employment** among older workers<sup>20</sup>; to increase and improve their **skills** and competencies; and to eradicate **poverty** among elderly. These goals are interlinked and also connected to retirement schemes and pension systems. Increasing employment and achieving longer working lives require good health and possibilities to acquire and develop new skills throughout the lifetime. An increased and longer employment among elderly shall, furthermore, lead to a decline in poverty rates and financial pressure on public budgets. Governments have been worrying about the sustainability of their public budgets since several decades but their worry is even stronger nowadays as the so-called *baby boomers* are approaching retirement age. Europe is, therefore, expected to face a drastic decline in labour force and an increase in proportion of dependent elderly. This unfavourable development necessitates a pension reform, among others, which should facilitate the extension of working lives as well as lessen age-related public expenditures (European Commission, 2010).

---

<sup>20</sup> According to the European Commission, in 2010 46 percent of the population aged 55-64 was employed.

## 2. National Context

In this section several demographic, economic and social inclusion indicators, deemed to be essential for the understanding of the undertaken reforms in Bulgaria as well as for the discussion presented later in this chapter, are provided. When possible a comparison with the EU average is also presented.

### *Demographic indicators*

Bulgaria, together with Romania, joined the European Union in 2007 and since then it has taken a leading position with regard to lowest life expectancy among the 27 Member States (Botev, 2012; European Commission, 2011b and 2012c; Eurostat, 2012a). Whereas in the European Union life expectancy at birth reached 76.7 years for men and 83.5 years for women in 2010 (European Commission, 2012c), in Bulgaria men were expected to live on average 70.3 years and thus 7.1 years shorter than Bulgarian women, whose life expectancy at birth at that time was 77.4 years (Botev, 2012; NSI, 2012). Not only the current life expectancy at birth in Bulgaria is among the lowest but the country also observed the lowest increase between 1960 and 2009, namely less than 8 years for women and 7 years for men. It is, however, projected that the country will observe the greatest gains in life expectancy in the next five decades, namely 11.4 years for men and 9.1 years for women (European Commission, 2012c).

The life expectancy at age 65 was also one of the lowest within the European Union in 2009, namely 17 years for women (EU average: 20.54 years) and 13.8 years for men (EU average: 16.99 years) (European Commission, 2011b). It is projected that this will remain so in 2060, when the Bulgarians will live on average 24.8 years after their 65<sup>th</sup> birthday (European Commission, 2012c). On the other hand, when healthy life expectancy at birth is regarded, the people in Bulgaria seem to spend more years in good health than their European counterparts. Although the healthy life expectancy at birth declined from 67 to 61.9 years for males and from 73.8 to 65.6 years for females between 2007 and 2009, it is still above the European average of 60.9 years for men and 62 years for women (European Commission, 2011b).

Notwithstanding the low life expectancy at birth in Bulgaria, in 2010 the country was ranked 8<sup>th</sup> with regard to the oldest populations in the world (PRB, 2010). The median age of the Bulgarian population in that year was 41.4 years (EU 27 average: 39.8 years), 17.5 percent of the population was above 65 years (EU 27 average: 16 percent), 3.8 percent of the population was older than 80 years (EU average: 4.1 percent), and the old age dependency ratio (OADR) was 25.4 percent (EU 27 average: 23.6 percent). All four ageing indicators increased significantly between 1960 and 2010 and are, furthermore, projected to continue to increase and to reach respectively 49.6 years, 32.7 percent, 12.8 percent, and 60.3 percent in 2060 (Lanzieri, 2011).

### *Social inclusion indicators*

According to the Bulgarian Ministry of Finance (2011), the risk of poverty in terms of economic status is highest for the unemployed (55%), followed by the pensioners (32%) and the other economically inactive people (24%). It is, furthermore, argued that 66 percent of the Bulgarian elderly are at risk of poverty, which is much higher than the EU average (Council of the European Union, 2011). In 2009 around 59 percent of the population aged 65 years and over in the country experienced severe material deprivations as compared to the EU average of 7.6 percent. Similarly, in 2007 around 37 percent of the Bulgarian elderly felt left out of society, a value that is much higher than the EU average of 10 percent (Eurostat, 2012a).

### ***Labour market indicators***

In Bulgaria there were 4 781 thousand people in working age (between 20 to 64 years old) in 2010 but their number is projected to decline to 2 725 thousand in 2060 (European Commission, 2012c), which represents a drop of 13.9 percent<sup>21</sup>. The employment rate among the same age group increased between 2005 and 2008 and reached a value of 70.7 percent (European Commission, 2011; Eurostat, 2012b) but following the 2008 economic crisis it has started to decline and arrived at 63.9 percent in 2011 (Eurostat, 2012b). This is, however, not the case for the employment rate of older workers (55 - 64 years old), which has been constantly increasing between 2005 and 2010, when it reached 43.5 percent (European Commission, 2011). The overall, the long term, and the youth unemployment rates also increased and reached respectively 10.2 percent (EU average: 9.3 percent<sup>22</sup>), 4.8 percent, and 23.2 percent in 2010 (European Commission, 2011).

With regard to working hours it is argued that people in less developed countries within Europe tend to work longer hours, possibly because they need to compensate for lower hourly wages (European Commission, 2011b). Eurostat data substantiates this argument and shows that in 2009 Bulgarian men worked on average 40.8 hours a week compared to the EU average of 39.9 hours while Bulgarian women worked 39.9 hours a week compared to the EU average of 33 hours (European Commission, 2011b).

Finally, the average exit age from the labour market for both sexes in 2009 in Bulgaria was 64.1<sup>23</sup> years which is well above the EU average of 60.8 years for women and 62 years for men (European Commission 2011b; Eurostat, 2012a, GGP, 2012).

### ***Pension system and retirement scheme***

During the communism and the first half of the transition period the pension system in Bulgaria was based on a public pension fund, which, similarly to other institutions, collapsed after the crisis in 1997. In response to this unfavourable development, in 2000 the Bulgarian government undertook a pension reform. Since then the pension system in the country is based on a three pillar model, which is in compliance with the World Bank pension model (Draganov, 2009). The first pillar is a mandatory public pension with a contribution of 12.5 percent for all citizens. The second and the third pillars are private. The second pillar is mandatory with a contribution of 5 percent for all people born after 1960 and selected professions while the third pillar is based on a voluntary contribution (Draganov, 2009; European Commission, 2012). Furthermore, the retirement age was increased from 55 to 60 years for women and from 60 to 63 years for men. The length of service was also increased from 20 to 34 years for women and from 25 to 37 years for men (Draganov, 2009). Changes as to the minimum and maximum old-age pensions were

---

<sup>21</sup> The percentage of working population in 2010 was 63.2 percent while in 2060 it is expected to be 49.3 percent. The population stock data used for calculating these percentages are respectively 7 563 710 people and 5 531 318 people. Both numbers are derived from the Eurostat online database.

<sup>22</sup> Source: European Commission, 2012c

<sup>23</sup> There is data inconsistency regarding the average exit age from the labour market in Bulgaria. According to the Eurostat and the GGP contextual databases, this value was 64.1 years for both men and women in 2009. On the other hand, according to the European Commission (2012c) the average exit age from the labour market in the same year was 60.6 years for men and 59.9 years for women. This report adopts the former value because of its more frequent occurrence in reports and databases.

also made. The minimum pension after 2000 equals 115 percent of the social pension in the country, where the size of the latter is decided upon by the government on 1<sup>st</sup> of July each year. The maximum pension, on the other hand, equals 35 percent of the maximum taxable income (Draganov, 2009).

According to Draganov (2009) the pension reform from 2000 had a positive effect on the average but not on the minimum pension in the country. Additionally, the author claims that the pension amount<sup>24</sup> in Bulgaria is still inadequate although the replacement coefficient<sup>25</sup> increased from 28.2 percent in 1997 to 39.9 percent in 2008 (Draganov, 2009; Council of Europe, 2006). When studying the relationship between the 2000 pension reform and poverty, Draganov (2009) found out that the chance to fall into poverty decreased by 1.1 percent for males but increased by 4 percent for females (Draganov, 2009). A survey from 2009 also shows that more than 50 percent of the population in Bulgaria regard the provision of pensions as not good and around 1 in 4 as very bad (Eurostat, 2012).

In the first years after the 2000 pension reform the public expenditure on pensions as a percentage of the GDP had increased to 9 percent as compared to 6.1 percent in 1997, but started to decrease after that again and reached a value of 8.4 percent in 2008 (Draganov, 2009). In the subsequent years the expenditure on pensions increased again and reached 9.9 percent of the country's GDP in 2010 (European Commission, 2012c). Furthermore, 70 percent of the pension budget was spent for old-age pensions, 15 percent for invalidity pensions and the residual 15 percent for other pensions (Andreeva, 2009).

### **3. Country reporting**

In response to regional differences in economic growth, starting position, and magnitude and timing of the ageing process each Member State had to prepare a Convergence (CP) and National Reform Programmes (NRP) in compliance with the Europe 2020 strategy. The Bulgarian government adopted the country's Convergence Programme (2011-2014) and National Reform Programme (2011-2015) in April 2011.

The CP outlines the key policies and priorities in connection with the achievement of the objective for accelerating economic growth while maintaining macroeconomic and fiscal stability. In this regard, a special attention is devoted to the optimisation of the budgetary expenditure, where structural reforms in the field of pension and the social security system, health care and education are envisaged (Ministry of Finance, 2011a).

The NRP is closely linked to the CP and has translated the broad headline targets under the Europe 2020 strategy into national targets, reflecting Bulgaria's own development challenges and trajectory. The Bulgarian Europe 2020 targets are summarised in table 1.

---

<sup>24</sup> In 2008 the average pension in Bulgaria was BGN 108.98 (€143.67); the minimum pension was BGN 108.17 (€55.31); and the social pension was BGN 80.18 (€41).

<sup>25</sup> The replacement coefficient is defined as the ratio of the average pension to the average monthly wage (Draganov, 2009). The replacement coefficient should not be confused with the gross replacement rate at retirement, which is the level of pensions in retirement relative to earnings when working. The gross replacement rate at retirement in Bulgaria in 2010 was 49.8 percent. It is projected to continue to increase until 2030 when it will arrive at 56.2 percent and to decrease after that to 46.5 percent in 2060 (European Commission, 2012c).

Table 1: Bulgarian Europe 2020 targets

Europe 2020 targets	Bulgarian Europe 2020 target in the NRP
Employment	to increase employment rates among those aged 20-64 to 76 percent
Research and Innovation	to increase investment in R&D from 0.53 (2009) to 1.5 percent of GDP
Climate change and energy	to decrease energy consumption to 3.20 Mtoe; to increase the share of renewable energy in gross final energy consumption from 9.4 (2009) to 16 percent; to reduce green house emissions by 20 percent
Education	to reduce percentage of early leavers from education and training from 14.7 (2009) to 11 percent; to increase proportion of younger people in tertiary education from 27.9 (2009) to 36 percent
Fighting poverty	to reduce the number of people at risk of poverty by 260 000

Source: Ministry of Finance (2011b); European Commission (2011)

With regard to ageing, the targets that have been defined in the NRP are (1) to achieve employment among people aged 55-64 of 53 percent; (2) to promote lifelong learning and thus increase and improve older workers' skills; (3) to reduce the number of people aged 65 and more living in poverty by 52 000 or 10 percent (Ministry of Finance, 2011b).

In order to achieve these goals the Bulgarian government has undertaken several reforms and measures. With regard to increasing employment rates as well as improving skills among elderly, a 2011 National Plan on Employment and an Operational Programme "Human Resource Development" have been implemented. Their aim is to help people enter, re-enter, and stay longer on the labour market as well as to promote subsidised employment, training for professional qualification and key competences, and creating new jobs. Additional key priorities as to the labour market are improving its flexibility and security, providing efficient employment services, and improving matching between labour demand and supply (Ministry of Finance, 2011b). Furthermore, according to the Council of the European Union (2012) some progress with regard to increasing employment has been observed in 2011, however there is still a persistent increment in unemployment as well, which calls for a stronger re-orientation of active labour market policy.

What concerns the third goal - reducing poverty - the Bulgarian government has developed a National Concept for Active Ageing and promoted the creation of a network of long-term care services and the improvement of the pension adequacy (Ministry of Finance, 2011b and 2012b).

The National Concept for Active Ageing identifies nine key operational objectives which relate to (Ministry of Labour and Social Policy, 2012, p.6):

- Ensuring equal opportunity for active employment of older people;
- Ensuring financial stability of the pension system and equal opportunities for active and dignified life in retirement age;
- Creating conditions to improve the standard of living of elderly people through opportunities to increase incomes, rehabilitate housing, modernise the living environment;
- Ensuring equal opportunities for access to health services and increasing the life expectancy in good health for elderly people;
- Ensuring equal opportunities for access to education, lifelong learning, qualification improvement and requalification with a view of improving labour market mobility;
- Developing and modernising long-term care and ensuring equal opportunities for access to social services;
- Development of voluntary work;
- Development of the so-called “silver economy”;
- Overcoming negative stereotypes and building a positive public image of older people.

The 2011 and 2012 recommendations of the Council of the European Union suggest, furthermore, that given the high proportion of people at risk of poverty in the country, the NRP target for reducing poverty could only be achieved through proper design of policies for older workers as well as for the adequacy of social transfers<sup>26</sup> (Council of Europe, 2011 and 2012).

### ***Pension reform***

In order to improve the long-term sustainability of public finances and thus ensure macroeconomic stability and economic growth, reforms of the pension and social security systems were launched in 2011.

As of January last year, several measures meant to strengthen the first pillar of the pension system entered into force. These are (Ministry of Finance, 2011b, p.28):

1. An increase in social security contribution by 1.8 percent
2. An introduction of differentiated insurance income levels for self-employed on the basis of taxable income
3. An increase in length of service in third labour category by 4 months in each calendar year until 37 years for women and 40 years for men is reached in 2020 (as of January 2012)
4. Coverage of early retirement pension of first and second labour category workers by the professional pension fund instead of the public social security (as of January 2015)
5. Increase in retirement age to 63 years for women and 65 years for men.

Initially, the increase in retirement age was planned to start in 2021, where the retirement age of 63 years for women was to be reached in 2026 and 65 years for men in 2024. However, in

---

<sup>26</sup> In Bulgaria the level of expenditure on social benefits is lowest in the European Union, 15 percent of the GDP as compared to 25.3 percent in the EU (European Commission, 2011).

compliance with the Council recommendations of 2011, an annual increase of 4 months started as of 1<sup>st</sup> of January 2012, where the retirement age of 63 years for women will be reached in 2020 and 65 years for men in 2017 (Ministry of Finance, 2012a and 2012b; European Commission, 2012c).

Secondly, in order to increase the adequacy of pensions the Bulgarian government implemented the following changes (Ministry of Finance, 2011b and 2012b):

1. In 2013 old-age pensions will not be indexed
2. As of 2013 pensions will be indexed by a percentage equal to the consumer price index for the preceding calendar year
3. As of 2012 the minimum amount of the pension for length of service and old age will be increased from BGN 136.08 (€69.58) to BGN 145 (€74.14)
4. As of January 2017 the weight of each year of length of service is increased from 1.1 percent to 1.2 percent for social security pensions
5. As of January 2014 the maximum level of newly awarded pensions will be abolished
6. As of January 2017 the contribution for universal pension fund will be increased by 2 percent points to 7 percent.

Finally, two changes meant to promote longer working lives were adopted as of January 2012 (Ministry of Finance, 2012a):

1. The weight of each year of insurance length is increased from 3 to 4 percent in case the person continues working after meeting the conditions for retirement
2. The employer does not any longer have the right to terminate the contract of a employee because he/she is eligible for receiving an old age pension.

Notwithstanding the positive evaluation of the undertaken measures, the Council of the European Union also pointed out several shortcomings of the pension reform. On the one hand, it has been criticised because it is not linked to the life expectancy and the healthcare system in the country as well as it does not address gender differences. On the other hand, the Council addressed the need to take further steps to improve the adequacy of the pension system by restricting access to early retirement and by introducing stricter control and criteria for the allocation of invalidity pensions (Council of the European Union, 2011 and 2012).

The effect of the undertaken pension reform is complex and concerns the public finances, the labour market, the redistribution of income, savings, investments, and the potential and real growth. As a result of the increase in retirement age and in length of service, for example, it is projected that the labour force in 2030 will be about 51 thousand people higher, and the decrease in economically active people will be about 1.5 percent smaller as compared to if no reform was undertaken (Ministry of Finance, 2011a). The gross public pension expenditure is projected to increase from 9.9 percent to 11.1 percent between 2010 and 2060 but this increase is mainly due to enlarged pension expenditure for those aged 70 and over. As a result of the pension reform, the gross pension expenditure for all other age groups is expected to decline, with the highest decrease for those aged 60 to 64 years old. Furthermore, when the gross public pension expenditure is decomposed, it becomes palpable that the increase in dependency ratio is the only factor contributing to the overall increase in pension spending over the GDP. The coverage ratio,

the benefit ratio and the employment effect contribute, on the other hand, to a decrease in public pension expenditure, where the effect of employment is least pronounced, only -0.8 percent of the GDP compared to coverage effect of -3.9 percent and benefit ratio effect of -2.1 percent of the GDP (European Commission, 2012c).

#### **4. Perception on retirement in the village of Bania**

In recent years there has been an increasing recognition of the need to diverge from assessing development in terms of GDP growth and to pay more attention to people's well-being. In this line, it has been argued that there is need to look beyond pure economic and demographic measures as well as to shift focus towards "the propensity of older people to continue in work, to participate in society and to lead an active retirement with a high quality of life" (Eurostat, 2012, p.8).

In the previous sections of this chapter the targets regarding economic development, the national context, and the undertaken reforms were presented in numbers. This sub-chapter, on the other hand, focuses on the perception of older people on retirement. Its goal is to complement the research results regarding the experience of ageing presented in chapter 3 and thus to enable more thorough discussion on the success of ageing-related reforms in Bulgaria.

There are incongruous views about the nature and the effect of retirement on the lives of older people, but many Bulgarian and foreign authors have agreed that retirement is a process that leads to a decrease in income and enhances the likelihood for falling under the poverty line. Furthermore, while Mihailova-Alakidi (2009) argues that retirement in Bulgaria is a serious problem because it additionally results in a loss of social ties, a loss of prestige, and a reduced number of possibilities for career and life goals' attainment, Stoev et al. (2009) claims that retirement could be seen as both – collapse and joy. He suggests that prestige and career goals are not important among the villagers in Bulgaria as well as that the role of work as a value declines with an advancing age, which might lead to more positive experiences of retirement. On the other hand the author points out that retirement is associated with decreased self-confidence and frequently leads to a perception of being superfluous.

As of yet, two conclusions about retirement in the village of Bania have been made. Firstly, retirement is seen as a process that marks the beginning of the ageing process. Secondly, retirement is associated with positive experiences because it leads to benefits such as more leisure time and independence.

Further findings from the interviews conducted in August 2011 reveal that, unlike commonly believed, the decrease in income levels due to retirement is not perceived as a serious problem by many of the inhabitants of Bania. They explained that before retirement they neither had "*much higher nor sufficient income.*" Moreover, as the quote below suggests, these participants seem to appreciate more the acquisition of free time than to be concerned with the decrease in income.

*"Well, when we worked we earned more money. But the difference was not big. (...) Plus the life is now different. We are now free, look...the children are grown and everybody took his own path. And we are only caring for ourselves. Thus, the fact that we are now free is more important than the income." (Woman, 67 years old, lives in two person households)*

Other participants, however, revealed a perception of a drastic decline in income after retirement. These people have mainly worked in the close by cities and said to have received higher salaries than their counterparts, who used to work in Bania or other neighbouring villages.

*“Well there is one negative feature of retirement, namely that there is a drastic decrease in financial means after one retires. I, personally, from a relative good salary as a teacher in Pazardzhik<sup>27</sup> moved to a very low pension. In general, the income [after retirement] decreases 3, 4 times.” (Man, 74 years old, lives in two person household)*

Similarly, while many of the participants seem not to have experienced a significant decrease in social ties after retirement, others did report a decline in social interaction. Whereas the latter group of interviewees used to work in a “good team” in distant cities, the former group of participants uttered that they did not discontinue meeting their colleagues after they had retired because these used to be their neighbours and friends from the village.

*“Well, I still maintain my contacts. My colleagues are mainly from this or the neighbouring village Bata. We always look for each, we talk on the phone, and we see each other...to exchange a thought or two.” (Man, 65 years old, lives in three person household)*

In contrast to the perceptions on change in income and social interaction, which are different among older people who used to work in rural and urban areas, and which lead to both positive and negative experiences of retirement, other perceptions seem to have led to entirely negative experiences.

To begin with, as discussed by Stoev et al. (2009), retirement in the village of Bania is seen as a negative process because it leads to a feeling of being superfluous.

*“It is hard when one retires because one starts to feel unnecessary; one is not needed in this world anymore - yesterday you worked while today you have to stay at home.” (Woman, 74 years old, lives in one person household)*

Secondly, many of the participants stated that their expectations of good and relaxed life after retirement did not become true either because they have had to provide informal care to their sick parents or because they simply could not afford the realisation of their dreams.

*“And I thought that when I retire earlier, we will go on vacations, but now that my mother got sick. And it is good that I retired because who would have taken care of her otherwise. My brother is younger, he is working and he cannot. Thus as people say the cat plans, the mouse ruins its plans. The same goes for us.” (Woman, 60 years old, lives in three person households)*

Thirdly, when speaking about retirement the participants often referred to the particularly disadvantaged situation of the female elderly, which also explains the stronger perception of poverty among women than among men.

*“The older women of today...the retirement system has harmed them so much. The entire law is against them. Their pensions are almost twice as lower as those of men, as what they are entitled to.” (Man, 74 years old, lives in two person household)*

---

<sup>27</sup> Pazardzhik is the district capital.

Lastly, with regard to the retirement scheme in Bulgaria, the participants revealed a negative perception owing to the difficult process of becoming a retiree as well as to the increase in retirement age.

*“(...) that is what I speak about...in order to retire one needs months and to experience many worries.” (Man, 65 years old, lives in three person household)*

The interviewees provided two main reasons for their dissatisfaction with the “*scheme of increasing the retirement age*.” The first argument revolves around the idea that as age advances, people “*amortise*<sup>28</sup>” and thus lose the ability to perform their duties at work. The second argument goes a step further and adds that while the older people with impaired health are forced to stay on the labour market, the younger people remain unemployed.

*“Well, it was good as it was - 60 years for men and 55 for women. People’s memory fades...they start making mistakes. They are not that good [in their jobs] anymore...the work requires memory, one needs to think and to pay attention.” (Man, 86 years old, lives in two person households)*

*“This - that they increased the retirement age and want to increase it more...people will wet themselves in the chairs now while the young cannot find a job.” (Woman, 67 years old, lives in two person households)*

## **5. Discussion**

This section aims to assess the current ageing-related policies in Bulgaria by taking into account the results of the study conducted in the village of Bania in 2011 as well as the country’s economic and demographic development. While it is realised that some of the study results are locally determined and might not be valid for other regions in Bulgaria, this discussion brings without doubts an insight into the relationship between policy design and implementation, and people’s needs and reality.

Ageing in Bulgaria is a difficult process in terms of both population change and individual experiences. Ageing-related reforms should, therefore, be targeted at (1) cushioning the negative effects of the ever increasing number of elderly, while at the same (2) ensure that quality of life and well-being among the older people are improved.

With regard to cushioning the negative effects of the population ageing, the Bulgarian government has given a highest priority to the issue of maintaining the sustainability of the public budget by introducing pension, health care, education and labour market reforms. It could be argued that the pension reform is well designed as the strictly-age-related expenditure in general and the gross public pension expenditure in particular are projected to increase by only around 1 percent<sup>29</sup> although the country is expected to observe a sharp increase in OADR. However, while a great weight is accredited to the effect of the pension reform, other possible measures to improve the sustainability of the public budget are not considered accordingly. For example, an increase in the state income could be achieved not only through increasing employment rates and postponing retirement, but also through stronger regulations on the

---

<sup>28</sup> To “amortise” is a term frequently used in Bulgaria to explain that one’s health is impairing.

<sup>29</sup> In comparison, countries like Lithuania, Slovenia, Norway, Belgium, and the Netherlands are expected to record an increase in strictly-age-related expenditure of 8 percent or more (European Commission, 2012c).

payment of social security contributions. The European Commission has also touched upon this issue by pointing out that in Bulgaria there is a substantial problem with undeclared work, which is estimated to be 30 percent of the country's GDP (European Commission, 2011a).

In connection with improving older people's quality of life and well-being, the Bulgarian government set the targets of reducing poverty and promoting life-long learning. Although active ageing is not an explicit goal, it has also been touched upon in the NRP. When these targets are compared to the results of the study in Bania, it becomes palpable that a special attention has to be devoted to the target of reducing poverty. Essential in this regard is the improvement of the pension adequacy. Poverty among the Bulgarian elderly is experienced mainly due to lower pension amounts, which not only lead to severe material deprivations but also to reducing the value of one of the benefits of retirement, namely the fulfilment of expectations of good and relaxed old ages. Some changes in the pension system were made in order to achieve this goal such as, for example, increasing the minimum amount of the pension by €4.16. The effects of these changes have, however, not been examined and it is, therefore, questionable whether they are sufficiently well designed to lead to a decrease in the proportion of older people at risk-of-poverty by 10 percent. Furthermore, as suggested by the participants and the Council of the European Union, the Bulgarian government should recognise gender differences and thereby ensure that the disadvantaged situation of older women will be improved.

The second measure meant to reduce poverty among elderly is linked to increasing employment rates. In this regard, as argued by the Council of the European Union, it is necessary to further develop policies for older workers as well as for foreign investments, which will result in more jobs. Additionally, investments should be regionally distributed in order to decrease unemployment rates at municipal level. According to the 2010 cohesion report of the European Union, 33 percent of the Bulgarian municipalities have about 150 percent higher unemployment rate than the national average.

As argued earlier in this chapter, in order to increase employment rates and promote longer working lives, it is necessary to guarantee that there are possibilities for acquiring and developing new skills throughout one's lifetime. The Bulgarian government has set the goal of lifelong working but this goal has not been operationalised; neither measurable targets nor policies have been defined.

Similarly, with regard to active ageing in general and social exclusion in particular, no specific and measurable goals have been identified. The study results suggest that the Bulgarian elderly suffer from loneliness, social pessimism, and feelings of being superfluous and a burden for one's family and society. While one of the key objectives of the National Concept for Active Ageing is to overcome negative stereotypes and build a positive public image of the older people, a plan how to achieve this goal is not included. Nothing is also mentioned as to how to include elderly in the mainstream society, a problem that requires a prompt action given that the process of value alteration is a long-term process.

Finally, although the increase in retirement age and length of service are measures designed to increase employment rates among the older workforce and thus to also decrease poverty, the results of the study in Bania suggest that this measure has conflicting effects. On the one hand, in

addition to decreasing poverty rates, postponing retirement will be beneficial for the elderly in terms of decreasing the feeling of being superfluous. On the other hand, it results in rather negative emotions because the elderly revealed unwillingness to work longer.

According to Liefbroer (2009) it is well advised that policy makers take the views of the population on retirement into account as overambitious targets may fireback. It is, furthermore, argued that there are several more reasons because of which the procedure of the increase in retirement age should be postponed or at least adjusted to the national economic and demographic situation if the government is to achieve improved well-being among the Bulgarian elderly. To begin with, the retirement scheme reform is not linked to life expectancy, meaning that there is a disproportionate increase of retirement age and life expectancy. While the retirement age is to be increased by 4 months each year and thus 40 months per decade, the life expectancy at birth is projected to increase by only 9 months per decade (European Commission, 2012c). This means that in 2020 men will spend only 7.9 years and women 16.6 years<sup>30</sup> in retirement. This argument is further confirmed by Graziella Caselli, who examined the sustainability of the pension reforms in the European countries by linking it to life expectancy. Caselli concluded that countries with low life expectancy need not increase retirement age while France and Finland, which still have retirement age below 65, would need to take measures in that regard. The author also argues that countries like the Netherlands and Italy seem to have a retirement age which is well matched to life expectancy, while countries such as Germany and Denmark introduced a higher pension age than necessary to sustain (Population Europe, 2012).

Second, as suggested by the participants, before retirement age is increased, unemployment, especially among younger and older workers, should be reduced. According to the 2012 Active Ageing and Solidarity between Generations report of Eurostat, unemployment among older workers provides a de facto route for early retirement. Such a development will only have a negative effect on the sustainability of the public budget.

Third, achieving longer working lives will only be possible if the proportion of people involved in lifelong learning increases. In 2010 only 1.4 percent of the population aged 25 to 64 years was in lifelong learning compared to the European average of 9.1 percent (European Commission, 2011b).

Lastly, if retirement age is to continue to have an annual increase of 4 months, reforms as to the provision of social care should also be implemented. Bulgaria is among the countries with one of the lowest age at first birth, coverage rate for children above 3 years, and expenditure on social protection (Eurostat 2012a). Furthermore, according to Dykstra (2011), in countries with weak social care systems, most help with raising children comes from grandparents. This means that if retirement age is increased, especially among women, employment among mothers with young children might decrease.

To recap, it is recommended that the Bulgarian government should take better account of the national level of economic and demographic development when designing and evaluating ageing-related reforms and thus deviate even more from the one-size approach. More specific and measurable targets should be identified if the envisaged reforms are to be successful. A more flexible retirement scheme acknowledging gender and regional differences should also be

---

<sup>30</sup> Retirement age in 2020 will reach 65 years for men and 63 for women, where the life expectancy at birth is projected to be 72.9 years for men and 79.6 years for women.

considered. While some elderly might need to retire earlier due to health or family issues, others might be willing to work longer full or part-time in order to keep higher level of income, maintain social contacts or simply feel necessary.

### **References**

- Age Platform Europe (2010) 'Introduction to the European Institutions and the European Union Policy-Making Processes of relevance to older people.' Available at: <http://www.sante.public.lu/publications/sante-fil-vie/senior/introduction-institutions-europeennes-personnes-agees/introduction-institutions-europeennes-personnes-agees-en.pdf> [accessed 24/07/2012].
- Andreeva, I. (2009) Flexible forms of pension and employment of the older people [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) Ageing and Health. Varna. Pp.387-407.
- Botev, N. (2012) Population ageing in Central and Eastern Europe and its demographic and social context. *European Journal of Ageing* 9, pp. 69-79.
- Council of Europe (2006) 'European Committee of Social Rights: Conclusions about Bulgaria.' Available at: [http://www.coe.int/t/dghl/monitoring/socialcharter/conclusions/State/Bulgaria2006\\_en.pdf](http://www.coe.int/t/dghl/monitoring/socialcharter/conclusions/State/Bulgaria2006_en.pdf) [accessed 10/08/2012].
- Council of the European Union (2011) 'Council Recommendation on the National Reform Programme 2011 of Bulgaria and delivering a Council Opinion on the updated convergence programme of Bulgaria, 2011-2014.' *Official journal of the European Union* C 209/5. Available at: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2011:209:0005:0009:EN:PDF> [accessed 24/07/2012].
- Council of the European Union (2012) ' Council Recommendations on the National Reform Programme 2012 of Bulgaria and delivering a Council opinion in the Convergence Programme of Bulgaria, 2012-2015.' *6 July 2012 Brussels 11245/12*. Available at: <http://register.consilium.europa.eu/pdf/en/12/st11/st11245.en12.pdf> [accessed 24/07/2012].
- Dykstra, P. (2011) 'Key Findings from the MULTILINKS Research Programme.' Online Publication Available at [http://www.multilinks-project.eu/uploads/papers/0000/0049/Multilinks\\_key\\_findings\\_final\\_report\\_D6.1.pdf](http://www.multilinks-project.eu/uploads/papers/0000/0049/Multilinks_key_findings_final_report_D6.1.pdf) [last accessed 17/07/2012].
- Draganov, D. (2009) Material status of the third age people – the role of the pension policy in Bulgaria before and after the year 2000 [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) Ageing and Health. Varna. Pp.362-386.
- European Commission (2010) 'Europe 2020: A strategy for smart, sustainable and inclusive growth.' *Communication from the Commission 3.3.2010 Brussels COM(2010) 2020*. Available at: [54](http://eur-</a></p></div><div data-bbox=)

[lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2010:2020:FIN:EN:PDF](http://lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2010:2020:FIN:EN:PDF) [accessed 24/07/2012].

European Commission (2011a) ‘Assessment of the 2011 national reform programme and convergence programme for BULGARIA.’ *Commission staff Working Paper 7.6.2011 Brussels SEC(2011) 711 final*. Available at: [http://ec.europa.eu/europe2020/pdf/recommendations\\_2011/swp\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/recommendations_2011/swp_bulgaria_en.pdf) [accessed 24/07/2012].

European Commission (2011b) ‘Demography report 2010: Older, more numerous and diverse Europeans.’ *Commission Staff Working Paper in collaboration with Eurostat*. Available at <http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=5936&furtherPubs=yes> [accessed 24/07/2012].

European Commission (2012a) ‘Assessment of the 2012 national reform programme and convergence programme for BULGARIA.’ *Commission staff Working Document 30.5.2012 Brussels SWD(2012) 302 final*. Available at: [http://ec.europa.eu/europe2020/pdf/nd/swd2012\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/nd/swd2012_bulgaria_en.pdf) [accessed 24/07/2012].

European Commission (2012b) ‘Recommendation for a Council Recommendation on Bulgaria’s 2012 national reform programme and delivering a Council opinion on Bulgaria’s convergence programme for 2012-2015.’ *30.5.2012 Brussels COM(2012) 302 final*. Available at: [http://ec.europa.eu/europe2020/pdf/nd/csr2012\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/nd/csr2012_bulgaria_en.pdf) [accessed 24/07/2012].

European Commission (2012c) ‘The 2012 Ageing report. Economic and Budgetary projections for the 27 EU Member States (2010-2060).’ *Directorate-General for Economic and Financial Affairs and Ageing Working group of Economic Policy Committee, Brussels*. Available at: [http://ec.europa.eu/economy\\_finance/publications/european\\_economy/2012/pdf/ee-2012-2\\_en.pdf](http://ec.europa.eu/economy_finance/publications/european_economy/2012/pdf/ee-2012-2_en.pdf) [accessed 24/07/2012].

European Union (2010) ‘Investing in Europe’s Future: Fifth report on economic, social and territorial cohesion.’ Luxembourg: Publication office of the European Union.

Eurostat (2012a) ‘Active ageing and solidarity between generations: A statistical portrait of the European Union 2012.’ *Eurostat Statistical Books*. Available at [http://epp.eurostat.ec.europa.eu/portal/page/portal/product\\_details/publication?p\\_product\\_code=KS-EP-11-001](http://epp.eurostat.ec.europa.eu/portal/page/portal/product_details/publication?p_product_code=KS-EP-11-001) [accessed 24/07/2012].

Eurostat (2012b) ‘Statistics: Population database.’ Available at: [http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/main\\_tables](http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/main_tables) [accessed 10/08/2012].

Lanzieri, G. (2011) The greying of the baby boomers. A century-long view of ageing in European populations. *Statistics in Focus* 23: Eurostat.

- Liefbroer, A.C. (2009) 'Policy Brief #2: European's opinions on the timing of retirement.' Multilinks Publication. Available at: [http://www.multilinks-project.eu/uploads/papers/0000/0024/Second\\_Policy\\_Brief\\_MULTILINKS.pdf](http://www.multilinks-project.eu/uploads/papers/0000/0024/Second_Policy_Brief_MULTILINKS.pdf) [accessed 24/07/2012].
- Mihailova-Alakidi, N. (2009) Retirement – acquisition or loss [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) Ageing and Health. Varna. Pp.424-439.
- Ministry of Finance (2011a) 'Convergence Programme (2011-2014).' Sofia. Available at: [http://ec.europa.eu/europe2020/pdf/nrp/cp\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/nrp/cp_bulgaria_en.pdf) [accessed 24/07/2012].
- Ministry of Finance (2011b) 'National Reform Programme (2011-2015): *In implementation of "Europe 2020" Strategy.*' Sofia. Available at [http://ec.europa.eu/europe2020/pdf/nrp/nrp\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/nrp/nrp_bulgaria_en.pdf) [accessed 24/07/2012].
- Ministry of Finance (2012a) 'Convergence Programme (2011-2014).' [in Bulgarian only] Sofia. Available at: [http://ec.europa.eu/europe2020/pdf/nd/cp2012\\_bulgaria\\_bg.pdf](http://ec.europa.eu/europe2020/pdf/nd/cp2012_bulgaria_bg.pdf) [accessed 24/07/2012].
- Ministry of Finance (2012b) 'Europe 2020: National Reform Programme: 2012 Update.' Sofia. Available at: [http://ec.europa.eu/europe2020/pdf/nd/nrp2012\\_bulgaria\\_en.pdf](http://ec.europa.eu/europe2020/pdf/nd/nrp2012_bulgaria_en.pdf) [accessed 24/07/2012].
- NSI (2012) Population: National Statistical Institute of Bulgaria. Sofia: Internet: <http://www.nsi.bg/otrasal.php?otr=19> [last accessed 17/07/2012].
- Petrov, I. C. (2007) The Elderly in a Period of Transition: Health, Personality, and Social Aspects of Adaptation. *Annals of the New York Academy of Science* 1114, pp. 300-307.
- Population Europe (2012) 'Library: Statements: Long-Live Europe: Demographic Prospects for Europe in the Next Decades –Population Europe Event.' Available at <http://www.population-europe.eu/Library/Statement.aspx?q=DfUs030n097VVY5GhzbfsA==> [accessed 16/08/2012].
- PRB (2010) 'World Population Data Sheet 2010.' *Population Reference Bureau*. Available at: <http://www.prb.org/Publications/Datasheets/2010/2010wpds.aspx> [accessed 10/08/2012].
- Stoev, T., J. Hristov, D. Hristova and S. Savov (2009) Retirement a period of table changes in the life of an elderly person [in Bulgarian]. In P. Naydenova and G. Mihova (Eds.) Ageing and Health. Varna. Pp.345-361.

---

---

## Appendices

---

---

### 1. In-depth interview guide 2010

**Introduction:** My name is Nina Conkova and I am currently following the research master with specialisation in Population studies at the University of Groningen, the Netherlands. As a part of my study I am conducting a research on the topic: population decline in Bulgaria. More specifically I am looking forward to finding out about the individual experience and coping behaviour of people living in villages with population decline in South-central Bulgaria. Your village has been chosen because of its declining population and the closure of many of the village's facilities. I will hold the information you give me in the strictest confidence and use it only for research purposes. No names will be mentioned in the research outcome. You are free not to answer a question or stop the interview at any time. I would like to also ask you for permission to recorder the interview. If you have any questions, please let me know.

**Background information:** Age, sex, family status, occupation

**Opening question:**

1. Could you please tell me how a normal day of your life passes? (Could you describe your daily life?)

*Probes: working: where, need to travel; children-school, shopping, meeting family/friends, sporting, leisure time (watching TV, sleeping, taking a walk)...*

**Main questions:**

2. What is the difference between before, say when there were more people in the village, and now?

*Probes: work availability, family/friends, infrastructure/facilities, aliveness/fun, change of norms and values, social life...*

3. Are there school, hospital, shops, trains and buses in your village?

→If yes, ask for time tables (difference between before and now)?

4.1. How do you handle situations of being sick? / What do you do when being sick?

*Probes: go to the doctor here, nothing, go to the next village/city, diagnose myself, ask somebody in the village...*

4.1.1 In case of travelling, how do you travel?

*Probes: by car, bus, train, bike, walking*

4.2. Where do your children go to school and how do they reach it?

*Probes: do not go, go somewhere else, study at home, local person volunteer as a teacher at home; travel by bus, train, bike, walk...*

4.3. Where do you do your groceries/ shopping in general?

*Probes: in the village, do not do it—grow my own food, go to the next village/city, somebody brings it for me...*

4.3.1. In case of travelling, how do you travel?

*Probes: by car, bus, train, bike, walking*

5. You mentioned that [SOMEBODY] helps you/drives you/do for you...How do see your life without him/her?

*Probes: impossible, sad, difficult, the same, better, happier...*

**Closing questions:**

6. Do you miss something in the village?

*Probes: infrastructure, people, customs, culture...*

7. Do you consider leaving the village?

8. Do you think there is any chance that you (as a person, community) or the government can positively influence the situation of your village? If yes, how?

**Thank you very much for your participation!!**

## 2. In-depth interview guide 2011

**Introduction:** My name is Nina Conkova and I am currently following a research master with specialization in Population studies at the University of Groningen, the Netherlands. As a part of my study I am conducting a research on the topic of ageing in rural areas in Bulgaria. More specifically I am looking forward to finding out about the individual experience of ageing, retirement and social support of people living in villages with population decline in South-central Bulgaria. Your village has been chosen because of its declining and ageing population. I will hold the information you give me in the strictest confidence and use it only for research purposes. No names will be mentioned in the research outcome. You are free not to answer a question or stop the interview at any time. I would like to also ask you for permission to recorder the interview. If you have any questions, please let me know.

### Background information:

[Note gender]

Age, marital status, occupation

If the person is retired, ask:  
At what age did you retire?

### Opening question:

1. Could you please tell me, what is your opinion about ageing in general?/ What do you think about ageing in general?  
*Probes: good/bad thing, a positive/negative experience, a biological/a social development, a separate stage/ life course stage*

### Main questions:

#### Ageing:

2. When does ageing start in your opinion? Why then?  
*Probes: after retirement, at a certain age, when health starts to decline*
3. What is the association you make when you hear the term ageing?  
*Probes: retirement, illness, decreased energy, less friends/relatives, death, widowhood, grandchildren, more free time, wisdom, problems, labeling*
4. In case “problems” is given as an answer to question 2, ask: Could you please name these problems and tell me more about them?  
*Probes: lower income, health problems, social isolation/loneliness, poverty*
5. What are the best/worst things about the age you are now?  
*Probes: have more time, can look after grandchildren, can do things I have never done before, have new goals, feel wiser, have less social contacts, feel ill*
6. Do you think that there is (a) difference(s) in the process of ageing between men and women, and between older and oldest people? If yes, could you describe this (these) difference(s)?  
*Probes: women are getting older, are lonelier, suffer less from retirement, are more social*

#### Retirement:

7. What do you think about retirement?  
*Probes: it is good/bad, loss of contacts, decreased income levels, less possibilities for career and life goal attainment, more leisure time, independence, should be sooner/later in life*
8. How did you feel shortly before your retirement? Why?  
*Probes: good/bad, stressed/relaxed, afraid/ happy*
9. How did you feel shortly after you had retired? Why?  
*Probes: good/bad, stressed/relaxed, afraid/ happy*
10. Do you think that retirement was a positive or a negative event in your life? Why?  
*Probes: loss of contacts, decreased income levels, less possibilities for career and life goal attainment, more leisure time, independence*
11. If you could continue working, would you do that? Why?  
*Probes: to feel necessary, to increase income, to meet people*

### **Social Support:**

12. Could you please draw a picture of your social relations? Imagine that you are in the middle and that you are surrounded by your family, friends, neighbours, and everybody else you had an interaction with in the last 6 months.
  - Probe on the **type of relation** with people who have been included in the picture?  
*Probes: family/friends/neighbours/else*
  - Probe on **length of relation** with people who have been included in the picture?  
*Probes: long/short, since: I live here, I am alone, widowed, a certain period*
  - Probe on the **place of usual interaction** with people who have been included in the picture?  
*Probes: on the street, in the coffee place, in the shop, at home*
  - Probe on **timing of interaction** with people who have been included in the picture?  
*Probes: on daily basis, sometimes, once a week, once month, rarely, during the day, in the evening/morning*
  - Probe on **importance of interaction** with people who have been included in the picture? (If important, why?)  
*Probes: (very) important/not (very) important; help me with: transportation, advices, everyday tasks, financially, morally, materially (supply me with medication, food); takes care of me*

### **For elderly in social networks, questions follow after the survey will have been filled up:**

13. Who from all people you have named are most important in your life? Why?  
*Probes: names of the people; help me with: transportation, advices, everyday tasks, financially, morally, materially (supply me with medication, food); takes care of me*
14. Could you please tell me when and how did you meet person X?  
*Probes: long ago, a year ago, at work, via other friends/relatives, in an organization*
15. Did your relation to person X change in some way with the time? If yes, in what way?  
*Probes: get closer/more distant, helps more/less, share more/less personal things*
16. How often and where do you meet with person X? What do you together?

*Probes: once/twice...everyday, once a week, once a month, etc; in the coffee house, at home, on the street, in the shop; talk, cook together, do some work*

17. Who do you rely on for help with everyday tasks? What kind of tasks? What is the importance of this help for you?

*Probes: cleaning, cooking, shopping, etc; can manage alone as well but like to be helped, sometimes cannot manage alone, then (very) important, cannot manage my life without this help*

18. Looking 6 months back who are the people with whom you discussed matters important to you? What matters? How important was to discuss them and why?

*Probes: personal matters, problems such as little money, loneliness, health problems; (very) important, kind of important, not really important*

19. Who will take care of your home if you are away? Why this person and not somebody who will be named as important in Question 1?

*Probes: is always around, have done it before, trust more than the others*

20. With whom do you spend your free time? What do you do then? When and where?

*Probes: talk, take care of the garden, hobbies; at home, in the coffee house*

21. With whom do you discuss hobbies? What hobbies? How important is to discuss them?

22. With whom do you discuss personal problems? How important is to discuss them?

23. To whom do you turn for an advice? Does X manage to give you good advices?

24. From whom do you borrow money in case you need to do so?

### **Labelling:**

25. How would you describe your position in the society?

*Probes: respected/not respected, good/bad*

26. There is a discussion about the consequences of the continuously increasing number of old people on the economic and financial situation of the country. What do you think about the way in which the politicians and the media go about this discussion?

*Probes: it is right/wrong, fair/unfair, emphasis is on pensions, talk too much/too less, do enough/not enough*

27. Do you think that you can still contribute to the society? In what way?

*Probes: with wisdom, paid work, taking care of family and friends*

### **Closing question:**

28. Do you think that there is a difference in the overall experience of ageing between the people in Bania and other elderly in Bulgaria? If yes, what and why?

*Probes: there is a difference between Bania and other bigger villages, between Bania and other small villages; other elderly live better/worse, because of geographical position, economic development, availability of health care, transportation possibilities, family relations (proximity of family)*

**Thank you very much for your participation!!**

### 3. Key informants interview guide

*Key informants:*

1. Commuting general practitioner, resides outside Bania
2. Nurse, resides in Bania

**Introduction:** My name is Nina Conkova and I am currently following a research master with specialization in Population studies at the University of Groningen, the Netherlands. As a part of my study I am conducting a research on the topic of ageing in rural areas in Bulgaria. More specifically I am looking forward to finding out about the individual experience of ageing, retirement and social support of people living in villages with population decline in South-central Bulgaria. I would like to ask you about your opinion regarding these issues. I am especially interested in getting more insights into the problems with which the elderly come to you as well as what is their overall health state. I will hold the information you give me in the strictest confidence and use it only for research purposes. No names will be mentioned in the research outcome. You are free not to answer a question or stop the interview at any time. I would like to also ask you for permission to recorder the interview. If you have any questions, please let me know.

#### **Opening question:**

1. Is the village of Bania the only place where you work? (If not, where else?)
2. Do you work every day in Bania?
3. What is your specialisation?
4. How many people on average are visiting you per day? How many of them are older than 60 years?
5. What is the overall health condition of the elderly in Bania?

*Probes: cannot generalise, good/bad, (chronically) sick/healthy*

#### **Main questions:**

6. Who are the people who most often come to your consulting room?

*Probes: young, old, around the aged of..., men, women, children*

7. Approximately, how many of the people, who are registered at your consulting room, come at least once every 6 months?

8. What do you think is the reason for those who do not come (at all)?

*Probes: healthy, outside Bania/Bulagria, do not have money*

9. What are the complaints the elderly people come with to you?

*Probes: certain pain, feel ill, did not sleep well*

10. Are there old people who come on regular basis? If yes why?

*Probes: chronic disease, feel alone, need prescription for medications*

11. Are there old people who come not although they are not really sick? If yes, what do they need?

Why do they come?

*Probes: feel alone, had a bad day, need an advice*

12. Is there something attention-grabbing that you have notice among the elderly who visit you?

What?

*Probes: loneliness, money problems, like to complain, poorly dressed*

**Closing questions:**

13. What do you think about the importance of health on the experience of ageing?

*Probes: (very) important/not important, there are more important things, there is an unclear relation...*

14. Do you think that there is something that can be done to make the elderly age healthier and happier?

*Probes: have more consulting hours, talk to them longer, provide them with (free) medications, invest in better health and nutrition education*

**Thank you very much for your help!!**

#### 4. Name generator survey

**Introduction:** My name is Nina Conkova and I am currently following a research master with specialization in Population studies at the University of Groningen, the Netherlands. As a part of my study I am conducting a research on the topic of ageing in depopulating rural areas in Bulgaria. More specifically I am looking forward to finding out about the individual experience of ageing, retirement and the role of the social support of people living in villages with population decline in South-central Bulgaria. Your village has been chosen because of its declining and ageing population. I would like to ask you to fill in this survey and thus to assist me in my research by providing information about the people you most often interact with. The collected data will be entered into a table which will be used to analyse the connections between people in the village as whole. I will hold the information you give me in the strictest confidence and use it only for research purposes. No names will be mentioned in the research outcome. If you have any questions, please let me know. Thank you in advance!

<b>Personal information</b>
-----------------------------

Name:

Age:

Sex:

Residence:

Marital status:

Occupation:

<b>Could you please name all people who you have had a frequent interaction with over the last six months?</b>				
No	Name of the person	What is your relation to the person?	How often do you interact with the person in a week time?	Where can I find the person?
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				