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PLACES THAT MATTER: PLACE ATTACHMENT AND WELLBEING OF OLDER ANTILLEAN MIGRANTS IN THE NETHERLANDS

Abstract: It has been argued that attachment to place increases wellbeing in old age (Wiles et al., 2009). Feeling ‘in place’ can increase an older person’s wellbeing. For older migrants it can be a challenge to live in-between cultures. The objective of the article is to explore how older Antillean migrants derive a sense of wellbeing from attachment to their everyday places. We do so by drawing on in-depth interviews and a photography project with Antilleans who live in a senior cohousing community in a city in the Northern Netherlands. Based on the study, we conclude that the cohousing community acted as a central setting of experience from which the participants explored their wider surroundings and developed new attachments in the neighbourhood.

Key words: ageing, place attachment, wellbeing, Antillean migrants, the Netherlands, senior cohousing community.

1. INTRODUCTION

I missed my own home when I was there [Antilleans], my surroundings here [in the Netherlands]. When I sat in the airplane to go back [to the Netherlands], I always was happy. I go to my own home then. When I entered my home, oh lovely, you were home. It’s more your own environment, your own stuff, your own, that is what you miss when you are there1 (Kiyana).

For older migrants it can be a challenge to live in-between cultures. After moving, many migrants are not financially secured and cannot afford to live in wealthy, well-maintained and well-serviced neighbourhoods. In a study on older immigrants from developing countries to a North-American inner city, Becker (2003), discussed how these groups negotiated risks encountered by living in...
deteriorating neighbourhoods which implied poor housing, higher crime rates, less safety and poorer public services. Becker found that although these environmental factors affected older people’s physical health, some people sacrificed material comforts of living in order to live in close proximity with other elders, their church and community and social services because these elements constituted a sense of home and belonging to them. Having a support-network within a migrant community can alleviate some negative consequences of one’s housing situation as the community can help migrants deal with a broad range of affairs they face, from social and mental to administrative ones (Bolzman et al., 2006). Phinney et al. (2001) argue that being able to retain a secure ethnic identity and integration into the host society enhance migrant wellbeing. To live in a place where they have the opportunity to meet ‘their own people’, where they can buy food from their home country, and where they can engage with the local, non-migrant, community, could enable older migrants to cope with living in-between cultures and experience wellbeing (see also Daatland and Biggs, 2006).

In this article, we explore how older Antillean migrants in a city in the Northern Netherlands, have actively shaped the context of their ageing in a senior cohousing community. The Netherlands Antilles, former colonies of the Netherlands, are islands in the Caribbean. Because the islands are still part of the Kingdom of the Netherlands, Antilleans have the Dutch nationality and therefore can migrate relatively easily to the Netherlands (Fassmann and Munz, 1992). Since the 1950s, there has been a steady flow of Antillean migrants to the Netherlands, resulting in 138,420 Antilleans living in the Netherlands on January 1 2010, of whom 4,803 were aged 65 and above (CBS Netherlands, 2010). Many Antilleans move to the Netherlands as they are attracted by better employment, education and welfare opportunities (Merz et al., 2009). In addition to work and schooling, some Antilleans come to the Netherlands to join their adult children (Merz et al., 2009). In spite of the perceived opportunities for a better life, Antilleans attain a relatively marginal position in Dutch society, as they are, for instance, relatively often unemployed (Snelet et al., 2006) and often reside in less prosperous neighbourhoods. In spite of this marginal position, the majority of older Antilleans has established a sense of belonging to the Netherlands and desires to age here, whilst at the same time maintain affective ties with the Antilles (Schellingerhout, 2004). In studies on how migrant elders cope with living in-between cultures and how this affects their wellbeing, a place-based perspective remains scarce (for an exemption see Becker, 2003). This article addresses migrant wellbeing by focusing on the importance of experiences in everyday places.

In the following section we briefly outline the role of place and a sense of attachment to this for older migrants’ wellbeing. After introducing the research setting and participants, we discuss the self-perceived wellbeing and place attachment of older Antillean immigrants in the Netherlands. The conclusions and discussion make up the final section of the article.
2. THE ROLE OF PLACE FOR OLDER MIGRANTS’ WELLBEING

When addressing the importance of place for older migrants’ wellbeing, an important body of literature to consult is that on place attachment, where the link between characteristics of place and wellbeing has been most explicit (see e.g. Rubinstein and Parmelee, 1992; Smith, 2009; Wiles et al., 2009). Place attachment is seen as ‘a set of feelings about a geographic location that emotionally binds a person to that place as a function of its role as a setting for experience’ (Rubinstein and Parmelee, 1992, p. 139). Attachment encompasses ties to places as such, and to the people present in those places. In relation to ageing and wellbeing, the place attachment literature highlights the locations ‘home’ and ‘neighbourhood’ as significant places. We address both, briefly, in the following.

The spatial scale of the home has been noted as key location for forming a positive self-image as it is the central setting for important life events and milestones (Rubinstein and Parmelee, 1992). The home contains many treasured moments and memories, many of which are represented through objects, such as pictures, souvenirs and mementos (see also Bih, 1992; Mazumdar and Mazumdar, 2009; Dayaratne and Kellett, 2008). The care for and arrangement of such objects are an important part of identity formation and help preserve a sense of continuity, perhaps especially for migrants (Buitelaar, 2007). In addition, the home environment is usually the most familiar and the setting where rules of access and conduct can be established. In particular for older people, research has demonstrated, it is advantageous for their wellbeing to remain in their own home and a familiar environment. Smith (2009), for example, found that feelings of independence, autonomy and control that can be developed and exercised here have a positive influence on older people’s wellbeing. In addition, Rioux (2005) noted that receiving guests in the home and acting as a host(ess) enables older people to display their independence to others and to demonstrate that they are in control over who they grant access. However, someone’s attachment to the home can be reduced and wellbeing be diminished when one loses their sense of autonomy and control over the home (Percival, 2002). Reduced mobility or health impairments can reduce someone’s ability to manage household tasks and result in reliance on the provision of care. Milligan (2009), for example, argues that when the home becomes the site of care, the presence of care providers can be experienced as an intrusion into one’s private life, which can create negative feelings of discomfort and dependence.

At the spatial scale of the neighbourhood, the availability and accessibility of everyday amenities plays an important role to older people’s wellbeing. Rubinstein

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2 Although the spatial scale of the home is often related to positive experiences in many studies, the home can also be a place associated with negative experiences such as domestic violence and oppression (Blunt and Dowling, 2006). For most people, the home is a place that possesses positive as well as negative meanings (see Manzo, 2005).
and Parmelee (1992) and Peace et al. (2006) claimed that social involvement in the neighbourhood plays a key role in older people’s experienced wellbeing. To know people and to be known by them can provide feelings of safety and belonging. Services and amenities in the neighbourhood provide an environment for social interactions. Wellbeing can be significantly impacted by the way in which the built environment is laid out as the height or width of sidewalks can impair people’s mobility when they are using walkers, scooters or wheelchairs. In addition, older people can be relatively more affected by the closure of local shops if they served as informal meeting points (see e.g. Young et al., 2004). Such physical or social barriers can suggest to older people that they do not belong in the public spaces of the neighbourhood (Young et al., 2004).

In the case of this article, we wish to highlight another location as important to older people’s wellbeing, the senior cohousing community. In a cohousing community, people own or rent a private home and share common spaces, such as a meeting room and/or garden (Fromm and de Jong, 2009). A cohousing community can have its own building but the homes of the members can also be located in a building where people who do not belong to the community live. Senior cohousing communities in the Netherlands are for people who are 50 years or older (LVGO, 2010). The residents themselves are in control of the rules of access and codes of conduct and usually one of the residents is the initiator of the cohousing community (Stavenuiter and van Dongen, 2008).

People who move to a senior cohousing community often seek companionship and mutual support that they miss in their neighbourhoods, or they wish to live with people with a similar lifestyle. A cohousing community can be a source of wellbeing for older people as it reduces loneliness (Choi, 2004). Living in a cohousing community provides a context in which common interests can be shared and activities can be undertaken. Furthermore, through being with people from the same cohort, one can share memories of the past and similar life experiences (Smith, 2009). McHugh and Larson-Keagy (2005) argue that sharing similar life experiences is a benefit of age-restricted communities as it provides older people with a sense of belonging. For older migrants, living in a cohousing community with other people from the same home country can be of particular importance for their wellbeing, as language and culture can be shared (Fromm and de Jong, 2009; Davidson et al., 2005).

3. A SENIOR COHOUSING COMMUNITY IN THE NORTHERN NETHERLANDS

It must be noted that the city, in general, offers frequent bus services in all neighbourhoods and all neighbourhoods have a range of shops, or shopping centres, as well as health and other everyday services. The Antillean cohousing
community is situated in the heart of the neighbourhood, with shops, a health centre, a community centre, a library and the weekly farmers’ market across the street. The neighbourhood is characterised by the participants as a ‘green’ neighbourhood with ‘lots of parks’ and bordering the countryside. Currently, almost one third of the population of the neighbourhood is between the age of 45–65, which means that in the next decades the neighbourhood will be ‘greying’.

The Antillean cohousing community was established in 2003 after which it received much media attention identifying the community as role model for others (FGW, 2006). In 1996, a number of older people in the city with a Surinam and Antillean cultural background expressed that they wished to grow old together. Because cultural differences between the two groups initially impeded progress, a spokesperson familiar with both cultures, Kiyana, was appointed. She was involved in consultations with a social housing corporation on behalf of the community’s future residents, and later became the community coordinator. In the process of planning the cohousing community, the housing corporation also involved an organisation for people with mental impairments and a group of Dutch seniors in the consultations. As a result, a pre-existing apartment building (former student accommodation) was remodelled in order to accommodate all three groups and their particular requirements. Twenty of the apartments in the building were assigned to the cohousing community, one of which became a shared apartment including a living room to socialise and have coffee or tea. In addition to the apartments, there is a service centre with a restaurant\(^3\) on the ground floor of the building. In order to integrate the different groups of residents, an activity committee was founded by the coordinator of the cohousing community and two of the Dutch seniors. The committee organises activities such as an Easter brunch and a barbeque in the summer. Furthermore, there is a daily coffee morning and a card club that meets twice a week (personal conversation with Kiyana).

4. RESEARCH APPROACH

In this qualitative study, eight older migrants from the Netherlands Antilles from the aforementioned cohousing community were interviewed, and three of them participated in the follow up photovoice project (see Ponzetti, 2003). Access to members of the community was gained by contacting Kiyana. Table 1 gives an overview of key characteristics of the participants in this research.

\(^{3}\) The service centre was developed for the mentally impaired residents. Their dinner gets served here, but the other residents of the apartment building can also order dinner and make use of the space.
Except for Joanie (moved in 2005) and Shudeska (moved in 2009), the participants all moved to the apartment building in 2003. Before the move, the future residents participated in a weekend in which, through role play and activities, they got to know each other and learned about living in a cohousing community.

The interviews evolved around three themes: the respondents’ memories of their life on the Antilles, their migration experiences, and their life in the Netherlands. We were particularly interested in how the participants had become attached to the cohousing community and neighbourhood, and how they experienced wellbeing in these places. The interviews were conducted in Dutch and were recorded in order to transcribe them subsequently. The transcripts were coded and analysed using a grounded theory approach (see Liamputtong and Ezzy, 2005). Confidentiality was promised and therefore pseudonyms are given to all participants and personal information such as names of family members and addresses are removed from the quotes in this article.

In a follow up project (photovoice), participants were asked to take photos in their everyday lives of objects/situations that contributed to their self-perceived wellbeing. The photos were taken without the interference of a researcher. In-depth interviews were held after the photos were printed, in which the participants could explain the meaning of the pictures to the interviewer. The participants in

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* Some participants moved back and forth between the Netherlands and the Antilles several times during their lives. Therefore, we included several reasons for moving to the Netherlands.

** This participant did not live in the retirement community, but was a regular visitor and identified with the community.

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<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Gender</th>
<th>Age</th>
<th>Marital status</th>
<th>Reasons for moving to the Netherlands*</th>
<th>Years spent in the Netherlands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teagle</td>
<td>Male</td>
<td>65–70</td>
<td>Married</td>
<td>Economic prospects</td>
<td>20–30</td>
</tr>
<tr>
<td>Jennifer</td>
<td>Female</td>
<td>65–70</td>
<td>Married</td>
<td>Joining partner</td>
<td>20–30</td>
</tr>
<tr>
<td>Kiyana</td>
<td>Female</td>
<td>70–75</td>
<td>Single/divorced</td>
<td>Education/economic prospects</td>
<td>40–50</td>
</tr>
<tr>
<td>Margriet**</td>
<td>Female</td>
<td>65–70</td>
<td>Married</td>
<td>Joining partner/children’s education</td>
<td>30–40</td>
</tr>
<tr>
<td>Melvin</td>
<td>Male</td>
<td>70–75</td>
<td>Single/divorced</td>
<td>Economic prospects</td>
<td>20–30</td>
</tr>
<tr>
<td>Omaira</td>
<td>Female</td>
<td>70–75</td>
<td>Single/divorced</td>
<td>Joining children</td>
<td>5–10</td>
</tr>
<tr>
<td>Joanie</td>
<td>Female</td>
<td>80–85</td>
<td>Single/divorced</td>
<td>Education/joining sibling</td>
<td>20–30</td>
</tr>
<tr>
<td>Shudeska</td>
<td>Female</td>
<td>50–55</td>
<td>Single/divorced</td>
<td>Joining children</td>
<td>0–5</td>
</tr>
</tbody>
</table>

* Some participants moved back and forth between the Netherlands and the Antilles several times during their lives. Therefore, we included several reasons for moving to the Netherlands.

** This participant did not live in the retirement community, but was a regular visitor and identified with the community.
the photovoice project helped us gain more detailed and varied insights into their sense of belonging and wellbeing by discussing photographs of important locations and activities that they themselves had taken.

5. THE ROLE OF DIFFERENT PLACES FOR OLDER ANTILLEANS’ WELLBEING

In this section, we describe how attachments of older Antillean migrants to their everyday places influence their self-perceived wellbeing. The cohousing community provided a space, at least to some extent, for migrants to benefit from the qualities of both cultures. The shared space within the community helped preserve valued attributes from their home culture, whilst shared, mixed spaces in the apartment building helped them weigh cultural experiences and re-evaluate each in relation to the other. In so doing, they opened up to Dutch culture, broke down stereotypes and even chose some elements of Dutch culture over their Antillean culture. In the remainder of the article, we illustrate this by briefly discussing the participants’ experiences in the space of the cohousing community, the neighbourhood and their private apartments.

5.1. The Senior Cohousing Community

During the interviews, the participants talked about the difficulties of adapting to Dutch culture and the perceived differences between themselves and Dutch older people. Although one barrier is the difference in language, at first the participants spoke largely Papiamentu, they also described the Dutch as less friendly and cheerful than people with an Antillean background. The cohousing community then provided an important context for sharing common behaviour, memories from the past and similar experiences during group meetings (see also Bolzman et al., 2006; McHugh and Larson-Keagy, 2005). The participants talked about the cohousing community as a safe haven in which they can express and maintain their Antillean identity. Margriet explained:

I go back to my roots. Together, we dig up stories about people, […] the Antilles, the old days. For instance, when I say, do you remember these long sticks, blue and beige? That was soap to wash your clothes. But it was sold in pieces, so you could buy half of it, or a smaller part. […] We had scales to weigh everything. A pound of sugar, a pound, everything was packed into bags. And some things like peanuts, they were not weighed. You would have a special box, when you fill it up, it costs that much. […] With people your own age, you can just chat about such crazy things.

Papiamentu is a Creole language based on Portuguese and influenced by Spanish (Britannica, 2009).
It is important to note that the members of the cohousing community valued the familiarity and support of the group but did not exclude themselves from Dutch society. Instead, the cohousing community proved to be a place that facilitated their social integration as it became a useful starting point. The coordinator of the community played an important role in the beginning, whilst the other communities present in the apartment building, particularly the Dutch older people, turned out to be of ongoing importance. Omaira, for example, joined the card club and the coffee mornings. Through interaction with Dutch seniors, she became more familiar with Dutch culture and consequently more out-going and confident in social contacts beyond the cohousing community. Omaira said:

If your opinion doesn’t match with someone else’s opinion, [the Dutch seniors] remain good friends, good neighbours. […] You have to get used to that, with us [on Curacao] you don’t voice your opinion so easily. Sometimes you have your opinion, but you don’t express your opinion. Because maybe you are afraid of hurting someone. And then you keep your opinion to yourself, but you have an opinion. […] I learned that from [the Dutch seniors], that you can voice your opinion. And they respect your opinion. I really like that about them.

Kiyana, the coordinator of the community, felt that she too had contributed to the wellbeing of the community members. She had involved the members in activities in the apartment building and the neighbourhood and supported them in practical and social matters. Through these communal activities, she said, the participants became more confident in exploring their proximate environment on their own. Kiyana explained:

Most of them, they were a bit timid. Timid towards the Dutch people, that is how I got to know them […] they have opened up to what is happening around them. You can’t come here and take Curacao with you, there is more. You are in the Netherlands, and the Netherlands is [a] big [country]. So enjoy it. Take something of it. […] Look, now they are having conversations with you [interviewer], in the past that maybe wasn’t possible.

As the participants opened up and explored the neighbourhood on their own, they all found their own places in which they could expand their social life and where they felt well.

5.2. Places in the Neighbourhood

The safe and familiar environment of the cohousing community enabled the participants to explore their wider surroundings. Most of the participants became acquainted with the neighbourhood when they moved into the cohousing community. They all had to get used to their new environment and gradually grew attached to places in the neighbourhood as they became aware of the opportunities these places offered them. At least to some extent, the respondents’ neighbourhood was advantageous for them since the availability of food products from the Antilles
in the local supermarkets and market\(^6\) enabled them to keep connected with important aspects of everyday life and living in their home country. Furthermore, they valued the ‘greenness’ of the neighbourhood which they enjoyed by taking walks. The natural environment also acted as a reminder of what most of them described as the ‘beautiful nature’ of their home country.

Although they all valued amenities located in the immediate vicinity of the apartment building for their closeness, the social environment provided experiences that participants named as significant to their wellbeing. For Joanie, the market played an important role. In all the places she had lived in the past, finding and visiting the local farmers’ market had become an important part of developing a sense of belonging. In the interview, but even more in her photo series, she described the ‘market atmosphere’ and how she could wander around, observe daily life and have a chat with the market traders. She describes most of the Dutch traders on the market as extraordinary as she finds their friendliness, helpfulness and openness a contrast to ‘the Dutch’. Figure 1 shows Joanie at her favourite market stall, the flower stall, were she experiences this friendliness and helpfulness in particular. The market became a means through which she could develop attachment to the neighbourhood. Visiting the market provided a bridge as well as a sense of continuity; it made her feel ‘in place’.

Fig. 1. Joanie at her favourite market stall
Source: Joanie

\(^6\) The availability of Antillean food products can be attributed to the relatively large community of Antillean people living in the neighbourhood. Compared to the city’s average of 1%, around 4.5% of the population of the neighbourhood is of Antillean descent (ONS, 2011).
Teagle had similarly positive experiences with regular visits to the local store. However, his interview also reveals what might be called a milestone for his sense of belonging. He explained:

[People say to me:] ‘Sir, I have known you since I was a little girl, little boy. You come to our shop for fifteen years’. When I enter the shop, they know me. […] Next year I live here for thirty years. I live at one place.

Teagle felt he had become a part of the neighbourhood and a sense of place for others. The exchange in the shop had confirmed his sense of belonging and his recognised belongingness to the neighbourhood boosted his self-esteem and wellbeing.

5.3. A Place of their Own: the Home

In the shared spaces of the cohousing community, as well as the public places in the neighbourhood, the participants have to conduct a lot of identity work to demonstrate they are either Antillean, Dutch or a bit of both. Therefore, the retreat to private, unsupervised spaces can form a relief. The participants drew a sense of wellbeing from their homes, as they could do the things they wanted to do without depending on others. Indeed, being independent was a key theme than ran throughout all interviews, albeit with different examples given by the participants.

In the interviews the participants highlight that they particularly valued their homes because they were not like the ones in the Antilles where it would be common, for example, to share one’s home with the extended family. Although Omaira, for example, honoured Antillean family tradition by helping out her children when in need (see also Merz et al., 2009), she had become used to the more individualised Dutch way of life, and was glad when both she and her children had found their own place. She described:

My daughter came here to study, and she lived with [my son and his family] for some time. And then she got pregnant, and I came to live with them too [to care for the baby]. Then we were living there, all of us in one house. And one by one, we left the house. [...] So now, everyone’s in place ‘laughter’. We have found our places, everyone is in place, everyone is doing their own things now, and yes we enjoy it.

Finding a home within the cohousing community helped her establish this independence without losing her cultural context and a sense of extended family due to the presence of like-minded others.

Kiyana and Joanie related their sense of self to their home. Joanie saw her modern interior as symbolic of how youthful she felt: ‘I am a young oldie’ and Kiyana described her home as a place where she could be herself. She enjoyed to retreat to her own place and experience the peaceful feeling she derived from
being there. Whilst Joanie valued the view of her own apartment (‘When I’m sitting on the couch and I don’t have anything to do, I feel happy, because it is just as I wanted it to be’), Kiyana highlights the view outside. The view over the neighbourhood from her window had a restorative quality for her (Scannell and Gifford, 2010). The views of the trees and other vegetation instilled a sense of freedom and rest (see figure 2). Being at home also prepared Kiyana for her role as hostess of the cohousing community, which addressed her more active and social self.

![Fig. 2. The view and dream away with a cup of tea](source: Kiyana)  

Whilst the participants valued their independence, their attachment to and wellbeing in their homes would not have been possible without the interdependence of children, family members, friends and especially the members of the cohousing community. Although most of the participants were in relatively good health and were still mobile, support from the community members in doing chores and grocery shopping for each other enabled them to lead a comfortable independent life in their own house (White and Groves, 1997). They all worried about having to move into a care home when their health would deteriorate, which they perceived as a loss of control over their daily lives (Peace et al., 2006). Furthermore, ageing in a care home frightened them as they described it as a place dominated by Dutch older people in which they would not experience the sense of belonging the cohousing community provides.
6. CONCLUSIONS AND DISCUSSION

Attachment to place contributes to older people’s wellbeing: they derived a sense of autonomy, control, self-confidence and social identity from it. In the case of migrants, it also results in a feeling of being culturally grounded. In this article, we discussed how the participants derive a sense of wellbeing from their everyday places: the cohousing community, places in the neighbourhood and the home. The cohousing community acted as a central setting of experience as it enabled them to keep connected to their home country. The sharing of Antillean practices and memories of the home country surrounded the participants with familiarity. The safe environment of the cohousing community allowed them to explore their wider surroundings. Over time, they grew attached to different places in the neighbourhood, which they valued particularly for their social contexts. As the participants valued the social environment of the cohousing community and places in the neighbourhood, the home place acted as a place of retreat from their busy social lives. They valued their independence that the home represented.

It must be noted that, while experiencing attachment to their everyday places, the participants also remained embedded in the places they left behind. They had a high level of knowledge of the Antilles, identified as Antilleans, and experienced a sense of belonging to the Antilles. This ‘in-betweenness’ did not impaired their self-perceived wellbeing as their own home in the Netherlands had become the place that they longed for when being away. However, their wellbeing could be jeopardised if they were not able to travel anymore and could not physically be in and experience the places they attach to.

This study provided in-depth knowledge of the meanings that the participants attached to their everyday places. However, as some had difficulties with expressing themselves in the Dutch language and the interviewers had to get used to the participants word use and accents, stories may have been misinterpreted. Furthermore, as we discussed the self-perceived wellbeing of the participants, the validity of the research outcomes could be strengthened by developing a better understanding of the meanings the concept holds for the participants (for an example of developing a cultural sensitive measure of wellbeing see Ingersoll-Dayton, 2011).

With this study, we have contributed to migrant perspectives within the body of research on ‘ageing in place’. Place attachment literature in this field still seems to be predominantly focused on the importance of temporal depth that marks place attachment for older people (Milligan, 2009). However, the life histories of migrants and of new generations of older people are generally characterised by more mobility in residential locations than previous cohorts. Further research should therefore investigate how different pathways/mobilities change the nature of place attachment and wellbeing for older people (for a theoretical exploration of the changing nature of belonging and identity in old age, see Phillipson, 2007). The focus on senior cohousing communities could be of particular interest, as this way
of living is gaining in popularity in Western European countries and constitutes one of the many dimensions of ‘ageing in place’ (Phillipson, 2007).

In this study, the cohousing community played a pivotal role in the development of attachment to the everyday places of the participants through promoting social integration. This made it possible for the participants to live an active and social life that made them feel well. As active ageing has increased in importance in policy-terms in the past decennia, due to the expectation of self-reliance by governments, special attention should be directed to older migrants who often retain marginalised positions in society.

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The real estate market is one of the most rapidly developing goods markets that attract massive investments. The contemporary real estate market attracts investments from large corporations, specialist companies, small contractors and attract massive investments. The objective of every market participant is to obtain a profit on the investments from large corporations, specialist companies, small contractors and attract massive investments. The real estate market is one of the most rapidly developing goods markets that attract massive investments. The objective of every market participant is to obtain a profit on the investments from large corporations, specialist companies, small contractors and attract massive investments.

1. INTRODUCTION

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