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Second Homes, COVID-19 Pandemic and the (Not So) “New Reality”: Changes in the Patterns of Second Home Use on the Island of Krk, Croatia

Abstract

The COVID-19 pandemic has affected all forms of spatial leisure mobility, including the phenomenon of second homes. New motives for second home use have emerged: the desire to escape the city crowds in a safe haven, the opportunity to work or study remotely and the need to spend vacations in commercial second homes, which offer more privacy than other accommodation facilities. The study aimed to identify changes in the patterns of second-home use and perception of second-home users on the Island of Krk during the pandemic compared to the period before the outbreak of the coronavirus disease. The research was based on a survey of second-home users. The data were analysed using descriptive, inferential and multivariate statistics (factor analysis, hierarchical regression analysis and MANOVA) with the IBM SPSS Statistics software. Changes in the perception of second-home use on the Island of Krk were noticeable. However, depending on the indicator, they did not manifest in significant differences compared to the pre-pandemic period and were present among 15% to 30% of second-home users.

Keywords: second homes, COVID-19 pandemic, patterns of second home use, the Island of Krk, Croatia

1. Introduction

The COVID-19 pandemic has affected all sectors of our society and has had a long-term impact on global tourism flows worldwide. Expectations for the tourism sector were high after a record year in 2019, and annual growth of 3–4% was expected in 2020. Instead, the pandemic has led to entry restrictions in 166 countries that have virtually halted international mobility (Lapointe, 2020). In addition to general limitations on travel, several other measures that strongly influence mobility and tourism-related activities were implemented globally, such as quarantine requirements, social distancing, restrictions on public and private gatherings, and closure of public transportation. The so-called “stay at home” orders and a general ban on internal travel were introduced in many countries. And without these essential conditions for international, regional and local travel, there can be no tourism (Gössling et al., 2020; Hall et al., 2020).

The tourism sector has suffered greatly from these restrictions. At the same time, the crisis has, in general, revealed the vulnerability of the global economic system, as many economies have been devastated, as they heavily relied on international markets (Sigala, 2020; Schmude et al., 2021; Kukanja et al., 2022; Lončarić et al., 2022). By restricting non-essential services, spatial mobility and travel, the tourism sector became one of the main casualties of the COVID-19 pandemic (Lapointe, 2020). The choice of the destination during this period was primarily driven by the health security of the chosen travel destination, resulting in significant changes in destination preferences. Although the impact of the pandemic on tourism areas was felt on a global scale, some areas were affected differently, especially those with developed urban and cultural tourism segments (Cigale & Lampič, 2022).

Croatia is a highly tourism-dependent country, while numerous accompanying activities, such as production and service activities, labour market trends, the construction sector, and real estate trade, depend on it. According

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to the reports of the Croatian National Bank, the Ministry of Tourism and Sport of the Republic of Croatia and the Croatian Bureau of Statistics, Croatia has the largest share of tourism in GDP in the European Union. It is, regarding the main characteristics of the tourist offer (seasonality, staticity, inelasticity, and concentration on the coastal part of the country), highly vulnerable to disruptions in the movement and arrival of tourists (Mikac & Kravaršćan, 2021). After the outbreak of the COVID-19 pandemic, the government responded swiftly to protect jobs by implementing measures to preserve a portion of tourism income. Nevertheless, experts have raised concerns about the overdependence on tourism but, at the same time, have not proposed specific alternatives or established regional resource priorities for diversification (Čorak et al., 2020).

In Croatia, the COVID-19 pandemic has brought changes in tourism preferences in favour of natural, quiet, and sparsely populated rural areas, as well as the demand for individual and remote holiday homes has created new tourism opportunities on many levels, including in marginal areas. Municipalities have responded differently to changes in the tourism market. For example, the area of Gorski Kotar represents a mountainous peripheral region, but it benefited during the pandemic period from its proximity to major cities, especially Zagreb and Rijeka. The local community has actively invested in improving the quality of accommodation and reviving disused ski slopes and toboggan runs. This has led to renewed interest in the region, increased demand for real estate and rising prices. In contrast, the tourism sector in the remote islands of South Dalmatia has not seen new opportunities in a changing tourism market. Despite the advantages of unspoiled nature and protected status as national or regional nature parks, tourism operators on the islands have not been able to take advantage of the growing interest in tourism in more remote and less populated destinations (Fuerst-Bjeliš & Šulc, 2022).

The COVID-19 pandemic has also significantly affected the second-home phenomenon. Although the pandemic has reduced the mobility of the population, the patterns of second-home use have taken on new characteristics, particularly in the conditions of the pandemic. Among the most important motives for using the second home were the desire to escape from the city crowds to a safe haven (Zožal et al., 2020), the possibility of remote working or studying in a more pleasant environment during the pandemic restrictions and the desire to spend vacations in commercial second homes, as well as tourism facilities with a greater degree of privacy. Changes in the patterns of second-home use have established a new perception of the second home among holders and contributed to new relationships between second home users and the residents and communities.

This study focuses on the Island of Krk in Croatia, chosen as an illustrative example for researching these changes. The main aim of the research was to identify changes in the patterns of second home use and perception of second home users on the Island of Krk during the COVID-19 pandemic (in the years 2020 and 2021), compared to the period before the outbreak of the coronavirus disease. Most of the works presented in the literature review seem to overlook this critical aspect, as they are mainly focused on identifying the changes between the pre-pandemic and pandemic periods. At the same time, the present study also shows the differences during the first two pandemic years. Due to the effective responses to the pandemic, the year 2021 was marked by significantly stronger international tourist mobility and the return of a good part of tourism revenues, which could almost be compared with the revenue from the year 2019. The mentioned differences between the studied years are also evident in Table 1, where the leading tourism indicators in Croatia are presented.

Table 1
Selected indicators of Croatian tourism in the years 2019, 2020, and 2021

Indicator	2019	2020	2021
Tourist arrivals	19,566,146	7,001,128	12,775,794
Tourist overnight stays	91,242,931	40,794,455	70,201,959
Tourism revenue (in millions of €)	10,539.1	4,813.5	9,121.8
Net occupancy rate in hotels and similar accommodation (yearly average in %)	52.6	20.7	34.4

Source: Croatian Bureau of Statistics (2020, 2021, 2022); Ministry of Tourism and Sport of the Republic of Croatia (2020, 2021, 2022).

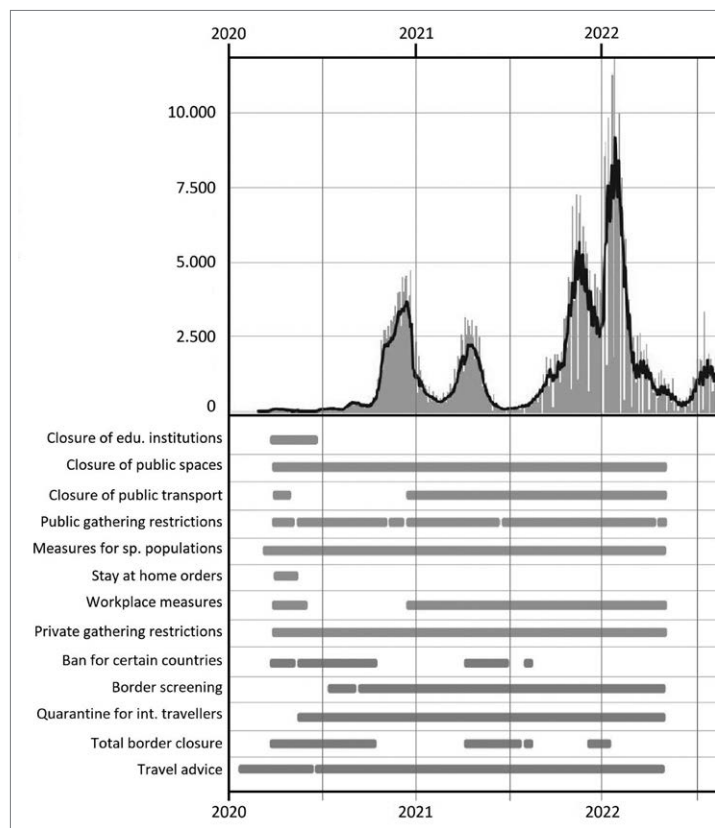
2. Literature review of the characteristics of residing in second homes during the period of the COVID-19 pandemic

2.1. The COVID-19 pandemic and Croatian responses in 2020 and 2021

While the responses to the COVID-19 pandemic in Croatia were generally like the approaches and measures introduced and coordinated by the European Commission and other countries within the European Union, two different methods could be observed overall in the years 2020 and 2021.

In the first year of the pandemic, the development brought a great deal of concern and a so-called “new reality” appeared on all levels of our society, which was, for the first time in modern history, faced with uncertainty and fear of future events. During this period, the government institutions in Croatia introduced several measures, such as the closure of educational institutions and public spaces, restricted public, and private gatherings, and implemented border screening and quarantine for international travellers. After the breakout in mid-March, the first more extensive wave of the COVID-19 pandemic, with several hundred daily confirmed cases, started in mid-August and ended in November and December 2020 (Figure 1). Croatia opened its borders to tourists in May 2020, and by the end of August, the infection rates grew to the level where health authorities started to raise concerns (European Commission, 2022). Measures and responses in this period were generally less regulated in terms of formal outline; they followed the practices of other countries in the European Union, while there were also some spontaneous approaches on the national level. Among them was also an informal commitment to keep the country’s borders open during the primary tourist season to avoid even deeper economic crises and the potential collapse of the tourism sector (Vladislavljevic, 2020).

Figure 1
Daily changes of laboratory-confirmed COVID-19 cases in Croatia and duration of the implemented measures and restrictions from the beginning of the year 2020 until the summer of 2022 (adopted from the European Commission, 2022)



The year 2021, on the other hand, has brought several essential responses to the COVID-19 pandemic. By February, numerous COVID-19 vaccines had already been developed and approved for full use. Billions of vaccine doses had been pre-ordered by national authorities and later made available to the public through health institutions. During this process, the European Commission also introduced the EU Digital COVID certificate, which covered the COVID-19 vaccination, testing for infection, and recovery from the COVID-19 virus. The certificate facilitated travel for citizens of the European Union and other countries and has played a crucial role in Europe's response to the COVID-19 pandemic, with more than 2.3 billion certificates issued (European Commission, 2023). However, the health situation in Croatia remained alarming in the first part of 2021, as the country experienced the second massive wave of infections during March and May. It further deteriorated during the autumn of that year, as it entered the third, by far the most extensive wave of COVID-19 infections (Figure 1). Nevertheless, the possibility of vaccination, a COVID-19 certificate, and a standard EU policy on tourism and travel made it possible to carry out tourist activities throughout the primary tourist season during the summer.

2.2. Second homes during the period of the COVID-19 pandemic

The first outbreak of the COVID-19 pandemic in 2020 led to the closure of all borders and a travel ban, both nationally and internationally. Many countries have experienced the opposite effect after such bans, with massive migration from major cities to rural or coastal areas (Seraphin & Dosquet, 2020, 485). The exodus, as Seraphin and Dosquet (2020) call it, consisted mainly of people who owned second homes, which, as Müller (2008) notes, are often far from the major population centres. Seraphin and Dosquet (2020, p. 487) write that this can be partly considered a return to the basics of the tourism industry, as one of the first forms of tourism was health-related.

The closure of almost all forms of travel and social life has also affected the role of the second home. In the early period of the COVID-19 pandemic, second homes represented for most people primarily a shelter (Zoğal et al., 2022), a safe place (Czarnecki et al., 2021), or a safe haven (Pitkänen et al., 2020) to escape the urban environment, which allowed the owners of such dwellings to reduce their risk of infection. Such isolation also gave individuals a sense of greater security due to less interaction with people (Pitkänen et al., 2020; Zoğal et al., 2022). Gallent (2020) notes that many people understood the government's call for isolation as a signal to retreat to less populated rural areas.

In France, after the pandemic was declared and public life was closed, the population of Paris declined by 11%, while the regions where Parisians most often have a second home saw an increase (Insee, 2020). The primary role of the second home thus changed from a place of relaxation to a place of shelter from the pandemic and, for those who had the opportunity, also a privileged place for teleworking. Due to the large number of people who traded their primary residence for a second home, such a shift was undesirable in some areas because it could put additional strain on the healthcare system in the event of a significant outbreak (Gallent, 2020; Pitkänen et al., 2020; Zoğal et al., 2022). In the first wave of the pandemic, some governments asked or ordered their citizens to leave their second homes and return to their permanent residences because of insufficient healthcare capacity in rural areas (Nikolaeva & Rusanov, 2020). Moving to a second home in areas without hospitals or other health services was presented as a selfish act in which private interest takes precedence over public interest (Gallent & Hamiduddin, 2021). The possibility of spending leisure time in a second home has become highly desirable during the pandemic, and the demand for buying or renting such dwellings has also increased sharply. In Finland, for example, there has been a 40% increase in the purchase of second homes in 2020 and an almost 50% increase in overnight stays in owned or rented accommodation of this type (Pitkänen et al., 2020). Pitkänen et al. (2020) stated in their

article that spending time in second homes combined with teleworking led to a new form of tourism at the time – remote work travel.

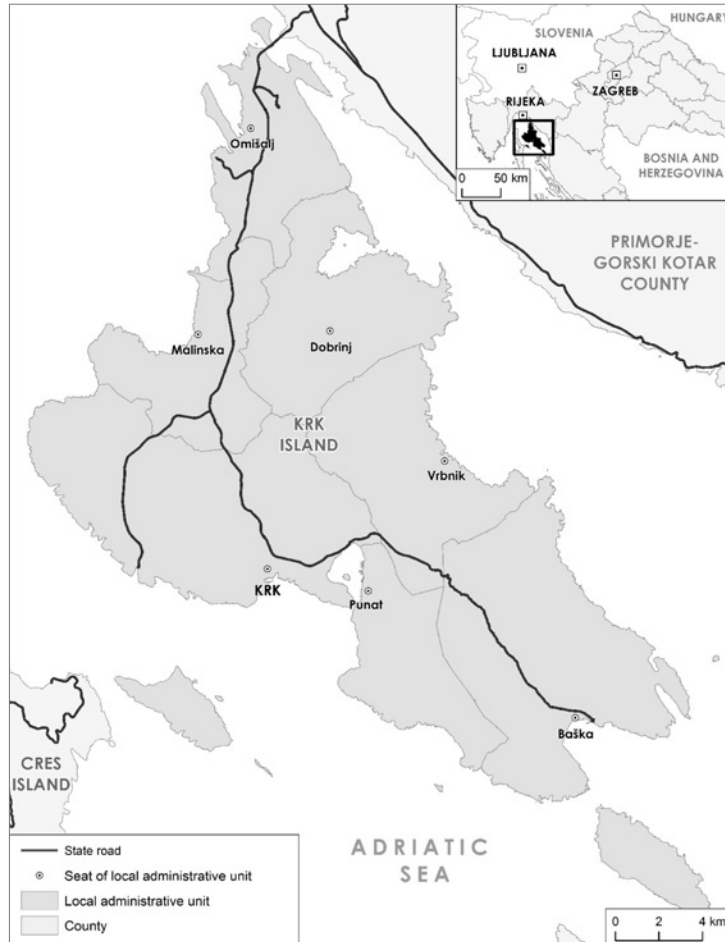
This shift in demand from traditional hotel accommodation toward alternative forms of accommodation, such as second homes, is also discussed by Inanir (2021). His findings were supported by the number of overnight stays generated in Turkey in 2020, the first year marked by the pandemic, as a large number of tourists who were able to visit Turkey in that year, despite the restrictions, were expected to stay in second homes rather than hotel accommodation. While there are no official statistics on such accommodation, Inanir (2021) notes that the importance of overnight stays generated in second homes was reported in several media outlets during the period. In his study, he examined media reports that covered the impact of the pandemic on spending time in second homes during the first year of the pandemic (2020). After reviewing media reports, Inanir (2021) found that there were behavioural, environmental, and economic changes in Turkey considering second-home tourism. In reviewing the articles, he observed a tendency for individuals to spend leisure time in secluded areas where it is easier to maintain social distance, which has also been confirmed by studies by other authors (e.g. Czarnecki et al., 2021; Zožal et al., 2022). As Zožal et al. (2022) note in their research, these new trends have also led to an increased interest in buying or renting a second home, which in turn has had an impact on price increases in the property market and the creation of some new 'tourism products', such as eco-tourism routes in the areas of second homes.

Czarnecki et al. (2021) stated that the COVID-19 pandemic caused a shift away from established spatial travel patterns. In particular, the tendency to avoid crowded and congested destinations has led to a decline in interest in urban tourism and increased individual demand for rural tourism. One of the main characteristics of tourism during the pandemic is the sharp increase in domestic tourism, while international travel has decreased dramatically. All of this led to a significant increase in interest in using individual rural homes, including holiday rentals, as this type of accommodation allowed individuals greater freedom of mobility during the pandemic situation (Czarnecki et al., 2021). In the central part of this study, the authors sought to determine how various personal and social factors determined new and existing mobility patterns and to understand the mechanisms that led to recent trends in holiday home use. Their study compared the number of visits and length of stay in holiday homes in selected months of 2019 and 2020 and found that during the COVID-19 pandemic, people used second homes as alternative places to telework, take a break, or shelter or escape the virus. The frequency of visits and length of stay in second homes remained unchanged for most respondents (2/3 of respondents), with only a smaller proportion of respondents visiting their second homes more frequently and staying longer in 2020 compared with 2019. During the pandemic, the second homes were used primarily by people who could work from home (the majority of whom were self-employed). At the same time, the type of construction of the holiday home also played an important role, as some people could only use their second home seasonally for an extended period.

3. Research area, objectives and methodology

The Island of Krk was chosen as a case study, as it represents one of the leading second home hotspots in Croatia (Opačić, 2009a; Opačić & Koderman, 2019) due to its prominent natural attractions, especially the submediterranean climate (Novosel-Žic, 1987; Opačić & Mikačić, 2009; Opačić, 2010), bridge connection with the mainland and its proximity to leading Croatian and international centres of second home demand (Turk, 1994; Opačić, 2008) (Figure 2).

Figure 2
Geographical position of the Island of Krk with locations of the municipalities



Source: Croatian Geodetic Administration (CGA, 2016); GIS Data (2006).

The Island of Krk has passed through all three typical phases in the development of second home phenomenon in Croatia: 1) the phase of the conversion and adaptation (mostly in 1960s and 1970s) of the existing housing fund into second homes, 2) the phase of the purpose-build construction of family houses (1970s and 1980s) which is marked by the purchase and conversion of agricultural land into building sites, 3) the phase of intensive apartmentalization, i.e. the building of multi-apartment dwellings for vacation and recreation which caused a fundamental transformation of the landscape (from mid-1990s to nowadays) (Novosel-Žic, 1980-81; Opačić, 2008; Opačić, 2009b). According to the 2021 Croatian Census of Population, Households and Dwellings, there were 12,649 second homes registered on the Island of Krk. Still, the number of second homes is even higher than in official Census data. The spatial distribution of second homes varies throughout the island's settlements. At the same time, their concentration in the total housing stock is somewhat larger than the number of occupied dwellings for permanent residence (8,189) (Croatian Bureau of Statistics, 2023).

The research aimed to identify changes in the patterns of second home use and the perception of second home users on the Island of Krk during the COVID-19 pandemic compared to the period before the outbreak of the coronavirus disease. The research was based on three questions: 1) What were the changes in the patterns of use and the perception of the second home from the users' perspective? 2) What factors have influenced

those second-home users who have reported significant changes? 3) Are there any differences in the use patterns and perceptions of the second home between Croatian and Slovenian users?

The research design was based on a quantitative study among second-home users on the Island of Krk. It focused on their experiences of residing in second homes before (in 2019) and during the pandemic (in 2020 and 2021). For data collection, online questionnaires in Croatian and Slovenian were prepared and presented on the municipal tourist boards' websites and social networks. The survey was open from January 21st to May 21st, 2022.

Altogether, there were 166 completed questionnaires from all seven islands' local administrative units: the Town of Krk and the municipalities of Baška, Dobrinj, Malinska-Dubašnica, Omišalj, Punat and Vrbnik (Figure 2). In the gender structure of the respondents, women (63.3%) predominated over men (36.7%). The average age of all respondents was 53.9 years (SD =12.48, min: 20 years, max: 82 years). The average length of ownership of the second home was 26.4 years (SD =17.82, min: < 1, max: 60 years). The residence of more than two-thirds of the respondents was in Croatia (69.3%), with the highest proportion in Zagreb (50% of all second home users surveyed), followed by respondents residing in Slovenia (27.7%) and from other countries (3%), which roughly corresponds to the structure of second home users on the island. Namely, a large proportion of second-home owners on the island come from urban centres of Croatia (namely Zagreb, Rijeka, and other cities/towns in Central Croatia) and Slovenia (Ljubljana, Maribor and Kranj) (Opačić, 2008). The educational structure of the respondents, with a predominance of people with higher and highest professional qualifications, coincides with the fact that second-home owners in general, also on the Island of Krk, are mostly citizens with higher professional qualifications (Opačić, 2012) (Table 2).

Table 2
The structure of respondents in terms of the level of education, work status and monthly income

Level of education	n	%
Secondary education	28	16.9
High/higher education (College/Bachelor/Master degree)	96	57.8
Postgraduate education (Postgraduate specialists/PhD)	42	25.3
Work status	n	%
Permanently employed	110	66.3
Part-time/seasonally employed	8	4.8
Unemployed	9	5.4
Retired	39	23.5
Income category	n	%
Low (< 2,000 € monthly p. household)	57	35.9
Middle (2,000-4,000 € monthly p. household)	63	39.7
High (> 4,000 € monthly p. household)	39	24.5

Two-thirds of the respondents were from the group of the permanently employed population, and slightly less than a quarter were pensioners. At the same time, a small number of unemployed users of second homes took part in the survey. This structure of respondents largely coincides with the structure of second-home owners on the Island of Krk (Opačić, 2012). Although second-home owners tend to have a higher monthly household income, the structure of respondents includes those from the middle class (by Croatian standards) the most, with slightly more from the lower class than the upper class.

The sample was collected through Snowball and distributed via local tourist boards' websites. Although the sample had some shortcomings, a stratified random sample of the second home users on the island is almost impossible to conduct, as it is impossible to gain access to the official lists of second-home owners, as this is protected personal data. The sample can be considered representative, as it corresponds to the samples used in previous surveys of the second-home owners on the Island of Krk.

Data were analysed using descriptive, inferential and multivariate statistics (factor analysis, hierarchical regression analysis and MANOVA) with the IBM SPSS Statistics software. Additionally, eight in-depth interviews were conducted with representatives of all local tourist boards (The Island of Krk Tourist Board, Town of Krk Tourist Board, and tourist boards of all six municipalities on the island – Baška, Dobrinj, Malinska-Dubašnica, Omišalj, Punat and Vrbnik). The interviews served to validate the findings of the quantitative research additionally. They are not explicitly analysed in this paper but support the conclusions and explanations in the discussion.

4. Results

4.1. Changes in the patterns of use and the perception of the second home from the users' perspective

Empirical survey results show a trend of an increase in the number of days spent in the second home from 2019 to 2021, although these differences are not statistically significant (Table 3).

Table 3
Differences in the number of days spent in the second home and the number of persons who used the second home in 2019, 2020 and 2021

Year	n	M	SD	Results of ANOVA (df=2)
Number of days spent in the second home in 2019, 2020, 2021				
2019	163	68.71	59.129	F= 0.503 p= 0.605
2020	163	69.87	65.947	
2021	165	75.49	71.083	
Number of persons who used the second home in 2019, 2020, 2021				
2019	164	6.00	5.614	F= 0.103 p= 0.902
2020	164	6.09	6.098	
2021	165	6.32	7.636	

Three categories of respondents can be identified concerning changes in the number of days spent in second home in 2019, 2020 and 2021: a) respondents whose number of days spent in second home stagnates: 72 out of a total of 154 (46.75%); b) respondents whose number of days spent in second home increases: 46 out of a total of 154 (29.87%); c) respondents whose number of days spent in second home decreases: 36 out of a total of 154 (23.38%).

A trend of a slight increase in the number of persons who used a second home is noticed from 2019 to 2021, although these differences are not statistically significant (Table 3). Three categories of respondents can be identified concerning the change in the number of persons who used a second home in 2019, 2020 and 2021: a) respondents in whose second home the number of persons who used them is stagnating: 104 out of a total of 156 (66.67%); b) respondents in whose second home the number of persons who used them is decreasing: 30 out of a total of 156 (19.23%); c) respondents in whose second home the number of persons who used them is increasing: 22 out of a total of 156 (14.1%).

The number of employed respondents who used their second homes during work days is slightly higher from year to year: 95 out of a total of 166 respondents (57.2%) in 2019, 102 out of a total of 166 respondents (61.4%) in 2020, 105 out of a total of 166 respondents (63.3%) in 2021. The Chi-square test shows a statistically significant increase in the number of respondents who used their second home during the work days in 2020 compared to 2019 ($\chi^2=209,058$, $df=4$, $p=0,000$), as well as in 2021 compared to 2020 ($\chi^2=233,279$, $df=4$, $p=0,000$).

One hundred twenty-six respondents (75.9%) stated they could stay in their second home outside of the summer months. Still, only one-third of the employed or studying respondents said they could mostly or

entirely work remotely. A total of 36 respondents (21.7%) have made major infrastructural changes in their second home since the pandemic's beginning so that they can stay longer and outside of the summer months (from October to May). Most often, investments were made in heating, building isolation, roof improvements, and more reliable internet connection. Since the beginning of the COVID-19 pandemic, a total of 27 respondents (16.3%) have made changes in the interior design of their second home so that they can stay longer and outside of the summer months (from October to May) – most often investments were made in the household appliances (dishwashers, boilers, etc.), IT equipment (desktop computers, printers, etc.) and arranging of the home office (office chairs and desk).

The perception of a second home during the pandemic is examined among the respondents with a questionnaire that had altogether 20 items. Respondents agreed with an item on a scale of 1 (completely disagree) to 5 (completely agree). We tested the appropriateness of exploratory factor analysis with KMO and Bartlett's test. Kaiser-Meyer-Olkin's Measure of Sampling Adequacy was 0.830, and Bartlett's Test of Sphericity was significant ($p=0.000$).

With the exploratory factor analysis, three factors are obtained: a) Factor 1: Re-valorisation and re-discovery of a second home; b) Factor 2: Second home as a safe haven (compared with the place of residence); c) Factor 3: Second home as a place of risk and uncertainty (Table 4).

Table 4
Factor loadings for Varimax rotated three-factor solution for 20 items for the perception of a second home during the pandemic period

Item	Factor loadings		
	1	2	3
In 2020 and 2021, I used the second home more often as a remote work or study place than in previous years.	0.759	-0.062	-0.014
In 2020 and 2021, I used the second home more often for practising hobbies than in previous years.	0.745	0.122	0.059
Since the outbreak of the COVID-19 pandemic, I perceive the second home more like a home than in previous years.	0.693	0.418	0.003
Since the outbreak of the COVID-19 pandemic, I have been thinking more and more about living in a second home during the working days.	0.674	0.350	0.001
During the most substantial waves of the COVID-19 pandemic and the lockdown, I tried to use the second home as often as possible.	0.657	0.212	-0.046
Since the outbreak of the COVID-19 pandemic, I perceive a second home more as a "safe haven" than in previous years.	0.633	0.482	0.029
Since the outbreak of the COVID-19 pandemic, I increasingly see myself becoming an active member of the local community in the future.	0.566	0.390	0.182
Since the outbreak of the COVID-19 pandemic, I appreciate the fact that I own a second home more.	0.562	0.082	-0.045
In 2020 and 2021, my relationship with the local population was closer than in previous years.	0.529	0.320	0.125
Since the outbreak of the COVID-19 pandemic, more members of my family, relatives and friends use the second home than before.	0.513	-0.077	0.143
A second home is more pleasant to live in during the COVID-19 pandemic than my permanent residence, as fewer people are around the area.	0.114	0.791	-0.055
A second home is safer than my permanent residence during the COVID-19 pandemic.	0.288	0.748	0.006
A second home is more pleasant to live in during the COVID-19 pandemic than my permanent residence, as there is more greenery and a more favourable climate.	0.183	0.716	-0.063
A second home is more pleasant to live in during the COVID-19 pandemic than my permanent residence because the people around me behaved more freely concerning epidemiological measures than at the place of permanent residence.	-0.040	0.579	-0.031
A second home is more pleasant than my permanent residence during the COVID-19 pandemic because the people around me were more likely to adhere to the epidemiological measures.	0.357	0.565	0.096

Table 4 (continued)

In 2020 and 2021, I was worried about whether there would be enough stock in the shops during the COVID-19 pandemic on the Island of Krk.	-0.016	-0.026	0.782
In 2020 and 2021, I was concerned that I would not receive adequate medical care on the Island of Krk in case of illness from COVID-19 or any other disease.	-0.167	-0.023	0.742
In 2020 and 2021, I have repeatedly experienced inconvenience from the local population.	0.113	-0.077	0.659
In 2020 and 2021, I felt that second-home users on the Island of Krk caused more discomfort among the locals than before.	0.168	0.013	0.642
In 2020 and 2021, I was concerned that I could not return to my permanent residence if the epidemiological measures were tightened.	0.046	0.057	0.548

Three factors explain 50.17% of the variance (Table 5). The first subscale was defined by Factor 1 and had ten items. The second subscale was defined by Factor 2 and had five items, and the third subscale was defined by Factor 3 and had five items. The cumulative result on each subscale was calculated as the mean value of every item (Table 5).

Table 5

Eigenvalues, variance explanation ratio and overall scores on the subscales defined by three factors on the perception of the second home during the pandemic

Factor	λ	Variance explanation ratio	n	Min	Max	M	SD
Re-valorisation and re-discovery of a second home	4.407	22.035	166	1.00	4.80	2.93	0.77
Second home as a safe haven	2.405	12.026	166	1.00	5.00	3.20	0.79
Second home as a place of risk and uncertainty	3.221	16.106	166	1.00	4.40	2.35	0.72

Compared to their place of residence, most respondents perceive their second home during the pandemic as a safe haven (Subscale 2), some of them feel that the second home was revalued and rediscovered during the pandemic (Subscale 1), while a small share of them see the second home as a source of risk and uncertainty during the pandemic (Subscale 3). The number of respondents who had a highly positive perception of their second home during the pandemic was 26.5% for Subscale 1 (n=44) and 36.1% for Subscale 2 (n=60). Only 6.6% (n=11) negatively perceive the second home as a source of risk and uncertainty (Subscale 3).

The perception of the Island of Krk as a place of remote work or studying was examined among the respondents with a questionnaire that had altogether 13 items. We tested the appropriateness of exploratory factor analysis with KMO and Bartlett's test. Kaiser-Meyer-Olkin's Measure of Sampling Adequacy was 0.874, and Bartlett's Test of Sphericity was significant ($p=0.000$).

Two factors were obtained with the exploratory factor analysis: a) Factor 1: Infrastructure and public services; b) Factor 2: Factors of attraction (Table 6).

Table 6

Factor loadings for Oblimin rotated two-factor solution for 13 items for the perception of the Island of Krk as a place of remote work or studying

Item	Factor loadings	
	1	2
Electricity supply	0.880	0.430
Water supply and drainage	0.790	0.390
Waste disposal	0.757	0.413
Internet quality	0.661	0.278
Traffic accessibility	0.645	0.459
Food supply	0.595	0.591
Health services	0.568	0.308

Table 6 (continued)

Opportunities for sports and recreation	0.491	0.756
Opportunities for entertainment	0.351	0.723
Hospitality of the local population	0.427	0.664
The tidiness of the island	0.584	0.643
Climate	0.200	0.638
Quality of the environment	0.546	0.623

Subscale 1 was defined by Factor 1 and had seven items, while subscale 2 was characterised by Factor 2 and had six items. Three factors explain 50.69% of the variance (Table 7).

The Island of Krk is more appealing to the respondents from the aspect of Attraction (items: The Tidiness of the island, Quality of the environment, Climate, Hospitality of the local population, Opportunities for sports and recreation, entertainment opportunities) ($M=3.63$; $SD=0.68$) than from the aspect of Infrastructure and public services (items: Food supply, Health services, Water supply and drainage, Waste disposal, Electricity supply, Internet quality, Traffic accessibility) ($M=3.58$; $SD=0.73$). 64% of respondents have highly positive attitudes about the Island of Krk as a place of remote work or studying on both factors (Table 7).

Table 7

Eigenvalues, variance explanation ratio and overall scores on the subscales defined by two factors on the perception of the Island of Krk as a place of remote work or studying

Factor	λ	Variance explanation ratio	n	M	SD
Factor 1: Infrastructure and public services	4.727	41.591	166	3.58	0.73
Factor 2: Factors of attraction	3.984	9.100	166	3.63	0.68

4.2. Factors that have influenced changes in the patterns of use and the perception of a second home

The second research question aimed to determine what factors influenced changes in patterns of use and perceptions of second homes in 2020 and 2021 compared to the pre-pandemic period in 2019. However, when looking at respondents' answers about the number of days they spent in their second home in 2019, 2020 and 2021, several statistical problems emerged. Some respondents were found to have moved to the Island of Krk and stayed there for a whole year ($n=8$). In addition, 29 respondents were found to have no change, and the number of days was the same in all three years (although this number of days varies from 7 to 150, so it is a very heterogeneous group of respondents) ($M=63.72$; $SD=34.63$). In this group, 24% of the respondents stay up to one month ($n=7$), 41% stay up to two months ($n=12$), and 35% stay from two to even five months ($n=10$).

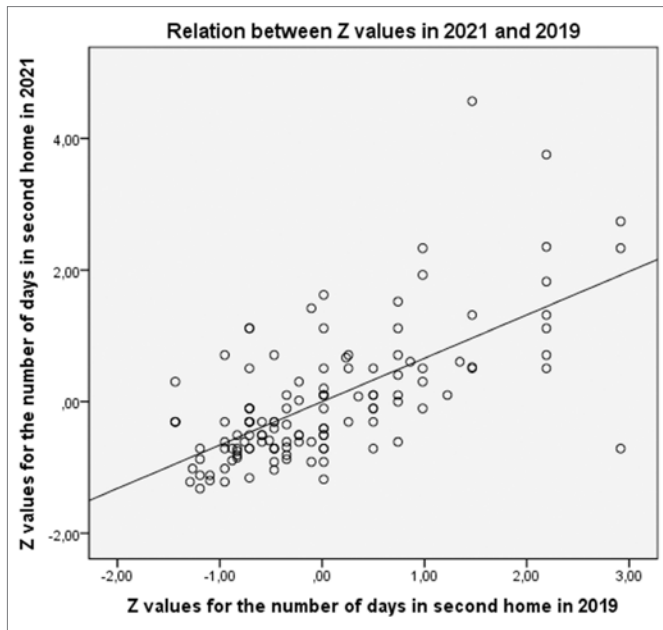
After keeping 126 respondents in the sample for further analysis, the next problem to be solved was to balance the number of days and the extent of change. Indeed, it was found that the second home users who stayed for many days in 2019 did not notice a significant change compared to the second home users who used the second home for only a few days in 2019. Among them, a great change in the number of days of use of the second home could have been recorded (up to a multiple), while it was still a smaller number of days.

To balance the significance of the change and the absolute number of days spent in the second home, Z values were calculated for the number of days of second home use in 2019, 2020 and 2021 and then the difference between the Z value for 2021 and the Z value for 2019.

There is a correlation of Z values for 2021 and 2019 ($r=0.66$), which is lower than the correlation of Z values between 2020 and 2019 ($r=0.726$). The relation between the Z values for respondents in 2019 and 2021 is shown in Figure 3. The number of days in 2019 explains 43% of the variance for the number of days in 2021.

Figure 3

A scatter plot of the number of days spent in a second home in 2019 and the number of days spent in a second home in 2021 (Z values)



To determine the factors that contribute to explaining the change in the number of days of use of the second home, a hierarchical regression analysis was conducted in which the selected predictors were introduced in four steps.

In the first step, predictors were introduced: (1) the highest level of education attained, (2) age, (3) the country of the second home user (1 – Croatia; 2 - Slovenia), and (4) the total monthly household income.

In the second step, the following predictors were added: (1) whether the respondent has made changes to the interior of the second home since the beginning of the pandemic (1-Yes; 2-No), (2) whether it is possible to stay in the second home outside the summer months (1-Yes; 2-No), (3) whether infrastructural changes have been made in the second home since the beginning of the pandemic (1-Yes; 2-No), (4) years of ownership of the second home.

In the third step, the following set of predictors were added concerning the perception of the second home during the pandemic, namely: (1) Re-valorisation and re-discovery of the second home, (2) Second home as a place of risk and uncertainty, and (3) Second home as a safe haven.

In the fourth and final step, predictors related to the perception of the convenience of the Island of Krk as a place of remote work or studying were added through the following aspects: (1) Infrastructure and public services, and (2) Factors of attraction (Table 8).

Table 8
Results of the hierarchical regression analysis to explain the scale of the change in the number of days of use of the second home

Predictors	First step		Second step		Third step		Fourth step	
	β	p	β	p	β	p	β	p
Highest level of education attained	0.168	0.079	0.164	0.080	0.142	0.124	0.118	0.219
Age	0.058	0.536	0.092	0.322	0.052	0.571	0.044	0.634
Country of the second home user (1-Croatia; 2-Slovenia)	-0.170	0.092*	-0.309	0.007**	-0.296	0.010*	-0.270	0.023*

Table 8 (continued)

Total monthly household income	-0.068	0.499	-0.037	0.714	-0.028	0.781	-0.039	0.702
Years of ownership of the second home			-0.278	0.009 **	-0.247	0.019 *	-0.243	0.024 *
Infrastructural changes have been made in the second home since the beginning of the pandemic (1-Yes; 2-No)			0.127	0.190	0.134	0.167	0.137	0.162
Changes in the interior of the second home since the beginning of the pandemic (1-Yes; 2-No),			-0.058	0.553	-0.031	0.759	-0.035	0.731
Possibility of staying in the second home outside the summer months (1-Yes; 2-No)			0.028	0.763	0.036	0.697	0.057	0.558
Re-valorisation and re-discovery of a second home					0.286	0.008 **	0.256	0.024 *
Second home as a place of risk and uncertainty					0.067	0.471	0.116	0.287
Second home as a safe haven					-0.136	0.215	-0.127	0.252
Infrastructure and public services							0.117	0.395
Factors of attraction							-0.021	0.862
R	0.266		0.376		0.452		0.459	
R²	0.071		0.141		0.205		0.211	
Δ R	0.071		0.071		0.063 *		0.006	
R²_{corr}	0.038		0.078		0.121		0.111	

*p<0.05. **p<0.01.

The model mentioned above with a set of predictors explains 21% of the variance, but only in the third step does the set of predictors contribute statistically significantly to the increase in the percentage of variance presented when predictors related to the perception of the second home during the pandemic are added.

Three of the mentioned predictors proved statistically significant in explaining the change in the number of days the second home was used. Thus, the fact that the second home users are from Croatia, that they have owned the second home for a more extended period, and that they perceive the factor of Re-valorisation and re-discovery of a second home more positively contributes to the fact that the number of days of use of the second home increases.

4.3. Differences in the changes in patterns of use and perceptions of the second home between Croatian and Slovenian users

The third research question was related to differences in the changes in patterns of use and perceptions of the second home between Croatian and Slovenian users during pandemics. The differences between second home users from Croatia and Slovenia were determined using the following variables: years of the ownership of the second home, infrastructural changes in the second home since the beginning of the pandemic, changes to the interior of the second home since the start of the pandemic, the possibility of stay in the second home outside the summer months, perception of the second home during the pandemic by three factors: (1) Re-valorisation and re-discovery of a second home, (2) Second home as a place of risk and uncertainty, and (3) Second home as a safe haven, as well as perception of the convenience of the Island of Krk as a place of remote work or studying by two factors: (1) Infrastructure and public services, and (2) Factors of attraction.

A multivariate analysis of variance (MANOVA) was conducted with a sample of 119 respondents (79 or 66% from Croatia and 40 or 34% from Slovenia). The analysed sample was reduced relative to the total respondents for the same reason as the second research question. This model explains 39% of the variance (Partial Eta Squared = 0.39, F (Wilks lambda) = 5.154, Df error = 105, p=0.000) (Table 9).

Table 9

Differences in the changes of patterns of use and perceptions of the second home during the pandemics between Croatian and Slovenian users

Variables	Second home users from Croatia		Second home users from Slovenia		F (df=1)	p	Partial Eta Squared
	M	SD	M	SD			
Years of ownership of the second home on the Island of Krk	30.81**	16.701	13.50	12.017	33.991	0.000	0.225
Infrastructural changes have been made to the second home since the beginning of the COVID-19 pandemic	1.76	0.430	1.77	0.423	0.035	0.852	0.000
Changes in the interior of the second home since the beginning of the COVID-19 pandemic	1.82	0.384	1.88	0.335	0.533	0.467	0.005
Possibility of staying in the second home outside the summer months	1.28*	0.451	1.08	0.267	6.898	0.010	0.056
Re-valorisation and re-discovery of a second home	2.99	0.81653	2.82	0.69167	1.326	0.252	0.011
Second home as a place of risk and uncertainty	2.26	0.72035	2.39	0.79018	0.801	0.373	0.007
Second home as a safe haven	3.27*	0.77187	2.94	0.86099	4.580	0.034	0.038
Infrastructure and public services	3.72*	0.71537	3.44	0.69414	4.108	0.045	0.034
Factors of attraction	3.65	0.65404	3.61	0.69838	0.082	0.774	0.001
Change in the number of days spent in second home 2020-2019	0.12*	0.56172	-0.19	1.00634	4.642	0.033	0.038
Change in the number of days spent in second home 2021-2020	0.02	0.50830	-0.05	0.32385	0.587	0.445	0.005
Change in the number of days spent in second home 2021-2019	0.14*	0.68984	-0.23	1.04091	5.569	0.020	0.045
Change in the number of persons who used a second home in 2020-2019	-0.09	0.72192	-0.07	0.38222	0.037	0.848	0.000
Change in the number of persons who used a second home in 2021-2020	0.06	0.35938	-0.03	0.13476	2.198	0.141	0.018
Change in the number of persons who used a second home in 2021-2019	-0.04	0.61560	-0.10	0.43827	0.342	0.560	0.003

* p < 0.05. ** p < 0.01.

Second-home users from Croatia differ from second home users from Slovenia in the following set of variables: they have owned a second home longer, their second homes are better equipped for residing outside the summer months, they perceive the second homes more as a safe haven, they positively evaluated infrastructure and public services of the Island of Krk as a place of remote work or studying, and spent more days in the second home both in 2020 and 2021 compared to 2019. The trend in the number of days of use of the second home indicates a significant increase in the number of days in 2020 and 2021 compared to 2019, while a decrease is recorded for Slovenian second home users.

5. Discussion

Concerning changes in the patterns of use and the perception of the second home from the users' perspective, the results indicate concordance with previous studies. From year to year, there is an increase in the number of days spent in the second home, a slight increase in the number of persons using the second home, and a slight increase in the number of employed respondents using their second home during working days. These trends are related to second home users with many years of second home experience, more often from Croatia, who "rediscovered the benefits of being a second home user" during the COVID-19 pandemic. While the perception of "safe haven" refers to the entire population of second home users, the "Re-valorisation and re-discovery of a second home" factor is more important to explain the actual change in the use of second homes.

The research findings suggest that users stay longer in their second homes during the pandemic, not only because of escape to a safer and less populated environment but also due to the slightly more significant opportunities for remote work. Similar observations were recorded in the Polish case study (Czarnecki et al., 2021). Longer stays in second homes and increased use outside the summer months are mainly the result of general technical progress and necessary shifts in working patterns during the pandemic. Indeed, although three-quarters of respondents have infrastructural possibilities to use their second home outside the summer months, only one-third of respondents said they can work remotely due to the nature of their jobs. The fact that most users did not make any additional investments in the infrastructural equipment of the second home is also shown by the fact that only slightly more than one-fifth of the respondents made infrastructural changes during the pandemic that would enable them to extend their stay in the second home beyond the summer months. Only 16% of the users have adapted the interior of their second home for remote work needs. All the interviewed representatives of the local tourist boards point out that they have not noticed the infrastructure investments of the vast majority of the second-home owners in their area, but also that the majority of the newer second homes are solidly equipped in terms of infrastructure, so that they meet the conditions for more extended stays even in winter as well as for remote work.

Like previous research (Pitkänen et al., 2020; Czarnecki et al., 2021; Zožal et al., 2022), the most common perception of second homes by their users on the Island of Krk during the pandemic is a “safe haven”. This was also confirmed by the interviewed representatives of the tourist boards (e.g., the municipalities of Dobrinj and Punat). They also pointed out that some, mainly Croatian, second home users, fearing infection, brought older family members from the cities to the Island of Krk to feel safer. For this reason, some Croatia respondents think their second home was revalued and rediscovered during the pandemic. Apart from the pandemic, another reason why the second home on the Island of Krk was perceived as a safe haven by some users from Zagreb and the surrounding area was the series of earthquakes that hit the Croatian capital in the spring of 2020, coinciding with the start of the pandemic (the first and strongest earthquake was recorded on March 22nd, 2020). It should be emphasised, however, that the perception of the Island of Krk as a safe haven is not shared by part of the local population, especially under the conditions of the growing number of newcomers on the island. Namely, according to four representatives of local tourist boards (the Town of Krk, municipalities of Baška, Malinska-Dubašnica and Punat), the increasing number of second-home users from urban areas who have recognised the Island of Krk as a safe haven from the pandemic has raised fears among part of the local population, especially the elderly, about a possible increase in the spread of the infection. The same reason influenced the perception of the second home as a source of risk and uncertainty during the pandemic among a smaller number of second home users.

Czarnecki et al. (2021, 4) point out that to make “the escape from the pressures of urban living successful, some necessary technical and physical conditions must have been met in the second-home location.” The same is true for two-thirds of the respondents, who emphasise that the Island of Krk is a desirable place for remote work due to its satisfactory communal infrastructure, good supply of public services, and convenience of attractions for outdoor recreation. The representatives of the local tourist boards add that there are works in progress on installing optical internet on the island but that they see a lack of accommodation capacity in winter as a possible obstacle to the potential increased arrival of the so-called digital nomads, as not a single hotel on the island operates in winter.

They note that the pandemic has encouraged or increased outdoor recreational activities that second-home users increasingly practice for better health and immunity (e.g. trekking, cycling, walking on marked trails such as the Camino Krk, a tourist pilgrimage route around the island). As a result of the increased interest in outdoor recreational activities, not only at the seaside during the summer season, but there is also a trend to extend the stay in second homes during most of the year. The latter, in addition to increased consumption, is also essential to reduce the impact of seasonality on the local economy.

As outlined in the “Results” chapter, the length of stay for second-home users from Croatia increases yearly, while the opposite was observed for Slovenian users. By interviewing representatives of the local tourist boards, a more profound insight was obtained into differences in the patterns of use and perceptions of the second home between Croatian and Slovenian users during pandemics. It should be emphasized that all second-home owners in Croatia are required under the Law on Tourist Tax (Official Gazette 52/19, 32/20, 42/20) (Official Gazette, 2019) to register and pay the tourist tax for all persons using the second home in the period from 15th June to 15th September. The stated tax can be paid for the exact period of use of the second home or as a lump sum for the entire summer. Although they are obliged to do so, some second-home owners ignore this directive. In the first year of the pandemic (2020), when there was no vaccine and the COVID-19 certificates had not yet been introduced, Slovenian second-home users needed a formal confirmation of stay in a second home in Croatia to avoid compulsory isolation, claimed by the border police when returning to Slovenia. Unlike Slovenian second-home users, Croatian ones did not need such confirmation when they returned to their residence in the same country. For the reasons mentioned above, it is clear why Slovenian users have registered in their second homes more often than Croatian users, especially in 2020. Without COVID-19 certificates, Slovenian second home users in 2020 mostly paid the tourist tax per day to make it easier to prove where and when they had been when returning to Slovenia. After introducing the COVID-19 certificates in 2021, cross-border traffic throughout the EU was regulated more precisely. Hence, most Slovenian second-home users registered and paid the tourist tax at a flat rate. However, there was also a decrease in interest in registration compared to the previous year.

6. Conclusion

The COVID-19 pandemic has changed the pattern of second home use on the Island of Krk. Still, they are not as pronounced as expected, given the results of related research in the relevant literature, especially those connected with the first year of disease outbreak.

Changes in the patterns of use and perception of second homes on the Island of Krk were less noticeable than expected during the pandemic. They were present in the experiences among the minority respondents (from 15% to 30% of them, depending on the indicator). They use their second homes more often, have a more positive perception, and invest more in the infrastructure of their second home. In terms of statistically significant characteristics, these changes were unstable (the patterns of use seem to return to the pre-pandemic level very quickly) and, in some cases, symbolic (the second home users identified a change in the perception of the potential use of their second homes during the time of the pandemic, but in reality, it did not manifest itself in significant differences in patterns of use compared to the pre-pandemic period).

The recorded changes are unstable at the sample level. In this regard, the oft-mentioned “new reality” seems to quickly return to the pre-pandemic pattern despite cataclysmic prognoses which occurred soon after the beginning of the pandemic. Although many authors predicted a mass transition to remote work that would allow the “pandemic pattern” of second-home use to be maintained, this scenario was not manifested on a larger scale when schools and other educational institutions reopened to contact, live lectures. Although technological possibilities allow many second home users to switch fully or partially to remote work (from the second home), the obligation to attend school at the place of residence is one of the main factors behind the return to the old patterns of second home use. Nevertheless, it is realistic to assume that in the future, remote working for singles and couples without children will become a much more common pattern of second home use, contributing to creating a continuum of work and spending holidays as an essential feature of the second home phenomenon in postmodernism.

There are great opportunities for further in-depth empirical and qualitative research on second homes, especially in the context of remote work and multilocal living/dwelling. Remote work has become more precisely regulated than before the pandemic and is now encouraged in both, private and public sector.

In the end, we must critically expose some weak points in the conducted analysis, which can mainly be attributed to the fact that the research sample was relatively small (it is comprised of 166 respondents), as well as the lack of reliable statistical data on the patterns of second home use. To have a complete perspective, it would also be very relevant to conduct similar research for the year 2022, when the pandemic manifested itself with a “lighter” virus strain, and 2023 when the World Health Organization officially proclaimed the end to the COVID-19 pandemic as global health emergency.

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