



Age-friendly housing today and tomorrow

Homes4Life Stakeholder Workshop | Brussels, Belgium | 11 June 2019

**A European certification
for ageing in place**



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Innovative housing, innovative transportation and innovative buildings programmes that make our cities accessible to all are urgently needed.

Urban spaces have to be resilient and accessible to older persons, if we want to build inclusive, dynamic, resilient and sustainable cities and communities.

Rosa Kornfeld-Matte

United Nations Independent Expert
on the Enjoyment of all Human Rights
by Older Persons (1 Oct. 2015)



METHODOLOGY

Rationale

No one-size-fits-all solution

Focus on AT, BE, DK, ES, FR, IE, IT, NL, PL, SE

Country reports

Variables: Socio-demographics, housing stock, laws and policies, existing certifications and standards

Method: Desk research using European statistics and existing literature, input from national experts

Cross-country comparison and implications

Overview of key factors per country

Synthesize as input for the Homes4Life vision

AN URGENT NEED

Preliminary findings on the projected demand



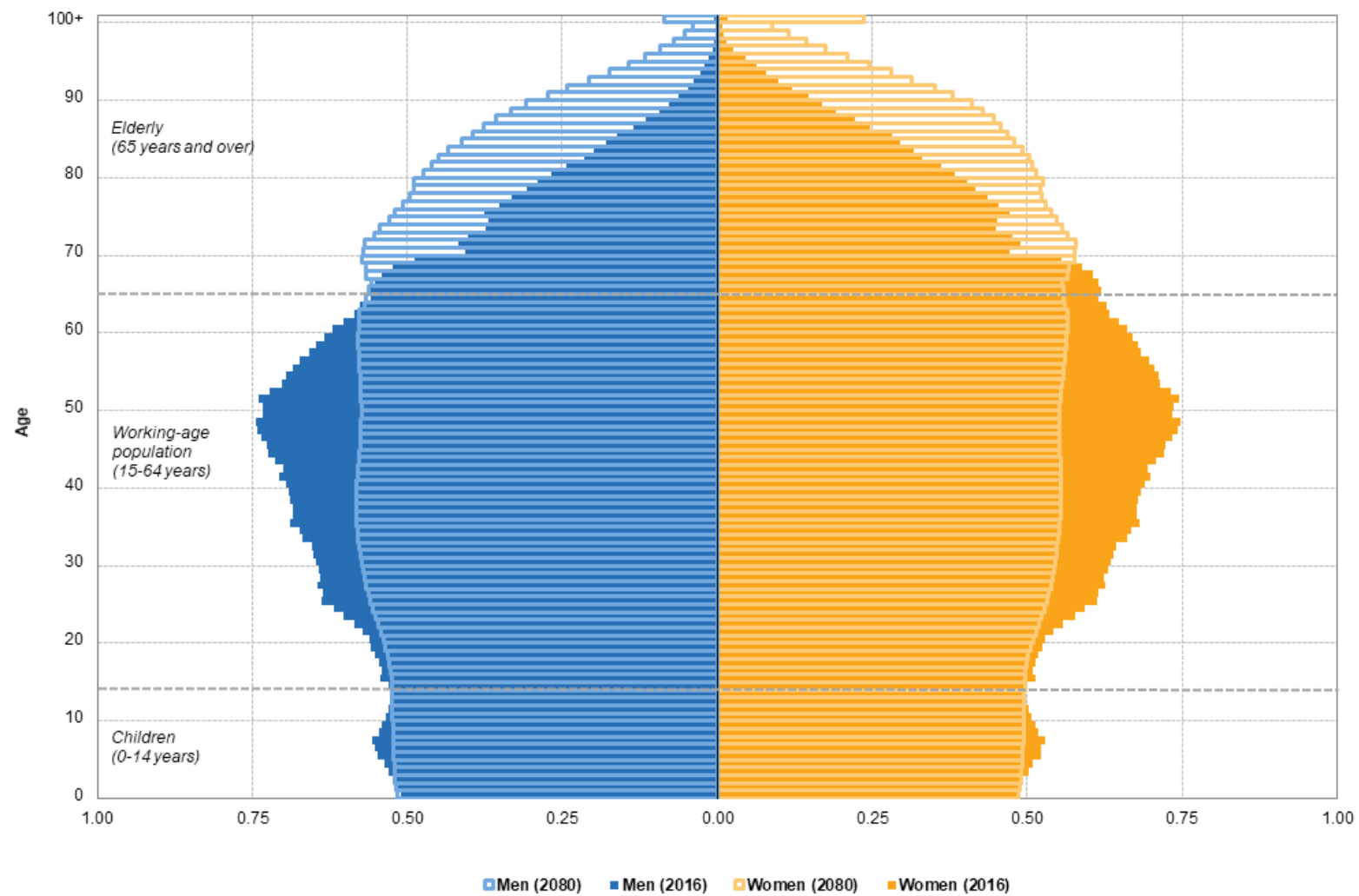
A RAPIDLY AGEING CONTINENT

65+ one in five (20%) today, more than one in four (29%) in 2080

80+ will more than double (6% to 12%) by 2080

Other remarkable observations

- substantial share of 65+ living alone* (around 30%, on the rise)
- women outlive men by six years, but the difference in healthy life expectancy between women and men is only nine months
→ half of all women aged 85+ were living alone
- material deprivation is reducing, but growing inequalities



Note: 2016, estimates. 2080: projections.

Source: Eurostat (online data codes: demo_pjan and proj_15npms)



PROJECTED DEMAND

Overall preference for ageing in place

- Current (mainstream) home is usually the preferred option
- Shared negative perception of institutional settings
- Open to moving when health deteriorates (DK, IE, SE)

Adapts to one's needs and abilities

Maintains the links with one's community

HOUSING STOCK* (1/2)



Types

Varies from country to country

The highest proportions for each type of dwellings (all ages, 2016):

- flats in Spain, Latvia (66%), Estonia (62%)
- semi-detached houses in the UK (60%), the Netherlands (58%), and Ireland (52%)
- detached houses in Croatia (71%), Slovenia (65%), Hungary (63%), and Romania (62%)

Tenure

Owner-occupied homes prevail

More than half of the population in each EU Member State lived in owner-occupied dwellings;

Yet with country differences: 52% in Germany up to 96% in Romania

Share of tenants (reduced price) is highest in: Slovenia (19%), Ireland (18), UK (17.9), France (16.4)

Share of tenants (market price) is highest in: Germany (40), Denmark (37.7), Sweden (34), Austria (30)

Quality

Most of 65+ in the EU do not live in overcrowded dwellings

Most difficult situations found in Latvia (26%), Poland (24.9), Croatia (20.6), Romania (18.7), Slovakia (18.4), Hungary (16.9), Bulgaria (16.8), Greece (12.7), Italy (9.3), and Lithuania (9.1) – EU28 average is 6.2%

Affordability

10% of 65+ in the EU is overburdened by the cost of housing

Highest rates in Bulgaria (29%), Greece (27%), Denmark (21%), Germany (20%)

Lowest rates in Ireland (1.7%), France (3.1%), Spain (4.2%)

HOUSING STOCK (2/2)



A huge share of the building stock is not adapted

- House is not comfortably warm in winter for one in eight of 65+ Europeans*
- No lift to access the household for 60% of the 65+ in Spain
- About one in five older Italian lives in a dwelling built before 1946 among them: 24.4% can be considered in mediocre or poor conditions
- About 6% only of the housing stock is considered adapted in Belgium

A European study* estimates to 10 million the demand for age-friendly homes in the upcoming years across Europe

AGE FRIENDLINESS

A definition applied to housing

A USER'S PERSPECTIVE

Say no to ageism!



Does your building
also need a facelift ?

09/272.72.80

JOHN SAEY

A NEW LIFE FOR BUILDINGS

MY LIFESTYLE
MY NEEDS
MY CHOICES

*“Older persons are a totally **heterogeneous** group and that is a vital point to learn.*

You have those who continue to decide on their daily living and those who at the same age have given up.

You have those who will grasp the remote control and flick through the channels and those who leave it in the drawer preferring to push the button”.

Angela Cluzel,
Home Sweet Home Project*



OUR AGE-FRIENDLY APPROACH

1. Fosters healthy ageing and **autonomy**
2. Promote **social inclusion** and engagement
3. Respects lifestyle **choices**, needs and preferences
4. Enables **accessibility** of all areas of community life

Based on WHO's definition of age-friendly environments*

IMPLEMENTATION CONTEXTS AND MATURITY LEVELS

Insight into a European patchwork

FACTORS INFLUENCING THE DEVELOPMENT OF AGE-FRIENDLY HOUSING



Enabling – facilitators

- **Regulatory framework:** legal provisions for accessibility, home adaptation and home care services;
- **Existing know-how:** official guidance (e.g. handbooks, accessibility standards, etc.) and supportive organisations;
- **Financial incentives:** grants and tax credit/reduction for retrofitting and new age-friendly constructions;
- **Housing stock:** strong and non-marginalized rental sector (facilitating access to smaller dwelling i.e. flat);
- **Clear responsibilities:** analysis of housing market and planning to meet future demand; specific institutions designated to deliver.

Disabling – obstacles

- **No clear regulatory framework**
- **Existing know-how:** absence or very limited know-how, or absence of knowledge transfer;
- **Little or no financial incentives** for property owners and/or individuals to adapt dwellings;
- **Housing stock:** weak and marginalized rental sector (emphasis on home-ownership → responsibility to individuals);
- **No clear responsibilities:** leads to competing priorities in housing.



AWARENESS ON AGE-FRIENDLY ENVIRONMENTS

E.g. Research programmes, Surveys about older persons' preferences, Policies and regulations that incentivize/encourage the development of age-friendly environments; local initiatives implementing age-friendly cities; etc.

High

- DK, AT, IE, SE, NL

Medium

- BE, FR, ES

Low

- IT, PL

SUPPORT WITH LONG-TERM CARE



High

- Principles of ageing-in-place apply
(all entitled to LTC and home care at (5%*) fraction of actual cost)
- SE, DK, NL

Medium

- Ageing-in-place possible but hampered
(LTC organisation is fragmented and home care services not fully accessible)
- ES, IE, BE, AT

Low

- Ageing-in-place difficult
(LTC largely based on cash benefits and/or informal care support)
- IT, PL

SUPPORT WITH POLICIES AND INCENTIVES FOR AGE-FRIENDLY HOUSING



High

- Dedicated national board or authority for housing
- Specific national policies on age-friendly housing
- Legal entitlements and financial support for individuals to adapt homes
- Regulatory measures for property owners to adapt rental housing to needs of older people
- SE, DK

Medium

- Income-based legal entitlements and financial support to individuals
- Existing policies on age-friendly communities and active ageing
- Few measures targeting (large) property owners to adapt housing
- No centralized authority
- ES, IE, BE, AT, IT

Low

- No legal entitlements for individuals to homes adaptations or for moving to adapted home
- PL



OTHER POSSIBLE CHALLENGES

Competing priorities

- Regarding housing policies (migrants, ghettos, cheap housing...)
- Regarding resource allocation (limited budget)

Multi-level governance

- Reluctance to invest due to low level of (financial) support from beneficiaries

Mismatch between housing market and reality

- Lock-in effect due to tax-related issues

In the absence of business models for age-friendly housing...

- Only driven by what binding regulations require
- or if owners receive subsidies/financial incentives

CONCLUSIONS

Growing need for age-friendly housing in all EU28

yet to different extent depending on:

- the structure of the housing market
- projected housing shortage
- urgency levels for adaptation

Various maturity levels

- awareness of the issue
- range of good practices to “age in place”
- range of resilient housing options
- structural operational readiness for change
- financial capacity to make the shift

A tailored approach is needed!

BREAKOUT SESSION



Question 1. LEVEL OF AWARENESS

In the country you come from/know better, would you say there are initiatives in place to develop age-friendly housing?

What do these initiatives consist of?

How do they vary from country to country?

BREAKOUT SESSION



Question 2. SUCCESS FACTORS AND OBSTACLES

What are the enabling factors for age-friendly housing to develop?

On the contrary, what would prevent it?

Do these factors and obstacles vary from country to country?

CONTACT



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