# AGEING WELL AT HOME

Vol. 5 of the Series
'Housing in the post-2020 EU'

HOUSING
EUROPE
OBSERVATORY

## EUROPE'S POPULATION IS GETTING OLDER

At a time when data on ageing and life expectancy already pointed towards a clear need to adapt current and future housing to this trend, the COVID-19 pandemic has further highlighted the need for homes that will allow us to age with dignity and for supporting measures to help tackling social isolation.

What does this mean for the public, cooperative, and social housing sector? The OECD[1] highlights that "[...] a larger share of elderly tenants in social housing implies a need to adapt the dwelling, surrounding environment and support services to residents". In other words, this means that housing providers have to adapt both their buildings and the complementary services and that they provide to residents.
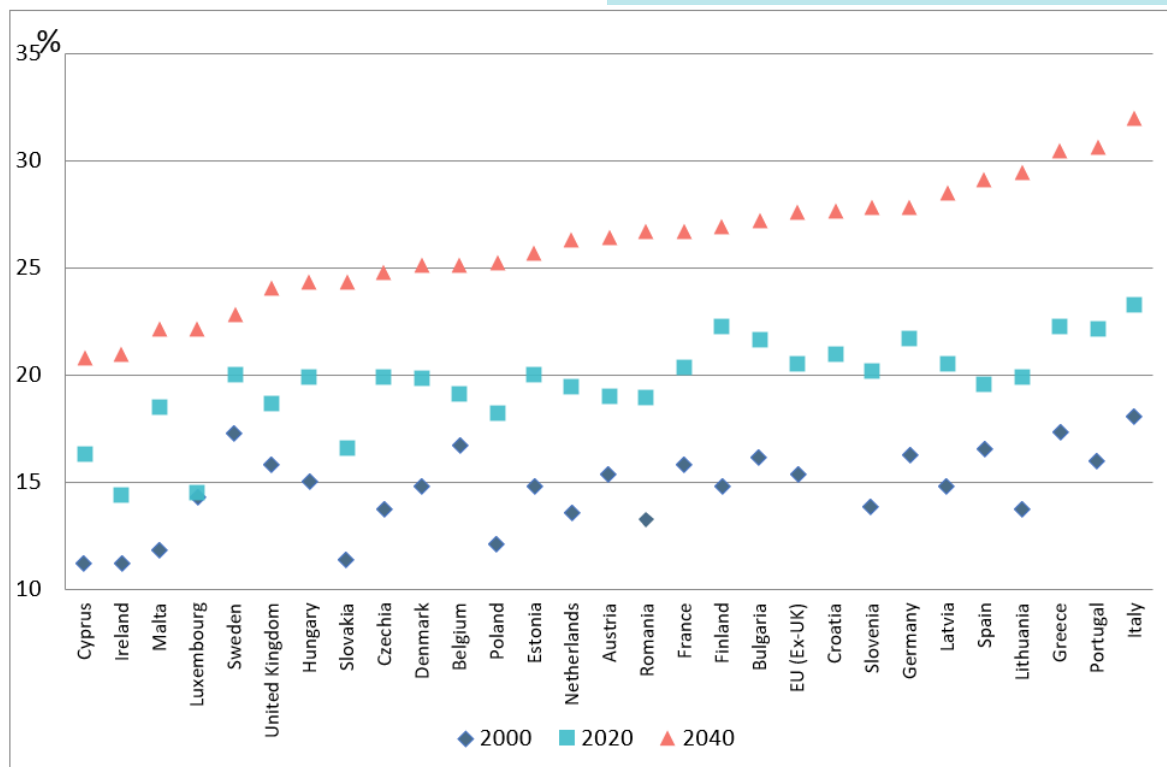
Throughout 2020, Housing Europe has been exchanging with its member organisations and collecting examples of how the public, cooperative and social housing sector across Europe is tackling this challenge and the innovative practices that can be scaled up – which we summarise below.

[1] https://www.oecd.org/social/social-housing-policy-brief-2020.pdf

#HousingObservatory
#AgeingWellAtHome

**Figure 1: Percentage of the population aged 65+, by year'**



*Source: Eurostat, ONS*

**FACTS AND FIGURES ON AGEING & HOUSING**

As the median age of the EU population increases, so does the number and share of people in the older age groups. By 2070, it is estimated that around 30% of people in Europe will be aged 65 and above, up from about 20% today. From 2019 until 2070, the share of people aged 80 or over is projected to more than double to 13% [2].

Furthermore, despite the global health pandemic, which is hitting older people the most, we must remind ourselves that overall Europeans are living longer and in better health. Life expectancy at birth has increased by about 10 years for both men and women over the last five decades, and it is projected to reach 86.1 years for men in 2070 (up from 78.2 in 2018), and 90.3 for women (up from 83.7) [3].

At the same time, for the EU as a whole, the number of healthy life years at birth in 2018 was 64.2 years for women and 63.7 for men, varying significantly across Member States (MS). However, almost half of the elderly population in the EU (over 65), report having difficulties with at least one personal care or household activity [4], and about the same share have a disability or long-standing activity limitation [5] – with this figure getting higher as people get into the older age groups. They are more prone to face challenges of reduced mobility and their quality of life very much depends on how inclusive and accessible our societies and living environment are.

[2] https://ec.europa.eu/info/sites/info/files/demography_report_2020_n.pdf

[3] Ibid

[4] https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Disability_statistics_-_elderly_needs_for_help_or_assistance

[5] https://ec.europa.eu/info/sites/info/files/demography_report_2020_n.pdf

## Figure 2: Active Ageing Index - Independent Healthy & Secure Living[6]



Map of Europe showing Active Ageing Index values:

- 79.2 (Sweden)
- 77.6 (Finland)
- 66.5 (Estonia)
- 57.7 (Latvia)
- 65.3 (Lithuania)
- 78.4 (Denmark)
- 75 (Ireland)
- 75.3 (United Kingdom)
- 77.3 (Netherlands)
- 74.9 (Germany)
- 66.1 (Poland)
- 73.3 (Belgium)
- 74.2 (Luxembourg)
- 71.4 (Czech Republic)
- 69.2 (Slovakia)
- 77.7 (Austria)
- 65.6 (Hungary)
- 71 (Slovenia)
- 64.2 (Croatia)
- 63.7 (Romania)
- 75.4 (France)
- 68 (Italy)
- 66.2 (Bulgaria)
- 71.6 (Spain)
- 67.7 (Portugal)
- 63.9 (Greece)
- 71.5 (Cyprus)

Legend scale: 57.7  62  66.3  70.6  74.9  79.2

*Source: Active Ageing Index - https://composite-indicators.jrc.ec.europa.eu/active-ageing-index/active-ageing-index*

---

[6] The 'Active Ageing Index' is a tool to measure the untapped potential of older people and healthy ageing across countries. It measures the level to which older people live independent lives, participate in paid employment and social activities as well as their capacity to actively age. The higher the AAI for a given country, the more independently older people there are judged to live. The AAI includes the 'Independent, healthy and secure living' sub-index. This focuses on the ability of older people to continue to age at home with dignity.

In terms of housing conditions, older people (aged 65 years or more) are more likely than younger people to be homeowners. In 2018, some 60.9 % of older people living alone in the EU-27 were homeowners with no outstanding mortgage, and only 4.7 % were homeowners who had not yet paid-off their mortgage. Interestingly, with a large number of baby boomer homeowners becoming 'asset rich and cash poor' in older age, a number of financial products have been created to allow people to draw equity out of their home, such as reverse mortgages or home equity loans . Life annuity sales are also becoming more widespread – but these options are still rather seldom used. However, more than one third (34.4 %) of older people living alone in the EU-27 were tenants in 2019: a higher share — 21.9 % of older people living alone — were tenants with a rent at market prices, while 12.5 % were tenants with a rent at reduced price or free (for example, those living in social housing)[8].



---
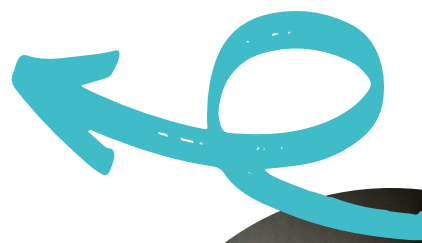
[7] See for instance the EU-funded project https://www.equity-release.eu/

[8] https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Ageing_Europe_-_statistics_on_housing_and_living_conditions#Housing_affordability_for_older_people

## Figure 3: Percentage of EU (incl. UK) population living in social, municipal or not-for-profit housing, by age group
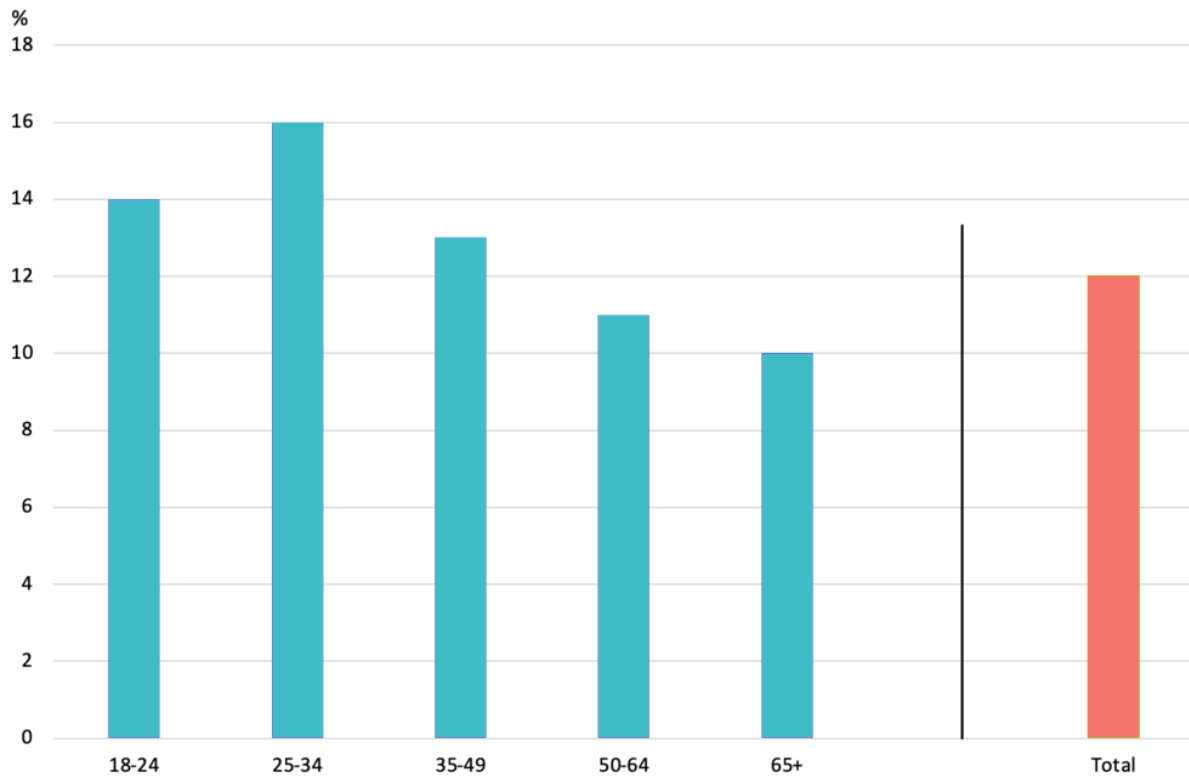


*Source: Eurofound 'Quality of Life Survey' - 2016*

## Figure 4: Percentage of population 65+ living in social, municipal or not-for-profit housing, by country
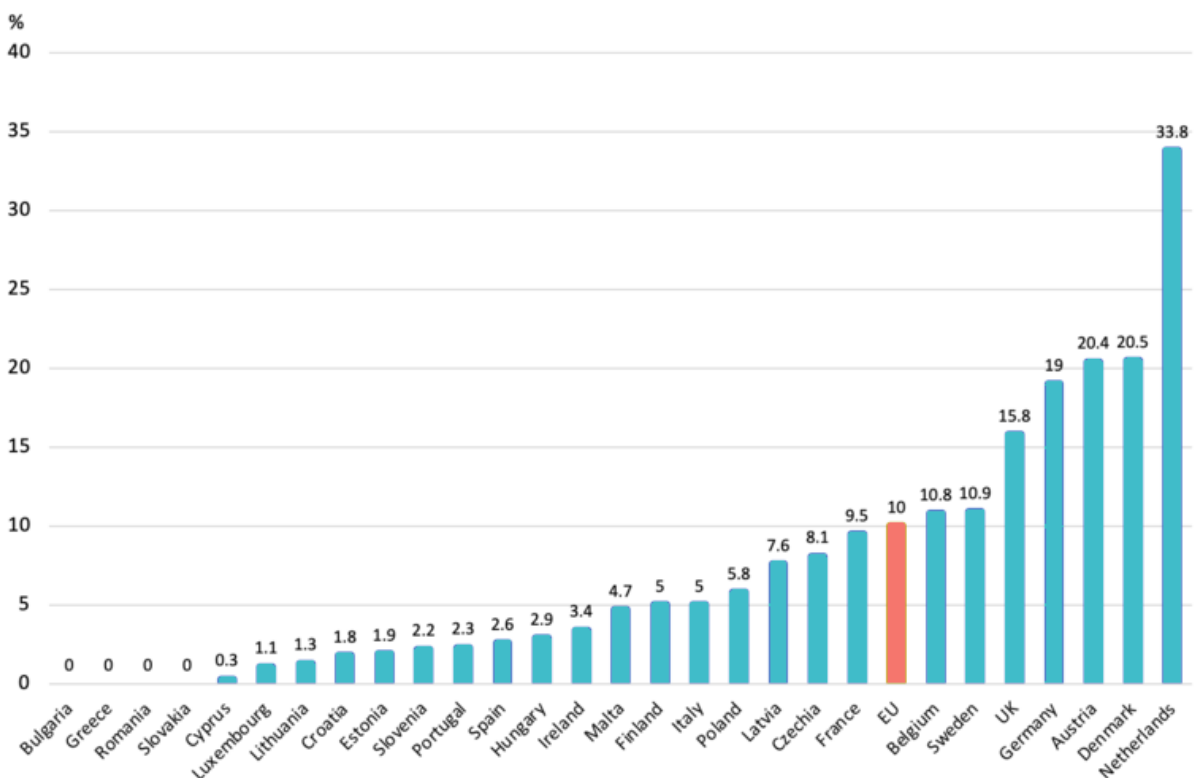


*Source: Eurofound 'Quality of Life Survey' - 2016*

6

Looking at affordability, in 2019 older people were much less likely to be in arrears with payment of their rent or mortgage. The rate of housing cost overburden among people >65 at 9.8% was almost identical to that of the overall population - but with significant differences across countries and in general older women (especially when living alone) more likely to face financial difficulties linked with accommodation. Older people living alone are also more likely to be impacted by energy poverty.

In 2019 some 7.6% of EU-27 households were unable to keep their home adequately warm. Among households composed of a single adult aged 65 years or more, this share was more than one tenth (10.7%)[9]. In the same year, the share of people 65 or over living in under-occupied dwellings in the EU was just over half (50.6 %), compared with just over one third (34.2 %) for working-age adults[10].

Most recently, older peoples' health has been put at risk, to varying degrees, during the pandemic according to whether they were able to live in independent housing or in collective specialised accommodation[11]. Although of course the higher mortality rate is partly explained by the large number of people in nursing homes who have underlying health conditions, the failure of many nursing homes right across Europe to adequately protect residents, for whatever reason, is likely to further support a change in approach towards de-institutionalisation and towards so-called 'ageing in place' policies.

Last but not least, among the issues affecting the older age groups isolation and loneliness are prominent. While loneliness is not an issue which only impacts on the elderly, a 2018 study[12] shows they do suffer more from social isolation than other age groups. Compared to those aged 26 to 45, adults aged 65 and over are 9 percentage points more likely not to engage often in social activities. This figure is above 15 percentage points in Eastern Europe. Lockdown measures implemented during the COVID-19 pandemic have exacerbated this problem.

[9] https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Ageing_Europe_-_statistics_on_housing_and_living_conditions#Housing_affordability_for_older_people

[10] https://ec.europa.eu/eurostat/databrowser/view/ilc_lvho50a/default/table?lang=en

[11] See for instance https://pubmed.ncbi.nlm.nih.gov/33521770/

[12] https://ec.europa.eu/jrc/sites/jrcsh/files/fairness_pb2018_loneliness_jrc_i1.pdf

## WHAT SOLUTIONS ARE NEEDED?

The concept of 'age-friendly housing' developed by the Homes 4 Life EU project provides a helpful framework to understand the kind of solutions we should be looking at. It comprises different dimensions that have to be fulfilled for e home to be age-friendly:

· it supports independence and autonomy;
· allows to remain active and healthy;
· promotes social inclusion and engagement within the community whilst respecting lifestyle choices and evolving needs as the years go by.

This means first and foremost we have to consider the physical characteristics and accessibility of homes. It is estimated that 70-80% of our existing building stock across Europe is unsuitable for independent living for an ageing population[13]. For example, there is an estimated need for 2 million adapted and barrier-free homes in Germany to keep up with demographic change. In England, currently, 91% of homes do not provide even the most basic accessibility features and the Housing Made for Everyone (HoME) coalition was founded by – among others – the Centre for Ageing Better, and the National Housing Federation to address this shortcoming.

Luckily, for newbuilt there is an increasing body of regulation and standards – one good example is the concept of Lifetime Homes which are ordinary homes designed to incorporate 16 Design Criteria that can be universally applied to new homes at minimal cost so that they are suitable for all stages in life. However, keeping in mind that yearly new construction usually represents only around 1% of the total housing stock, it is clear how the key challenge remains the modernisation and adaptation of existing homes and buildings.

Secondly, it's important that homes are affordable – taking into consideration all costs and not just payment of a mortgage or rent. As mentioned above, older people living alone are more likely to be impacted by energy poverty than the rest of the population, and we know that the quality and energy performance of buildings can have a big impact. Projects targeting senior citizens can have a high environmental quality as shown by examples in Barcelona and Brescia.

In some cases, it's a matter of downsizing or actually 'right-sizing' as shown by the fact that more than half of older people in the EU are living in under-occupied dwellings. One interesting example from the Netherlands is that of Vidome housing association in the Hague (Netherlands) that has set up a special real estate agent for elderly residents in order to help them find more suitable homes in terms of size and/or adaptation. The Irish Council for Social Housing has also been working with approved housing bodies to promote innovative solutions to promote right-sizing.

---

[13] http://solidarites.sante.gouv.fr/IMG/pdf/Rapport_Anah_Cnav_decembre_2013_V2.pdf

To help avoiding isolation in older age it is important to foster a sense of local community be it at neighbourhood, street or building level. Housing providers members of Housing Europe offer a range of interesting solutions, from co-housing projects to inter-generational living initiatives: the Sällbo - community living project, for instance, run by Helsingborgshem public housing company in Helsingborg (Sweden), has turned a former retirement home into a vibrant mixed housing complex where half of the residents are over 70 and the rest are aged 18-25; all residents are committed to spending time socialising with their neighbours. The Calico project developed by the Community Land Trust Brussels (Belgium) was recently awarded EU funding from the Urban Innovative Action programme to create an inter-generational and socially diverse co-housing project built-in interaction with its neighbourhood. Again in Brussels, the Biloba project created senior housing with common facilities open to the whole neighbourhood thus fostering social networks.

Reaching out to vulnerable residents and making sure that they are not left alone during lockdown has been a key priority for many social housing providers across Europe. They have for instance carried out regular phone and video calls, and organised the delivery of food and medicines – as in the project 'welfare on the road' by ACER Reggio Emilia (Italy). Simply keeping in touch by phone has also proved important as shown by the example of Valloire Habitat. This kind of outreach work was particularly necessary to support older residents, who often need extra supports or are at risk of becoming isolated. Interestingly, the Danish Parliament passed a motion at the end of 2020, which allocated about €2 million to BL's members to help them introduce measures to tackle loneliness and isolation experienced by some social housing tenants.

Furthermore, it is very important to think of housing as not just a dwelling but as a hub for the centralisation and delivery of health and care services, to allow people to age better at home. The French association Delphis provides innovation services for social housing companies, including a specific label called 'Habitat senior services', which aims to increase non-dependent elderly tenants' access to both adequate housing adapted to their needs and additional services. Furthermore, many housing associations in the UK, for instance, offer 'independent living services'. For example, Curo is a housing association providing a range of supported accommodation and independent living services.

It also offers 'step down' accommodation for adults who are discharge-ready, but who cannot immediately return home or who would otherwise be in a hospital bed. Instead, they can stay in an accessible apartment with their own kitchen and bathroom, and access care and support packages that are tailored to their needs, in direct partnership with health professionals involved in the discharging process. It is estimated that an excess hospital bed-day costs £303 per day (around €350). In contrast, Curo's Step-down facility costs £60 (c.€70) per day to deliver.

Also, the recent COVID-19 pandemic has shed further light on the potential positive impact of homes that are digitally connected and the use of ICTs and telecare services. For instance, the Casa Sole project developed by Cooperativa Sole with IBM consists of a computerized system that involves the use of sensors to collect and analyse environmental and individual data to understand the behaviour of elderly people and ensure greater operational efficiency in the provision of assistance, health and welfare services. This model is now implemented in two sites including an inter-generational housing project for vulnerable residents and it has led to greater wellbeing, safety and autonomy at home, and a decrease in the number of hospitalisations.

The majority of older people will generally live independently in their homes, whether rented or owner-occupied, for as long as they can. However, this may become unsustainable as people age, and require extra assistance or supports related to sickness or disability. Therefore, it is becoming more important than ever to create options for those with more complex supported housing and care needs to live in small-scale communities, which have been designed to meet their needs.

For instance, an innovative example is the Ouderenlandgoed Grootenhout estate in the Netherlands. Often pictured as a 'paradise for

people with dementia', it offers care to older people with dementia by providing individual farmhouses to groups from 5 to 8 residents with the philosophy of giving them back control over their lives. Similarly, the Hemsworth Court scheme run by the largest housing association in Northern Ireland, Radius Housing, is a hub around which to build a 'dementia friendly' community.

## LESSONS FOR POLICYMAKERS

Firstly, we should keep in mind that designing homes that are adapted and accessible is ultimately good for all, not just older people.

Secondly, the needs of older people are diverse and also evolving over time. Therefore, no one-size-fits-all approach exists and no model can be expected to work everywhere or for everyone – this means that policies at local and national level should start from analysing the needs on the ground and include a range of different options in their strategies.

Thirdly, senior housing and related technological innovations represent an area that is increasingly attractive for investors[14] and that is likely to become even more important in the future, linked with the booming so-called 'silver economy'[15]. However, it is important to highlight the need to target public support towards initiatives that are people-centred and not-for-profit driven, to guarantee affordability and access for those who are otherwise at risk of housing exclusion.

Finally, safe, supportive housing (or housing-related services and arrangements) do much to promote health, prevent injury, delay the need for institutional care, and reduce social isolation. This is why public investment in this sector should be considered in the light of its high social return and the savings it can generate for the public purse – for instance in terms of avoided future healthcare costs[16].

14
See for instance https://pdf.euro.savills.co.uk/european-commercial-markets/european-senior-housing---2019.pdf , and https://think.ing.com/uploads/reports/ING_-_Elderly_care_and_housing_demand_in_the_EU_-_May_2019_1.pdf

15
See for instance
http://ectp.ectp.org/cws/params/ectp/download_files/43D3278v1_ECTP_AABE_SilverEcon_P.pdf

16
See for instance https://www.housingagency.ie/ageing-population-research

## HOW CAN THE EU HELP?

The European Commission in the recent Report on the Impact of Demographic Change[17] highlights the need for "Ensuring a high level of human health protection requires the right infrastructure, such as hospitals, long-term care homes and housing adapted and equipped for older people".

The idea of community living and community-based services is at the core of European policy in this field, including the Cohesion Policy. The combination of funding from both European Regional Development Fund (ERDF)  and the European Social Fund (ESF) is something which is already possible, and it will continue in the new programming period starting this year.

As foreseen in the legislative text of the ERDF, funds might be used to invest in buildings as necessary to increase the integration of marginalised communities and fragile groups. Similarly, the ESF may provide training, skills and enhancement programmes, with a view to increasing access to quality, sustainable and affordable services - including housing and people-centred care.

Another important task for the EU is to provide a guarantee for programmes that are able to attract private finance, for instance through InvestEU. The European Investment Bank (EIB) is also providing loans for social and affordable housing and for activities related to independent living.

Last but not least, the EU has been contributing to research and innovation aimed at allowing people to age well at home, for instance through the Ambient Assisted Living programme and Horizon2020, and has fostered exchange and dissemination of good practices through the European Innovation Partnership in Active and Healthy Ageing which includes actions groups on independent living solutions and on age-friendly environments.

17
https://ec.europa.eu/info/strategy/priorities-2019-2024/new-push-european-democracy/impact-demographic-change-europe_en

# HOUSING
# EUROPE
## OBSERVATORY

Tthe Observatory is the research branch of Housing Europe, the European Federation of Public, Cooperative & Social Housing Since 1988 it's a network of 45 national & regional federations gathering 43,000 housing providers in 25 countries. Together they manage over 25 million homes, about 11% of existing dwellings in Europe.

www.housingeurope.eu
Twitter | Facebok | LinkedIn
@HousingEurope