

Living Standards of the 50+ Generation

Summary

In the Spotlight: The Ageing Population

German society is growing older – and they are talking about it. What becomes new? What changes, when people get older? What will they be like, these seniors of the future? And where will they live?

Currently much talked about new residential concepts include the idea of seniors living together as flatmates, as well as different forms of multi-generational living – notions which place strong emphasis on mutual participation. Looking more closely, what is being asked for, above all, is: normality; a good standard of living; light; a view of the outdoors; and security. Offers specially targeted to old people will no longer grab their attention; instead seniors are increasingly looking for quality accommodation in normal urban neighbourhoods with ample infrastructure.

Living the Second Half of Life

The relocation rates of young households are far higher than those of seniors. But in saying that, one out of every two people do move house after reaching the age of fifty – this offers a chance to find accommodation suited to the current stage of life, and to look for something more appropriate in later years. Even when it is not the main reason for doing so, moving is often motivated by family circumstances.

This research project focuses on the "older-young" and the "younger-old", people between the ages of 50 – 70 years, who have entered the period of change between earning and going into retirement. In the coming years, the number of people in this age group is expected to grow considerably and thus, how they constitute themselves, will decide on the future face of senior-living norms.

Different Circumstances and Needs

One thing is clear: the needs and circumstances of "young" seniors as compared to the elderly are very different. The one individual is financially well-off, the other less so; one mobile, the other has limited mobility; one is frequently out and about, the other spends the majority of time at home. Some grew up locally, others immigrated; and some have total independence, while others are (more or less) in need of assisted-living.

When we want to react to the demographic changes of our society, and reflect these in our towns, cities and homes, we must tune into the fact that old-age comes in a multitude of different forms. The current line of uniform surface redevelopment has no place in the world of tomorrow – instead a new policy, of small but discerning steps, must be established; one that removes obstacles and provides for differentiation.

Case Scenarios – Over 50's and their Accommodation

As in the case of general residential research, the task of allocating specific target groups to select types of housing is difficult, due to the variety of lifestyles and tastes. Based on this idea, a good residence can be distinguished by being adaptable to different ways of life and situated in an area of broad social standing. This research project chose to illustrate, by means of case studies, what demands over 50's have in terms of their homes and living-quarters, as well as to investigate the extent to which their current homes meet these claims.

The study also explores the possibilities for establishing housing for this target group: by way of basic renovation and conversion, through easier customization and modernisation or encouragement of new construction with the help of investors or private building and housing cooperatives.

The Many Aspects of Quality Living

The will to realise one's own living concept becomes more important to the 50+ age group – they are more likely to know what they want, compared to younger generations; they know what they like and don't like; they want to customise; they increasingly spend more time in the home, and they also want to be able to invite guests.

Keeping the possibility of future physical limitations in sight is especially important; the home should be as practical and user-friendly as possible, with no unnecessary barriers or obstacles. Without question, comfort must not be seen as a luxury.

Case studies show that over 50's go about choosing a home, with the underlying knowledge that things may become more difficult with time – this is one of the main considerations influencing the decision, including among others: the architecture and style; the character of the residence; security; the use of available space; the views; as well as the location.

Choices are additionally also differentiated by financial position – the more money able to be spent on a property, the more likely individual wishes can be realised.

Buying or Renting

For over 50's, the question of whether to buy, build or rent, depends very much on individual financial circumstances.

Many people move into their own property, because they are able to sell their previous home, or they had life insurance or savings available. For many, property ownership becomes the preferred option as their age advances.

Reasons for choosing to build as part of a housing cooperative as opposed to buying from a property

developer, include the reduced costs and the chance to be involved in planning – of the home itself, the urban neighbourhood and the building as a whole – as well as having a say on who the other residents will be.

Buying has the advantage of involving less time and effort, having a fixed price and also a retention guarantee while renting is less of a burden – financially – but also in terms of less maintenance, more services and additional long-term flexibility.

The demand for credible solutions is considerable: almost a half of all over 50's live in a rented home. Even in an arguably variable modern rental property market, two from every three 50+ households still decide in favour of moving into a rented home.

Increasingly, private housing companies with a high percentage of older tenants are also offering special services for aged-living, from individual home customisation to ambulatory care mediation. As intermediaries, who can advise and provide key contacts, they provide security in the face of the many uncertainties that ensue as one inevitably grows older.

Up-size or Down-size ...

A widely held misbelief is that seniors need small homes. A small 1-room-flat is just not enough, even in the twilight years – at a bare minimum, the sleeping area needs to be separated off. In old age, the home becomes the centre of one's life; even more so than before.

The examples presented in this study show that big and even very big residences are equally sought after – when they can be afforded. But even small homes can offer many great qualities – thoroughly thought-out space and well appointed rooms, basic furnishing essentials, large windows and outdoor space in the form of a balcony or terrace.

Pleasant Views – Green-space and Nature in the Surrounding Area

Pleasant surroundings should be expected, even in town. A balcony, terrace, winter-garden or conservatory, extend the living space – and they are often cared-for and featured with much dedication and pride.

Green-space in the immediate area, even in decidedly urban environs, can always be found – in a roof garden, an inner courtyard, green-belts of screening, or entrance ways. A view – whether it be a group of trees or of a pleasant cityscape – is of great importance.

However, it must be noted that, the green-space included in the design of some housing estates (originally intended as a practical feature between properties, or between the street and buildings) admittedly does sometimes lead to utilisation disputes.

Where to move to?

The area should offer a few basic qualities – it should be in town or close to it, with good transport connections, infrastructure, green-space, and be peaceful but lively. Personal relationships are very important and often decisive: children and grandchildren ideally live close by, the chosen part of town has been lived in before, the area is already well known from an earlier stage of life or there is preference to stay living in the same area as always.

Even in retirement and old age, many people remain active and still spend a great deal of their time outside the home. They benefit from living in a central location within a short distance of amenities. There should be places to buy groceries, restaurants and cafés, a post-office, a bank, doctor's surgeries and pharmacies all close by – an urban neighbourhood which offers access to di-

verse utilities, liveliness, and opportunities for personal contact (also that of the sort which is occasional and non-obligatory) – to have time for rest and relaxation and yet still have a function in society are qualities which, with age, increase in importance. Requirements, in order to take advantage of these amenities include usability, legibility and unimpeded accessibility.

The New Senior and the Housing Market

The second half of life has many different phases and appearances, depending on the options available, the social climate and personal preferences. Accordingly, the offers made available to the 50+ generation greatly expand: in both the real estate and rental property markets. This also reflects in household statistics; with over 50's represented more often on the property market than one or two person households.

Asked after are cheap, user-friendly solutions that make good use of space and are suitable for people who cannot (or don't want to) spend much money.

Those who can afford it are able to realise more of their own wishes, in both in their own properties and in homes they rent, characterised by artistic standards that have very little to do with age – modern, bright and spacious homes, in good urban areas, in a variety of hindrance-free designs need to be newly designed and build.

We will only be able to do justice to the large variety of consumers available, when they themselves are integrated into the design and planning process of the homes being built – after all, the 50+ generation's understanding of quality has been tried and tested for many years.

New Tasks for the Building Industry

The building industry is doing its best to adapt to the needs of the 50+ generation in time - their numbers are rapidly increasing; in only a few short years they will account for one half of the entire population. This generation is not asking for special "senior" homes, nor run-of-the-mill stock. What is sought after are clever, well thought-out solutions that allow room for individuality and flexibility, different circumstances and phases of life; which cater to a variety of needs and wishes and are suited to many diverse lifestyles.