

Housing demands in the age of 60+ - German case study results

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Abstract

Until 2050 also in German cities the number of people aged 60 or older will continue to rise. That means at the same time that the demand for appropriately equipped dwellings continues to increase. Housing suppliers must react with alternative housing offers for older people. In the year 2005 in Germany in about 38 % of private households persons were living, who were older than 60 years. Households with persons, who were older than 75 years, account to 13 %, with a tendency to increase. Based on data from the socio-economic panel (SOEP) the living situation of elderly households in Germany was analyzed. For eastern and western Germany differences between younger and older people show up, concerning the percentage of home ownership and the size of the dwellings.

Living and housing conditions of older ones and which housing demands they have were the subject of a survey conducted in Dresden, Germany in 2007 among 2400 older citizens aged between 60 and 59 years. It became clear that the majority of the older ones would like to stay in an own dwelling as long as possible. This should be made possible e.g. by age adapted equipment or barrier-free dwellings and services on demand. However the share of appropriate dwellings is comparatively small in the housing stock of the cities. The elevator is of similar importance for the accessibility of the house for ageing residents. Beside the frequently wished "normal" dwelling without particular service and support and among other, respondents likewise have in mind the age-adapted dwelling with concierge and services on demand or shared housing of seniors with a separate own dwelling and common rooms. The majority of the older ones does not opt for gated housing estates for seniors: Many respondents prefer living together with younger generations. Approximately half of the participants considers a mix of generations in the neighborhood as important or very important. Less than 20% prefer living together exclusively with residents of their same age. It becomes clear that on the one hand targeted offers of new living forms for specific demand groups are needed and on the other hand adaptations of the housing stock with equipments and services could make it possible for the older ones to keep on living in mixed generation neighborhoods.

Keywords:

60s and older ones, dwelling, housing demands, home ownership, home size, preferred type of home, Germany, demographic change

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1 Prefatory remarks

The proportion of older people in Germany is steadily increasing as the country's demography changes. Current age structures, too, presage the rapid increase in the size of this age group, which is why the analysis of older people's present housing conditions is an important element for constructing scenarios of future developments in the German housing market and settlement structures.

The Federal Statistical Office's 11th coordinated population forecast (11. Koordinierte Bevölkerungsvorausberechnung, Statistisches Bundesamt 2006) shows the current prospects. The prediction is based on the assumption that the 2006 population of Germany was 82.4 million. Well established trends point to a decline in the population to somewhere between 79.5 million and 68.7 million by 2050. This means that Germany, during the period from 2006 to 2050, may lose up to 17% of its present population. One section of the population that will grow noticeably in the coming years is that of the over-60s. And here it is changes among the over-75s that have a particularly strong effect on the demand for housing. The surveys that have hitherto been made show that over-75s are less ready to move and have an increased need for specific old people's housing.

It is against this background that an IÖR research project has examined older people's housing situation and housing needs in Eastern and Western Germany. It was based on a current analysis of older people's housing situation developed in conjunction with the socio-economic panel study (Sozioökonomisches Panel / SOEP). The SOEP is an annual representative poll of over 11,000 German households. The study is made available for scientific analysis by the German Institute for economic research (Deutsches Institut für Wirtschaftsforschung / DIW). The over-60s age group is represented in the panel with some 4,000 households; only the over-75s (75 years and older) age group with about 1,200. Households in homes or other accommodation are not taken into account in the following assessment. The advantage of the SOEP is the annual depth of analysis that it offers, including about 270 variables relating to housing; however, when the panel deals with spatial differentiations its limitations rapidly become apparent.

Accordingly, a case study of the Saxon capital, Dresden, was taken to examine what older people's housing and housing district requirements can be expected to be for the future. Selected results from the analyses are presented below. All over-60s forming a private household and living in a flat were included in this evaluation.

2 Older people's housing situation in Germany

2.1 Household size structure

In Germany the average household size in 2005 was 2.12 people. Following a considerable shrinking process the average household size in Eastern Germany was below that in Western Germany (2.05 compared with 2.13 people per household). The differences between the two parts of Germany were particularly pronounced for 'younger' (under-60) households. The process of household shrinkage is very dynamic – particularly so in Eastern Germany where it is predominantly younger main-tenant households that are shrinking significantly.

The size structure of older households is characterised by the predominance of one- and two-person households. 60% of the over-75 households are one-person households. Here only minor differences between the two parts of Germany can be observed: in Eastern Germany there are slightly more two-person households. The proportion of over-75 will increase among the two-person households as those that are less affected by the Second World War enter this age group. Indeed, in Eastern Germany the proportion of such households has increased by over 9 percentage points. It must be assumed that this will have an effect on the demand for housing and the consumption of living space. While in Eastern Germany one-person households are gaining in

importance among the younger age group's households only, their proportion of the older age group's households is dwindling. In Western Germany trends between 2000 and 2005 are less clear; the share of under-75 single households continues to increase. In contrast, the proportion of households of 3 people and over is declining for almost all age groups in both Eastern and Western Germany.

2.2 Home ownership

According to the SOEP data slightly more than 42% of homes in Germany are owner-occupied. While in the period 2000 to 2005 the percentage of such homes remained constant at about 43% for Western Germany, for Eastern Germany it increased slightly from 33% to about 34%. Where younger households are concerned, the percentage in Eastern Germany rose by three percentage points during this period, while in Western Germany it shrank by as much as two percentage points. For under-60 households the percentages of owner-occupiers in East and West have thus reached almost the same level. In the over-60 brackets, though, there are significant differences between Eastern and Western Germany (Fig. 1). In Western Germany this group has an owner-occupier rate of about 56%, with the highest rate of ownership (59%) presently being found among the 60 to 64-year households. In Eastern Germany the average percentage of over-60 owner-occupancy is roughly the same as that of the under-60s (34%). Because there were fewer opportunities to acquire property in the GDR, the owner-occupier percentage for over-75 households is significantly lower than it is in Western Germany, ranging from only 23% to 30%. This contrasts with the 60 to 74-year households who still had more time, post-1990, to acquire property.

The continuing ageing of the property-deprived over-60 households alone, and their ongoing replacement in the age group by those with more property, will further increase the percentage of older owner-occupiers in Eastern Germany in the medium term (whilst that of the younger age groups remains the same). In Western Germany though, further increases in the owner-occupier percentage among older households due to cohort effects are hardly possible. And, in view of the withdrawal of government support for property acquisition, the overall percentage of owner-occupiers is likely to stagnate in Western Germany.

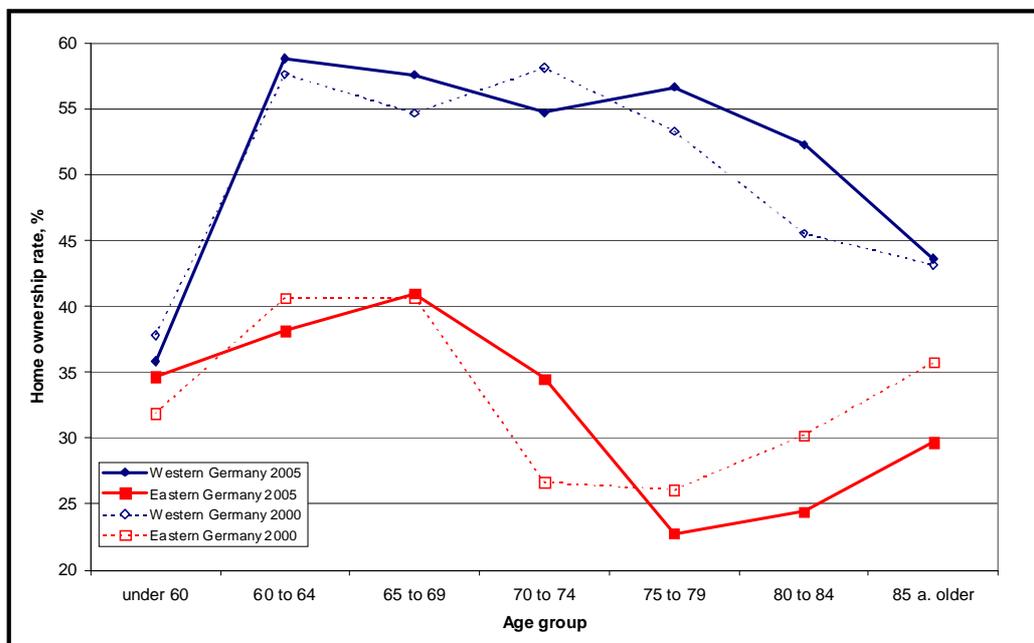


Fig. 1: Home ownership in Eastern and Western Germany
(Source: SOEP 2007, own calculations)

2.3 Home size

The living space of the average household in Germany is 91 m²; as the age of the household increases, the area of the flat becomes somewhat smaller. This is a result of the process of adjustment to smaller homes with increasing age, and from the smaller post-war flats in which many older households still live. The largest homes are under-60 owner-occupier households in Western Germany with, on average, 125 m². The smallest homes are those of East German over-75 main-tenant households, with only 58 m². As owner-occupier households are less mobile than tenant households an increase in the flat size of older owner-occupier households can be expected.

However, assessing differences in the size of homes is more meaningful when, because of the variation in size of household, the living space is considered. The average living space per household member in Germany is 43 m². In Western Germany one person occupies, on average, 44 m²; in Eastern Germany the corresponding figure is only 38 m². Immobility and the processes causing a reduction of household size mean that the area per person increases rapidly with age. Over-75s occupy, on average, 58 m² per person. While in 2005 there were only minor differences between younger West- and East German households, the differences were quite considerable where older households were concerned, and had even continued to increase during the period 2000-2005.

The increase in living space per person with increasing age is not continuous. In Western Germany living space per person remains static from an age of about 75, while in Eastern Germany this is the case from about 65. It could be supposed that this early stabilisation of the living space figure in the East is influenced by the low level of owner-occupation as older people move into new homes resulting in home sizes being adapted to changes in household size.

It is particularly instructive to know how household members assess the size of their homes. 71% of the over-60 owner-occupier households in Western Germany assess the size of their homes as “just right”, while in Eastern Germany for the same group it is 81%. At the same time 20% of older owner-occupiers in Eastern Germany assess their homes as being “much too large” when there is more than 80 m² per person, while in Western Germany the corresponding figure is only 10%. Where living space ranges from 30 to 40 m², homes are most frequently said to be “just right” in both Eastern and Western Germany. It is already evident that each household member’s housing history brings about and coincides with a certain adaptation to the size of their homes.

The pattern for older main-tenant households is similar to that of owner-occupier households. These homes are, though, less often seen as being too large and slightly more often as being too small. Thus 78% of older tenant households in Western Germany, and 84% of those in Eastern Germany assessed the size of their homes as being “just right”.

Though in fact there are hardly any older main-tenant households with more than 70 m² per person in Eastern Germany (n = 34), there was a clear increase in the assessment of over 70 m² per person as being too large. Over 5% of older households in Western Germany with less than 30 m² per person assess their home as being “far too small”. In contrast, not one of the older households in Eastern Germany assessed its home thus. This is certainly an effect of personal experience of the GDR’s housing shortage, and the improvement in the post-1990 housing situation on households in Eastern Germany.

It is thus clear that the great majority of older households are satisfied with the size of their homes, and from the occupants’ point of view there is no great need for action.

2.4 Cost of housing related to income

In contrast with tenant households the average housing cost burden (as a percentage of total income) of owner-occupiers decreases with the age of the occupants, as there are usually no more

capital or interest repayments to be made (Table 1). The decrease is particularly pronounced for older owner-occupiers - from 18% to about 8%. On the other hand, the cost burden for rented homes increases slightly from 23% to 24%. There are now only minor differences between Eastern and Western Germany. In Eastern Germany the income-related cost burdens for owner-occupiers are, though, somewhat higher, presumably because households have still not completely paid off their delayed (after the political change-over) acquisition of property. Older main tenants in Eastern Germany, though, have somewhat lower housing costs than younger households. In view of the opposing trends for owner-occupiers and main tenants it should be borne in mind that even in old age, owners have, on average, a higher income, that maintenance costs have not been taken into account¹, and that owner-occupiers who have to sell their homes because they are excessively indebted are no longer listed as owners in the statistics.

Table 1: Costs of housing related to household income
(Source: SOEP 2007, own calculations)

	Home owners			Tenants		
	Under 60	60 and older	altogether	Under 60	60 and older	altogether
Germany	18,4 %	8,3 %	14,4 %	22,9 %	24,2 %	23,3 %
Western Germany	19,0 %*	7,8 %	14,5 %	22,9 %	24,7 %	23,3 %
Eastern Germany	16,4 %	10,1 %*	14,4 %	23,2 %	22,5 %	23,0 %

In Eastern Germany the overall of rent as a percentage of income reached that of Western Germany in 2005. The increase was particularly pronounced among younger households. Usually the highest average percentage is for single-person households; in Western Germany the average for older households is 29%, in Eastern Germany, 27%. There are not any great differences when differentiated according to town size.

What are the reasons for the differences? A differentiated break-up of the 2005 rent burden as a proportion of the available income by age groups in Western Germany shows a nearly „ideally“-shaped curve: an increasing percentage cost is paralleled by increasing age. This is because the incomes of the households fall while rents remain almost constant. In Eastern Germany, though, it is not generally true that the proportion of income spent on rented homes increases with age. Because of varying histories of property acquisition, and past structural changes, there is not any uniform trend for rent as a percentage of income with increasing age, as the incomes of the different cohorts vary, or their drop is less pronounced. It is only among those of advanced age (over-85s) where the percentage of income spent on rent begins to increase sharply. In view of the high level of unemployment among the over-50s in Eastern Germany since 1990 this percentage can be expected to increase among retirees in the medium term.

¹ When repairs must be made urgently, it can rapidly become necessary to make considerable sums available.

2.5 Equipment of flats

Between 2000 and 2005 flats have become better equipped, particularly in Eastern Germany. In 2005, about 5% of occupied flats in Western Germany were still not fully-equipped²; in 2000 the figure had been about 8%. In Western Germany older households occupy flats that are roughly as well equipped as younger households. In Eastern Germany the difference between younger and older households has, though, increased at the same time as the general situation has improved. This is because younger households are better able to take advantage of a housing situation that is improving because of new construction and investment in the housing stock. 11% of over-75 households in Eastern Germany were still living in flats that were not fully equipped, while from the under-60s group no more than 4% were living in such homes.

Differentiation by community size for 2005 is particularly interesting (Fig. 2). While the differences in Western Germany between the over-65s and the under-65s on the one hand, and between community size classes on the other, are very slight, in Eastern Germany there is a very clear concentration of incompletely equipped flats among older people living in smaller-sized communities and urban areas. In smaller communities (size class “under-2,000 inhabitants”) the proportion of older households who are living in incompletely-equipped flats is over 20%.³ It is here, apparently, that investments in existing building stock would seem to be rather unrewarding (cf. Schätzl, L. M.; Oertel, H.; Banse, J. et al. 2007).

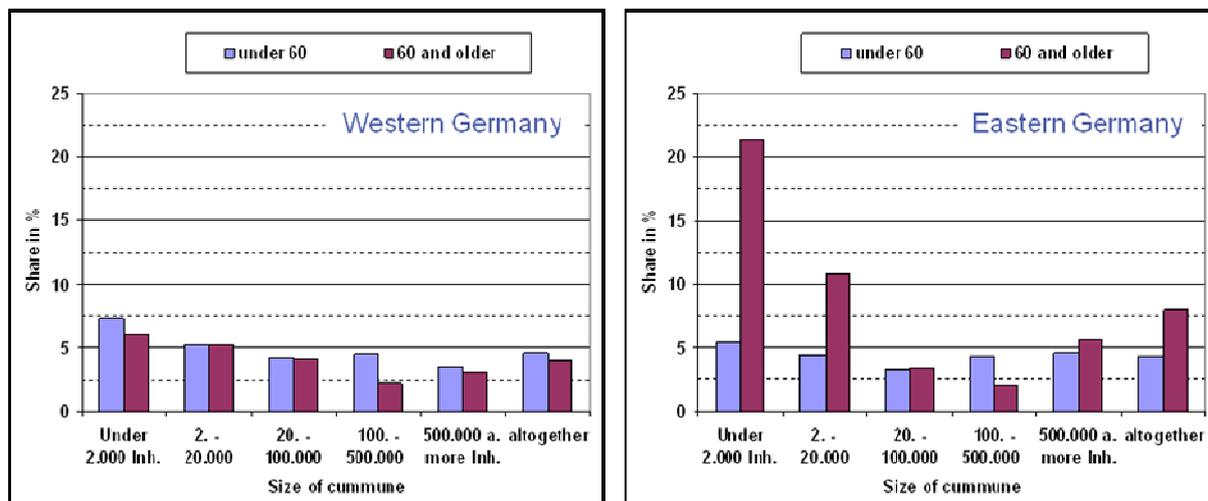


Fig. 2: Share of homes without full equipment by community size
(Source: SOEP 2007, own calculations)

2.6 Propensity to move

The average period of residence in a flat in Germany was 15 years in 2005; that of the over-60s was 27 years, while that of younger people was about 8 years. However, the decline in the size of the household, and the feeling that the flat is too large, show that in spite of a latent wish to move as people grow older, such intentions are seldom put into practice. On average, some 11% of households moved between 2003 and 2005 (Table 2). While in 2000 the East German propensity to move was still slightly above that of Western Germany, it has now declined to a lower level. This can certainly be related to the satisfaction of people’s housing wants through the rented housing market which has become prevalent since the late 90s, and to the increasing age of the population in Eastern Germany. While younger West German households are just more mobile

² Defined here as a flat with central or flat-wide heating system, hot water, inside toilet, and a shower or bath inside the flat.

³ Given n=125 over-60 households in this community size group.

than those in Eastern Germany, it is apparent that older (owner-occupier and tenant) households in Eastern Germany move more frequently than similar households in Western Germany. This may have something to do with the fact that dwellings are less well equipped and the associated reconstruction activity.

Table 2: Residential mobility

(Source: SOEP 2007, own calculations)

Age group	Mobility rate per year, in % (2003-2005)					Aver. period of residence in years, 2005				
	Under 60	60+	60 - 75	75+	altogether	Under 60	60+	60 - 75	75+	altogether
Germany	16,4	2,6	3,0	2,0	11,2	8,3	26,7	23,6	32,7	15,3
	Western Germany									
Priv. Households	16,7	2,3	2,7	1,6	11,3	8,2	27,4	24,0	33,7	15,4
Home owner	7,6	1,0	1,2	0,6	4,4	12,4	31,8	27,7	40,2	21,9
tenants	20,4	3,7	4,4	2,6	15,4	6,1	21,9	19,1	26,5	10,8
	Eastern Germany									
Priv. Households	15,2	3,9	3,9	3,9	10,9	8,8	24,0	22,1	28,2	14,6
Home owner	6,6	2,5	3,3	0,0	5,0	13,1	32,0	28,0	45,5	20,2
tenants	18,4	4,7	4,2	5,6	13,1	6,7	19,7	18,3	22,3	11,8

The comparison between older and younger households shows that the motives for older households moving are structured differently from those of younger households. While for younger households the main reasons for moving may be a flat that is too small, separation from a partner, or employment, these reasons hardly play a role for older households. It is rather the categories “other reasons” or “other family reasons” which are by far the most important motives for older households moving. The current scale of categories, therefore, is inadequate for the assessment of the motives prompting older age groups to move. It is surprising, still, that the acquisition of an own home plays a role, even when people are over 60. In Western Germany, one frequently cited reason for older households to move is that the flat is too large.

The analysis shows that official and sub-official statistics like the SOEP can't give answers of all the questions according to housing demand and aging. Therefore it is necessary to look to the local level by case studies.

3 The Dresden case-study

3.1 Design of the survey

The number of over-60s in German cities will continue to increase until 2050. That means that the number of older-person households will continue to increase, as will the demand for properly-equipped flats; consequently, all those offering flats for older people will have to respond to the demographic change with alternative offers. On the basis of the specific characteristics of the housing situation of older people in Eastern Germany the situation was looked at in greater detail, taking a large East German city – Dresden – as an example. The survey is based on a poll of senior (60-years and older) Dresden residents conducted in March 2007. The IÖR and the Dresden city planning office wrote to 6,000 senior residents aged between 60 and 95 who live in their own flats, sending questionnaires. 2,330 replied, giving details which included the size and equipment of their homes, the kind of homes they wanted in old age, and the desired services that they would like to have available.

At present the Saxon capital city of Dresden has a population of some 500,000, of whom about 27% are 60 or over. City government forecasts expect the population to increase to 508,630 by 2020. The over-60s age group will increase by 18,300 which means that by 2020 there will be 152,400 people 60 and over – roughly 30% of the city's population. The poll's age structure is representative for the city's old people.

3.2 Length of residence and propensity to move

So far as the polling is concerned, it must be mentioned that the older people polled have been in residence for a shorter period than is shown by assessment of the SOEP for Eastern and Western Germany. At present, the average Dresdener's period of occupation of a flat is 10.7 years (2006 housing market report); the average period of residence for the population of over-60s (22 years in the same flat) being clearly longer. A significant influence on the period of residence was the high propensity to move during the 1990s. Extensive rebuilding activities followed by an over-supply of well-equipped flats as a result of rebuilding and new construction has had a serious effect on the housing market, which is not, though, expected to continue to the same extent. About half of the older people polled have moved since 1990. After 1995 in particular, the number of people who moved into their present flats increased – some 45% of those polled moved into a new flat in the period 1995–2006, 38% moved to a new flat in the city, 16% moved in their own district, and 7% moved in from outside the city. A comparison of the age groups showed that with increasing age moves are more often to places within the same district. Apparently when very old people move, they feel it is important to find another flat in the area they know.

Those polled had an average age of 49 when they moved into their present flats. Those who moved in post-1995 were, as was expected, older (65 years on average) when moving into their present flats. Ages range from 49 to 93, mainly in the 57–69 age bracket. The frequency of moves drops significantly for over-70s.

3.3 Preferred type of accommodation/tenancy or owner-occupation

For post-1994 moves, 42% of the older people chose flats built after 1990, while only in rare cases pre-1918 flats were preferred (table). This resulted in a redistribution of older people in the city. With 16% of the housing stock having been built post-1990, the percentage of older people in this section of the housing stock was 20%. Flats built during the 70s and the 80s make up 24% of the city's housing stock; they are occupied by 29% of older people; still bigger is the difference for flats built in the 1950s and the 1960s; here 13% of the city's housing stock is occupied by 22% of the city's older folk.

83% of older people are living in rented flats, 15% are owner-occupiers, and 2% live with their children. The owner-occupier percentage for older people is therefore higher than for any other of the city's age groups; 4% are flat owner-occupiers, and 10% are owner-occupiers of single- or two-family-occupied houses. 1% own a multi-flat unit (apartment block) in which they also occupy a flat. More single-person households than multi-person households live in rented flats, and also more over-80s than younger people. Thus, the owner-occupation rate increases with household size and decreases with age. Predominantly people take up owner-occupancy between the ages of 30 and 40, or between 55 and 59. The latter points to the backlog of demand for the acquisition of residential property experienced by households in Eastern Germany. The majority of owner-occupiers only moved into their flats as owner-occupiers somewhat later, most commonly between the ages of 50 and 70. For the over-70s, moving into a property they own does not play a role; it occurs in only very few cases.

Most of the older people wanted rented accommodation in case of a future move. About 90% stated that they would want to rent their next flat, while 4% want to buy a flat or a house. Even three-quarters of those who would like a single-family house prefer to rent it.

3.4 Types of home preferred by older people

In the poll, certain types of home for older person were suggested which could, under certain conditions, be realised using the cities' existing housing stock. Such use would often involve modifications of flats which, for their part, would place demands on both the suppliers' engineering and financial resources and the older people's finances. In response to the question: "What sort of dwelling would you like to occupy if you were, in fact, to move?" the 424 respondents who were considering moving at some point were able to choose a maximum of three out of the suggested types of living. The following types of home were suggested for selection:

To live in:

- a flat in a multiple-dwelling unit (block of flats)
- a detached single/two family house
- a semi-detached house
- a terraced house

To live in:

- a flat for old people without service or care
- a flat for old people, where services can be requested and a concierge
- a flat for old or handicapped people with basic services, which could be extended to care when care is needed
- sharing an older people's flat with other old people (flat-sharing community)
- shared living with other old people with a separate, private flat, and common rooms
- retirement home
- residence-living ("hotel" + care)
- older and younger families living together with mutual assistance
- living with the children

As well as the traditional types of home, other types of home that have been increasingly made available for older people, and which could be called new types of home, were also suggested on the questionnaires. These include flat shares, and other forms of shared accommodation for older people in which contacts with other old people, or mutual assistance, are intended to prevent isolation in old age. Far more common, however, are flats that have been specially designed for old people. For these there is a possible demand, as was shown by the answers to the question on the type of accommodation that would be preferred after moving.

In 60% of the answers the aim of the planned or considered move was said to be independent occupation of a flat in a multiple dwelling unit. Also, a similar percentage of respondents chose flats designed for older people with or without services. About 16% would have liked to live together with older and younger families giving each other mutual assistance. This would also suggest that there are older people who are quite prepared to live in a mixed area with younger generations. Less often expressed is the desire to live together with the children (5%) or in a shared flat with other older people (3%) (Fig. 3).

When considering future housing wishes differences that are, for example, explained by the age of those being polled become apparent. A "normal" flat in a multiple dwelling unit following a planned move is most frequently wanted by those between 60 and 69 who are living with a partner, but less often by those who are older or who live alone; the picture is similar with the wish for a flat designed for older people without service or care. All age groups show the same interest in a flat for old people with a concierge where services can be requested as necessary. Here, people can make their own decisions about how much service or services they require, depending on their need, and their ability to pay. To this extent this type of accommodation is evidently considered as a possibility by all age groups. The old people's flat with basic services which can be extended when needed is, in contrast, mainly stated as the preferred type of housing by singles of 80 and over. Similarly, it is also mainly singles of the above-mentioned age group who would want to live in a retirement home or a retirement residence.

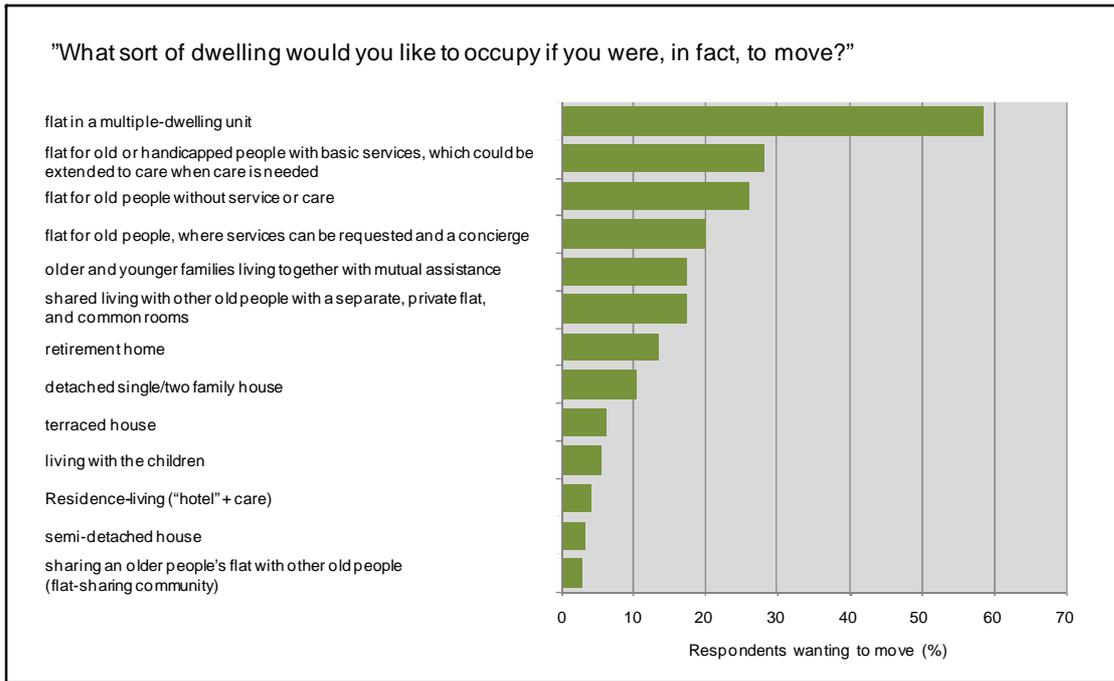


Fig. 3: Types of home preferred by older people
(Source: Survey „HOUSING 60+“in Dresden 2007)

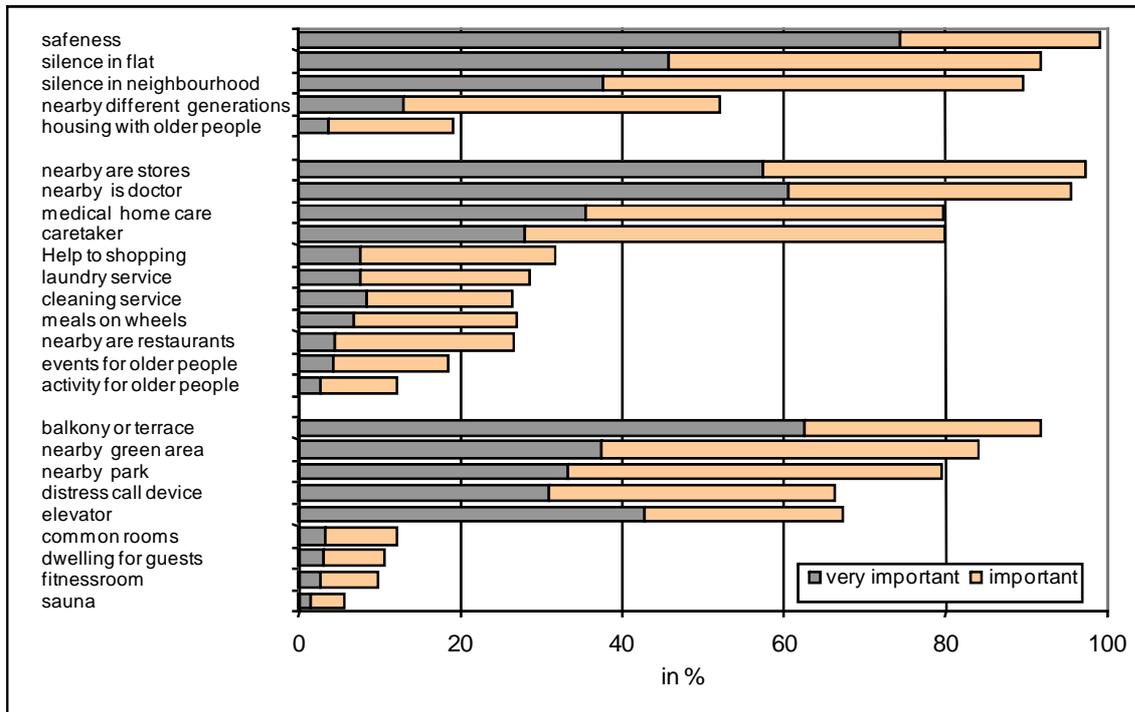


Fig. 4: Importance for older people
(Source: Survey „HOUSING 60+“in Dresden 2007)

While an older people's flat share is only wanted by a few 60-69 year-old singles, those from all age groups wanting to move responded positively to shared living with other old people in accommodation with a separate, private flat, and common rooms. This was the case both for singles and for couples. Newer ways of living, such as flat shares, were apparently seen as a more favoured alternative by younger singles, while ways of living that are more closely care-oriented are actually considered only by the very old. The surveys make it very clear that as the number of "new" old people increases, the demand for old people's flats and new types of accommodation will increase. At the same time, it is essential to adapt or modify the housing stock and the structure of assistance and services that can be provided in residential areas. The question "What is important for older people?" must be taken into consideration (Fig. 4).

3 Conclusions

Many future housing wishes are explainable by the age. With increasing age older people feel it is important to find another flat in the area they know. There are many older people who are quite prepared to live in a mixed area with younger generations. New ways of living are a more favoured alternative by younger old singles, while ways of living that are more closely care-orientated are actually considered by the very old. The study makes it very clear that as the number of "new" old people increases, the demand for old people's flats and new types of accommodation will increase. At the same time, it is essential to adapt or modify the housing stock and the structure of assistance and services that can be provided in residential areas.

The study shows also that we stand now only at the beginning of the exploring process. The official statistics are inadequate to indicate the consequences of aging for the housing market. The results of these researches are important for real assumptions for housing demand forecasts. But the spatial differences in Germany are big. Therefore more case studies are necessary especially in rural areas, smaller towns, cities in Western Germany and in towns / regions with significant aging processes.

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