

# Family diversity and population ageing: new challenges for housing and cities

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## Abstract

Changes in the nature and structure of the family and population ageing are two important considerations when it comes to assessing the impact of demographic changes on housing problems and urban planning.

Changes in the family increase the number of households, and thus contribute to the pressure on the housing market. The consequences of these changes are not only quantitative. Nowadays, the housing market has to meet the classic demand of stable families as well as the demand of less conventional households. The latter have housing needs that are difficult to reconcile with the present housing market. Less conventional households also have specific needs in terms of the kind of accommodation and surroundings they want to live in. So, one can observe in France a phenomenon called “demographic segregation”.

Population ageing too is quite challenging. Most of the elderly live in their own home even at very advanced ages. Housing must then be adapted and services allowing the elderly to stay at home must be provided. A lot has also to be done in terms of access to one's home, security, public spaces, transportation and shopping facilities. An integrated policy is thus needed. But the ageing of the population is not a net drain: it can provide an economic boost to the local economy.

**Keywords :** Demographic changes, population ageing, family changes, households, housing needs

## Introduction

Changes in the nature and structure of the family and population ageing are two important considerations when it comes to assessing the impact of demographic changes on housing problems, urban development and urban planning. Those changes concern France as well as all OECD countries but not to the same extent.

### 1. Changes in the nature and structure of the family

In France, changes in the nature and structure of the family are numerous. These changes have a dramatic impact on housing issues and to some extent on urban issues in general. Why then has this effect long been overlooked? Two reasons can explain why it has taken time to take into account the impact of family changes. The first reason concerns our understanding of the demographic change itself: since it occurred very suddenly and gave way to an unprecedented situation, demographers, social scientists and politicians tried hard to understand the reasons behind this change, treating it almost as a kind of disease. Their objective was to reinstate what they saw as the desirable equilibrium. In other words, the belief was that it was just a crisis that could be overcome by setting the right policies. The second reason explaining the delay in taking into account the family changes is related to the situation of housing in France: when the demographic change occurred, France was just coming out of a severe housing crisis (a huge shortage of housing units, a great amount of units in very poor condition). So, the tendency was to think in quantitative terms (Is there enough housing units? Are housing conditions improving?) rather than to think of matching the supply with the new demand generated by demographic changes, that is, the demand of less conventional households. It is only at the end of the 80's that it became clear that we entered a new demographic era to which housing policies had to respond. This mismatch was described as a qualitative housing crisis in contrast to the quantitative crisis of the 50's and 60's. Today

poverty is the cause of a new housing crisis. Poverty has various causes, the main one of course is unemployment or poorly paid employment; family break-ups are another cause.

## 1.1. What then are these changes in the nature and structure of the family and when did they occur?

Since the end of the sixties one observes decreasing fertility rates, less marriages, more unmarried couples, more children born to unmarried couples, more couples separating, more single-parent families, less intergenerational living even in rural areas where it used to be somewhat frequent, more people living on their own. This last phenomenon is so widespread in all OECD countries that in the late 80's an official report was issued on this matter in order to address the wide range of problems encountered by people living on their own whatever their age.

As for the other changes, at least as far as Europe is concerned, the picture is more diverse. If the decline of marriage is obvious in the northern countries, it is not so in the South of Europe<sup>1</sup> - France being in a kind of intermediary situation. And as far as fertility rates are concerned, the most dramatic decrease is observed in the Mediterranean countries. In France after two decades of decrease it is now rather high -the highest in Europe.

### Data concerning family changes

Average number of children per women
-1964: 2.90
-2008: 2.01
<b>Number of marriages</b>
-1964: 348 000
-2007: 266 500
<b>Number of divorces</b>
-1964: 32 250
-2006: 135 910
<b>Number of unmarried couples:</b> about 2.5 millions
<b>Proportion of single parent families:</b> 8%
<b>Proportion of children born to unmarried couples:</b> 50%
<b>Proportion of one-person households</b>
1968: 20.3%
2005: 33.0%

Source: INSEE<sup>2</sup>

<sup>1</sup> Actually as far as Italy is concerned, there is a difference between the North and the South of the country, the latter being more traditional.

<sup>2</sup> Institut national de la statistique et des études économiques (national Institute for statistics and economical studies)

## 1.2. The impact on housing

For housing, the main consequence of these changes has been an increased pressure on the housing market as these changes increase the number of households. Since the sixties, the number of households has increased much faster than the population as a whole. According to INSEE<sup>3</sup> population forecasts this tendency will slow down but will persist. Thus, if one wants to estimate the number of housing units needed, one has to estimate not only the population growth but also the increase in the number of households. The consensus is that, in France, this factor has been overlooked by INSEE resulting in a misleading estimate of the number of units needed.

### Number of households

1962: 14 589 000
1968: 15 778 000
1975: 17 744 000
1982: 19 590 000
1990: 21 542 000
1999: 23 808 000
2005: 25 730 000

By 2030 the number of households should amount to 29 522 000

Source: INSEE

The increase in the number of households goes along with a reduction in their size, which doesn't mean that people want smaller units. In fact, since the 60's, while the size of households in France has decreased, the size of housing units has increased.

### Average number of people per household / Average size of housing units (number of rooms)

Number of people per household	size of housing units
1962: 3.10	1962: 3.08
1968: 3.06	1968: 3,29
1975: 2.88	1975: 3.47
1982: 2.70	1982: 3.65
1990: 2.57	1990: 3.80
1999: 2.40	1999: 3.86
2005: 2.30	

In 2005 the average number of rooms is 4.8 in single-family units and 3.0 in flats

Source: INSEE

More specific aspects of changes in family structure must be mentioned.

<sup>3</sup> See footnote n°2.

Firstly, the huge increase in the number of people living on their own: between 1962 and 2005 the number of households has increased by 76.4% but during the same period the number of one-person households has increased by 196%. The phenomenon affects people of all ages and thus with diverse needs that should be assessed properly. We are no longer talking only about young men and old women when dealing with this issue.

Moreover, the category of people living on their own is a statistical category i.e. people who, according to the population census or other national surveys like the national survey on housing<sup>4</sup>, belong to this category may well not live on their own all the time. For instance, divorced fathers fall in this category and yet their children usually visit them on a regular basis. This is just an example that illustrates the need to refine our statistical tools to better describe today's lifestyles. Another example highlighting that need is the growing phenomenon of "living apart together" which refers to couples who keep two separate homes but consider themselves as forming a couple.

Secondly, separations and divorces<sup>5</sup>: not only, as said before, do they increase the number of households but they also generate specific problems.

Married couples frequently buy homes and they do so on a credit basis. Two salaries are then required. A separation makes it impossible to keep on paying the credit. The house must be sold and the whole family has to move. Moreover, selling in these conditions often means losing money.

After a divorce or a separation, most often, women find themselves at the head of a single-parent family and have to operate with the major constraint of low incomes, which makes it very difficult for them to find accommodation. This explains why these families are over represented in social housing. However not all of them can find accommodation in social housing. There is in France a big shortage in this sector especially in big cities and in Île-de-France region. Moreover social lessors are reluctant to accommodate too many of these families as they consider them to be "families at risk", "problem families" and favour more traditional ones.

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<sup>4</sup> We are referring here to the Enquête nationale sur le logement (ENL), a survey undertaken by INSEE every four years.

<sup>5</sup> There are more separations than divorces both because separations apply to unmarried couples and because separation is the prelude to divorce.

The shortage of large dwellings in large French cities is a problem for people when they remarry and have children from their former union in addition to children of the present marriage –an important issue considering the increase in the number of blended families. Even well off blended families are confronted with housing problems.

The impact of separations and divorces is a long lasting one: when they get elderly, people who have had one or several break-ups and hence whose residential history has involved several moves end up with poor housing conditions as compared to people with more linear trajectories. Given the uncertainty about pensions, this can generate a difficult situation when they retire.

## 2. Population ageing

Regarding housing and cities, the second challenging demographic change is population ageing.

As said before, it is happening in all OECD countries and will undoubtedly happen elsewhere. Obviously, this phenomenon assumes different aspects and has different consequences depending on the economic and social context but the French case provides a good illustration of the issues related with ageing.

### 2.1. Key notions about ageing

When dealing with population ageing, one has to bear in mind the following elements:

- In general, the ageing of the population is defined with reference to the proportion of elderly in the total population – a relevant figure in that it highlights any disequilibrium between any age groups. But this figure is only one among several figures that may be used to assess population ageing. The absolute increase in the number of elderly is as important as its relative increase especially when one works at the local level. These two phenomena don't always go hand in hand. In French, different terms have been coined to describe them: "vieillesse" refers to the increase in the proportion of elderly in the population and "gèrontocroissance" refers to the increase in the number of elderly.
- The ageing of the population can be caused by a decrease in fertility rates and/or an increase in life expectancy. The latter has increased significantly in France:

today it is 77.5 years for men and 84.4 years for women. Notwithstanding the fact that fertility rates have increased during the last decade, the increase in life expectancy has resulted in a rise in the proportion of the elderly in the population -a trend that will persist according to INSEE population forecasts: by 2050 the number of people aged over 60 will be multiplied by 2, people aged over 75 by 3 and people over 85 by 4.

- The number of dependants among the elderly is another important issue. The forecasts here are uncertain because medical progress is uncertain. By 2040, according to INSEE forecasts, the number of dependent elderly men may increase by 0.4% but may also decrease by 0.2%; as for dependent elderly women, their number may increase by 0.7% or decrease by 0.4%.
- Ageing does not affect all regions of France and all cities to the same degree. Most probably, internal migratory flows will reinforce the disequilibrium that already exists. That is why ageing is both a national and a local issue. But while, on a national level, ageing must be taken as a given, on a local level, the tendency can be reversed, or at least slowed down by setting proper policies, for instance by building the type of housing that can attract young couples or by creating amenities that attract young people (e.g. universities).
- Although everybody seems to know what ageing refers to, it is not easy to define the category of the elderly. Whom are we talking about? Retired people? People over 55? 65? 75? People with physical or mental disabilities or frailties? The population we refer to is quite heterogeneous: people defined as old can be old or very old; in good health or not; with sufficient means or not (despite a significant increase in old people's means there is still about one million poor persons among them, mainly very old women, widows); some have a family that can look after them, some are totally on their own. Any one of these variables can make a big difference. As can the type of neighbourhood in which they live: living in inner cities where you have shopping and transportation facilities is obviously easier than living in suburban areas. A French survey on housing<sup>6</sup> shows that

shopping and transportation facilities as well as security are the three major concerns of old people when it comes to housing. So old people are no longer a group with similar needs or expectations nor do they all have limited expectations. In sum, old people as a category include people with varied needs and expectations and not, as is commonly thought, just people with few and lowered expectations.

- One needs to be cautious about inferring from the behaviour of today's generations of older people conclusions that would apply to tomorrow's generations. The literature does in fact distinguish between two concepts: "effects of age" and "effects of generation". So today elderly women seldom drive but tomorrow they might. In other words, the present behaviour of elderly women may be due to the fact that, when they reach a certain age, they are afraid of driving but it could also be due to the fact that they belong to generations that never learnt to drive. This is just an example –an important one given the fact that elderly women often end up living by themselves in remote areas where driving a car is essential.

<b>Life expectancy</b>	
<b>Life expectancy at birth</b>	
1900	
Men: 45.9 years /women: 49.5 years	
2007	
Men: 77.5 years /women: 84.4 years	
<b>Life expectancy at 60</b>	
1985	
Men: 17.9 years / women: 23.0 years	
2006	
Men: 21.8 years / women: 26.7 years	
<i>Source: INSEE</i>	

<b>Age groups</b>		
	0-19	65 and over
1950	30.1%	11.4%
2005	24.9%	16.4%
<i>Source: INSEE</i>		

<b>Age groups forecasts</b>		
	0-19	65 and over
2030	22.6%	31.1%
2050	21.9%	35.0%
<i>Source: INSEE</i>		

<sup>6</sup> Enquête nationale sur le logement, see footnote n°4.

## 2.2. Ageing, housing and urban management

From the above, one can easily draw the conclusion that ageing affects all areas of public policies and drives the interest of the private sector as well. One can also draw the conclusion that ageing is an individual issue (all of us can expect to live long enough to experience this stage of life) as well as a collective one. Thus the issues that ageing gives rise to are to be dealt with on the individual and collective levels. What then can be said about ageing, housing and urban management<sup>7</sup> when up until recently the impact of ageing on pension and health care systems has been in the forefront of all discussions?

2.2.1. Like the changes in the nature of the family, the ageing of the population has resulted in an increase in the number of households and has therefore contributed to a pressure on the housing market. The distortion of the age pyramid is and will continue to be the main factor explaining the increase in the number of households. Today, about one third of households are headed by a person aged 60 or over. According to INSEE forecasts this proportion should amount to 44.5% in 2030. The ageing of the population has also resulted in a decrease of the households' size.

2.2.2. What are the main characteristics of these people's housing? Are there notable differences compared to the housing of the rest of the population?

### Data concerning ageing, housing and urban management

#### Proportion of elderly living in ordinary housing

People aged 60 or more: 94.3%  
 People aged 75 or more: 87.8%  
 People aged 80 or more: 84.2%  
 People aged 90 or more: 64.0%

#### Home ownership rates

Elderly households: 72%  
 All households: 57%

#### Living in single family units

Households headed by the elderly: 67%  
 All households: 57%

<sup>7</sup> *Ageing, housing and urban management* is the title of an excellent report issued by OECD in 1993 after a conference that was held in Oslo and organised by the Norwegian State Housing Bank and the Ministry for Local Government and Regional Development of Norway in co-operation with the OECD Territorial Development Policy Committee.

### Mobility rates

In 2002 the mobility rate of the elderly was 9.75% while the global mobility rate was 32%

Source: INSEE

So, elderly people's housing is not substantially different from what it is for other households. On the whole though, homeownership and living in single-family units is even more widespread amongst the elderly than in the rest of the population. The difference lies in residential mobility: people's mobility typically decreases after 40. Nonetheless, there are two slight increases in the mobility of persons aged over 60: one around retirement age, the other one after 75. They involve two different types of moves. The first one often goes along with a move from large cities to small towns or rural areas. In this case, households still favour homeownership and single-family units but choose places where the quality of life is appealing to them. The second one is due to the necessity of adapting one's home to a new situation: declining means, loneliness, disability. In this second case, people –often widows or widowers- move close to urban centres and favour rental flats especially in public housing<sup>8</sup>.

2.2.3. Three key questions derive from these characteristics

The first one concerns the role of the elderly in the housing market. The vast majority of retired households own their main residence or at least one home (main residence, second home, investment property rented out or even a vacant dwelling). Thus they play an important role in the private housing market by renting or selling and re-buying homes or flats –a role that should increase since the number of elderly is increasing.

The second one concerns equity release and wealth intergenerational transfers. As just said, today older people, have high property ownership rates. On the whole, they also have rather high incomes. So they don't need to sell their properties, at least not their main residence, to meet medical or consumption expenses. Therefore their children fully inherit. But this situation may not last: with the increase in life expectancy the expenses of the

<sup>8</sup> For more details, one can refer to *Viellissement de la population et logement. Les stratégies résidentielles et patrimoniales*, Bonvalet C., Drosso F., Benguigui F., Phuong M. (sous la dir.), La documentation française, 2007. An abstract of the book has been published in English and is entitled *Population ageing and housing. Residential strategies and asset management*.

elderly will increase while the level of their pensions will probably decrease. Thus there is a need to introduce sources of complementary incomes, which in some countries is done through reverse mortgage loans. These loans exist in USA and Canada since the 80' and have been introduced in France in 2006. As for the future generations, they may have inferior levels of incomes and property since their professional and family lives are subject to many break-ups.

The third, and main one, is the fact that most of the elderly live in their own home by choice even at very advanced ages and even when severely disabled or not autonomous. All surveys show that they want to keep doing so, in urban areas as well as in rural areas, and there is a general agreement that this preference should be supported by national and local policies<sup>9</sup>. As for the future, there is no indication that this tendency will change. This preference on the part of the elderly generates an unprecedented number of old people living in "ordinary housing" ("logement ordinaire") as opposed to institutions. And living in "ordinary housing" also means that you use, or should be able to use, all the amenities of a city, that you belong to the city, which is not the case when you live in an institution. To put it in the words of the OECD report that I have already quoted "cities are home to the vast majority of the elderly"<sup>10</sup>.

So housing must be adapted to their specific needs, otherwise they have to move. The problem is that people generally don't anticipate disability or the loss of autonomy thus alterations in the unit or moving are done under pressure as opposed to being planned decisions.

Not only is suitable housing an issue, access to one's home or one's building must be adapted too and one must also think about shopping facilities, appropriate public spaces and convenient transportation. It is often said that, today, "the problem is more in the street than in the house" – meaning that it is easier to adapt housing units than cities<sup>11</sup>. Therefore ageing has become an issue for urban planners, the challenge being to allow old people to live in places that suit their lifestyles and

needs. The two key words here are "access" (elderly must have access to all the places they need to go or wish to go to) and "safety" (more than any body else, an old person must feel safe, psychologically and physically, both at home and outside). More broadly, as said above, the elderly are a heterogeneous group so "the multifaceted nature of older people's need must be reflected in urban development, regeneration and city planning and design. This needs to be tackled at all scales...., in many forms through new and infill development, to creating human scaled local areas...."<sup>12</sup>

Staying in one's home also requires a wide range of social services. In France, since 1962, we have a policy called "maintien à domicile" that was set up to help old people stay in their own home as long as possible. It mainly consists of house cleaning assistance, hygiene and medical assistance at home, food delivery, ect. People can also be accompanied when they need to go out and they are offered entertainment activities in "third age clubs".

But one must not forget that national and local public policies can only go so far. The elderly couldn't stay at home if they were not helped on a regular basis by members of their family –generally women. This unpaid work can be a heavy burden that some social scientists associate with low fertility rates.

All the elements described above fall within the "age in place" policy. It is a demanding policy because it has to integrate or bring together fields of action that used to be separated: housing design, social services, transportation and urban development. Moreover, in order to provide the needed services and facilities it requires the cooperation of the public, the private and the voluntary sectors—three sectors that are not used to work together. This cooperation, referred to as "mixed economy welfare" is considered today as a necessity.

In spite of appearances, much more research on the subject of the elderly is needed. Amongst the recommendations of the Conference on Ageing, Housing and Urban Development that was held in Oslo in 2003 is the necessity to "further develop statistical tools and pursue research and exchange of experience nationally and internationally". Because old people seldom speak for themselves, actors involved in urban planning and housing (and in other fields too) speak on their behalf assuming they know what is suitable for them. That is something one should guard against.

2.2.4. In addition to these key points, three more specific questions must be mentioned.

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<sup>9</sup> The results of an American survey issued this summer show that staying at home rather than entering an institution prolongs one's life by 18 more months.

<sup>10</sup> OECD, *Ageing, Housing and Urban Development*, 2003, page 3.

<sup>11</sup> Today all new housing units have to be built according to standards in compliance with the needs of people having physical disabilities but of course elderly people more often live in old places built before these laws were passed.

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<sup>12</sup> OECD, *Ageing, Housing and Urban Development*, 2003, page 23.

- Given the increase in life expectancy and in the number of dependent elderly, creating appropriate and sufficient institutions will prove necessary. The elderly and their family may well be averse to institutional care but I don't see how they will be able to avoid them at least for short stays, if only to bring some relief to the members of the family who look after old people. Today, doctors say that they are not only confronted with the medical problems of the elderly but that they also have to deal with problems affecting their relatives. In other words, there is some kind of blindness in thinking that because people wish to "stay home until the end", public policies can overlook the necessity of institutions. The question here is what sort of institutions? How do we insure that institutions look less like institutions and more like homes? Don't we need to define new roles for institutions?
- In France, social housing is confronted with i) the ageing of the tenants so social lessors have to deal with a new population with specific needs, be it adapted units or adapted services ii) the demand of elderly households who wish to move into social housing when there is, as said above, a shortage in this sector.
- Segregated communities for older people. At least in Europe, there is a consensus that they should be avoided: intergenerational mix is considered as desirable as social mix, which of course doesn't mean that there is no segregation in European cities. As far as Europe is concerned, the question: "should older people have to protect themselves from urban society or should urban society be reshaped to make all places work for older people?"<sup>13</sup>, the answer is clear: urban society should be reshaped to make all places work for older people.

## Conclusion

Demographic changes are definitely challenging. Because of the changes in family, the housing market has to meet the demand of "classic" or "traditional" families (i.e. married couples, two salaries, two children) as well as the demand of less conventional households. The latter have housing needs that are difficult to reconcile with the present housing market and its functioning. Until very recently, the French housing policy has been shaped

<sup>13</sup> OECD, *Ageing, Housing and Urban Development*, 2003, page 11.

in reference to traditional families. Moreover, roughly speaking, classic families with children favour homeownership and single-family houses; they are therefore forced to choose suburban locations, which means transportation problems and high transportation costs –an important issue for the persons concerned but also an issue for public policies considering the impact of urban sprawl on the environment. Less conventional households favour rental flats in multiple-family buildings located in inner cities or close suburbs. That explains why some observers speak about "demographic segregation".

As for the ageing of the population, there is no doubt that it confronts us with a wide range of challenges. Actually, by going through the literature or by listening to public actors, one gets the impression that it is only a burden. Nevertheless, adjusting to an older population can improve the quality of life of people of all ages. Transportation provides here a good example: making it easy to ride a bus will help old people but it will help pregnant women, parents with a pushchair or people with a permanent or a temporary disability as well. Moreover, instead of being a net drain, ageing can, in fact, provide an economic boost to the areas in which elderly people live, stimulating the creation of jobs called here « services à la personne » (services to people). And since the elderly have their pensions to spend, their contribution to what is called « économie résidentielle » (presence economy<sup>14</sup>) is of great importance.

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<sup>14</sup> On this point, one can refer to Laurent Davezies's researches.

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