

TREND NOTE NO. #16

Living long, living well



CONTENTS



IT'S A GREY-VOLUTION!

THE GENERATION THAT INVENTED BEING YOUNG IN THE 1960S ARE THE NEW SENIORS OF TODAY. THIS TIME ROUND, THEY ARE REDEFINING WHAT IT IS TO BE OLD. LIFE EXPECTANCY ROSE FROM 67 IN 1950 TO 83 IN 2025. JUST LIKE IN 1968, WE'RE TALKING ABOUT A REVOLUTION... OR A GREY-VOLUTION.

First and foremost, seniors are looking for solutions to their needs, their desires, and also for everyday life, where they live. The criteria they most value are comfort, accessibility, ease of use, safety and price. They consume products and services that correspond to their lifestyle. A large number of these products for seniors have been redesigned and simplified to make them easier to use.

SENIORS ARE ALSO STAKEHOLDERS IN HOW CITIES ARE CHANGING THROUGH SUCH ISSUES AS HOUSING, TRANSPORT AND HEALTH.

France is lagging behind when it comes to adapting society to longevity, and this is particularly true of cities and housing. Japan, which felt the effect of an ageing population half a century before us, has given the highest priority to technological, robotic and digital leverage to better support the elderly in their daily lives. The Nordic countries have opted to focus on the integration of seniors in society, lifelong preventive care and decentralised policies on health and the adaptation of housing.

Any adaptation policy needs to reflect a major sociological transformation: seniors are inventing a different way of growing old. Forget grandpa in his slippers and grandma weeding the garden! You only have to look at the number of grey-headed people on the tarmac, practising yoga or Nordic walking, scrolling online, keeping up to date and communicating extensively on social networks. Even though healthy life expectancy – with regard

to both physical and mental health – has risen faster than life expectancy in the strict sense of the term since 2008, preventative measures, such as taking part in suitable physical activities, a healthy, low-calorie diet and developing social ties, must be a key priority in public policy in order to respond to the ageing of society.

Some of the issues, such as safety and the environment, are largely shaped by the new demographics. Safety issues are gaining in prominence because of the rise in violence against individuals, the high profile given to it by the media, and the physical vulnerability of a larger proportion of the population.

Seniors are aware of environmental issues, much like younger members of society. They have always recycled, are more adept at walking than at using electric scooters, and are attentive to their environment. According to "Fractures Françaises", a survey carried out by Ipsos and published in November 2024, while 62% of the population is convinced that climate change is mainly due to human activity, only 58% of over-60s think this is so. On the other hand, 11% of under-35s believe that climate change isn't real, as against just 8% of senior citizens.

It's high time we prepare to meet another challenge: from 2031 onwards, the number of people aged over 85 in France will double in less than 30 years, from 600,000 in 1980, the number will rise to 5 million. They will bear little resemblance to the silent generations we have known. The first "I have the right" generations will replace the "I have to" generation... The world of housing, in the broadest sense, will have to address these new expectations and these increasingly heterogeneous elderly populations, bearing in mind that a large proportion of retired people will have to live with more modest incomes.

Building the city of tomorrow in line with WHO recommendations will call for the dimensions of housing, mobility, participation of senior citizens and healthcare to be factored in to respond to the rise in the number of older people. The aim is to prevent the effects of both ageing and climate change. For geographical, social and demographic realities to be reflected as closely as possible, this approach will necessarily be decentralised. It will require all stakeholders (local authorities, social landlords, developers, businesses and local organisations) to give priority to cooperation and to taking the expectations and lifestyles of seniors into account, in the interests of sustaining their autonomy.

A society in which we live longer requires action in a number of areas, such as boosting the birth rate, developing technological, robotic and social innovation, working longer, getting older people more actively involved, developing a selective immigration policy and achieving a prevention-based society.

In a word, the ageing of society is a tremendous driver of innovation!

SERGE GUÉRIN

Sociologist, professor and scientific director of the Healthcare unit at the Insec School of Business, Paris

IN A WORD, THE AGEING OF SOCIETY IS A TREMENDOUS DRIVER OF INNOVATION!



1

The challenges of ageing

The world is experiencing an unprecedented demographic phenomenon, marked not only by global population growth, but above all by a major threat: the population is ageing rapidly. This situation is having a profound effect on social and economic structures throughout the world. The ageing of the population is unprecedented in human history, particularly when it comes to the very advanced age of individuals. The United Nations Population Fund (UNFPA) forecasts that there will be 3.2 million centenarians on the planet in 2050, compared with around 320,000 in 2019. This spectacular increase illustrates the scale of the demographic crisis ahead.

An unprecedented demographic challenge

A triple reality

Demographic ageing masks a number of realities, depending on the state of individuals, and is reflected in:

- A sharp rise in the number of elderly people,
- An increase in the number of very old and frail but still able-bodied people,
- An explosion in the number of dependent elderly people.

Gerontological literature often uses a typology based on three categories to describe the general state of health of senior citizens:

- **"Robust" people**, who are healthy or have an isolated chronic illness that is under control. These are particularly young seniors, aged between 65 and 75, who feel fit and are autonomous.
- **"Vulnerable" or "frail" people**, who have one or two chronic illnesses and are experiencing the first signs of limitations in their daily activities. The majority of these people are aged between 70 and 85, but an increasing number of people aged 90 and over also enter this category.
- **"Dependent" people**, who are no longer able to carry out everyday tasks such as washing and dressing on their own because of their functional limitations. Most of them are over 85. They mostly live at home and often benefit from services provided by medical centres and social services. Some of this group live in nursing homes.

The United Nations Population Fund (UNFPA) forecasts that there will be

3.2 million centenarians on the planet in 2050, compared with around **320,000** in 2019

Preparing appropriate responses to these demographic changes therefore calls for action on all three fronts simultaneously: prevention for the most able-bodied, adapting society to the challenges of ageing to take account of the needs of frail people, and increasing human and financial resources for the most dependent.



A universal phenomenon

According to forecasts, the global population of people aged 60 and over is set to double to 2.1 billion by 2050 (WHO). Between 2015 and 2050, the proportion of the world's population they represent will grow from 12% to 22%. The number of people aged 80 and over could triple to 426 million. 80% of these elderly people will live in low- or middle-income countries, accentuating the socio-economic challenges in these regions (WHO).

European forecasts

Europe as a whole is also experiencing marked ageing. The overall population of Europe is expected to decline after peaking in 2026 and reach an estimated 447.9 million by 2050. The countries of southern Europe (Greece, Portugal, Italy and Spain) and certain eastern European countries (Lithuania, Bulgaria and Latvia) will be among the most elderly, while demographic ageing should be less pronounced in Sweden, Luxembourg and the United Kingdom (Insee, 2018).

What about France, more specifically?

For the past ten years, the over-60s have outnumbered the under-20s

Demographic ageing is particularly prevalent in France. In 2014, for the first time, there were more people aged over 60 than under 20 in mainland France, and today one in four French people are over 60.

In 2030, many baby-boomers will reach the average age of dependency

This phenomenon will be more pronounced in the coming years: the first baby-boomers are now reaching their 80s, triggering a transformation in the age structure of the population. From 2030, the bulk of this generation will be at least 85 years old,



an age at which difficulties with autonomy become more frequent (Insee 2016, cited in *Matières Grises* 2018). In France, the dependency ratio remains low until the age of 75, and then increases rapidly with age. On average, dependency begins at 78 for men and 83 for women.

Global forecasts for 2050 (base 2020)

age 60 and over:
x2 / 2.1 billion

age 80 and over:
x3 / 426 million

Source: WHO

Portrait of an ageing population in France 2020-2050

	2020	2050
Age 65 and over	13 million	20 million
Age 85 and over	2 million	5 million
of which people in a situation of dependence	1 million	3 million
Centenarians	30,000	141 000
Total population	67.4 million	69.2 million

Sources: INSEE 2018, INSEE 2021, Insee Première 2023, Futuribles 2024

The fertility rate is now too low to ensure the renewal of generations

In addition, France experienced a sudden drop in the birth rate to 1.68 children per woman in 2023, having previously had a fertility rate slightly higher than that of its European neighbours. The current level is insufficient to ensure generational renewal (*Transitions démographiques, transitions économiques*, June 1, 2024).

Life expectancy may continue to rise

Another factor explaining population ageing is the potential increase in life expectancy, which could rise to 93 for women and 90 for men. (INSEE, 2018). The demographic projections are based on a continued decline in mortality similar to that observed over the last 20 years. The hypotheses used in these forecasts also take account of factors that could have an impact on life expectancy, such as increasing obesity and greater levels of pollution, which are offset by medical progress and declining alcohol consumption. Although detailed, these projections remain speculative and are subject to unpredictable events, such as wars, epidemics and natural disasters.

Demographic ageing poses unprecedented challenges for our societies. It requires public policies to be adapted, particularly in the areas of healthcare, dependency, housing and urban infrastructure. Although forecasts are uncertain due to a number of unpredictable factors, they underline the importance of anticipating and preparing appropriate responses to this demographic transformation.



THE GEOGRAPHY OF AGEING IN FRANCE: CONTRASTING TRENDS

Demographic ageing is a global phenomenon, but it impacts different areas in different ways, affecting the way it is experienced.

In France, contrary to popular perception, it is not only rural and coastal areas that are affected by ageing. Urban areas, including suburban neighbourhoods and certain zones classed as priority urban neighbourhoods, are also affected, sometimes even more severely. These areas, initially perceived as young, are experiencing significant gerontological growth.



AGEING AND GERONTOLOGICAL GROWTH – TWO DISTINCT PHENOMENA

A breakdown of the proportion of elderly people and gerontological growth shows distinct trends. The term "gerontological growth" refers to the increase in the number of people aged 65 or over in a given population.

In France, gerontological growth is most marked along the Atlantic and Mediterranean coasts and in the suburbs of very large cities (Toulouse, Lyon, Rennes) and in the outer suburbs of Paris (*Observatoire des Territoires* 2021).

In some areas, such as the French Antilles (Guadeloupe, Martinique) and the Atlantic coast (Vendée, Charente-Maritime, Landes), the phenomena of ageing and gerontological growth are both striking. In the French Antilles, this dual phenomenon is partly explained by a fall in fertility, longer life expectancy and negative net migration, while on the Atlantic coast, the phenomenon is mainly the consequence of the influx of retired people to these regions (*Observatoire des Territoires*, 2021).

By contrast, some areas are experiencing moderate ageing and gerontological growth. This is the case in Paris and the Hauts-de-Seine and Seine-Saint-Denis departments, for example. These areas attract young people because of the offer of jobs and training opportunities, whereas older people are more likely to leave once they retire.



VIEWPOINT:

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On January 1, 2021, there were just under 14 million people aged 65 or over living in France (as a whole), or slightly more than one in five of the population. Three quarters of people aged 65 or over live in large urban areas, while only 4.5% reside in rural areas.

In this context, the ageing of the population is closely linked to demographic density. This means that the elderly are under-represented in the population of metropolitan areas and conurbations (between 12% and 17% of the total population), as well as in a large proportion of the overseas territories. On the other hand, the lower the demographic density, the higher the proportion of people aged 65 or over in the total population. This profile can be clearly seen in rural towns and

villages in the Ardennes, Burgundy, central Brittany, the Centre region, the Massif-Central and Corsica: more than one in four residents of these towns and villages is aged at least 65. For a large part of the French coastline (particularly the Atlantic Arc), meanwhile, the elderly are over-represented (one in three inhabitants is aged 65 or over). This snapshot of the ageing population shows that older people are over-represented where they are most concentrated, and vice versa.

This geographical balance is changing: the wave of ageing is shifting from the countryside and urban pockets of ageing to urban policy neighbourhoods and suburban areas. Consequently, people aged 65 and over will see a rise in their population from 14 million today to more than 17 million in 2040.



Living conditions and ageing: quality of life in a long-living society

In a long-living society, the living conditions of older people will be shaped by their ability to maintain a degree of autonomy, their family relationships, the quality of their social interactions and their adaptation to gender inequalities and the effects of climate change. Where they live will play a central role in their quality of life, where retirement is far from being a time of withdrawal and remains a period rich in opportunities for social exchange.



THE WHO'S DECADE FOR HEALTHY AGEING

The United Nations General Assembly has designated the period from 2021 to 2030 as the United Nations Decade for Healthy Ageing. These ten years provide an opportunity to unite and mobilise governments, civil society, international agencies, professionals, academics, the media and the private sector around collaborative actions to improve the lives of older people, their families and the communities in which they live. More specifically, four areas for action have been identified:

- Changing how we all think, feel and behave in relation to age and ageing.
- Ensuring that communities support the abilities of older people.
- Implementing integrated care and person-centred primary healthcare services that meet the needs of older people.
- Offering access to long-term care to elderly people who need it.



ONE HEALTH FOR ALL

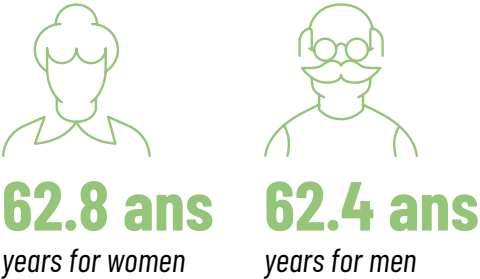
The "One World/One Health" concept, introduced in 2004, was promoted by the World Organisation for Animal Health (WOAH), the World Health Organisation (WHO) and Food and Agriculture Organization of the United Nations (FAO). It recognised the interdependence of human, animal and environmental health. This approach sets out to establish bridges and strengthen connections between these three categories.

Source: University of Alsaka Fairbanks

Healthy life expectancy in the European Union

As people age, they run a greater risk of developing illnesses that expose them to the risk of disability and loss of autonomy. Disability-free life expectancy is therefore measured as the number of years a person can expect to live without experiencing limitations in their daily activities.

In the European Union in 2022, average healthy life expectancy at birth was



Source: Eurostat 2022

Living with a loss of autonomy

Loss of autonomy is a major challenge; everyday activities become more difficult and require outside help. According to a study by the French Department of Research, Studies, Evaluation and Statistics (DREES), France could have as many as 1.58 million elderly people with a loss of autonomy by 2030, a figure that could rise to 2.24 million by 2050, an increase of 41.8% in twenty years. That is equivalent to the entire population of Paris suffering from memory problems or having difficulty with mobility, eating or washing. (Les Echos 2019) The quality of support and the adaptation of infrastructures is therefore essential to maintain a maximum level of autonomy for the people concerned and limit the risks of domestic accidents such as falls: adaptation of housing, home care services (medical care, assistance with everyday tasks, support services for domestic activities).





NEURODEGENERATIVE DISEASES

Neurodegenerative illnesses, such as Alzheimer's disease, are a major cause of loss of autonomy, and their incidence increases significantly with age. They affect more and more people because of the ageing of the population and the absence of curative treatments, even though research has made significant advances in recent years. These diseases lead to a gradual decline in cognitive and motor skills, often beginning with problems with memory, executive functions (which enable people to plan and solve problems, for example) and orientation in time and space. In France, more than a million people are affected by Alzheimer's disease and other forms of dementia, and around 275,000 by Parkinson's disease (Santé Publique France).

The Hogeweyk dementia village in Weesp. Source: Business Insider



BEST
PRACTICE



DEMENTIA VILLAGES

Dementia villages, such as Hogeweyk in Weesp, the Netherlands, and Dax, in France, are specially designed homes for people with severe cognitive disorders, particularly Alzheimer's disease. These villages replicate an ordinary neighbourhood setting with houses, shops and green spaces, while guaranteeing a secure environment. They aim to preserve the autonomy of residents, maintain their lifestyles and promote their well-being through a range of appropriate activities, while providing daily support from medical and paramedical staff responsible for monitoring and ensuring their safety.

Alzheimer's in France

Alzheimer's disease
accounts for over
70%
of all neurocognitive
diseases in the elderly.

17.8%
of over-75s are affected

Source: French Alzheimer's Foundation

In 2018,
1 million
people over the age
of 65 were affected by
Alzheimer's disease and
related illnesses.

In 2050, the number of
people affected is expected
to rise to more than
1.8 million
cases



MEASURING THE DEGREE OF DEPENDENCY

In France, degrees of dependency are assessed through iso resource groups, which determine an individual's entitlement to a personal autonomy allowance. The six levels are:

- Level 1** continuous presence needed
- Level 2** assistance required with most activities of daily living or constant supervision

Level 3 help with personal care, several times a day

Level 4 help with washing and dressing, or help with personal care and meals

Level 5 occasional help with washing, preparing meals and housework

Level 6 autonomous person

VIEWPOINT BENJAMIN COSTI

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THE DANGER OF FALLING



A fall can prove to be a dramatic turning point in the life of an elderly person, particularly if they remain on the ground for several hours before help comes. These distressing situations can have major repercussions on autonomy, leading to severe problems such as post-fall syndromes or severe depression.



Falls present a serious issue for public health. They affect one in three people over the age of 65 annually, and one in two over 80.

These accidents result in
100,000
hospital admissions and more than
10,000
deaths a year among the over-65s.

Source: French Ministry of Labour, Health, Solidarity and Families, 2023)



RÉSEAUTÂGE, A NETWORK OF PLACES THAT PROMOTE COMFORT AND SAFETY SOLUTIONS FOR AGEING AT HOME

The reseautage.fr platform lists spaces such as show flats, mobile trucks and converted houses which recreate living spaces that are adapted to enable people to live comfortably at home in old age. They are intended for the general public, who can test technical and digital aids, simple home improvements and home automation equipment just as they would at home, but are also open to professionals and training organisations. The HIPÂ (Innovative Housing for Elderly People) showroom, installed in an old house that has been renovated in northern France with a surface of 55 m², demonstrates solutions tailored to the needs of people as they age, collects feedback from potential users to help optimise the solutions on offer, and advises visitors on how to use the proposed solutions in their daily lives.

The risk of isolation of seniors, a public health issue

Social isolation of senior citizens is recognised as a matter of public health in countries such as Australia and certain southern European countries. (Sandu et al. 2021, cited by Futuribles 2024) In Australia, for instance, 11% of people over 65 are socially isolated (AIHW 2024), meaning they have a low number of social relationships and contacts.

Loneliness can occur gradually, but certain events in an older person's life trigger and accelerate the phenomenon, such as retirement, the death of a spouse, loss of autonomy, etc. Social isolation can lead to a deterioration in living conditions and is associated with an increased risk of mental health problems (anxiety, depression, etc.).

Will flexible retirement be the norm in the future?

Contrary to popular belief, retirement does not necessarily mean withdrawal from social life for older people. Whereas retirement was once seen as a time to rest after a life of hard work, since the 1970s and 1980s it has been associated with the end of professional constraints and a time for leisure activities, and this is now giving way to the concept of "active ageing" (Caradec 2017). Many seniors remain active, taking part in community activities and committing to personal or voluntary projects.

Faced with an ageing population, many countries are considering, or have already carried out, a reform of their pension systems. Debates about increasing the retirement age raise concerns about financial security and quality of life after the end of a working career. Retirement is constantly evolving, so much so that Swiss sociologist Martin Kohli writes of a "movement

of relative deinstitutionalisation of life courses" (Caradec 2017). In France, for example, there is a trend towards *à la carte* retirement: since 2023, there have been two retirement ages, depending on whether people take their pension at the full rate or at a lower rate.



Although the legal retirement age is set at 60 or 65 in Japan, depending on the company, 48.4% of people aged 65-70 are still working to offset inadequate pensions in relation to the cost of living (OECD, quoted by *La Dépêche*, 2024). Faced with labour shortages and a demographic crisis, some companies are pushing back or even abolishing the retirement age. The household electrical appliance chain Nojima, for instance, has abolished the retirement age, which used to be set at 80.



Until recently, China had one of the world's lowest retirement ages, which had remained unchanged since the 1950s. A reform of the system came into effect in January 2025, raising the retirement age to 63 from 60 for men and to 55 or 58 instead of 50 or 55 for women. At the same time, there will be a gradual increase in the period of contribution.



VIEWPOINT

BENJAMIN COSTI

Engineer and psychologist, BCF, Paris Hospitals Val-de-Marne East, Student Health Foundation of France

Although old age is inevitable, Freud pointed out more than a century ago, "in the unconscious every one of us is convinced of his own immortality." This paradox reveals something about the human psyche: the denial of ageing. We often become "old" in the eyes of others before we even realise it ourselves. Sometimes it is through symbolic stages, such as retirement, or when people start to give up their seats in public transport for you, or when you become part of the geriatric care system. The shock can be brutal. It can be a harsh reality check.

However, the feeling of isolation and loneliness expressed by the elderly patients we see with our mobile geriatric psychiatry unit reflects a broader and profoundly social dimension. When an elderly person feels lonely, isn't it also a reflection of a broader marginalisation of the elderly in society? Their presence confronts us with complex political questions: how should we approach the end of life? What place should they be given in the public arena? How can we guarantee their rights and ensure that they play an active part in community life?

If these questions are not answered clearly, their isolation is likely to worsen, turning into a feeling of social uselessness that profoundly alters their self-esteem and makes the psychological work already imposed by the ageing process even more painful.



THE MOST VULNERABLE PEOPLE ARE PARTICULARLY IMPACTED BY THE LAYOUT OF SPACES AND SERVICES, WHICH TOO OFTEN FAIL TO TAKE ACCOUNT OF THEIR FRAILTY AND THEIR SPECIFIC NEEDS. THIS INCOMPATIBILITY CAN EXACERBATE DISENGAGEMENT AND ISOLATION.



A "double whammy" for ageing women


The ageing process differs between men and women, which often means that women are more vulnerable, as they live longer, often without a partner, and are more often widowed or divorced than men. In the Swiss canton of Vaud, for example, 71% of women aged over 80 live alone or in an institution, compared with 37% of men (Vaud Canton Department of Health and Social Action, 2021). The gap is also significant for people over 65: 49% of women over 65 live alone or in an institution, compared with 24% of men.

In the future, we will grow old further away from our families

These phenomena of isolation or 'solo' living underscore the importance of family support and social interaction. However, the phenomenon of growing old without a family (i.e. without a partner or children) is expected to increase significantly over the next few decades. In Switzerland, 8% of people aged 70-80 (140,000 people) are growing old without the support of their nuclear family, relying instead on the help of senior citizens' organisations and their friends and neighbours (Vaud Canton Department of Health and Social Action, 2021). However, services for the elderly cannot always take the place of family support. To remedy this, care communities and other support systems are flourishing in countries such as Switzerland and Spain.



LAIA VIÑAS
Leader of the Radars and Comunitariament projects at the Barcelona Municipal Institute of Social Services



BEST PRACTICE

RADARS: COMMUNITY ACTION FOR THE WELL-BEING OF THE ELDERLY, BARCELONA CITY COUNCIL

Barcelona City Council set up the Radars programme in 2008. This initiative engages the local community and strengthens social care for the elderly. In Spain, support from the family plays a crucial role, as the State's coverage of the needs of older people is limited. Radars is a very local prevention network involving neighbours, shopkeepers, volunteers and neighbourhood service professionals. Its chief objective is to make everyday life easier for elderly people who choose to remain in their own homes, by looking after their well-being and safety, while reducing the risks of isolation and social exclusion thanks to the support of the local network. In each Radar, the members actively monitor the daily lives of older people in their area and report any changes in routine, behaviour or appearance that could point to a need for support. For example, a pharmacist noticing that someone has failed to pick up their medication could alert the network. Volunteers have a key part to play in this scheme: they maintain regular telephone contact with around ten elderly people and organise get-togethers as part of their exchange group. In this way, the local community is working together to improve the quality of life of the elderly by focusing on solidarity and communal vigilance.

Home is the best place to grow old


An individual's own home counts for a great deal when it comes to considering the living conditions of senior citizens. Not only does it contribute to enabling autonomy as a day-to-day living space, but it also helps to maintain an individual's identity because it is rooted in a territory, a neighbourhood or a community, and a support for social life (Vaud Canton Department of Health and Social Action, 2021). In many countries, particularly in Western societies, there is a consensus around the idea of adapting homes to promote the independence of senior citizens and enable them to stay in their own homes for as long as possible.

However, the challenge of maintaining elderly people in their own homes is growing more complex as the number of dependent people increases. In France, demand for home help services is rising rapidly, despite the sector's unattractive working conditions, low pay, and limited training. France Stratégie estimates that 200,000 additional jobs will be needed in institutions and at home by 2030, a figure that seems out of reach (Futuribles, 2024). The financial cost of home care is considerable with regard to aids, home adaptations and human resources.



STAYING AT HOME, A POLITICAL PRIORITY IN DENMARK

Some countries, Denmark among them, regard home care as a political priority. Everyone aged 75 and over receives a health check at home twice a year, unless they refuse. Danish municipalities are responsible for funding and organising home help and care services, which are considered a right for frail older people and are therefore available free of charge (Lépori 2019).



BEST PRACTICE

ALENVI: JOB SATISFACTION FOR CARERS

Alenvi provides home help services for the elderly and people with disabilities. Alenvi promotes the well-being of its carers by creating the Human Alignment Index, a questionnaire that assesses the balance between their working environment and the human dimension of their job, enabling their feelings to be gauged. The training of care assistants also focuses on soft skills, such as empathy and communication, and the pathologies of the people being cared for (cognitive disorders, Alzheimer's, etc.). Alenvi's carers also work in shared houses, which are an alternative to medicalised nursing homes (Ehpad). These houses accommodate six to ten elderly people with cognitive problems, who are accompanied at all times by carers. They rely on a varied network of supporters, including the medical and paramedical ecosystem, neighbours, students and families.





Residential options for pensioners: five standard profiles

A study by ANIL (National Agency for Information on Housing) on residential options for older people identifies five profiles based on their housing conditions and residential preferences:

YOUNG PENSIONERS WITH NO MOBILITY ISSUES (38%):

This group is made up of newly retired couples who own homes suited to their needs. They have no plans to move, except in the event of loss of autonomy. They are not well informed about housing solutions adapted to ageing and are attached to their current homes.

SENIORS IN RURAL AREAS WITH NO MAJOR MOBILITY ISSUES (23%):

These people are older than the first group and are also couples and homeowners. Their accommodation no longer corresponds to their financial situation, and they feel isolated due to the distance from urban centres and the lack of public transport. They are open to the idea of moving to an estate for senior citizens. The sale of their current house would allow them to finance such a move, but this category of senior citizens is not well informed about housing solutions adapted to ageing.

OLDER SENIORS EXPERIENCING DIFFICULTIES BUT LIVING IN ADAPTED HOUSING (18%):

Seniors aged over 75 who live alone and own their own homes, which have already been adapted with new sanitary fittings, access ramps, etc. These people have difficulty accessing shops and services and find it hard to get around. They are aware of the assistance available and, despite their attachment to their current home, might consider moving to a retirement village in the event of a loss of autonomy.

URBAN SENIORS RENTING UNSUITABLE HOUSING IN THE PRIVATE SECTOR (17%):

Older people living alone or divorced/separated and renting accommodation in the private sector. They are experiencing difficulties due to loss of mobility. Their home has never been adapted and has become a financial burden as their income has fallen with retirement. They are open to the idea of moving to secure accommodation that is better suited to their needs. If they could find a more suitable housing solution, they would be able to make the move and their pension would cover the cost.

URBAN SENIORS WITH MOBILITY ISSUES RENTING SOCIAL HOUSING (4%):

Seniors aged 75 or over, living alone in an urban environment, renting social housing. Their home is no longer suitable due to a loss of mobility, and they are facing financial difficulties due to a drop in their income. They are unaware of the assistance available to them, given their occupancy status, and are not at all familiar with retirement villages. They are attached to their current home but would potentially consider moving if they knew of a more suitable housing solution.

Source: Growing Old At Home, review and outlook of local housing policies, National Agency for Information on Housing and Departmental Agency for Information on Housing, March 2023, based on a questionnaire answered by 3,700 retired people aged 60 and over.

Ageing in a context of climate change

Climate change poses additional risks for older people, who are particularly vulnerable to heat waves, extreme weather conditions and indirect impact on health (dehydration, cardiovascular diseases worsened by exposure to high temperatures, etc.). According to researchers, the exposure of the elderly to temperatures over 37.5° C, the threshold for danger to health, will at least double in all regions of the world as a result of global climate disruption. (Falchetta, De Cian, Sue Wing et al. 2024, cited by Courier International, 2024).



Macro and sectoral impacts of population ageing

The ageing of the population is profoundly changing the age structure, leading to a considerable rise in the number of elderly people and a relative decline in the younger generations. As a result, dependency ratios are declining, putting a strain on the sustainability of the current social model and on intergenerational solidarity. (Futuribles, May 2023).

How will the French socio-economic model be affected?

Higher social protection costs and lower disposable income for dependent people

The financial ramifications are considerable: in France, some economists estimate that the impact of the ageing population will increase social protection costs (pensions, healthcare, long-term care, caregivers) by at least €100 billion in 2032 and €140 billion in 2042 (Lorenzi & Villemeur 2021).

The demographic changes raise questions about the ability of future generations to bear these growing costs. The pensions reserve fund established in French law in 2000, and other measures are designed to mitigate these financial burdens, though their effectiveness is limited by short-term considerations and political fluctuations.

Baby boomers' transition to greater vulnerability and dependency will also have a major impact on their income. More than 50% of future dependent people may be unable to cover their expenses without external help (Risques,

2023). Despite schemes such as the personal autonomy allowance APA), it seems inevitable that there will be a drop in disposable income for dependent people, which will ultimately affect their own well-being and that of their families. Some experts advocate the introduction of compulsory insurance schemes to mitigate the impact (Risques, 2023).

Ageing populations lead to more saving

The ageing of the population can also have a significant impact on interest rates through its effect on saving and investment. People tend to put aside more as they age. Foreseeing a longer lifespan and more time spent in retirement, individuals tend to allocate more of the income they earn in their work years to maintain current living standards in retirement. The fact that they are saving more can lead to an increase in the supply of capital available for investment, bringing down interest rates (Lisack, Sajedi, Thwaites 2019).

An estimated increase in social protection spending in France of
€100 billion
in 2032 and
€140 billion
in 2042

The impact on overall productivity

An ageing population also has implications for productivity. A study by the IMF, The Impact of Workforce Ageing on European Productivity, concluded that between 1994 and 2014, the ageing of workers in Europe slightly reduced overall efficiency in the production of goods and services. This reduction was around 0.1% per year, and could possibly grow faster, reaching around 0.2% per year between 2014 and 2035. (La Banque Postale, 2023)

From a macroeconomic standpoint, the declining workforce raises the question of how to maintain or increase productivity per capita to maintain living standards. This decline could be offset by the use of automation or technology, and there could also be productivity gains in sectors that are growing, such as personal services.

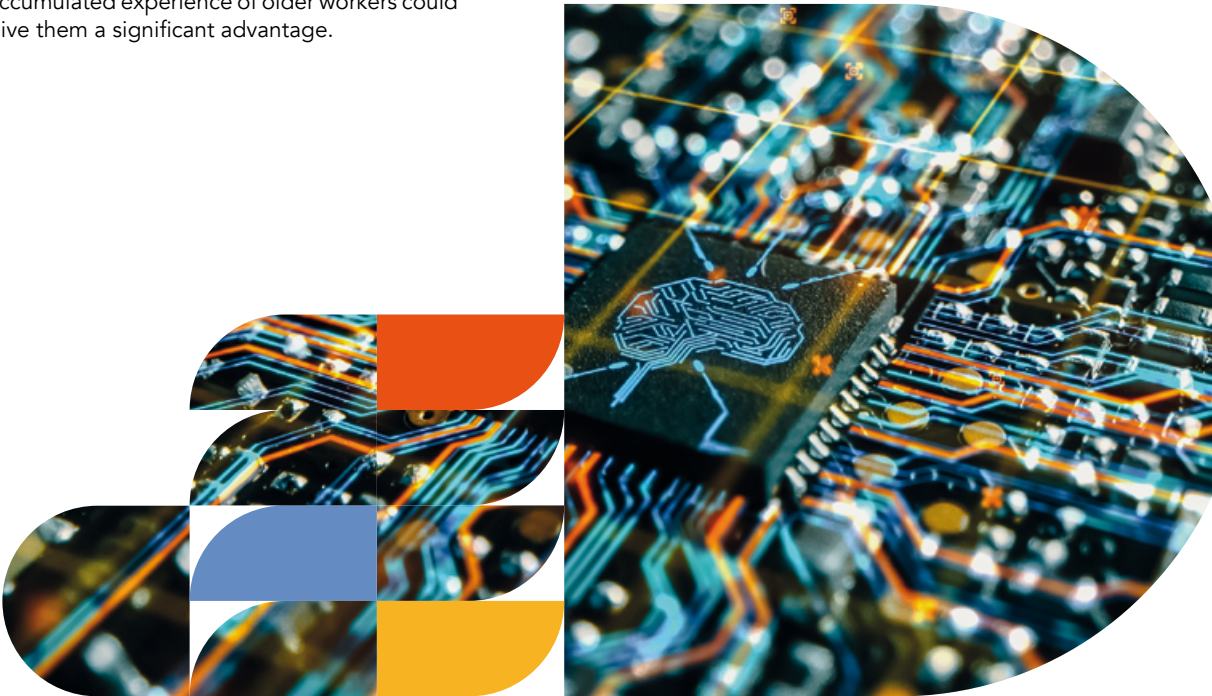
Less clear-cut is the debate surrounding older workers' individual productivity. Some factors might suggest a lower level of productivity among older people, namely an increased risk of physical fatigue, which in turn might reduce their operational capacity in manual labour-intensive work. However, future generations of elderly people are likely to be better trained and more tech-savvy than previous generations, and the accumulated experience of older workers could give them a significant advantage.



Future elderly workers should be well-versed in digital and new technologies. In 2021,

82.8%
of 45- to 59-year-olds, tomorrow's seniors, had a smartphone.

Source: INSEE, 2022 cited by the French National Agency for Regional Cohesion (ANCT), 2023



Increased threats to social cohesion

Could this lead to a generational clash?

As the population ages, the cost of pensions, healthcare and long-term care will significantly increase. This could lead to growing tensions between different generations, and more specifically between the youngest and oldest members of society. In the future, in times of budgetary restraint or in order to reflect the age structure of voters, will local public policies have to choose between providing services for the elderly and services for the very young? (Futuribles, 2024)

There are also some symbolic issues that give rise to inter-generational conflict, such as responsibility for climate change. In French public opinion, there is a widespread belief that the baby boom generation has benefited economically compared to later generations and that it is partly responsible for environmental decline on the planet. (Galland 20241) On the basis of the Intergenerational Solidarity Barometer, sociologist Monique Dagnaud (2024) concludes that a "disaffection" is developing between the generations.

Another sociologist, Olivier Galland, challenges this assessment, arguing that it is in fact unlikely that these conflicts will lead to a full-blown generational war, as objectively speaking, the baby-boomer generations were not as advantaged as public opinion would have us believe. In addition, there is currently no political evidence of a generational struggle, intergenerational solidarity has never been as strong in private and family life, and today's generations have more shared values than at any other time in recent history (Galland 2024).



IN A COUNTRY WITH AN AGEING POPULATION, THE CAUSE OF CHILDREN, HOWEVER IMPORTANT AND ADMIRABLE IT MAY BE, DOES NOT AUTOMATICALLY GARNER SUPPORT.



JULIEN DAMON

Sociologist and scientific adviser to Futuribles International



IS THERE A FEELING OF INJUSTICE BETWEEN YOUNGER AND OLDER PEOPLE?

60% of those surveyed believe that there is a risk of conflict between the generations, with tensions fuelled by the ecological debt and the state of public finances

Up 5% compared to 2021

61% of 18- to 26-year-olds believe that "previous generations are to blame for the polluted world we live in"

42% of 18- to 26-year-olds believe that "the baby-boom generation is self-centred and only cares about itself"

46% of 18- to 26-year-olds think that "retired people are privileged today compared to those who are still working" (quality of life, income, assets)

Source: Baromètre de la Solidarité Générationnelle (Intergenerational Solidarity Barometer), 2023

Growing inequalities: are we heading towards a two-tier elderly care system?

Demographic ageing is likely to cause greater inequality in the decades to come. According to Hippolyte d'Albis, a professor at the Paris School of Economics, France may be faced with overcrowding in nursing homes as a result of rising numbers of dependent elderly people whose income or assets are insufficient to cope at home. This could lead to a two-tier care system: a "low-cost" version financed by the public authorities, and a more comfortable version funded privately, which would further accentuate inequalities (Les Echos, 2019).



The impact of demographic ageing on specific sectors

The ageing of the population has an impact on all aspects of daily life, in a more sector-specific way.

How businesses manage changes in age structure and the rise of working carers

The ageing of the population is shaping the labour market, with a shift in the age pyramid in organisations and a growing number of employee carers. In 2020, there were 33 people aged over 65 for every 100 of working age in France. This ratio is expected to rise to 50.5% by 2060 (OECD, cited by Reclus 2023).

Facts about carers

Average age of carers:

42 years

Average age of 1st caring role:

33 years

40%

of young carers (under 30) feel that being a carer causes them difficulties in their jobs

29%

of working carers inform their employer of their situation

Source: OCIRP Observatory, working carers, 2024

CARERS

In France, a carer is defined as a person who is already employed and who "regularly and frequently helps, on a non-professional basis, to carry out some or all of the daily tasks or activities of a person who is losing their independence, as a result of age, illness or disability."

Source: French legislation on adapting society to ageing, 2015.



[Fiction]

The silver worker: what if tomorrow's workplace adapted to the ageing population?

You see it in your own workplace: more and more people over 55, the silver workers of which you are now a part, are joining the workforce. According to your employer's latest figures, they represent over a quarter of the Group's total workforce. The demographic shift has been a gradual one, but it's now clearly noticeable in the open-plan office – much like the rest of society, which is also distinctly greyer than it used to be.

Over the last few years, your company has made the necessary adjustments to its organisation and working methods to accommodate this reality. With hybrid roles for multi-skilled profiles, training that can be carried out in-house thanks to experienced staff, flexible part-time work, assistance for internal and external career transition, support for employees who are caregivers, improved workspace ergonomics, help with retirement planning and replacement, and menopause leave, a number of projects aim to reconnect employees' work experience with their expectations. All these efforts have been rewarded with the Exceptional Silver-Work Experience label.

This was one of your main reasons for joining the company, not least the exceptional rating for training. In fact, changing professions has now become an integral part of your career path. Building your own career path is now a given. You've switched professions a number of times, all in vastly different fields. In fact, your first career change was quite unusual at the time: you were

a "stay-at-home child" when the programme was first launched in France. In exchange for compensation paid by both the government and your family, you returned to live with your parents, taking care of all the household and administrative tasks, but most importantly looking after them. This scheme has since gained a following, offering a viable alternative for older people to stay in their own homes.

After that, you were a schoolteacher and then a carpenter. Over the years, and thanks to technological advances, you've seen just how easy it is to change professions, whether in terms of finding the right career path or acquiring new skills. In fact, you recently started training to become a nurse. Your virtual teacher guides you in a completely personalised way to learn both technical and soft skills. This will likely allow you to soon be autonomous, allowing for even shorter career change cycles in the future. At times, you wonder whether you might be pushing yourself too hard. You envy colleagues who prefer stability. But in the end, you can't change who you.



A range of solutions to support elderly people's housing needs

Remaining at home has become a growing trend and is the most popular solution in most OECD countries, but it requires suitable housing and adequate support infrastructure.

In France, solutions such as retirement villages and independent living residences are also on the rise, although their accessibility varies. Independent living residences offer private accommodation with communal areas and services. They are considered to be social and medico-social establishments and services, as opposed to retirement communities. The latter are private housing complexes that offer both collective and individual services and are generally located close to urban amenities (shops,

etc.) to help residents in their daily lives. An increasing number of alternative solutions are being developed to promote shared services and strong social ties or community links: intergenerational housing, shared senior accommodation, assisted living communities, etc.

For those who have lost significant physical or cognitive autonomy, there is a major need for more places in medicalised nursing homes (Ehpad), but new solutions are emerging, such as the "external Ehpad" or "Ehpad at home", which offers home care to elderly people who are dependent, giving them access to the services and technologies available in Ehpad.

The challenge is to diversify the market so that seniors can enjoy a wide range of residential solutions to suit their needs.





THE COLLAPSE OF THE RETIREMENT HOME MARKET IN 2023

The retirement village market abruptly stalled in 2023 due to a general rise in costs (land, construction, wages) and higher loan rates, making investments more expensive. As a result, investment in the sector in France dropped from €630 million in 2022 to €170 million in 2023, the lowest it has been since 2018 (BNP Paribas Real Estate, Immostat). These cost increases were then passed on in the form of higher rents, discouraging potential tenants. In spite of this situation, the market for retirement villages is showing healthy growth prospects as a result of the ageing of the population. The number of retirement homes in France exceeded one thousand in 2022 and could reach 1,500 by 2026 (BNP Paribas Real Estate, April 2024).



Pressure on the healthcare system in the face of demographic ageing

The ageing of the population brings with it significant challenges for the healthcare system, especially for hospitals. With higher rates of hospitalisation and longer stays, elderly patients account for a significant proportion of hospital admissions, often via emergency departments (Matières Grises, 2019). The objective is to prevent avoidable hospitalisations, which are costly and can have detrimental effects on people: hospitalisation of the elderly can lead to a 30 to 60% loss of autonomy in daily activities for people over the age of 70 (HAS, 2017, cited by Matières Grises, 2019).



The action levers vary depending on the type of accommodation: at home and in residential homes, it is essential to make the necessary adjustments to prevent falls, as well as deploying remote medical care and facilitating discharge from hospital. In medicalised nursing homes (Ehpad), where the most vulnerable people live, measures such as on-call nurses, team training and developing remote medicine are crucial.



Hospital admissions for the elderly

In France
1.6 million
people aged 80 and over were hospitalised in 2017.

A hospitalisation rate of **406 people per 1,000**, as opposed to 191 per 1,000 for the population as a whole

The average length of stay **doubles** between the ages of 64 and 80

45%
of hospital admissions for over-80s are via A&E, compared with **15%** for people aged 30 to 70

41% of hospital admissions for over-80s are via A&E, compared with 24% for people aged 20 to 80

Injuries caused by trauma are the leading cause of A&E admissions for people aged 75 and over (25% of admissions), while a third of hospital admissions for Ehpad residents result from falls.

Sources: Agency for Information on Hospital Care 2017, cited by Matières Grises, 2019; National Authority for Health; French Department of Research, Studies, Evaluation and Statistics (DREES), 2017



2

Who are the seniors? a fresh look at old age



The term "senior" is often applied as a catch-all term to describe older people, but it fails to capture the diversity and heterogeneity of this group. In reality, there is no single category of older people, but rather a wide range of profiles, each with their own life course, levels of autonomy and specific needs. Ageing is a profoundly individual experience, which is influenced by socio-economic, cultural and personal factors.

Diversity among older people: a complex and nuanced reality



A distorted perception of "elderly people"

The perception of older people as a homogeneous group, mainly defined by vulnerability and frailty, is totally misguided. This misconception obscures the diversity of seniors' living conditions and states of health. In reality, ageing is a complex process that depends on a number of factors: lifestyle, personal resources and personal behaviour. Every elderly person has a unique experience and is confronted with distinct realities depending on their means and the challenges they face (Vaud Canton Department of Health and Social Action, 2021).

Differences in lifestyles and needs tend to be particularly marked after retirement, more so than at any other stage of life (Bigot et al. 2013). Sociologist Anne-Marie Guillemard's 1972 typology of retirement practices clearly illustrates the range of practices that older people engage in at this stage of their lives. She makes a distinction between the types of retirement: retirement-withdrawal, old-age retirement, consumer retirement, activist retirement and participatory retirement. Thirty years later, she extended this typology with solidarity retirement, which reflects pensioners' growing involvement in volunteer and community activities and their desire to keep socially active and contribute to society (Guillemard 2002).

Old-age baby boomers: a new way of ageing

Diversity is also reflected when considering the different generations of seniors. "Baby boomers" – born between 1946 and 1964 – value individual freedom very highly, often as a result of climbing the social ladder that led them to owning property. This contrasts with the "silent generation" that preceded them, with different life experiences and values. By 2030, it is likely that senior citizens will have a different sense of freedom, autonomy and technology, shaped by greater familiarity with new technologies and a different approach to home ownership (Matières Grises, 2018).

Understanding the dynamics of ageing means distinguishing between age strata (physiological stages of life) and generations (sharing the same worldview as a result of common socialisation). For instance, cultural and recreational habits picked up at a young age tend to be maintained. If someone in their sixties does not travel much, this is probably more as a result of their early lifestyle habits than of ageing.



Diversity of walks of life

Longer life expectancy has also led to "new ways of ageing", encompassing new and diverse lifestyles, experiences and practices (Vaud Canton Department of Health and Social Action, 2021). Yet such diversity also presents specific challenges for particular groups. Older immigrants, for instance, face particular vulnerabilities, which are often linked to insecure living conditions and language barriers; LGBTIQ+ seniors face specific challenges, including loneliness and a lack of awareness of their needs, which can increase chances of depression and suicide (Vaud Canton Department of Health and Social Action, 2021).

The wide range of different life paths and social contexts emphasises how important it is to take appropriate, inclusive measures that take account of the many facets of ageing.



A new way of approaching old age

The reinvention of old age as a social construct

Depending on the cultural and social context, the idea of old age can vary considerably. The indigenous Cuiva society of South America, for example, has no specific age constituting old age. Once childhood is over, people are considered adults until they die, with no particular distinction made for the elderly. This shows how there is no universal, fixed concept of old age; it is rather a cultural construct. Different societies may choose either to define old age as being a specific age and group together its older members, or to reject this characteristic and integrate the elderly into the community of adults (Arcand 1982).



Stereotypical views of old age: from wisdom to senility

In French culture, there are two major representations of what it means to be old. On the one hand, elderly people are often seen as senile, bitter, or even tyrannical, as in Molière's plays or *Tatie Danielle*, a French comedy about a spiteful old woman. On the other hand, the image of the wise old man, who is noble and imparts knowledge, is also widespread, represented by figures such as the druid Getafix in the *Asterix* comic books. In both cases, these stereotypes reflect a twin perspective on old age, swinging between dignity and decrepitude.

From fear of old age to the fantasy of immortality

In Western minds, old age can sometimes seem even more feared than death itself. "*Mourir, la belle affaire! Mais vieillir, oh vieillir*" ("Death? Big deal! But getting old, oh, getting old"), as Jacques Brel once sang. Conversely, some people believe that ageing and dying are not inevitable and fantasise about human immortality. In the field of biology, the study of "cellular senescence" has been expanding in recent years, with the goal of identifying "senolytic agents" capable of identifying and destroying senescent cells in our bodies. This might be the case for the GDF 11 protein, which disappears with age but can reappear under certain conditions (physical activity, calorie restriction, rich and fulfilling social interactions).



CAN BIOLOGY REVERSE THE AGEING PROCESS?

Could transfusing young, GDF 11-rich blood into an ageing organism rejuvenate it? Some laboratories are already looking into this possibility. In California, start-ups such as Ambrosia and Alkahest are even carrying out trials on humans. Alkahest has launched a clinical trial with Stanford University, in which twenty or so people over 50 suffering from Alzheimer's disease received transfusions of young blood.



Ageism, the paradox of an ageing society

Although the population is living longer than ever before, there is still a negative perception of advanced age, which is known as ageism. This phenomenon manifests itself in stereotypes, prejudice and discrimination against people on the basis of their age. This is rampant in many sectors, including healthcare, the workplace, the media and the legal system. One in two people worldwide displays some form of ageism towards older people, which in turn has serious consequences for older people's health, well-being and human rights (Global Report on Ageism, 2021).

Strategies against ageism

In the fight against ageism, three strategies have proven to be particularly effective: **the implementation of appropriate policies and legislation, education and encouraging intergenerational interaction.** In France, for example, a law on adapting society to ageing was passed in December 2015 and is intended to counter derogatory depictions of old age and foster a new understanding of older people. This led to the creation of the Conseils Départementaux de la Citoyenneté et de l'Autonomie (Departmental Councils for Citizenship and Autonomy), which seek to involve more people in shaping public policies relating to disability and old age.





Alternative ways of ageing: new opportunities and prospects

The ageing of the population brings with it new prospects and opportunities, particularly with regard to social cohesion, personal services and consumerism. Senior citizens are actively contributing to society, whether through child-care, volunteering or other forms of family and community support. What some call “productive ageing” encompasses any activity involving the production of goods or services, paid or unpaid (Herzog & House 1991).

Could the silver economy be the next goldmine?

There is a steadily growing perception that the ageing of the population is an opportunity to develop the economy. The average solvency of retired people is now higher than ever, which is driving the growth of the silver economy, a market estimated to be worth more than €60 billion. (Xerfi, 2024) This is a sector that involves a wide range of manufacturers and providers of products and services. It encompasses a broad range of economic activities related to older

people’s needs and covers a wide range of consumer practices, from food and drink to transport, housing, tourism, leisure and culture. For example, pensioners prefer to travel off-season and book all-inclusive packages, which boosts a number of sectors of the economy.

According to sociologist Serge Guérin, there are certain dangers to be aware of: taking an overly technology-focused approach when what elderly dependents really need is human presence and kindness; perceiving senior citizens as a homogeneous group despite their many different ways of life; and making the silver economy an overly segmented market when many of the goods and services designed for the elderly could also be of interest to other demographics. (Guérin 2018) As he also points out: “The silver economy is developing at a time when the purchasing power of retirees is beginning to decrease, having reduced by an estimated 2% per year since the early 2010s.”

A vibrant mix of seniors and local communities

Their local roots, their commitment to the community and local organisations, and their consumer habits are all part of the vitality of local communities. In certain rural communities, local activities largely depend on the commitment of active pensioners: volunteering in local organisations, setting up associations or businesses, involvement with schools, libraries and sports clubs (Blasquiet-Revol 2018). They also contribute to the area’s appeal by transmitting the history and heritage of the villages to which they are attached. Despite their prominence, active pensioners are still often underestimated and rarely solicited by local authorities, who tend to overlook their skills and knowledge.



**While pensioners are less affected
by poverty than the French
population as a whole, the poverty
rate is still rising**

*The average net pension of a
retired person is*

**1 530 € per
month**

*In 2021, the monetary poverty rate
for pensioners was*

10,3%

*compared with 14.5% for the
French population as a whole*



Poverty among pensioners rose

0.8%

between 2018 and 2019

Pensioner poverty rose

1%

between 2019 and 2020

Source: Evolutions et Perspectives des Retraites en France (Trends and Prospects for French Pensions), Conseil d'Orientation des Retraites (Pensions Advisory Council), June 2024



3

Ageing well in the regions



«Living long, living well in local communities» cannot be reduced to a one-size-fits-all approach, given the great diversity of local contexts and the needs of seniors. Local communities, whether urban or rural, are characterized by specific demographic, economic, and social dynamics that influence the conditions of aging. From the quality of infrastructure to the richness of social connections, each living space plays a decisive role in the aging experience. Adapting these communities to an aging population requires a comprehensive approach, taking into account the multiple dimensions of seniors' lives and the challenges of intergenerational solidarity.

Regional players address the challenges of an ageing population

A holistic approach to ageing

Adapting the city to an ageing population requires an eminently broad and holistic approach, otherwise any action taken will be ineffective. There is little point in adapting housing if seniors are unable to access local shops or essential services such as banks, a post office, etc. If the catchment area is not thought out globally, seniors may be able to stay at home, but it would then be under worse conditions. Three aspects need to be considered simultaneously: the home, the neighbourhood and the city. It is the coherence of these three

levels that will guarantee how effectively a city is adapted to ageing. The question therefore has to be approached in terms of the ecosystem.

At the city level, numerous initiatives are adopting a global approach to the ageing population: the departmental "ageing well" plans (in Loire Atlantique, Val d'Oise, etc.), strategic documents for a global approach, the actions of the French-speaking Network of Age-Friendly Cities, age-friendly regional initiatives (e.g. the Seine Saint Denis reference framework for ageing and disability), etc.



DEPARTMENTAL "AGEING WELL" PLANS

These are strategic plans drawn up by councils of French departments to improve their ability to anticipate and support the ageing of the population in their area. They define the broad guidelines and priorities for a given period, generally five years, in order to promote the well-being of older people, combat loss of autonomy and adapt services and infrastructures to their specific needs.



THE FRANCOPHONE NETWORK OF AGE-FRIENDLY CITIES

The Francophone Network of Age-Friendly Cities, created in 2012, consists of over 300 local authorities focused on adapting cities to meet the needs of older people. The network has been affiliated to the WHO's Global Network for Age-Friendly Cities and Communities (GNAFCC) since 2013. Its network promotes inclusive policies for seniors, creating caring communities for all ages and a suitable environment in terms of both social contact and the buildings themselves, thanks to collaboration between local authorities and citizens.



Source : Cities Alive, ARUP



BEST PRACTICE

STRATEGIES FOR DESIGNING INCLUSIVE CITIES

The urban planner Greyson Clark has devised an approach based on 14 strategies for designing cities adapted to the needs of their inhabitants. These strategies are broken down into 28 actions designed to meet all four essential needs of older people:

- **Autonomy and independence**
- **Health and well-being**
- **Social connectedness**
- **Security and resilience**

This approach is presented as a tool to evaluate and implement informed solutions in local areas (Roberts 2021).

It was implemented and developed as part of the report Cities Alive: Designing for ageing communities

published by the design and consultancy firm Arup. This guide suggests ten international best practices for each of the four essential needs, to inform and inspire the process of transforming these strategies into concrete actions.

The Access Advisory Panel: consulting citizens on urban projects in Melville, Australia

To ensure the inclusion and civic participation of older people, the Access Advisory Panel in Melville, Australia, draws on the experience of local wheelchair users, older people, people with Alzheimer's and dementia, people with autism, and those who are sight or hearing impaired. The 20-member panel meets every three months and makes assessments the accessibility of important projects like big civic buildings, public realm improvements, park upgrades, festivals and inclusion plans before they are finalised.



Updating benchmarks for the ageing population

Local authorities need to update their benchmarks in terms of the ageing population, which is the purpose of the Age-Friendly Cities programme's "territorial inventory". This methodological process raises awareness among all local players of the new challenges of longevity, develops a shared culture and, above all, questions the benchmarks that have guided local public policies for decades.

For example, during this process, many regions discover that there are now more older people than schoolchildren. Yet public transport timetables are based on the schedules of the youngest passengers, who have long been the most numerous. Understanding these demographic changes, which the projections tend to confirm,

should enable us to rethink our practices, based on the specific characteristics of each region, without having one generation set against the other, to ensure that as many people as possible make better use of public transport.

Updating benchmarks is an opportunity that could lead to more user-friendly mobility, more comfortable furniture and more diversified programming. It would make it easier for generations to meet in non-stigmatising places that allow people to continue to live and inhabit their territory, whatever their particularities or difficulties. (Giacomini 2024)

Transforming professional practices

Facing up to the challenges of ageing means change in the professional practices of all local players.

VIEWPOINT LUCIE GAUTHERIN

Development Director at Afpols



Afpols (which stands for Association for the Continuing Vocational Training for Social Housing Organisations in French) is a non-profit organisation dedicated to developing the skills of professionals and organisations working in the social housing sector. As Lucie Gautherin points out, given the significant increase in the number of elderly people in social housing – with a forecast of 35% of tenants aged 65 and over by 2035 – it is essential to take a fresh look at ageing. Afpols is therefore focusing its efforts on training and supporting professionals (project managers, property technicians, caretakers, etc.) in two main areas: adapting homes and rental management.

ADAPTING HOMES

The association provides training in project management to design adapted housing, taking needs and regulations into account. It also supports project owners in financial planning and site supervision. Through an e-learning training course entitled "We'll Grow Old Together", Afpols identifies three stages of ageing (active period, early-stage difficulties, advanced age) to adapt housing accordingly. The early-stage difficulties phase (ages 70-75) is identified as a key period for implementing preventive adaptations to avoid worsening disabilities and isolation. Advanced age, on the other hand, requires more substantial modifications and personalised solutions to anticipate dependency.

RENTAL MANAGEMENT

Afpols provides communication tailored to the needs of elderly tenants, helping them to manage their benefits more effectively, access the available assistance and consider moving to smaller, affordable and easy-to-maintain accommodation if necessary.

AWARENESS OF SPECIFIC ASPECTS OF OLD AGE

To improve support for the elderly, one of the training courses offered by Afpols is «Communicating with the Elderly», which deals with demographic issues, disabilities associated with ageing and the effects of age on the body. An ageing simulator is used in this training course to reproduce certain physical limitations (arthritis, visual and hearing impairments) and raise participants' awareness of these issues. The aim is to develop their empathy and understanding of the needs of seniors.

As Lucie Gautherin argues, we need to develop a new way of looking at old age. This means putting older people back at the centre of our society, demystifying a term such as «old» and fully integrating these people into the housing projects of tomorrow.

“IT'S NOT EASY TO GROW OLD,
BUT WE HAVE YET TO FIND A
BETTER WAY OF LIVING LONGER.”

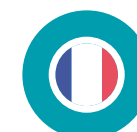
“

OUR ROLE IS TO GUIDE STAKEHOLDERS TOWARDS CONCRETE, SUSTAINABLE SOLUTIONS THAT MAKE A REAL DIFFERENCE TO THE EVERYDAY LIVES OF LOW-INCOME SENIORS.

”

MANON CAILLON

Project manager, Action Tank



BEST
PRACTICE

ACTION TANK, INCORPORATING POPULATION AGEING INTO PROFESSIONAL PRACTICES

Action Tank, a public interest association founded in 2010, unites businesses, public bodies, associations and academics in the fight against poverty and exclusion in France. Among its priorities is the crucial challenge of enabling low-income seniors to live at home for as long as possible. The association identifies and tackles problems such as isolation and unsuitable housing by helping to bring about change in the professional practices of social landlords and local authorities.

The association is supporting numerous initiatives in the social housing sector, an area that is particularly concerned by the challenges of ageing because a third of social housing tenants are aged over 60. Initiatives include improving the detection of the needs of older tenants (adapting homes, fighting against isolation); mass adaptation of homes to make everyday life easier for older people; strengthening social links; supporting residential mobility for older people whose homes are no longer suitable; and integrating the challenges of ageing into urban renewal and development programmes.

Action Tank also works with local authorities to help them adapt to ageing populations. In particular, it is collaborating with the departmental council of Seine-Saint-Denis, an area with a young demographic that is facing the challenge of ageing due to high levels of poverty. The department is working on four major issues: integrating ageing into urban renewal projects, improving access to adaptation aid for private housing, developing independent third places in priority neighbourhoods and promoting inclusive housing solutions.



PILOTING INNOVATIVE SOLUTIONS AT VILOGIA ÎLE-DE-FRANCE

Vilogia Île-de-France, a social landlord in the Paris region, currently houses 2,900 tenants over the age of 60, representing 23% of all tenants in its portfolio. This number is set to increase by 70% over the next ten years.

To anticipate the ageing of the population, Vilogia joined forces with Action Tank in 2022 to pilot 12 innovative schemes designed to better identify the needs of older tenants and provide them with greater support. The actions are structured around two main areas:

■ **Proactive detection of older people's needs.** Outreach initiatives have been successfully tested, revealing that one in two elderly people contacted has a specific need (home modifications, combating isolation, assistance).

■ **Speeding up home adaptations**

Thanks to these initiatives:

40% more adaptations are carried out to make homes safer and more accessible.

Requests for adaptation are processed 2.5 times more quickly.

These experiments have produced tangible results: they have improved the satisfaction of older tenants, strengthened the relationship of trust with Vilogia and laid the foundations for a comprehensive and pragmatic long-term strategy for Vilogia Île-de-France to support the elderly.

Strategies and challenges for adapting regions to the ageing process

Different types of areas – priority neighbourhoods, small and medium-sized towns, rural villages, metropolises, etc. – face varying challenges in adapting to an ageing population.

A survey entitled “What the Elderly Want” (2024 Barometer of Age-Friendly Cities), carried out among 3,752 residents in 38 areas of France, reveals a wide range of expectations among the elderly, depending on the type of area in which they live. Nevertheless, there is a common thread running through all of them: improving the quality of life of older people, promoting their autonomy, social inclusion and fair access to services, while emphasising their contribution to society.



The three actions most often requested by seniors, by type of area:

Type of area	Action #1	Action #2	Action #3
Rural localities	Internet training	Shuttle service for the elderly	Public toilets
Medium-density towns	Improved street lighting	Intergenerational activities	Retirement workshops
Intermunicipal authorities	Intergenerational activities	Caregiver support	Public transit service on election day
Major urban centres	Community spaces	Age-friendly communication media	Personalised support services for seniors

Source: 2024 Barometer of Age-Friendly Cities



BEING A SENIOR TOMORROW IN A SMALL TOWN

In France, small towns are particularly affected by the ageing population. In the towns included in the “Small Towns of Tomorrow” programme (a programme launched in 2020 which aims to support 1,600 towns and inter-municipal authorities with fewer than 20,000 inhabitants that function as centres in their area’s revitalisation strategy), people aged over 75 account for 12.6% of the population, compared to an average in France of 9% (Insee 2019, cited by ANCT 2023). The National Agency for Regional Cohesion (ANCT) addressed this population in discussions on the theme “In a world in transition, being a senior tomorrow in a small town.”

The programme identified four specific issues for these small towns that need to be addressed to better adapt to an ageing population:

- **Creating jobs** and businesses in the care and personal assistance sectors;
- **Adapting to climate change** and improving the quality of life;
- **The digital transition**, which can create new forms of intergenerational links and

improve accessibility to public services;

- **Accessibility and social links.**

In view of these challenges, small towns have a number of assets that can make daily life easier for the older population living there: proximity (an opportunity to develop soft mobility), centrality and the living environment (particularly proximity to nature). At national level, four areas for action have been identified to better support an ageing population:

- **Creation of intergenerational community centres** to encourage social connections;
- **Training of senior coaches/social link managers** to stimulate local life and encourage intergenerational cohesion;
- **Establishment of a digital community focused** on “ageing well in small towns” to facilitate access to information for elected officials and project managers wanting to carry out actions
- **Creation of cool islands**, places where people can gather, take a break and/or rest and which let them cool down in periods of hot or scorching weather.



GROWING OLD IN A PRIORITY URBAN NEIGHBOURHOOD

Growing old in a priority neighbourhood can be a tough experience. Older people face the double challenge of living in socially disadvantaged conditions, far removed from the common image of retired people associated with a privileged category, and also of being old in an environment dominated by youth. Since 2014, city contracts have mainly targeted young people, while actions targeting the needs of older people have been rarer.

This ageing population, which is already vulnerable, is more exposed to risks such as deteriorating health, social isolation and a lack of access to their rights, so it is crucial to step up efforts to identify and prevent these risks, and to encourage intergenerational solidarity and strong social ties with seniors in these neighbourhoods.

A number of levers for action have been identified in various areas (solidarity, social links, housing, health, living environment):

- preventing loss of autonomy and ensuring access to healthcare
- facilitating access to rights and preventing non-take-up
- inclusive housing
- adapting housing
- residential mobility
- identification of isolated seniors
- combating loneliness
- providing support for family carers
- age-friendly urban planning (*Villes & Territoires Occitanie, 2024*)



BEST PRACTICE

THE VOISIN-ÂGE NETWORK, ORGANISED BY LES PETITS FRÈRES DES PAUVRES

Voisin-Âge – a name that plays on the French word for "neighbourhood" – is a scheme that puts local residents in touch with elderly people in the vicinity, based on proximity, affinity and reciprocity. Volunteer residents pay "friendship visits" to the elderly, helping them to bond and foster social cohesion, as well as making it easier to identify elderly people who are isolated. Thanks to an online platform, Voisin-Âge is now present in many towns and cities across France.

BEST PRACTICE

INTEGRATED HOUSING PATHWAY, ORGANISED BY THE LOMME SOCIAL ACTION CENTRE

The Integrated Housing Pathway, a scheme introduced by the Lomme municipal social action centre, aims to provide personnel at the centre with the skills and tools they need to deal specifically with the housing needs of senior citizens, and to strengthen links with social landlords and other partners in order to improve coordination. Several initiatives have been undertaken to this end: organisation of a housing conference bringing together eleven social landlords and players involved in providing home care for the elderly, a training package called Home Assessor leading to joint visits with medical and social workers to determine whether homes are unsafe or can be easily adapted, and the creation of the Homecare Kit, which includes small items that can make daily life and staying at home easier.



BEST PRACTICE

SHARED HOMES TO PREVENT THE ISOLATION OF ELDERLY IMMIGRANTS, ORGANISED BY THE AYYEM ZAMEN ASSOCIATION, PARIS

In response to the isolation and poor housing conditions often experienced by older people from immigrant backgrounds, the Ayyem Zamen association has joined forces with social landlords to develop "shared homes". These shared flats are located in the vicinity of the social cafés run by the association, as well as being in easy reach of public transport, shops and services usually used by the target population. Each flat accommodates three or four people, who have individual bedrooms and share communal areas. A professional from the association provides individual support and encourages a shared social life within the accommodation.



Creating inclusive urban environments for active ageing

Encouraging active lifestyles among older people is crucial and requires us to adapt our physical and social environments. This involves implementing appropriate urban infrastructures to create a “senior-friendly” public space and enable older people to maintain their autonomy, in spite of declining mobility. Initiatives such as urban strolls have been organised by the Francophone Network of Age-Friendly Cities, bringing together elected officials, professionals and residents to improve “walkability” using gentler paths and to install user-friendly street furniture. This type of initiative encourages active ageing and combats isolation by enabling residents to continue to be active in public spaces (Giacomini 2024).

Improvements to roads

Specific road improvements, such as safe crossing areas, clear signage and unobstructed paths, reduce the number of pedestrian accidents, where seniors are unfortunately over-represented at 41% of victims, even though they account for only 9% of the population. (Cerema 2016) Solutions such as these are included in programmes such as Safe Streets for Seniors in New York City, which aims to improve road safety in neighbourhoods with a high density of elderly people. It has reduced pedestrian injuries by 15% in 182 at-risk areas, with some projects achieving reductions of up to 68%.

Adapted urban amenities and street furniture

Adapting urban amenities to the various profiles of older people is essential to guarantee the genuine inclusivity of public spaces, including ergonomic benches and seating. Involving different user profiles in the development of these amenities means that street furniture will be designed to meet the real needs and situations experienced by older people.

Silver Zone, Singapour. Source : Land Transport Authority



BEST PRACTICE

SILVER ZONES: URBAN HAVENS FOR OLDER PEDESTRIANS

In an effort to improve road safety in neighbourhoods with a high density of elderly people and high accident rates, the city of Singapore has launched a programme called Silver Zones. It incorporates a number of specific measures to protect pedestrians, particularly seniors:

- Speed limit reductions to 30-40 km/h
- Road markings, rumble strips and distinctive fluorescent signs to clearly delineate silver zones
- Installation of curved chicanes and widening of central road dividers to slow vehicles down
- Safe pedestrian crossings with extended crossing times
- Shaded, planted areas with benches created along the main roads.



BEST PRACTICE

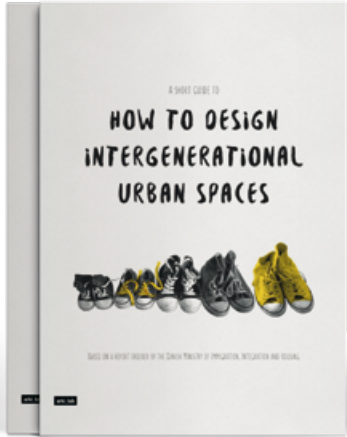
IMPROVING PEDESTRIAN PATHWAYS IN PÉRIGUEUX: A PARTICIPATORY APPROACH TO MAKE WALKING SAFER FOR SENIORS

The city of Périgueux, in southwest France, has introduced participatory methods to address the issue of insufficient urban infrastructure, identified in a community-based survey. “Peaceful paths” for pedestrians were created to allow elderly people to get around safely. This has involved repairing pavements, planting public spaces, adding water fountains, repairing and/or adding public toilets and installing street furniture (benches and other seating) suitable for older people.

Inclusive urban planning and intergenerational spaces

Intergenerational integration and the inclusiveness of urban spaces are crucial, as highlighted in the study How to design intergenerational urban spaces by a Copenhagen-based design agency, arki_lab, which advocates a range of measures that will encourage the issue of age to be factored into urban planning:

- Adopt an approach to planning based on life stages, including issues that are representative of each age bracket, such as the “very old” and “very young”, who are rarely included and who have a more vulnerable profile.
- Adopt participation and co-construction processes for intergenerational spaces according to the profiles involved in the processes: identify and cross-reference institutions for similar age groups (schools, nurseries, businesses, bridge clubs, etc.).
- Identify places that can bring different generations together despite their different “schedules”, such as bus stops, parks, pavements, etc.



Surbloques du quartier de San Antoni, Barcelone



BEST PRACTICE

THE VULNERABILITY OF THE ELDERLY TO EXTREME WEATHER EVENTS : CLIMATE SHELTERS IN BARCELONA AND TOULOUSE

Older people’s vulnerability to extreme climate events such as heatwaves is worsened by the dominance of concrete and asphalt in urban areas.

- The city of Barcelona has developed a number of initiatives to offer residents places of refuge during heatwaves. All public buildings are open during such periods, and its “superblocks” allow for shady, pedestrianised meeting places for seniors.
- There are also tools for mapping climate shelters, such as a project run by the Tribu consultancy in the city of Toulouse. Residents can consult, review and contribute to a map of sheltered areas, facilitating participatory urban planning, and future actions can be planned in line with identified needs.



THE LACK OF PUBLIC TOILETS

In surveys carried out by Benjamin Costi, the lack of easy-access public toilets is one of the main obstacles to trouble-free mobility in public spaces.

People undergoing medical treatment, suffering from diabetes or coping with chronic illness often talk about feeling uncomfortable, embarrassed and sometimes even ashamed when faced with the impossibility of getting around in the absence of suitable sanitary facilities.

“Building a more inclusive society does not just benefit older members of society, but a large part of the population who are faced with invisible vulnerabilities, whether they are short-term, such as during convalescence, or long-term, as a result of medical treatment or chronic illness.”

Benjamin Costi, Engineer and psychologist, BCF, Paris Hospitals Val-de-Marne East, Student Health Foundation of France

Improving the accessibility of transport for inclusive mobility

Adapting public transport so it can be accessible to all, especially the elderly, is an essential step towards promoting their autonomy and reducing their isolation. It is not enough to offer the elderly specific services; it is also crucial to improve existing public transport infrastructure to better meet their needs.

Free transport for seniors, for instance, put in place by the TaM network and the Montpellier

3M urban authority for residents aged 65 and over, encourages older people to make more use of public transport while supporting sustainable mobility. These initiatives have to be backed up by structural adaptations, however, such as introducing low-floor buses, installing ramps and lifts, fitting charging points for electric wheelchairs and creating wheelchair-only spaces in trains and buses.

VIEWPOINT BENJAMIN COSTI

Civil engineer and psychologist, BCF, Paris Hospitals Val-de-Marne East, Student Health Foundation of France

"THERE IS NO ALTERNATIVE TO ADOPTING AN APPROACH THAT IS ATTENTIVE TO THE PERCEPTIONS AND ACTUAL EXPERIENCES OF USERS, PARTICULARLY WHEN IT COMES TO PUBLIC TRANSPORT AND THE DESIGN OF LIVING SPACES."

According to research carried out by Benjamin Costi, waiting conditions on public transport networks, particularly at bus shelters, are often unsuited to the needs of senior citizens. Among the problems identified are too few or poorly designed seats, a lack of shelter from bad weather or heat, a feeling of insecurity, and an increased risk of falling when boarding. These spaces may have been designed with functionality in mind, but they often neglect the specific needs of the elderly, contributing to their feeling of vulnerability and sometimes even social exclusion.

MEETING THESE CHALLENGES MEANS PUTTING USERS AT THE CENTRE OF URBAN PLANNING AND DEVELOPMENT PROJECTS. THIS REQUIRES CONCRETE, INCLUSIVE IMPROVEMENTS AIMED AT ENHANCING THE SAFETY, MOBILITY AND QUALITY OF LIFE OF SENIOR CITIZENS, WHILE ENSURING THAT PUBLIC SPACES ARE GENUINELY ACCESSIBLE TO ALL.



Greater awareness and support for seniors

Providing easier access to public transport also means overcoming the cultural obstacles associated with it. Workshops and (re)learning courses are designed to support elderly and/or disabled people on their journeys, reducing their feeling of insecurity and gradually getting them used to public transport again, so that they can be as independent as possible. In Lille, ADMR, a nationwide home care network, offers one-on-one support services provided by volunteers or professionals to help elderly, disabled or isolated people remain as independent as possible in their daily lives.

Making railway stations more accessible and improving wayfinding on journeys will depend on a combination of physical amenities, technological innovations and awareness-raising efforts.

BEST PRACTICE

HOW INTEGRATED TECHNOLOGIES CAN HELP KEEP SENIORS MOBILE

- The Ezymob app is a universal guidance system that uses a 3D map to help seniors and people with reduced mobility plan their journeys and gain easy access to infrastructures.
- Initiatives such as the simplified pictograms on the Irigo network in Angers and the ageing simulators in Bordeaux have raised awareness of accessibility needs and increased public transport users' understanding of the issues.



Source: Ezymob

Diversifying mobility solutions

The car remains the preferred means of transport for the elderly, despite the challenges associated with mobility, reflexes and health. Adapting the use of the car for senior citizens means taking account of their specific needs in order to promote their autonomy while guaranteeing their safety. A number of measures can be put in place to do this.

Promoting car-sharing and car-pooling, while taking account of motor impairments, is a good way of diversifying mobility solutions and gradually reducing car use, particularly for short daily journeys.



BEST PRACTICE

REFRESHER COURSES IN DRIVING FOR THE ELDERLY: OLDER DRIVER SAFETY IN QUEENSLAND, AUSTRALIA

In Australia, the Older Driver Safety programme offered by the Royal Automobile Club of Queensland is an example of an initiative designed to help older drivers improve their driving skills through refresher courses. These include practical workshops to revise the highway code and offer participants age-appropriate advice, such as how to cope with driving in reduced visibility conditions.



BEST PRACTICE

TRANSITION TO A MORE CAR-FREE EXISTENCE: INDEPENDENT TRANSPORTATION NETWORK, UNITED STATES

In the United States, the Independent Transportation Network (ITN) is a federal network of volunteer drivers for elderly and visually impaired people, based on a system of cumulative credits and promoting intergenerational solidarity between the recently retired and the very elderly. The network helps seniors prepare smoothly for a future in which they will be less autonomous, in which the driver of today becomes the passenger of tomorrow.



BEST PRACTICE

INTEGRATING LINKS INTO DAILY MOBILITY: CYCLING WITHOUT AGE

The Cycling Without Age initiative offers people with reduced mobility rides on a passenger tricycle, allowing elderly people to rediscover the city and nature in complete safety. Activities such as these create bridges between generations, with volunteer cyclists, and restore older people's right to experience their environment to the fullest.

Rethinking housing for seniors with diversified solutions

As people live longer, housing for the elderly is at the heart of the challenges facing the longevity society.

In France, **over 90% of elderly people want to be able to age in their own homes**, a desire that entails considerable organisational and financial challenges (French Ministry of Solidarity).

- Staying at home means making costly home adjustments, such as fitting accessible showers or a stair lift, which are only partially covered by public subsidies such as the personal autonomy allowance (APA).
- In addition, homecare services are facing chronic labour shortages and increased pressure: **almost 40% of positions have no takers**, further highlighting the challenges posed by precarious working conditions and a lack of appropriate training. (SVA France)

Meanwhile, long-term care facilities such as Ehpad are attracting an ever-increasing number of people, often aged over 85, who are experiencing a severe loss of autonomy and require continuous medical care. By 2030, an estimated **108,000 additional places will be needed**.

However, recent scandals, such as those exposed in the investigative book Les Fossoyeurs (2022) about abuse and mismanagement in certain large private groups, have led to public outrage and an urgent need to reform the long-term care model. These revelations have heightened expectations about the quality of care and transparency in the way care homes operate. In response, **a French law on "ageing well" came into force in April 2024**, reinforcing the ethical and structural requirements of medicalised nursing homes while increasing the resources allocated to home care.



The growing range of residential accommodation reflects this trend and the desire to better meet the needs of senior citizens. **The Pappy Happy** ("happy grandpa") platform catalogues and compares all forms of accommodation for seniors in France, highlighting a wide range of solutions: independent living residences, intergenerational housing, shared senior accommodation and even shared accommodation with customised services. These alternatives are designed to meet the varied needs of seniors in terms of independence, sociability and budget.

However, the market for retirement villages, which was once booming, is experiencing a significant slowdown. As we have already seen, this is due to a number of factors: the high cost, which is often beyond what low-income pensioners can afford; the fact that the properties on offer are sometimes considered to be standardised and unsuitable for older people's needs; and the fact that the business model is still struggling to take shape. **Only 45% of people over 60 can currently afford to rent an entry-level apartment with extensive facilities** (including a wide range of services). However, according

to a Xerfi study, **this figure rises to 75% if the offer is more flexible and entirely customised.**

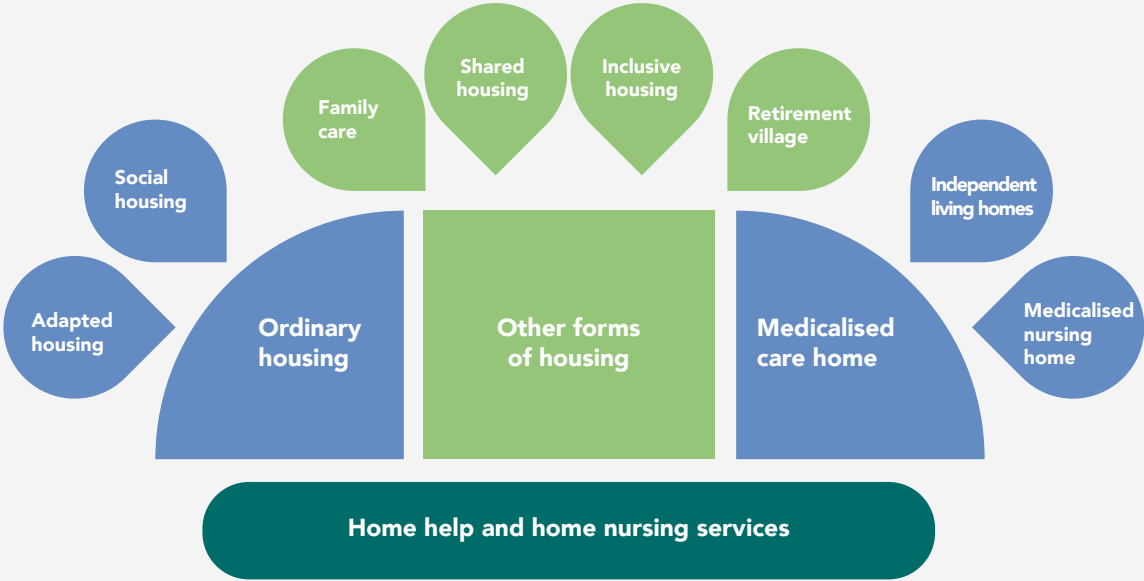
This slump is having an impact not only on the property market, but also on the ability to meet the growing demand for alternative housing solutions for the elderly.

New opportunities are emerging to meet these challenges and combine home ownership, affordability and consideration of older people's needs, including the use of robotics in senior accommodation. .

Assistive robots, such as exoskeletons to help with mobility, and companion robots, such as Paro (a robotic seal that is widely popular in Japan), offer promising solutions. In fact, in a country like Japan, **where 29% of the population is over 65**, the use of robotics has become a cornerstone in compensating for the lack of carers and in encouraging older people's autonomy. However, while these technologies hold out great promise, they do require careful consideration in terms of ethics and culture, as well as guidance to ensure that they are fully embraced and to avoid any abuses.



Housing solutions for the elderly



Moving towards systematic homecare

The homecare paradigm means anticipating age-related needs in the home, limiting costs for residents, rapidly addressing their needs and reducing the risk of accidents. This implies making seniors the focus of their housing journey, fostering a better quality of life and guaranteeing an appropriate environment, both in human and technical terms.

To achieve this, it is essential to address the need to make homes more comfortable at the outset, rather than adapting them as this may be perceived in a negative way. Adaptation work includes:

- Access ramps
- Motorised roller shutters
- Walk-in shower and raised toilet
- Non-slip flooring
- Lighting adjustments

Innovative initiatives, such as the SOLIHA Truck, a travelling showroom where seniors and their caregivers can discover and test out home improvement equipment, are helping to raise people's awareness in a practical way about the solutions available, including local subsidies.

To maximise their impact, these improvements can be combined with energy renovations. This approach makes it easier for residents to buy into the project, while at the same time enabling them to make an overall investment that will significantly improve their living conditions.

However, the high costs involved combined with reduced income are major obstacles for senior citizens, who need specific assistance to prevent poverty and isolation. There are various support schemes in place, such as the Anah's Habiter Facile (Housing Made Easy) programme in France that funds home adaptations to help people cope with their reduced autonomy, as well as home help services (SAAD) and home nursing services (SSIAD). In the Netherlands, 100% of home care costs for the elderly are funded by the government, which also supports various initiatives to help the elderly maintain their independence.

Living in multigenerational spaces

Bouygues Construction projects

Le Coteau des Coquelicots (autonomous residence)

Le Coteau des Coquelicots is a development in Nogent-sur-Oise, about 50 kilometres north of Paris. Inaugurated by CDC Habitat and Linkcity in November 2024, it epitomises a pioneering vision of intergenerational housing, combining adapted accommodation for autonomous seniors with areas dedicated to younger generations. By incorporating a school canteen and an after-school leisure centre for local children on the ground floor of the building, this encourages interactions between people of different ages, enabling elderly residents to maintain their independence while being part of a lively, dynamic environment.

Owner: Linkcity

Principal contractor: Bouygues Bâtiment Île-de-France

Côté Parc (a sustainable intergenerational neighbourhood)

In Geneva's Petit-Saconnex district, the Côté Parc project is a prime example of how an ambitious urban transformation can place senior citizens at the very heart of urban life. The project incorporates the Petit-Saconnex retirement home along with affordable housing, a hotel, a restaurant, a nursery, shops and an underground car park, creating a multi-functional, intergenerational environment. This model creates opportunities for interaction between residents of the retirement home and local residents, blurring the boundaries between generations.

*Developer and contractor: Losinger Marazzi
Autonomous residence for the elderly in Cannes*



Technological innovations to support home care

A new way of making homes more comfortable and enabling senior citizens to stay in their own homes is through the use of technology.

Presage Care, for instance is an innovative solution that combines data collected by home carers with machine learning algorithms to predict risks of hospitalisation or emergency treatment. By basing itself on daily observations and predictive analyses, Presage Care is designed to improve the quality of life of senior citizens and reduce the strain on emergency healthcare systems, while also improving homecare coordination.

Some of the initiatives involve robotics, such as Buddy, the personal robot from Blue Frog Robotics. Buddy is designed to support elderly people in their day-to-day lives, with advanced features such as the integration of ChatGPT, and can be used both at home and in specialised establishments. By combining prevention and support, these technologies help seniors to be more independent and improve their overall quality of life.

Developing multigenerational housing

By developing multigenerational projects and housing, living spaces become new environments in which different generations can share, experience and forge new connections. Not only do these initiatives help to overcome cultural barriers and stereotypes between generations, they also help to reduce isolation among the elderly and promote their independence.

Autonomous residence for the elderly in Cannes

As part of a global performance contract, this project involves building an autonomous residence for the elderly in the Saint-Louis district of Cannes.

It will replace two existing complexes, Les Alizés (40 homes) and Le Soleil Couchant (49 homes), and will offer 97 adapted homes, including 14 social housing units, communal areas on the ground floor, a community space for events, an intergenerational space linked to the Eugène Vial school and the Les P'tits Mousses nursery, as well as a 3-storey car park.

Designed to be highly energy- and carbon-efficient, the building will guarantee, among other things, an indoor temperature below 28° C from May to October. The project meets a twofold challenge: to increase the capacity of 7 homes and to provide more spacious accommodation suitable for low-income, independent elderly people.

Principal contractor: Bouygues Bâtiment Sud-Est



Autonomous residence, Cannes. Source : Bouygues Bâtiment Sud-est

BEST
PRACTICE



NURSERIES IN NURSING HOMES: THE TOM&JOSETTE MICRO-NURSERY NETWORK

Tom&Josette runs a network of intergenerational micro-nurseries that are part of senior living facilities (such as Ehpad's and independent living residences), encouraging meaningful interaction between children and the elderly, helping to combat loneliness among the elderly. By combining a number of different uses within the same facility, this model creates mutually beneficial intergenerational links.





AUTONOMY IN MY NEIGHBOURHOOD, COMMUNITY CENTRES IN SEINE SAINT DENIS

Located in priority neighbourhoods, a number of third places called *Autonomie dans mon Quartier* (Autonomy in my Neighbourhood) allow people to get together and enjoy a wide range of activities, services and facilities, depending on the needs identified by local residents. They are specifically intended to help the elderly and disabled to remain independent but are open to everyone. These areas enable local residents to participate in governance, to reclaim public space, to have access to information, support and training, and to create bonds between generations. In addition, they offer a set of guidelines to support local authorities in developing inclusive facilities that are adapted to people who are experiencing a loss of autonomy.



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Tiers-lieu Bofill'Good. Sources : Tiers-lieux dans mon quartier, Seine-Saint-Denis

FEELING GOOD: THE BOFILL'GOOD COMMUNITY CENTRE IN NOISY-LE-GRAND

On the ground floor of *Les Jardins d'Abraxas*, an intergenerational residence in Noisy-le-Grand, in the eastern suburbs of Paris, this community centre is dedicated to the idea of sharing and the social economy. It offers:

- Workshops for all: upcycling, well-being and maintaining independence.
- Professional support: training and coaching for young entrepreneurs.
- A meeting place to share projects and to foster neighbourly links.

Supported by *Apes* and *Seqens*, this project is helping to connect local residents and their neighbourhoods in an inclusive and supportive way.

BEST PRACTICE



CREATING NEW LINKS THROUGH SHARED SPACES AND ACTIVITIES: LE JARDIN DE ROMANE IN SAINT-ROMAIN-LE-PUY

Developed by *Loire Habitat*, this project, in a small town in central France, combines housing for families, senior citizens and first-time buyers, around a central building designed as a third place. This includes the *Café Papotte*, an ideal place for residents of the neighbourhood and the rest of the town to spend some time together, community workshops such as a repair café for DIY and repair work, and a garden square, a peaceful space where seniors can relax. Local organisations run and manage these spaces in a community initiative based on participation and solidarity.

BEST PRACTICE



SHARE KANAZAWA: (RE) CREATING A LARGE-SCALE SENIOR-FRIENDLY URBAN ECOSYSTEM, JAPAN

Share Kanazawa is an intergenerational village in Japan, initiated by local associations and local government, that brings together the elderly, students and people with disabilities or chronic illnesses in mixed residences. The model is based on the principle of mutual support, where each person receives and provides care:

- The elderly take care of people with disabilities.
- People suffering from dementia carry out adapted tasks to help disabled people.
- People with disabilities take care of animals.
- Students volunteer to take part in village life in exchange for a reduced rent.

Housing for groups, communities and a sense of identity

For several years now, more or less informally, places that bring together communities of older people have been emerging, encouraging autonomy, mutual aid and community spirit. Affinity housing has been around since the 2000s and is intended for elders who have more in common than just age. The first projects, run by the Sage association in the United States, were targeted at the LGBTQ+ community, providing inclusive places to help combat isolation and foster a sense of solidarity within the community. Similar residences have since been developed in Northern Europe and the United Kingdom, with one scheduled to open in Lyon, France, in 2025. Although they remain few in number, these projects help not only to reduce social isolation for some members of these communities, but also to encourage solidarity and mutual support between residents, regardless of their level of dependency: a shared sense of identity seems to help them to cope with the loss of autonomy.



In the United States, around 500 senior communities have formed, bringing together older people who prefer to live together. Some of them, like the gated communities of the Sun Belt in Arizona, have rules on when grandchildren can visit to ensure residents' well-being (*Futuribles*, 2024).

In the Netherlands, the Apartments for Life (A4L) programme run by Humanitas offers residential complexes of between 100 and 300 homes for people from age 55 upwards. These fully adaptable flats are designed to help people stay in their own homes thanks to a coordinated approach to care, provided by nurses. Meanwhile, volunteers and the residents themselves organise a wide range of activities.

In the United Kingdom, charity-owned almshouses provide accommodation to encourage social interaction and mutual support between residents. These structures are designed for a variety of purposes, such as providing financial relief, and offer an alternative to the housing crisis. Their focus is not solely on managing loss of autonomy, but also on addressing people's abilities and everyday needs.

Shared and inclusive housing

Shared or inclusive housing for seniors is an alternative to retirement villages and assisted-living residences.

Based on citizens' initiatives that dates from the 1970s in the Nordic countries, this model enables older people to live together in a participative way, combining private areas (individual bedrooms) with communal areas (garden, living room) that they share with other housemates.

Future residents move into shared housing on the basis of a life project, which is part of a social and communal project that can be represented by a charter. This charter establishes, in an act of trust, a number of aspects of communal living, such as autonomy, community spirit, home safety and mutual assistance, while encouraging a sense of identification prior to moving in.

This approach encourages togetherness, mutual support and independence for senior citizens, helping to counter loneliness. The same type of shared accommodation for the elderly also includes autonomous and participative housing, based on the same principles as shared housing, but without daily assistance from carers. This type of housing is intended for autonomous, independent but lonely people.



Résidence Balcons des Pêcheurs, Mimizan.
Source : Domani

BEST PRACTICE



A SHARED RESIDENCE FOR SENIORS WITH REDUCED AUTONOMY IN MIMIZAM

A Domani project in Mimizan, on the south-west coast of France, Résidence Balcons des Pêcheurs, is a cohousing initiative for older people who are losing their independence. Each resident lives in a private 30 m² flat, with shared areas such as the kitchen, living room and terraces. Located right in the centre of Mimizan Plage, the complex allows residents to go shopping, go to the beach and enjoy local life, all from the heart of the town. There is a team of 4 carers available 24/7 to provide security and support, creating a warm and caring environment – a good way of tackling isolation in a communal atmosphere.

Maisons Abbeyfield, Belgique.
Source : Institut Paris Région



BEST
PRACTICE

ABBNEYFIELD HOUSES, BELGIUM: SELF-MANAGED HOUSES FOR THE COMMUNITY

Founded in 1995, Abbeyfield houses in Belgium are a community-based, self-managed housing model for independent seniors, inspired by a UK model established in 1956. Each house has around ten private flats with shared areas. They are managed by all the residents to the best of their ability, with some assistance from outside volunteers, who provide material support and help with community living. Each house operates as an independent not-for-profit association, supported by the Abbeyfield association, of which it is a member.

BEST
PRACTICE

REVIVING THE BEGUINAGE TRADITION: LE CLOS DE LA MARMANDE, SAINT-AMAND- MONTROND

With a Mon Logement Santé label for housing that promotes good health, the Clos La Marmande project in Saint-Amand-Montrond, central France, is bringing back the beguinage concept (a small-scale, community-oriented housing model) by tailoring it to the contemporary needs of seniors. This project addresses one of the main challenges associated with ageing: the isolation that older people experience, while ensuring inclusive access through social housing rental rates. The beguinage features a common activity room, run for 35 hours a week by specialists, where group activities can be organised to help people maintain a vibrant social life.



↑
Le clos de la Marmande, Saint-Amand-Montrond.
Source : Magcentre. Crédit : France Loire



Developing a wider range of medical and social housing options

To address the cultural and financial crisis affecting the Ehpad model of medicalised long-term residential homes, new alternatives are now being developed with the aim of creating an inclusive, fun and safe medical environment for elderly people who are losing their independence.

→
Bistro Ehpad : Chez Georges,
Abbeville. Source : Ehpad
Georges-Dumont, Gagliardo,
E. (2023). Zepros.



BEST
PRACTICE

A BISTRO IN AN EHPAD: CHEZ GEORGES IN ABBEVILLE

In March 2023, the Georges Dumont nursing home in Abbeville opened a bistro, 'Chez Georges', located in the very centre of the premises. It was the brainchild of a psychiatric health executive. The project is intended to recreate everyday social interactions for residents, where they can pay money for food and drink. The prices have been kept affordable, and the results have been quickly noticed: residents are out of their rooms, playing games and chatting with each other and their loved ones, helping to alleviate feelings of loneliness and breathing new life into the establishment.

→
Résidence Seong Gwang Won,
Corée du Sud



BEST
PRACTICE

THE SEONG GWANG WON RESIDENCE IN KOREA

In South Korea, this nursing home, which was renovated in 2021, is notable for its resident-centred approach, based on the idea that the best way to care for seniors is to give them their own personal space to encourage autonomy. It welcomes seniors aged 65 and over suffering from dementia or paralysis, and offers financial support for those covered by long-term care insurance. With warm materials such as brick and wood, distinctive colours on doors and adaptable furniture, including personal objects, the interior design creates a familiar and comfortable environment. There are also areas such as indoor gardens, a secure rehabilitation room and relaxation areas to provide a soothing environment.



CREATING NEW VISIONS THROUGH ART AND CULTURE IN NURSING HOMES

Set up at the Mer et Pins Vent d'Ouest medicalised nursing home in Saint-Brevin-les-Pins, this community centre offers a space dedicated to music, culture and digital technology. Its purpose is to foster social interaction and meet local residents and other local players, so that Ehpads residents feel that they play an active role in the town. There is a piano in the residence's village square, and music school students regularly come to play. Upstairs, there is a bright and spacious room where residents can enjoy knitting, sewing, creative hobbies and other social activities.

Founded and directed by author and theatre director Mohamed El Khatib, Zirlib is an artistic collective that seeks to develop artistic activities in nursing homes by exploring the role of these establishments in our society. The organisation works in the field of contemporary creation and cultural mediation. Each Zirlib project starts out with an encounter, whether with a cleaning lady, a sheep farmer, a midwife or a sailor. It is through these encounters that works of art are created, some intimate and some spectacular.



Résidence Les allées du Lac Arcade-VYV.
Source : Arcade-VYV



VYV GROUP: MAKING HEALTHCARE ACCESSIBLE TO ALL

The VYV Group, France's leading provider of complementary health insurance and social protection services, is dedicated to making healthcare accessible to all by addressing key factors that influence well-being and health. Through its three main areas of activity – insurance, healthcare and support services, and housing – it provides tailored solutions to meet everyone's needs throughout their lives.

VYV offers a wide range of services to help older people live independently and enhance their quality of life, such as independent living residences, inclusive housing (Village Bleus®, Square des Âges) and multi-generational housing. It also offers support for caregivers, with respite care platforms, day centres and temporary accommodation.

When it comes to healthcare, using innovative technologies such as telemedicine and mobile optical and dental consultations, VYV is able to cater to the specific needs of seniors,

even those with a high level of dependency. Initiatives such as the Ehpads de la Charmée nursing home in Châteauroux, central France, are examples of this approach, where companion robots help to maintain residents' independence and improve their daily lives.

The VYV group's housing activity, operated by its subsidiary, the social landlord Arcade-VYV, is developing a "housing for health" approach, with homes designed and managed to promote a healthier living environment, based on three pillars: the building itself, services to make daily life easier, and social connections. Each home features measures to control indoor air quality and ensure comfort in the summer, using bioclimatic principles right from the design stage, as well as spaces and solutions that encourage physical activity for all ages, community events and access to neighbourhood networks for all residents. These models, like the HAPI (Habitat Accompagné, Partagé et Inséré) offer, meet the needs of seniors on low incomes while encouraging a sense of community and improving quality of life.

Encouraging seniors to become active citizens

Involving seniors in the decision-making process

Older people’s expertise, in equal measure to that of professionals and elected representatives, enables more relevant projects to be developed. Collaborative construction strengthens the sense of community and reasserts the importance of citizenship at all ages. As a result, senior citizens act as valuable allies for local authorities, helping to create more welcoming and inclusive environments for all generations (Giacomini 2024).

New ways of involving older people in the decision-making process are needed in a society of longevity.

It is essential to support a collaborative approach, not only to give older people a more active role in society, but also to improve the professional practices of carers, based on the needs and expectations expressed by the people most affected. By involving seniors in the decision-making process, it is possible to follow a cross-disciplinary approach and introduce solutions that are adapted to local contexts and needs.



“THE ROLE OF THE 14 MILLION SENIOR CITIZENS IN OUR COUNTRY REMAINS A BLACK HOLE IN POLITICAL DISCOURSE, EVEN THOUGH WE NEED TO INCLUDE THEM AT ALL LEVELS OF PUBLIC DECISION-MAKING.”

MICHÈLE DELAUNAY
doctor, former deputy and minister for the elderly, in *Le vieillissement au coeur des politiques publiques; méthodologie pour une approche transversale* ("Ageing at the heart of public policy: methodology for a cross-disciplinary approach"), 2016



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DECISION-MAKING WITH THE ELDERLY: THE CITOYENNÂGE ORGANISATION

Citoyennâge is an organisation that encourages older people, including those living in nursing homes, to play an active part in decision-making that affects them. This is an initiative that highlights the need to consider seniors not as passive individuals, but as players involved in shaping their own old age. As the members of Citoyennâge point out, all too often decisions are made for the elderly rather than with them.



ENGAGING SENIORS IN COMMUNITY LIFE

The association **Pro Senectute Vaud** has created "solidarity neighbourhoods", where seniors can participate in social activities, support their neighbours and bond with other generations.

Meanwhile, the **Senior Lab platform**, also in Switzerland, gets seniors involved in research projects on issues such as health and technology. This is an opportunity for them to play an active role while at the same time contributing their first-hand experience of ageing.

In **Yverdon-les-Bains**, a town in the canton of Vaud, older people can contribute directly to local governance through the Seniors’ Council, reinforcing their involvement in the decision-making process and helping to shape public policies.





PROMOTING ACTIVE AND HEALTHY AGEING: THE WHO APPROACH

The WHO's Active Healthy Ageing initiative encourages older people to be actively involved in local policymaking to ensure that their needs and aspirations are properly addressed. This approach promotes practical actions such as consulting older people when designing accessible spaces, creating intergenerational programmes and developing appropriate health services. The objective of this initiative is to transform cities into environments that are truly old age-friendly, where all generations can live and make a full contribution.



INNOVATIVE PROGRAMMES FOR LIFE-LONG EDUCATION

The Elder Academy in Hong Kong offers an array of courses ranging from new technologies to health and art, helping seniors to be both intellectually curious and socially active.

In Belgium, the Apprentiss'Âge programme fosters intergenerational sharing and the acquisition of skills, encouraging seniors to impart their knowledge or learn new skills in a variety of fields.

Active ageing, the key to a long and healthy life

Giving seniors the means to age and be active is a major factor in preventing physical and mental illness and helps to create a healthy living environment.

So-called Blue Zones are towns with the highest concentration of elderly people, like Okinawa in Japan or Icaria in Greece. Research in these regions has shown how lifestyle choices that encourage a balanced diet, regular physical activity and social interaction have a positive impact, as well as highlighting the importance of having a forward-looking outlook on life, limiting stress and being surrounded by family.

By creating a suitable environment, offering a variety of opportunities for education and encouraging people to socialise, ageing can be seen as a natural continuation of previous stages of life, rather than a period of hardship or the end of a cycle.

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SENIORS CARING FOR OTHER SENIORS: THE «NO-NO-CARE» PROGRAMME, SOUTH KOREA

The "No-No-Care" programme, backed by local authorities in South Korea, connects healthy seniors with other seniors who live alone, to check on them and carry out essential tasks (cleaning, laundry, cooking, security checks). With a monthly salary of €200 for two or three 3-hour visits per week (30 hours a month), this initiative provides jobs for senior citizens, and helps people feel less isolated and more connected.



Age discrimination: a public health challenge

Ageism, whether institutional, interpersonal or internalised, significantly affects older people's quality of life, increases their social isolation and loneliness, and can lead to an increased risk of violence and abuse.

This is why it is essential to bring in new ways of talking and of perceiving the elderly to counteract these stereotypes and reconnect the different generations.



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RAISING AWARENESS OF AGEING STEREOTYPES, IN GUADALAJARA, MEXICO

In Guadalajara, Mexico, campaigns to raise awareness and intergenerational programmes have been set up to challenge stereotypes about ageing and to foster empathy:

- The campaigns draw on the rich experiences of older people, emphasising the wealth of knowledge and cultural heritage they have acquired through conversations and interviews.
- Meanwhile, a number of intergenerational initiatives, such as mentoring workshops and community projects, are encouraging the young and old to connect.

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ART TO CHANGE PERCEPTIONS OF OLD AGE: «WRINKLED... BUT NOT WILTED» PRESENTED BY THE «CONFÉRENCES GESTICULÉES» ASSOCIATION

In France, the *Conférences Gesticulées* association has devised a presentation called «Wrinkled... but not wilted», which uses art and photography to challenge preconceived views of «old people» and offer new perspectives on ageing: «Ageing means living!». The project features artistic portraits of seniors, often accompanied by personal accounts of their lives, experiences and aspirations. These works highlight the diversity of their backgrounds and stories, and the depth of their humanity. By celebrating wrinkles as a symbol of a life lived to the full, this initiative seeks to redefine signs that are often perceived as symbols of frailty into reflections of resilience and beauty.



Fighting social isolation

Isolation among senior citizens, regardless of its nature – social, friendly, family, physical or mental – leads to a feeling of uselessness and shame that can impair independence and self-confidence. This is often the result of age-related stereotypes and can be accentuated by the move to computerised procedures, a lack of information about the schemes and resources available to them, a feeling of distrust towards institutions, or overloaded public services and inadequate care.

Countering this key challenge of ageing depends on reconnecting people, developing tools that can identify loneliness and poverty, mapping out local resources and facilities, and encouraging senior peer groups and neighbourhood initiatives.

INITIATIVES THAT HELP SENIORS TO RECONNECT

The «chatty checkouts» introduced by the Dutch chain **Jumbo** allow customers, particularly the elderly, to take the time to have a chat with checkout staff. This simple gesture, as part of the shopping experience, provides a friendly experience and helps to overcome feelings of loneliness. The concept has proved so popular that it has been extended to 200 shops since its launch in 2019 in Vlijmen.

In Barcelona, the «**Vincles BCN**» programme involves the use of a mobile app designed to strengthen social connections among senior citizens, enabling them to keep in touch with their nearest and dearest, join interest groups or take part in local activities. The idea is to reduce isolation by making social interactions simpler, even for those who have difficulty getting around.

In France, there are physical spaces such as the **Comité Parisien de Lutte contre l'isolement** and community centres such as **De Fond en Comble** in Thonon-les-Bains, in eastern France, which offer a range of services and activities. These places encourage people to meet and help each other in a friendly environment, while also providing day-to-day support for senior citizens.

The **Ring Twice** platform is designed to encourage neighbourly solidarity by making it easier for people to help each other with everyday tasks, like shopping or odd jobs. These initiatives help generations to interact with each other, while also empowering local communities and creating informal but invaluable support networks for seniors.

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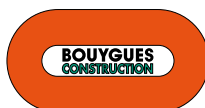
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