

The housing situation and residential strategies of older people in France

CATHERINE BONVALET* and JIM OGG†

ABSTRACT

During the later 20th century, France experienced a dramatic turn around in the quality of its housing. The current cohort of older people witnessed and lived through the transformation. Most people aged over 50 years in France are homeowners and almost one-in-four own a second home. Although the oldest age groups are much less residentially mobile than younger people, home moves are more likely around the age of retirement or widowhood. In recent years, new forms of residential mobility in later life have been emerging. These include a weakening of the commonly observed pattern of a permanent drift away from cities and towns towards areas of childhood origin or family connections. One current trend suggests a preference for preserving residential links with areas of relatively high population density and good access to amenities, coupled with being able to spend time elsewhere, whether in second homes, in children's and grandchildren's homes, or elsewhere. The arrival of the post-1945 baby-boom cohort at retirement has begun, and this may increase the current level of residential mobility and lead to more diverse types, although the change will depend on the development of the housing market as well as residential preferences in old age.

KEY WORDS – France, Paris, housing conditions, longevity, residential mobility, residential strategies, second homes, baby-boom cohort.

Introduction

Among the many social transformations that have taken place during the past 50 years in northwest European countries, improvements in the quality of housing have been a major advance. Better housing has been accompanied by a substantial growth in homeownership, and today the majority of older people are homeowners. Despite these improvements, some sections of the population have not benefited and older people are still over-represented in poor quality housing, which is commonly

* Institut National d'Études Démographiques, Paris.

† The Young Foundation, London.

concentrated in inner cities. These trends have important consequences for the welfare of older people. As the post-1945 baby-boom cohort approaches retirement, new residential strategies may emerge. Many homeowners in the cohort have accumulated substantial housing equity. They have also experienced increased rates of divorce and separation, a social trend with manifest consequences for housing and residential mobility. Some parents in the cohort still have family obligations that influence decisions about where to live, such as adult children living at home and elderly parents requiring support who live nearby – named the ‘sandwich generation’ in recent studies (*e.g.* Grundy and Henretta 2006). These transformations pose several questions about the residential strategies of older people in the future. Will they remain in their current homes or become more residentially mobile? To what use will housing equity be put? Will they continue the patterns of consumption that they helped to create as young adults, and if so what part will housing decisions play in this process? What will be the intergenerational implications for the transmission of housing wealth and assets? And will homeownership be an increasingly important factor in social inequalities in successive cohorts of older people?¹

In France, as elsewhere in western Europe, these issues are only just beginning to be explored (Bonvalet *et al.* 2007; Jacquot 2007). Several characteristics particular to France’s history combine to make it an interesting case study of housing issues in later life. First, France continues to have a relatively generous pension scheme and the rates of old-age poverty are among the lowest in Europe. Since much of France’s urban housing stock was built after 1945, the phenomenon of ‘asset rich, house poor’ is less apparent than in the UK and some other European countries (Terry and Gibson 2006). France also has a more ‘balanced’ housing sector, with owner-occupation, social housing and private-rented accommodation in more equal proportions than in many European countries. Patterns of migration and immigration have also had important consequences for housing. For much of the 20th century, ‘swing’ migration from rural to urban areas and later returns to provincial areas accompanied the life course transitions into employment and from work to retirement. Urban to rural retirement migration in France has been more prevalent than in most European countries. And finally, the early arrival of significant immigrant populations is being followed in the early 21st century by their innovative patterns of retirement migration.

These patterns and their impact on housing in retirement have not gone unnoticed in France, where a long record of research on housing trajectories and residential mobility began with studies of the impacts of the major housing reconstruction after the Second World War. This research

has drawn from several disciplines and its richness has largely been missed by non-francophone specialists in housing and social gerontology. The aim of this paper is therefore to synthesise several themes in French housing research that are directly related to the circumstances of older people. This is done by focusing on three domains: the evolution of housing conditions of older people in France and the changes in tenure that have taken place during the late 20th century; the main themes of French research on the residential mobility and choices of older people that have developed since the 1960s; and the implications of the ageing of the post-1945 baby-boom cohort into later life for trends in housing preferences and wealth transmission.

Older people's housing trends, 1946–2006

Improved housing conditions

The improvements in the housing conditions of older people in France need to be set in the context of the general situation after the Second World War. In 1946, the housing stock was nothing short of shambolic. Half-a-million houses and flats had been destroyed outright during the war and a further 1.4 million had been damaged. Even among the housing not directly affected by the war, conditions were deplorable – most had been built more than 100 years previously and only about one per cent had an indoor toilet, a bathroom and central heating (in this paper, the ‘basic facilities’). Ineffective inter-war housing policies had contributed to these problems, and rent controls imposed by the government prior to 1945 had discouraged investors to build new housing (Merlin 1988). As well as the poor physical conditions, the small dwellings and large family sizes made overcrowding commonplace. In 1946, the average number of rooms per household was 2.7 for an average of three persons. The 1954 census found that across France 31 per cent of households had four or more persons but fewer than three rooms, and the comparable figure in Paris was 47 per cent (Cahen 1957).

Major house building programmes did not start in earnest until the beginning of the 1950s, but once begun the pace was frenetic (Mouillart 1993). The phenomenal turn-around of this situation can be seen in the proportion of households that had basic facilities: just over five per cent in 1954, 15 per cent in 1962, 30 per cent in 1970, and 94 per cent in 2005 (Merlin 2005). The construction of social housing, often involving the creation of large housing estates, took place alongside house building in the private sector and the renovation of city centres (Bonvalet 2007).² Throughout the post-war reconstruction, older people were

TABLE I. *The prevalence of basic amenities in older people's households, France 1970–2002*

Housing amenities	1970	1978	1984	1988	1992	1996	2002
	<i>Percentages</i>						
No amenities or running water only	50.3	30.8	15.8	10.1	5.8	3.5	1.7
Running water, indoor toilet, no bath or shower	14.1	12.3	11.9	7.4	5.4	3.8	2.4
Running water, bath or shower, no indoor toilet	3.8	3.8	3.1	2.1	1.4	1.5	1.1
Indoor toilet, small bath or shower	19.2	31.1	31.4	34.2	34.7	35.4	33.4
Indoor toilet, large bath or shower	12.6	22.0	37.8	46.2	52.6	55.8	61.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: An older person's household is a household with at least one member aged 65 or more years.

Source: INSEE, *Enquêtes sur le logement* [Housing Surveys], authors' analyses.

over-represented in the poorest housing conditions, and it was not until the 1980s that their accommodation began to improve significantly. According to national housing survey data, in 1970 one-half of households with a person aged 65 or more years had running water only, and no indoor toilet or bathroom, compared to 10 per cent of the general population.³ By 1984, this figure had fallen to 15 per cent, and by 2002 to two per cent.

Like many of their northern European counterparts, from the 1960s older people in France gradually had more residential autonomy, with a considerable rise in the number of single-generation households, either older couples without others, or older people living alone following the death of a partner (Ogg 2007). Multi-generational households, previously common in rural areas, diminished. In 1962, more than one-half of the female population aged over 85 years lived with other family members (mainly children) and 28 per cent lived alone. By 1999, almost one-half were living alone and only 18 per cent in other than single-person or couple households, most of them in multi-generational households (Table 2). It is important to note that during this period, although the number of very old people increased rapidly, the proportion living in residential institutions rose only slightly. By 2002, 39 per cent of households containing a retired person were of a single-person (and 70 per cent were women), 41 per cent were couples only (no children or other persons present in the household), and 10 per cent had three or more members (Minodier and Rieg 2004). The shift towards residential autonomy was in part the complement of improved housing conditions, and directly throughout France reduced overcrowding. In 1970, 46 per cent of households with a person aged 65 and above were overcrowded, compared to 18 per cent in 2002.

TABLE 2. Older women's households and living arrangements, France 1962–1999

Age group and living arrangement	1962	1975	1982	1990	1999
	<i>Percentages</i>				
Women aged 75–84 years					
Residential institutions	7.1	8.3	7.5	6.8	5.4
Two person, couple households	17.8	22.0	25.1	28.1	34.2
Living alone	36.9	42.2	46.4	49.1	48.4
Other private household arrangements	38.3	27.6	21.0	16.0	12.0
Women aged 85+ years					
Residential institutions	14.8	19.8	21.0	22.0	24.4
Two person, couple households	5.2	5.3	6.4	7.9	9.4
Living alone	28.2	34.8	40.1	44.3	48.4
Other private household arrangements	51.9	40.2	32.5	25.8	17.8

Source: Population Censuses (INSEE) and *Statistiques de l'Etat Civil*, INSEE. Authors' analyses.

Housing conditions in Paris

The current cohort of older people has witnessed improved housing conditions at first hand, as shown by recent research on residents of Greater Paris (Bonvalet 2007). A *Biographies et Entourage* [*Biographies and Social Networks*] survey was undertaken by the Institut National d'Etudes Démographiques (INED) in 2000 among 2,830 residents aged 50–70 years of the Île-de-France Region.⁴ The survey used semi-structured interviews with modules on different aspects of family life and key events during both childhood (such as separation and divorce of parents) and early adult life (couple formation and dissolution). An important feature was the identification of residential histories and trajectories, and the interaction between residential choices and public policies. Interviewees were asked to give details of all the homes they had lived in for more than a year, including their locations. With this information, it is possible to follow residential mobility over the life course and to map changes in the housing circumstances of the sample over time.

Two-thirds of the respondents to the *Biographies et Entourage* survey lived in very poor housing with no basic amenities during their early years. Many lived in 19th-century apartment blocks (some were even older) with only a communal water point on each landing or on the ground floor. As they grew up, their housing conditions gradually improved (Figure 1). About one-half were living in very poor conditions at 10-years-of-age and 43 per cent at age 20 years. Most of these respondents (the majority of whom were retired in 2001) were therefore raised in very poor housing conditions, whether in rural areas or city centres. In fact, it was not until they were 30-years-of-age that their housing standards

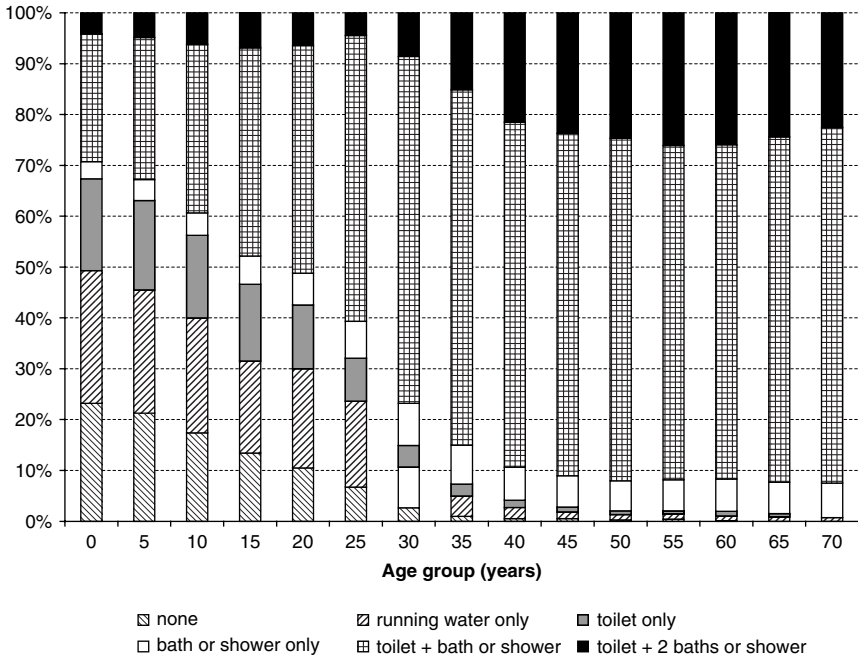


Figure 1. Housing amenities by attained age, Parisians born 1930–50. *Notes:* Sample of the residents of Greater Paris in 2000. Data collected retrospectively. The five-year age groups are indicated by the lowest age. *Source:* Bonvalet 2007.

significantly improved, for at that age three-quarters had the basic amenities. The post-1945 baby-boom generation have therefore experienced a major improvement in their housing conditions – 59 per cent of respondents in the *Biographies et Entourage* survey born during 1946–50 at 20-years-of-age lived in households with basic amenities, compared to 37 per cent of those born during 1930–34 at the same age.

Many of the *Biographies et Entourage* survey respondents lived in overcrowded homes, the result of the small dwellings, the large family sizes of the older cohorts, and a high rate of intergenerational cohabitation. By 10-years-of-age, the respondents lived in households with on average 4.3 persons and just four rooms (Figure 2). It was not until they reached their early forties, when their children began to leave the family home, that most respondents first lived in uncrowded conditions. Figure 2 shows that, although the average household size of those born during 1930–1950 fell substantially after they attained 45-years-of-age, the average number of rooms that they occupied remained constant until they reached their seventies.

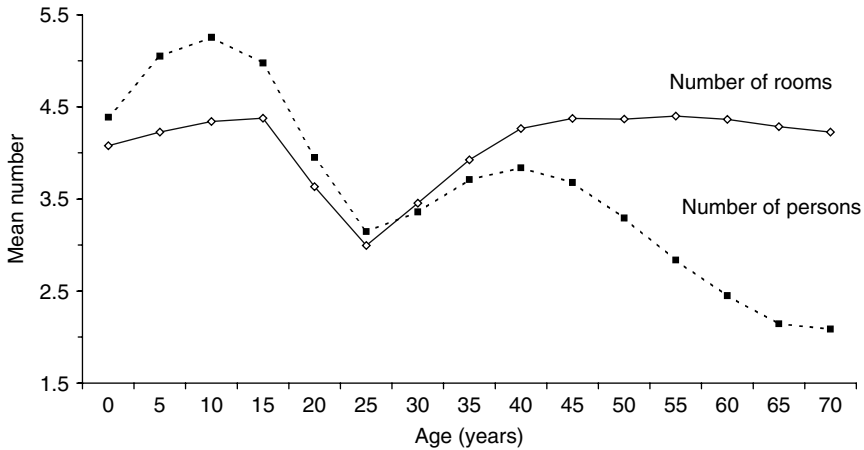


Figure 2. Mean number of rooms and persons per household through the lifecourse, residents of Greater Paris born 1930–1950. *Notes:* Sample of the residents of Greater Paris in 2001. Data collected retrospectively. The five-year age groups are indicated by the lowest age. *Source:* *Biographies et Entourage* survey, 2000.

Growth in homeownership

These improvements in housing conditions occurred alongside rising home-ownership, although the growth was not uniform. In 1954, only 34 per cent of households in France owned their property, but by 2002 this had increased to 56 per cent. The construction of new housing in the private sector peaked between 1950 and 1963 and was primarily for middle class young-adults, the main beneficiaries of the expanding post-war economy and full employment. But a growing proportion of individuals from the lower socio-economic groups also acquired new homes. From 1963 to 1968, the building programmes slowed and less new private housing was available, particularly for those with lower incomes. After 1968, there was renewed house building in the private sector although at a slower pace and again mainly for the middle classes. There was a housing slump in 1974, which was partly corrected by legislation in 1977 that gave incentives for the purchase of new, detached houses on long-term credit. Most homeowners aged 65 or more years in 2002 had acquired their home by 1980.

This growth in home ownership was partly enabled by credit reforms and improved access to *le crédit foncier* [mortgage lending]. By 2002, 70 per cent of the population aged over 65 years were homeowners compared with only 50 per cent in 1972. Alongside the growth in home ownership, the private-rental sector shrank considerably. The proportion of older people living in social housing rose from four per cent in 1970 to nearly

TABLE 3. *Tenure of older people's households, France 1970–2002*

Tenure	1970	1978	1984	1992	2002
	<i>Percentages</i>				
Home owners	53.0	54.8	56.1	63.6	70.7
Own outright	51.2	51.3	52.6	60.0	68.4
Own with mortgage	1.8	3.5	3.5	3.5	2.3
Renters	32.6	31.3	30.6	26.4	23.9
Social housing	4.0	7.3	10.1	13.2	12.9
Private sector ¹	28.6	24.0	20.5	13.2	11.0
Other tenures	14.6	15.8	13.4	10.1	5.5
Total	100.0	100.0	100.0	100.0	100.0

Note: 1. Including renters under the 1948 legislation (see text).

Source: Population census (INSEE). Authors' analyses.

13 per cent in 2002 (Table 3). This growth came about mainly because those living in social housing during the 1960s have remained *in situ*. Retired people who are not homeowners tend to be in the oldest age groups, and almost three-quarters are in the lower socio-economic groups. Most of today's older renters became tenants early in their adult life and have always had modest incomes. Recent research suggests that their housing costs are particularly high in relation to their income (Bardy 2001). Nevertheless, some older tenants had substantial rises in income during their working lives but remained in social housing; they took the advantage of fixed rents much below the market-rate (Laferrere and Le Blanc 2001). This legislation was introduced in 1948 to combat high rent rises in the private sector. Most of these tenants are disinclined to move. The number of older people who remain in the private sector with rents protected by the 1948 legislation has fallen drastically, however, to around 200,000 (Loiseau and Bonvalet 2005). By 2007, the rents of tenants in housing built prior to 1948 who have stayed in the same accommodation for decades were significantly below the market rate. The development of 'sheltered housing' during this period was another innovation.

Research undertaken by the *Institut de la Statistique et des Études Économiques* (INSEE) has shown that older people in France have standards of living that overall are the same as for the population in paid employment (Hourriez and Legris 1995). Most older people have benefited from the strong social security system which provides one of the highest pension levels in Europe for those who have completed 40 years full-time employment. According to the 2002 housing survey, 73 per cent of households containing at least one retired member owned their main home and 76 per cent owned at least one home (Minodier and Rieg 2007). But rates of homeownership differ among the successive older birth cohorts, by region

and by social class, and they are currently a major source of social inequalities. The richest deciles of retirees (wealth including income and all assets) have four times the wealth of retirees from the lowest deciles (Minodier and Rieg 2007).

Although many retired homeowners live in detached houses, it should be noted that France's large post-war building programme included many flats and apartment blocks. This means that many older homeowners live in town or city flats or apartments. Recent data from the 2004 SHARE survey have shown that 30 per cent of households with at least one person aged 50 or more years live in flats.⁵ Some older people who throughout their life have been in the rental sector and who have experienced important ruptures in their family and working lives continue to live in run-down, inner-city housing estates, or are isolated in apartments in the private sector, with all the ensuing consequences for physical and mental health. Many of the 15,000 victims of the 2003 heat-wave tragedy were living in poor housing (Ogg 2005).

Institutional settings

In 1999 the population in France aged 60 or more years was approximately 12 million, among whom around 500,000 (4 %) lived in institutional settings (Renaut 2001). Ninety per cent of those aged 70–79 years, 80 per cent of those aged 80–89 years, and 70 per cent of those in the nineties lived in their own homes. Among the population aged 75 or more years, less than one-in-ten lived in a residential institution. Greater life expectancy coupled with an increase in the duration of good health in old age, has increased the average age of entry into an institutional setting. Data from the large *Handicaps-Incapacités-Dépendance* (HID) survey showed that approximately one-half of the population aged 60 or more years in residential homes entered after 81-years-of-age, and more than 80 per cent after 75-years-of-age (Renaut 2001). As elsewhere in Europe, the residents of old-age homes are becoming frailer and more disabled, and as ever women are over-represented (four times the number of men). Moreover, the women tend to be older than the men and more disabled. As far as men are concerned, being single or widowed significantly increases the chance of entering a residential home – the HID survey showed that 23 per cent of men living in residential homes were single compared to 15 per cent of women.

Intergenerational dimensions of housing

A high proportion of older people in France, as in most other European countries including the United Kingdom, still live near to at least one of

their children. In 1999, more than one-third of parents aged 75 or more years in urban settings lived either with a child or very near to one, and another one-third lived in the same town (Renaut 2001). Residential proximity correlates with the number of children – the more children one has, the shorter the distance between an older person and their nearest child. Geographical proximity is also highly correlated with frequency of contact. The HID survey showed that more than four-in-ten people aged 75-plus saw their children at least once a day and two-thirds at least once a week (Renaut and Ogg 2003). Intergenerational cohabitation, once a common feature in rural areas of France, has fallen significantly during the last 50 years. Where it does occur, it is likely to be one of two types. In rural areas, an adult child who has never left the natal home and continues to live with a parent is most likely to be a son, but in the rarer cases where a widowed elderly parent moves to the household of a child, the child is much more likely to be a daughter (Renaut 2003). Where cohabitation between an elderly parent and an adult child occurs in urban areas, the child is most likely to be a daughter who is married and not in paid employment (Renaut and Ogg 2003). The HID survey showed that in these cases of cohabitation, the health of the parent is likely to be worse when the parent lives with a daughter as compared to when the parent lives with a son. In other words, when an elderly parent moves to live with a son, this appears to be for reasons other than health or disability.

Housing and property have an important role in intergenerational transmissions. In the private sector, inheritance plays a strategic role in property acquisition. The SHARE survey (2004) showed that 20 per cent of owner households in which one person was aged 75 or more years inherited their home, compared to seven per cent among households with at least one member aged 50–74 years (authors' analysis). These figures indicate the importance of the property transmission that occurs around the age of retirement, which for many coincides with the death of parents. For a minority of older people (approximately 3%), property is acquired with financial help from other family members. Property is highly valued by some sectors of the population and successive family generations are strongly encouraged to invest in and acquire it (Cuturello 1993). This trend is clearly seen when rates of intergenerational property ownership are compared (Bonvalet and Gotman 1993; Wolf and Attias-Donfut 2007). According to data from the 1992 *Actifs financiers* survey, children whose parents were homeowners are more likely to be homeowners themselves.⁶ Moreover, these children acquire property earlier than children of non-homeowners, and often property of a higher value. Several researchers have therefore focused on the relation between intergenerational housing

wealth transmission and social inequality (Laferrere 1998, 2000; Laferrere and Le Blanc 2001; Arrondel and Masson 2006).

Residential strategies and mobility

As elsewhere in Europe, elderly households in France are less mobile than younger households. Between 1990 and 1999, only one-in-five persons aged 60 or more years moved home compared to approximately one-half of the younger population (Christel 2006). Moving in later life is highly correlated with important life events, such as retirement, widowhood and divorce or separation. The 2002 Housing Survey recorded only a slight rise in the rate of mobility around the age of retirement, followed by another small rise above the age of 84 years. Household moves at these two moments of the lifecourse represent different types of mobility. Research during the 1990s showed that around the age of retirement, a small proportion of the population decided to move – it is estimated that between 1990 and 1999, 2.8 million people aged 60-plus moved home (Christel 2006). Such moves were much more common in and from Greater Paris, where households tended to move longer distances compared to retirees in other regions such as Brittany, the Loire valley and Alsace (Christel 2006).

International migration among older people who were born in France is very rare compared to several other European countries, notably Britain and Germany. A trend in recent years has been a decreased tendency to return to the area in which one was born. This type of retirement migration was relatively widespread among the oldest birth cohorts who were the vanguard of post-war urbanisation (Cribier 1988), but is gradually being replaced by a preference for small towns and suburbs that are close to local amenities and not necessarily in the region in which the retirees spent their childhood (Bonvalet 2007). Nevertheless, for the Paris conurbation, Gobillon and Laferrere (2007) have shown that among the most recent retirees, the tendency to move to destinations associated with a better quality of life continues among the youngest members of the post-1945 baby-boom cohort. A move away from inner cities remains common, as can be seen from home sales in the Paris region in 2003 – more than one-in-five sales (21.5%) were made by retired households, but they accounted for only six per cent of the purchases (Bonvalet *et al.* 2007). The majority of moves are made by homeowners who do not change tenure. The trend among these later-life movers is to substitute larger with smaller homes – these are adjustments to decreases in both income and household size brought about by either the departure of adult children or early widowhood.

The second type of mobility arises from factors such as poor health or the loss of a partner, and therefore tends to occur in advanced old age (Bonnet and Gobillon 2007). Home moves at this stage in the lifecourse occur more frequently towards the rental sector, including social housing (Christel 2006). Following the loss of a spouse, many older people turn to the social or private rental sectors in town centres or other areas close to local amenities. There is a growing demand for small apartments among older people, which can drive up local prices and so affect the availability of housing for younger adults. Moving to smaller homes is again common but, at the more advanced ages, moves are predominately towards or within urban centres and suburbs. Moves into residential settings become more common above 80-years-of-age, in consequence of the onset of disability and loss of independence (see previous section).

Residential strategies in later life can thus be seen as adjustments to certain lifecourse events in conjunction with individual and family preferences. The benefits of moving in old age are often outweighed by the costs, however, particularly of adapting to new homes and environments. Recent research has shown that the financial costs of moving home are strongly associated with age, since older households are more likely to have acquired material objects such as furniture and fittings (Gobillon and Laferrere 2007). Many older people have also acquired over time considerable social capital in the local area, which is another factor that impedes mobility in later life. Individuals at advanced ages, of course, have only limited remaining life spans and the emotional costs of moving can also be a deterrent. Overall, this research has shown that house moves in France by those aged over 75 years are prompted by unsuitable homes coupled with a strong wish to move, either by the individuals concerned or on the part of their family.

Several studies have shown a circular pattern of residential mobility between a main and second home (Lelièvre and Bonvalet 1994; Bonnin and Villanova 1999; Gotman 1999; Warnes 2007). Second homeownership is more common than in many European countries, including Britain, and appears to be increasing. Data from the SHARE survey (2004) showed that 24 per cent of households with at least one person aged 50 or more years owned another dwelling, and that the rates were 26 per cent for those aged 50–74 years and 17 per cent for those aged 75 or more years (authors' analysis). Many of these second homes are for the owner's private use or are shared with family members or friends. Recently, however, an increasing number of older people have acquired a second home as an investment asset, or have rented a second property on long leases to a third party, often managed by an agency. This type of investment has been promoted by a low capital-gains tax (the Périssol and Besson

legislation). As Gobillon and Laferrere (2007) noted, these incentives apply only to more affluent retirees who have to balance the advantages of tax exonerations on capital gains against taxable rent income.

Although older people in France are less residentially mobile than younger adults, they are far from immobile. Studies of the use of second homes and leisure in later life have stressed the increasing importance of having a 'double residence'. New residential patterns may be emerging whereby older people stay for extended periods in different settings, a trend that was observed in the *Biographies et Entourage* survey. The complexity of these residential strategies and the suggestion that different forms of mobility are becoming more common in later life is evinced by a change in terminology. The French have traditionally distinguished *la résidence principale* [the main home] from *la résidence secondaire*, which is more correctly translated by 'secondary' than 'second' home. This distinction, which is recognised in legal documents and for tax purposes, derives from the long-established association between *la résidence principale* and *le pays* [land or motherland] of a person's or family's provenance and 'roots'.

The second home was customarily smaller, had fewer amenities and regarded as supplementary. This distinction is now breaking down, and one increasingly hears of *la résidence seconde*, a term that has fewer connotations for the individual's main place of residence. The gradual adoption of this term in everyday language reflects changing residential strategies. It illustrates the phenomenon of multi-residence, described by Bonnin and Villanova (1999) as homes dispersed over extensive geographical areas with the distinction blurred between main and second homes. Another emerging pattern is to own a house – often in the country or away from city centres – as a complement to a city flat or apartment. Circular patterns of residential mobility are also developing as a result of new family configurations stemming from divorce and separation, and from the increasing number of older people who live alone as a lifestyle choice (Clément and Bonvalet 2006). These patterns create new demands in the housing market, such as for *pièdes à terre* [small flats] that are kept on in the town or city coupled with a small house or apartment, either in *la province* [the country] or close to children and grandchildren.

These emerging types of mobility among recent retirees have consequences for the housing market and general housing stock, depending on the volume of homes bought and sold in local areas and the number of retirees investing in property to rent (Driant 2007). Among the relatively few but possibly increasing number who decide to change their residential status at or around the time they retire, most cases arise from the sale of an existing property and the acquisition of a new property without recourse

to any home-purchase loan scheme. This trend is in part linked to the credit cautiousness of the French population, but has also been fuelled by institutional barriers to borrowing in retirement. Laferrere and Le Blanc (2001), from a comparison of French and North American housing policies, identified three reasons for the relatively low level of home-ownership in France – high transaction costs, a less dynamic housing and mortgage market, and more restrictive borrowing. These factors have undoubtedly impact on residential mobility in later life.

France has a long history of immigration and it is currently estimated that eight per cent of the population of retirees were not born in France. Different birth cohorts of ethnic minority elders in 2006 are linked to successive immigration flows. Among those aged 75 or more years, the largest minority groups are the Portuguese, Italians and those from central European countries, and many of them have kept, inherited or acquired a second home in the country of origin. Among younger elderly people, people from North African countries, notably Morocco, Tunisia and Algeria, are well represented in the minority ethnic population. All of these groups, to a greater or lesser degree, in later life migrate and circulate between the country of origin and France. The geographical proximity of France's former colonies (when compared to, for example, Britain's) has probably facilitated the alternating residence pattern that is increasingly found among immigrant young retirees. Attias-Donfut and colleagues' recent studies of a large sample of immigrants aged 45–70 years adopted the now established term 'transmigration' for this pattern (Attias-Donfut and Wolff 2005; Attias-Donfut 2006).⁷ For example, since their arrival in France, 88 per cent of older immigrants have returned several times to their country of origin. At the same time, the frequency of trips to the home country and the nature of these stays differ by social class as well as ethnicity. The great majority of stays recorded in the survey lasted between two weeks and two months, but the mode varied from very short periods (less than one week) in countries that border France, through two weeks in other European countries, to long stays of more than two months in sub-Saharan Africa or Asia.

Housing and the ageing population: challenges of the post-1945 baby-boom cohort

An important characteristic of the post-1945 baby-boom cohort is that, contrary to what might be expected, not all have experienced residential trajectories that were as favourable as their parents'. The housing policies that promoted home-ownership, such as the introduction in 1965 of low

interest mortgages, have tended to benefit those born before 1954 more than those born subsequently, who have not enjoyed as high rates of home-ownership (Lévy 2007). For equivalent levels of wealth, those born before 1930 were more likely to be property owners (of their main home) during the early 2000s than those born between 1950 and 1960 (Arrondel 2007). Those who started their working life in the years immediately following the Second World War benefited most from post-war reconstruction, growth and full employment, while those who entered the property market after 1975 have encountered more difficulties, from less favourable economic conditions and inflated house prices. It should also be noted that, even among the post-1945 birth cohort, there are households who have found it difficult to move off the bottom rung of the housing ladder.

These trends are illustrated clearly by the data from the *Biographies et Entourage* survey. In the Paris conurbation, the 1945–50 birth cohort were less likely in 2000 to own their main home than the 1930–44 birth cohort. At the age of 35 years, 48 per cent of those born during 1935–39 were already homeowners, compared to 40 per cent of those born during 1945–50. This difference remained throughout the lifecycle – at age 50 years, the comparable rates were 66 and 58 per cent respectively. Unlike the eldest respondents in the survey, however, the youngest benefited more at the beginning of their adult life from the expansion of social housing from the later 1950s. At age 25 years, 10 per cent of those born during 1945–50 were in social housing, compared to three per cent of those born between 1930 and 1934.

In addition to these different intergenerational patterns of property ownership, there is also some evidence of new *intra*-generational differences in residential strategies linked to changes in family and household formation among the post-1945 cohort. Residential mobility patterns have become more complex because of the increasing rates of divorce and separation among men and women aged in the fifties, and from the sequelae of separations earlier in the lifecycle (Clément and Bonvalet 2006). Research suggests that the one-way trajectory of a permanent shift from the rental sector to homeownership, which used to be the norm in early adult life, is becoming less frequent (Cuturello 1993). As a result of the more fluid transformations in professional and family life and of the partly consequential increase in residential mobility, the baby-boom generation has experienced more erratic housing histories than the preceding cohort. It is possible that the greater residential mobility will persist well into old age. There are therefore important questions for many in France about planning for retirement and the most appropriate housing and residential strategies. The attractiveness of housing for investment may

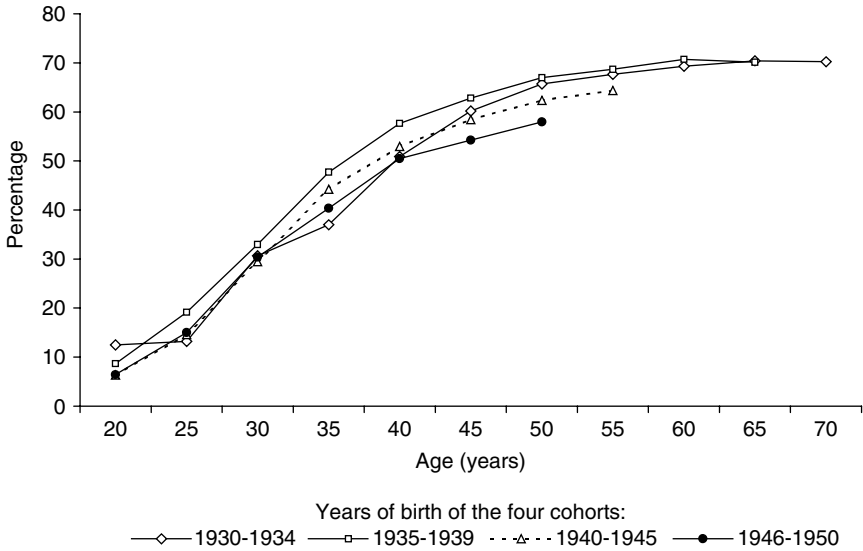


Figure 3. Percentage that were homeowners at successive ages through the life course, four birth cohorts resident in Greater Paris in 2001. *Note:* The five-year age groups are indicated by the lowest age. *Source:* *Biographies et Entourage* survey, 2000.

lead to a growing number of the baby-boom cohort acquiring a property for the sole purpose of renting to a third party. This trend is contingent on the housing market and government incentives, but if it continues, the proportion of the housing stock that is for rent may increase significantly. Moreover, the properties owned by 'young' elderly people may accommodate people of the same age group who require new housing because of divorce and separation. Alternatively, it may be that a greater proportion of future retirees become homeowners, and that the private-rental stock falls correspondingly.

Although those currently around 50-years-of-age are slightly less likely to be homeowners than the immediately preceding cohort, they are more likely to inherit substantial housing wealth from their parents. Many parents of the post-1945 birth cohort are still alive, and as discussed earlier, by the early 2000s many had considerable housing wealth. In 2002, three-quarters of those aged 70–74 years owned their main home, compared to 71 per cent of those aged 75–79 years, and 66 per cent of those aged 80 or more years. Approximately one-fifth of retirees were second-home owners. The probability that the baby-boomers inherit one or more properties from their parents is therefore greater than for preceding cohorts. At the same time, the parents of the post-1945 cohort had their children when relatively young and have enjoyed increased life expectancy, so their

children will on average be older when they inherit than the preceding cohort. There are also more siblings in the baby-boom cohort, which means that in many families homes will be sold in order to share the inheritance wealth. So although the baby-boomers have a greater chance of inheriting wealth than preceding generations, most likely each individual will inherit less (real value).

As with other European countries, France is experimenting with measures to release housing equity for income in old age, whether this be to supplement personal income or to pay for care (Coloos and Quinton 2007; Drosso 2007). Lifetime mortgages are not as well developed as in Britain and North America, but the government has recently introduced measures to promote housing-equity release. The long-established *viager hypothécaire* [life annuity] arrangements for lifetime mortgages are currently being reformed. The *viager* allowed an individual (but not a commercial business) to purchase the home of an elderly person at a reduced price so long as a regular income for the seller was guaranteed (Taffin 2007). In some cases, the seller remained in the home until her or his death; in others, the buyer recuperated the property at the moment of transaction. In both cases, the *viager hypothécaire* is in effect an investment risk contingent on how long the seller survives after the transaction.⁸ The arrangement is deeply unpopular among most of the population and regarded by many as improper and even immoral, since the quicker the death of the seller, the greater the financial gain for the buyer. The government has recently allowed financial institutions to enter into this market, but it is too early to assess its degree of success.⁹

A more mobile population

The first of France's baby-boom cohort reached the age of 60 years in 2005. Between 2000 and 2050, population projections suggest that the number of persons aged 60 or more years will double, the number aged 75 or more years will rise by a factor of 2.7, and the number aged 85 or more years by a factor of 3.8 to reach 4.8 million (Robert-Bobée 2007). The population projections have focused policy attention on the implications of 'demographic ageing', although it is worth noting that the ageing of the French population has been seen as challenging and economically debilitating since the late 19th century (Feller 2005). In 2004, a French man aged 60 years had a remaining life expectancy of 21.5 years, and for a woman of the same age, the figure was 26.5 years. The first members of the post-1945 birth cohort are generally in better health than their parents at the same age, having continued to benefit from progress in medicine (Cribier 2005). Delbès and Gaymu (2004) noted that the arrival of this cohort at the age of

retirement pushes back the notion of old age. These demographic transformations are occurring alongside changes in the perception of old age. In the 1970s, the notion of the 'third age' began to appear in France, as a period in the lifecourse when as a result of higher pensions leisure and cultural activities could be pursued. The third age was distinguished from the fourth age, a life stage that increasingly came to prominence during the 1980s and which denotes poorer health, the onset of disabilities, and in some cases the loss of autonomy. During the 1990s, the notion of *les seniors* [seniors] began to emerge, signifying the life stage after age 50 years without reference to occupational status or retirement status. The term 'senior' corresponds to the marketing practices of the organisations and businesses that aim increasingly at the baby-boom cohort; it is beginning to permeate the research community, replacing the 'third age' and reference to chronological ages such as 'the over 60s' (Caradec 2006).

Among the many new projects that seniors of the future may adopt, there are signs that residential mobility will take new forms. This is in part because, as described earlier, the baby-boom cohort has experienced increased rates of divorce and separation, and many couples have therefore been formed relatively late in life. Rates of divorce and separation have been rising steadily in France for 50 years, among couples who have lived together either for only a few or more than 40 years (Vanderschelden 2006). As Caradec (2004: 84) noted, 'many couples formed relatively late in life and now arriving at the age of retirement are "in tune" with the new representations of old age as a time in the lifecourse when the self-realisation of individual projects can be made'. The baby-boom cohort may therefore be changing the landscape of old age, just as they transformed representations of youth culture. How then will these changes impact on patterns of residential mobility?

First, continued gains in the life expectancy of the baby-boom cohort may have an impact on retirement projects that are formulated around the age of 60 years, among which residential mobility may be increasingly prominent (Driant 2007). Future retirees may reassess their housing options to try and balance the demands of home comfort, quality of life, proximity to children and anticipation of the need for services in old age. Among the cohort of Parisians studied by Françoise Cribier (1988), a substantial proportion moved around retirement age to improve their housing conditions, since they had not been able to move to homes with good amenities during their working life, mostly because of restricted building programmes during the 1960s and 1970s. This motive does not apply to the current generation of retirees who have experienced vast improvements in the quality of their housing. In 1961 in France, 53 per

cent of those aged 50–59 years expressed the wish to move (Pourcher 1964), compared to only 28 per cent in 2000 (Bonvalet 2007). So even though younger birth cohorts living in the Paris conurbation have had a greater degree of mobility than the cohorts born immediately before the Second World War, they may be less likely to want to move as they approach retirement, and to opt instead for circular patterns of mobility that include stays in second homes.

Secondly, individuals approaching retirement who have experienced divorce and separation have undertaken more residential moves than stable couples. Often these moves have alternated between renting and home-ownership. These same individuals are also more likely to be residentially mobile at or around the age of retirement. The *Biographies et Entourage* survey data showed that more than one-half of the respondents in the baby-boom cohort who experienced a move during their adult life (either from the rental sector to property ownership, or within the rental sector), and who were renters around the time of their retirement, would like to move or plan to move. Most were low-skilled employees who had been divorced or separated and who lived in flats in the Paris region (Bonvalet 2007). Moreover, more recently formed couples aged in the fifties are developing new lifestyles, whereby both members of the couple retain their own home at which children from previous unions either remain or come to visit. Caradec (1996) distinguished two emergent living arrangements in later life: couples who live together periodically and whose lifestyles alternate between living alone or as a couple, and couples who live together but share two homes. The latter arrangement resembles the multi-local residence of long-term married couples who possess a second home. It is possible that there will be an increase in these types of living arrangement among the baby-boom cohort.

Thirdly, as noted earlier, the French baby-boom cohort has already experienced greater residential mobility than preceding generations, and may therefore have become accustomed to multi-locality residential habits (Bonvalet 2007; Louchart 2007). It is possible therefore that the next generation of elderly people in France (the post-1945 baby boomers) will adopt different housing strategies from their parents. They will inherit some wealth from their parents, which may compensate for their slightly lower rate of home-ownership than their parents'. They will have seen the gains in longevity during the 20th century, and the impacts of losing a spouse and of the onset of illness and disabilities. It is possible that many of the current generation around retirement will modify their housing strategies in anticipation of the 'fourth age' and the associated risks, notably decreased retirement incomes, widowhood and disabilities. It is also possible that future generations of French retirees will participate

more in international residential mobility, following their British and German counterparts (Warnes 2007). There are already signs that Morocco and Tunisia are becoming retirement destinations fuelled by cheap housing and low taxes in a temperate winter climate. It should also be noted that the new residential strategies may not be particular to the age of retirement and could continue much later in life.

Conclusions

France has experienced a dramatic improvement in the quality of its housing during the past 50 years, and today's older people have been the main beneficiaries. Most of the elderly population are homeowners, and the oldest retirees generally have comfortable levels of retirement pensions that enable them to maintain their homes and make adaptations where necessary. Urban and rural poverty in old age has not been eradicated, however, as reflected in the housing conditions of a small minority, who have grown old in deteriorating buildings or in flats and apartments ill-suited to their needs. A small proportion of older immigrants, mainly from North African countries, have grown old in working men's hostels and are socially isolated from the wider community (Gallou 2007).

It remains an open question as to how the current cohort of French retirees will adjust their housing to new and competing demands related to increased life expectancy, changing families, greater ease of mobility and higher quality-of-life expectations. What changes will they make to their housing, which during their professional life has been 'under-used' and which during retirement will be occupied more intensively? Technological advances are sure to play a major role, enabling older people, if they wish, to remain in their own homes even at advanced ages and with major disabilities. There are already signs that the desire to remain in one's own home, even at advanced ages, is accompanied by the wish for services, such as for a *conciierge* [caretaker] to ensure the security of the building. There is also a growing demand for services that facilitate local mobility, particularly transport improvements. These emerging trends need to be set in the context of the increasing risks of later life, notably lower income coupled with increased longevity. The baby-boom cohort may be facing a dilemma: how to help their children establish themselves in adult life when conditions for finding employment and housing have become less favourable, and at the same time to plan financially for their own old age (Blanchet and Laferrere 2007). The strategies adopted will both reflect and determine the evolution of residential mobility among the older population.

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NOTES

- 1 This paper was inspired by a series of seminars in 2005 organised by the Ministère de l'Emploi, de la Cohésion sociale et du Logement, Ministère des Transports, de l'Équipement, du Tourisme et de la Mer Plan Urbanisme Construction, Architecture, Département Sociétés Urbaines et Habitat, on the theme 'Housing, Inheritance and Ageing'. The papers from these seminars are published in Bonvalet *et al.* (2007).
- 2 HLM: *habitation de loyer modéré* [low-rent housing], provided by local authorities or non-profit housing providers.
- 3 *Enquêtes logements* [Housing surveys], undertaken by the Institut National de la Statistique et des Études Économiques (INSEE) every four years.
- 4 The Île de France Region corresponds with the Greater Paris conurbation or metropolitan region.
- 5 SHARE – Survey of Health, Ageing and Retirement in Europe (authors' analysis). SHARE is a multidisciplinary and cross-national database of micro-data on health, socio-economic status and social and family networks of individuals aged 50 or more years. Eleven countries have contributed data to the 2004 SHARE baseline study. See <http://www.share-project.org/> for more details [Accessed 5 November 2007]. For example analyses, see Ogg and Renaut (2006) and Erlinghagen and Hank (2006).
- 6 The 1992 *Actifs financiers* [*Wealth and Assets*] survey was a representative sample of 9,530 households that collected details of assets and wealth and of intergenerational financial transfers between parents and children.
- 7 *L'immigré* [immigrant] is the legal and administrative term in France that denotes a person who resides in the country but was born elsewhere. For other manifestations of transmigration, see Gustafson (2001, 2008).
- 8 The most famous example of a *viager hypothécaire* was Mme Jean Calment who died aged 128 years, and who entered into this contractual agreement with a man whom she outlived.
- 9 Published in the *Journal Officiel* [*Government Declarations*] on 24 March 2006. Report submitted to the French president relating to the Decree 2006–346 of 23 March 2006, Article L.314-1.

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Address for correspondence:

Catherine Bonvalet, Institut National d'Études Démographiques, 133, boulevard Davout, 75980 Paris, France.

E-mail: bonvalet@ined.fr