

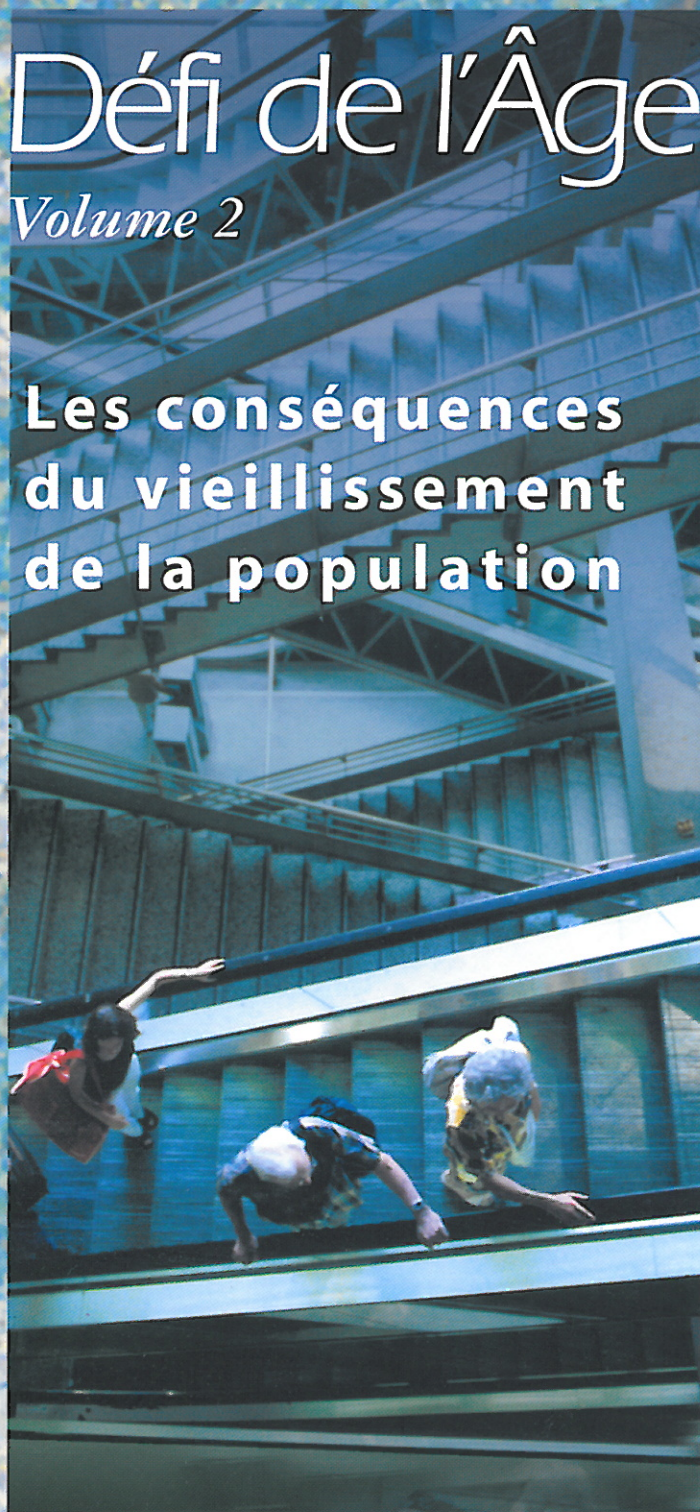
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ET D'URBANISME
DE LA REGION D'ILE-DE-FRANCE

Le Défi de l'Âge

Volume 2

**Les conséquences
du vieillissement
de la population**





INSTITUT D'AMÉNAGEMENT ET D'URBANISME DE LA RÉGION D'ILE-DE-FRANCE

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Over future decades, the development of new forms of work, the reduction of working hours, the incredible progress of methods of communication and information will still be likely to fundamentally affect our behaviour.

In this context of continual change, can the ageing of the population also constitute one of the principal vectors of change in city life?

In the Ile-de-France, there is a very strong chance that the unprecedented growth of an elderly population, mobile and in good health, having a powerful role in the country's economy, will weigh heavily on the functioning and organisation of our society.

All actors with influence on the economic and cultural worlds and on life style must understand this and be involved in this movement, in all that concerns the daily life of this growing and very demanding population, which will for the most part be initiated in the new technologies, accustomed to moving around rapidly and individually and which will want to enjoy the safety and comfort of modern life.

These are the topics that this second volume n°. 122 of the IAURIF Journals proposes to tackle, across the problematics of transport, housing and living conditions, by attempting to distinguish what is the effect of age from what is the effect of generation, an unavoidable distinction to any prospective study. The «baby-boomers» know this well, those who will be making the biggest contribution tomorrow to facing the challenge of age and who have known throughout their lives one of the most extraordinary successions of changes towards urban modernity.



Jean-Pierre Dufay
General Director of the Iaurif

Dans les décennies à venir, le développement de nouvelles formes de travail, la réduction du temps qui y sera consacré, l'évolution foudroyante des moyens de communication et d'information seront encore susceptibles de modifier profondément notre comportement.

Dans ce contexte en pleine mutation, le vieillissement de la population peut-il également constituer un des vecteurs principaux d'évolution des modes de vivre la ville ?

En Ile-de-France, il y a fort à parier que l'augmentation sans précédent d'une population âgée, mobile et en bonne santé, disposant d'une part importante du pouvoir économique va largement peser sur le fonctionnement et l'organisation de notre société.

L'ensemble des acteurs qui influent sur les mondes économique et culturel et sur le cadre de vie doivent le comprendre et s'inscrire dans ce mouvement, dans tout ce qui concerne le quotidien de cette population grandissante, exigeante, qui sera pour une grande part formée aux nouvelles technologies, habituée à se déplacer rapidement et individuellement et qui souhaitera disposer de sécurité et du confort de la vie moderne.

Ce sont là les sujets que se propose d'aborder ce second volume n° 122 des Cahiers de l'Iaurif, au travers des problématiques de transport, de logement et de mode de vie, en tentant de distinguer ce qui est effet de l'âge de ce qui est effet de génération, distinction indispensable à toute réflexion prospective : les natifs du "baby-boom" le savent bien, eux qui vont demain largement contribuer à relever le défi de l'âge et qui ont connu leur vie durant une des plus extraordinaires successions d'évolutions vers la modernité urbaine.



Jean-Pierre Dufay

Directeur Général de l'Iaurif




Les seniors, mobiles et motorisés, en quête d'accessibilité

Dans le domaine des transports, l'âge de la retraite demeure un critère très pertinent, même s'il n'est plus synonyme d'âge de la vieillesse.

Les personnes qui avancent en âge restent mobiles et sont d'ailleurs de plus en plus nombreuses à se déplacer. Même si les choix modaux, les motifs de déplacement et les distances parcourues par les personnes de 60 ans et plus diffèrent sensiblement de ceux des personnes plus jeunes et encore actives. Leurs attentes, par contre, ressemblent sensiblement à celles des plus jeunes.

Les seniors sont mobiles

Quelles conséquences peut-on attendre d'une augmentation du nombre de personnes âgées de 60 ans ou plus en matière de transport ? Tout d'abord, rappelons-le, l'âge de la retraite n'est pas synonyme d'âge de la vieillesse. La qualification de « personne âgée » renvoie à des réalités fort diverses : toutes les personnes de 60 ans et plus ne sont pas des personnes handicapées ou à mobilité réduite. Au contraire, l'état de santé des « personnes âgées » s'améliore en moyenne ; celles-ci restent indépendantes et autonomes jusqu'à un âge de plus en plus avancé. D'ailleurs, **Jean-Pierre Orfeuill** et **Catherine Mangeney** montrent que la mobilité des individus diminue dès 40 ans, et que cette décroissance est très peu sensible à un effet de seuil autour de 60 ans.



Malgré cette baisse de la mobilité dès 40 ans (moins marquée en Ile-de-France qu'ailleurs), les personnes qui avancent en âge restent mobiles. Elles sont d'ailleurs

de plus en plus nombreuses à se déplacer. Toutefois, les choix modaux, les motifs de déplacement et les distances que parcourent les seniors diffèrent sensiblement de ceux des personnes encore actives. **Jean-Pierre Orfeuill** et **Catherine Mangeney** insistent aussi sur le fait qu'au sein même du groupe des 60 ans et plus, il existe de fortes disparités de mobilité, notamment en fonction des différences d'accès à l'automobile : les personnes âgées disposant d'une voiture effectuent davantage de déplacements que les autres.

Les 60 ans et plus, de plus en plus motorisés

Diffusion de l'automobile, renouvellement des générations : les personnes âgées sont de plus en plus fréquemment motorisées. Les évolutions concernant l'accès à l'automobile sont rapides : en 1991, 77 % des hommes de 60-75 ans ont la possibilité de se servir d'une voiture (ils ont une voiture et le permis). En 1983, ils n'étaient que 65 % dans ce cas. L'accès à l'automobile a aussi évolué pour les femmes : en 1991, 60 % des 60-75 ans appartiennent à un ménage motorisé, contre 46 % en 1983. Par contre, au-delà de 75 ans, les évolutions sont assez faibles, et c'est seulement un peu moins de 50 % des hommes et 25 % des femmes (très majoritaires dans cette classe d'âge) qui appartiennent à un ménage motorisé. **Jean-Loup Madre** montre que la baisse de la motorisation avec l'âge observée aujourd'hui résulte largement d'un effet de génération. Il met en évidence, d'une part, la remarquable stabilité des trajectoires

décrivant le comportement de motorisation des ménages au cours du cycle de vie, et, d'autre part, l'importance des écarts entre les cohortes. Son modèle âge-cohorte lui permet d'estimer que, dans l'avenir et malgré un effet de seuil qui semble se dessiner pour les générations des années 50, les personnes âgées devraient être de plus en plus motorisées, du fait du remplacement des générations actuelles par de nouvelles générations plus touchées par la diffusion de l'automobile. Son modèle lui permet ensuite de faire une estimation de la répartition modale, du volume global des déplacements par modes, et de la portée des déplacements des Franciliens âgés à l'horizon 2010.



La voiture... ou la force de l'habitude

Le taux de motorisation apparaît comme une variable-clé du phénomène de mobilité. En effet, les déplacements des individus dépendent fortement des moyens de transport qu'ils peuvent mobiliser, et en tout premier lieu de la disponibilité d'une voiture. **Catherine Mangeney** s'attache à dégager les caractéristiques socio-démographiques qui influent — positivement ou négativement — sur l'équipement automobile des ménages franciliens. Elle travaille sur l'ensemble des ménages franciliens quel que soit leur âge, avec l'hypothèse sous-jacente que du fait de la diffusion rapide de la voiture et de la

bi-motorisation, l'étude du taux d'équipement des ménages âgés d'aujourd'hui ne renseigne pas, ou très peu, sur le comportement automobile que pourront avoir les personnes âgées de demain. Toutefois, on peut raisonnablement penser que les comportements de motorisation des ménages avant la retraite imprimeront leur marque sur le comportement automobile des ménages une fois qu'ils auront atteint l'âge de la retraite. Le taux de motorisation d'un senior devrait donc dépendre des habitudes prises au cours de son existence, de son lieu de résidence, de ses ressources, de sa situation familiale et de son sexe. Le sexe jouant un rôle déterminant avec une mobilité des femmes nettement inférieure à celle des hommes (même dans l'accès aux transports en commun). L'évolution des structures familiales, de l'urbanisation et des infrastructures de transport, du niveau des retraites, influenceront donc certainement sur le taux d'équipement des ménages âgés.

Une demande croissante de qualité



Bien sûr, une motorisation plus importante des seniors, eux-mêmes plus nombreux, contribuera à accroître de manière significative le nombre de déplacements automobiles en Ile-de-France. Toutefois, cette croissance

ne générera pas une augmentation proportionnelle des demandes de pointe. Dans le domaine des transports publics, que les seniors utilisent moins souvent que les actifs aux heures de pointe (tout au moins à l'heure de pointe du matin), le constat est identique. C'est pourquoi, même s'il ne faut pas confondre vieillissement et âge de la retraite,

le seuil de la retraite reste très pertinent dans le domaine des transports. Une proportion supérieure de personnes «âgées» pourrait conduire à une structure temporelle de la demande différente, moins centrée sur l'heure de pointe. De même, on peut se demander si les critères «valeur du temps», «gain de temps» — qui sont à l'évidence des critères extrêmement importants pour les populations actives ayant à gérer des temps-constraints très importants — ne verront pas petit à petit leur poids régresser, au moins dans leur formulation par les populations. Inversement, d'autres éléments, peut-être plus qualitatifs, tels le confort, la sécurité ou l'accessibilité, pourraient prendre de l'importance au fil du temps.

Des attentes qui rejoignent celles des plus jeunes

Pour aborder cette question, **Anne Meyer** présente quelques résultats d'une enquête qualitative menée en 1997 par l'Union des transports publics et commanditée par l'Institut national de recherche sur les transports et leur sécurité.

Cette enquête traite de l'histoire des comportements de mobilité et d'usage des transports publics des seniors, de leurs motivations d'usage — ou au contraire de non-usage —, de leurs besoins, de leurs insatisfactions et de leurs attentes. D'autre part, les interviews de **Marie-José Loubière** de la RATP et de **André Mey** de la SNCF montrent que les principaux transporteurs d'Ile-de-France perçoivent chez les seniors d'énormes attentes en matière de transport collectif, même si leur utilisation des transports



publics est en régression. C'est au niveau des conditions de sécurité, d'accessibilité et de confort dans le métro et le RER, mais aussi dans le bus, que les seniors souhaitent le plus vivement des améliorations. Ils voudraient, en définitive, pouvoir utiliser pleinement les

réseaux existants. En fait, les préoccupations exprimées par les seniors ne sont pas fondamentalement différentes de celles du reste de la population francilienne. Par conséquent, il apparaît que toutes les actions engagées en direction des personnes âgées profiteront à l'ensemble des Franciliens, des plus jeunes aux plus âgés.

Le manque d'accessibilité, un frein aux déplacements



difficultés qu'avant à se déplacer, mais pas forcément handicapées — qui seraient prêtes à effectuer un déplacement mais qui, pour des raisons diverses de perception négative des infrastructures ou de complexité dans le déplacement, renonceraient à se déplacer ou tout au moins à effectuer certains types de déplacements ? Sans répondre directement à cette question, **Danièle Hengoat** et **Michel Hermelin** montrent qu'une proportion importante des personnes âgées qui se déplacent éprouve des difficultés à utiliser les transports collectifs. Ces difficultés limitent vraisemblablement les possibilités de déplacements de beaucoup d'entre elles. Peut-être constituent-elles aussi un frein insurmontable pour les personnes qui ne se déplacent pas.

Toutefois, rendre véritablement accessible aux personnes âgées l'ensemble du réseau de transport collectif francilien, et, *a fortiori* le réseau ferré, demeure un objectif. Dans ces conditions, existe-t-il une mobilité latente mais réfrénée des personnes âgées dans nos grandes agglomérations ? En d'autres termes, existe-t-il des personnes âgées — éprouvant plus de dif-



Mobility and increasing car ownership of senior citizens, the pursuit of improved accessibility...

Today, retirement age remains a strongly relevant criteria in the transportation sector, even if it is no longer synonymous with old age. Persons in older age groups are still mobile, and an increasing number of them are travelling. This holds true even though the means, the motives and the distances travelled by persons 60 and over differ significantly from those of a younger working population. Their expectations, however, are very similar to those of the youngest age group.

Senior citizens are mobile

What impact will an increase in persons 60 and over have on the transportation sector? It should not be forgotten that retirement age and old age are not synonymous. The designation of "elderly person" is quite different in reality; not all persons 60 and over are handicapped or suffer from restricted mobility. On the contrary, the health conditions of "elderly persons" are improving on average, and they are increasingly retaining their independence and autonomy as they grow older. Moreover, Jean-Pierre Orfeuill and Catherine Mangeney demonstrate that mobility in individuals begins decreasing at 40, and that this decline is hardly noticeable at a threshold of about 60 years of age.

Despite this decrease in mobility starting at 40, (less pronounced in Ile-de-France than in other areas), older age groups remain mobile. In fact, a greater number of them are travelling. Nevertheless, the means, motives and distances travelled by senior citizens vary significantly from those of the working population. Jean-Pierre Orfeuill and Catherine Mangeney also emphasise the fact that there are strong disparities in mobility in the 60 and over age group, notably with regard to vehicle ownership. Elderly persons who own a car travel more frequently than others.

Increased car ownership among persons 60 and over

Considering the widespread use of the automobile and new generations, car ownership is steadily increasing among elderly persons. Automobile ownership has grown at a rapid pace: in 1991, 77% of men between 60-75 had access to a car (they had a car and a driving licence), while in 1983, this proportion amounted to only 65%. Vehicle ownership has also risen among women: in 1991, 60% of women between 60-75 lived in a vehicle-owning household, against 46% in 1983. By contrast, there were only very slight developments over the age of 75, with a little under 50% of men and 25% of women (a large majority in this age group) who belonged to vehicle-owning households. Jean-Loup Madre shows that the decline in vehicle-ownership with age observed today is largely due to a generational effect. Firstly, he underlines the remarkable stability of the trajectories which describe the vehicle-ownership trends among households throughout a life cycle. Secondly, he centres on the significant contrasts between the cohorts. According to his age-cohort model, he estimates that – in the future and despite a threshold which seems to be materialising for the 50s generations – car ownership among elderly persons should steadily increase. This would be attributed to the replacement of current generations with new generations, on which the widespread use of the automobile would have a greater impact. His model will then enable him to estimate the modal distribution, the global volume of travel by means of transportation, and the significance of travel among the elderly in Ile-de-France by the year 2010.

The car... or a hard-to-break habit

The rate of vehicle ownership appears to be a key variable of mobility. Indeed, individual travelling tendencies strongly depend on the means of transportation that can be mobilised, and above all on the availability of a car. Catherine Mangeney examines the socio-demographic characteristics which have both positive and negative influences on car ownership among Ile-de-France households. She studies all Ile-de-France households, regardless of their age group. Her study is based on the following underlying hypothesis: due to the rapid development of single and two-car ownership, the study on car ownership among elderly households today provides little or no information regarding tendencies toward vehicle ownership among tomorrow's elderly population.

Nonetheless, it is fair to say that vehicle ownership behaviour among pre-retirement households will influence such behaviour among households once they reach retirement age. Therefore, vehicle ownership among senior citizens will depend on habits developed throughout a lifetime, their place of residence, resources, family situation and gender. Gender will play a determining role; women will clearly have less mobility than men (includ-

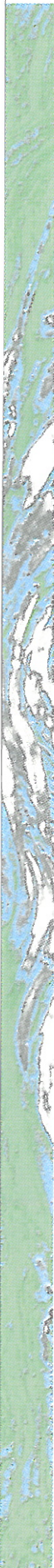
ing access to public transports). Vehicle ownership among elderly households will thus certainly be influenced by the development of family structures, urban development and transportation infrastructures, as well as the level of retirement.

Increasing demand for quality standards

Higher vehicle ownership among senior citizens – the number of whom are also increasing – will of course contribute to a significantly greater volume of automobile transit in Ile-de-France. However, such an increase will not generate an increase proportional to demands regarding peak hours. A similar observation was made with regard to public transports, which senior citizens use less often than the working population during peak hours (at least during morning peak hours). This is why, even if one must not confuse ageing with retirement age, the retirement threshold remains a pertinent factor in the transportation sector. A higher number of "elderly" persons could result in a different temporal structure of the demand, one which focuses less on peak hours. One could also question whether criteria such as the "value of time" and the "saving of time" – obviously extremely important criteria for the working population which must face significant time constraints – will gradually become less imperative, or at least in the way they are perceived by the population. Conversely, other more qualitative elements such as comfort, security and accessibility may become increasingly important in time.

Expectations in line with those of a younger age group

Anne Meyer examines this issue by presenting a number of results from a qualitative survey taken in 1997 by the Union des transports publics (Union of Public Transports) and sponsored by the Institut national de recherche sur les transports et leur sécurité (National Research Institute for Transports and their Safety). The survey concerns the history of behaviour regarding mobility and the use of public transports among senior citizens, their motives for using them – or for not using them –, their needs, their dissatisfactions and their expectations. Moreover, interviews conducted by Marie-José Loubière of the RATP (Paris Public Transport System) and André Mey of the SNCF (French Railway), demonstrate that the principal transport operators in Ile-de-France have observed considerable expectations among senior citizens regarding public transports, even though their use of public transports is declining. Seniors particularly request improvements with regard to safety conditions, accessibility and comfort in the subway and RER (Regional Express Transport) as well as in buses. They would ultimately like to be able to have full use of existing networks. In fact, the concerns expressed by senior citizens are not



fundamentally different from those of the rest of the Ile-de-France population. Consequently, it would seem that all measures taken for elderly persons will also benefit all of Ile-de-France, young and old.

Travel is curbed by low accessibility

Another objective still in the works is making the entire public transportation network and, a fortiori, the rail network in Ile-de-France, accessible to the elderly. Does this mean that, under these circumstances, there is an underlying but curbed mobility among the elderly in our large agglomerations? In other words, are there elderly persons with more difficulties to travel than before, but who are not necessarily handicapped? If so, would they be willing to travel if they did not have a negative outlook of the infrastructures, or feel that travel was too complicated, thus making them forego mobility or at least certain types of transit? Without giving a direct response to this question, Danièle Hengoat and Michel Hermelin show that a significant proportion of elderly persons who travel find it difficult to use public transports. In all probability, such difficulties limit travel for many of them. They may also represent an insurmountable obstacle for those who do not travel.

Seniors' mobility in the Ile-de-France region

Jean-Pierre Orfeuill

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INRETS

Catherine Mangeney

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IAURIF

An individual's mobility varies according to their sex, whether they have a professional activity, where they live, if they own a car... Many of these factors are age-related. A 'crude' idea of mobility can be obtained at a given time, in this paper in 1991 thanks to a survey of the overall use of transport. However, it doesn't allow a distinction to be made concerning the differences in behaviour that are due to advancing years as such and those that are due to changing practices that are generation-related, such as driving a car¹.

This article will present a picture of the mobility of people who are 40 and above, in other words those who have entered the 'second half of their lives'. The 'ageing' of a population doesn't only concern its older members. Other reasons, more directly related to the kinds of mobility involved, explain why in this study we have not restricted ourselves to the 'retired' section of the population.

Mobility will be characterised using traditional indicators that reflect social integration (the number of trips, the reasons) and the nature of the means of transport used (modal sharing). However other indicators, such as journey distances or distances travelled per day, which better reflect the natural tendency to use different areas of the town, will also be used.

Age and mobility: the picture in 1991

Mobility decreases well before the age of 60

The change with age in the proportion of people who are mobile and the number of trips per person per day is surprising in that it shows a steady fall in mobility, which begins at 40. In addition, this decrease doesn't change noticeably around the threshold age of 60, although the reasons for travelling and the means used do change with the advancing years.

Indeed, between the ages of 40 and 60, the number of trips to and from the place of work decreases². Personal activities also decrease, but not so noticeably. Around the age of 60 work-related mobility falls dramatically. However, this is compensated for by an increase in personal mobility and leisure-related trips, together with a drop in 'chain-mobility'. Consequently, the number of trips for the same number of outside activities increases. 37% of trips made by people between 40 and 43 are to return home, compared with 42% between 60 and 63 and 44% above 75.

Spatial patterns more centred on spatial proximity

The decrease in mobility with age³ is accompanied by a decrease in the distance travelled. These two phenomena correlate to such a degree that the average distance travelled by someone who is 72-75 years old is roughly one quarter of that travelled by someone aged between 40 and 43 and half of that travelled by someone aged between 60 and 63. This decrease in the size of the area covered can also be seen in the geographical structure of the trips: the proportion of trips within towns markedly increases with age, particularly after retirement due to the disappearance of 'work', which constituted an important reason for leaving town.

The trips become shorter with age

Age	Distance per trip (km)	Distance per day (km)	Time budget per day (min)
40-43	6,0	23,3	97
44-47	5,8	21,6	90
48-51	5,3	19,2	87
52-55	5,3	17,4	86
56-59	4,6	14,6	76
60-63	3,7	12,0	71
64-67	3,2	10,1	67
68-71	3,1	9,4	66
72-75	2,2	6,3	62
76 et +	2,0	4,2	41

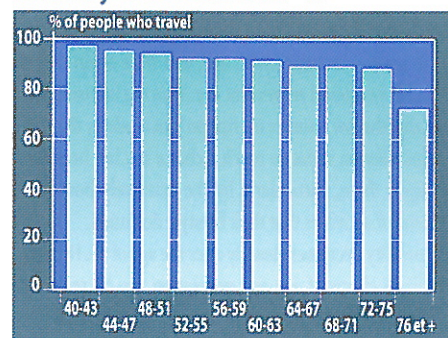
Source: EGT 1991

Proportion of the various modes in the use of public transport in 1991

Main mode	Age					
	40-43	44-51	52-59	60-67	68-75	76 et +
Train, RER	49,0	43,7	35,0	25,2	16,3	13,5
Subway	31,2	34,7	40,5	37,6	41,1	28,6
Bus	19,8	21,6	24,5	37,2	42,6	57,9
Combined	100	100	100	100	100	100

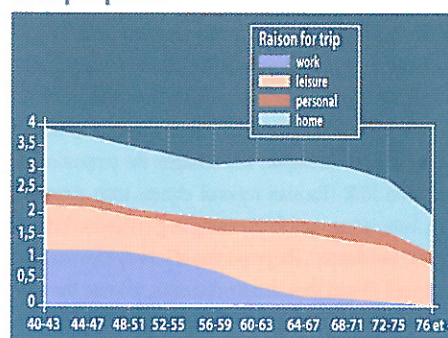
Source: EGT 1991

Mobility decreases after 40



Source: EGT 1991

Number of daily trips, according to age and purpose



Source: EGT 1991

(1) cf. infra. Jean-Loup Madre "Les nouveaux captifs de l'automobile" (The new prisoners of cars)

(2) The distances are measured as the crow flies from the starting point to the destination. As a rough estimate, the real distance can be calculated from the 'straight line' distance by multiplying by a coefficient of 3.

(3) This decrease in mobility toward the place of work is partly due to a difference in generation, since active women tend to be younger. However, it also indicates that age has an effect: within the same generation group, the proportion of active women decreases with age.

(4) The trips are considered to be chained when one journey is used to carry out several activities. Otherwise there is one round trip for each activity, which considerably increases the total number of trips.

(5) The differences in terms of the number of trips don't always lead to differences in the space within which the trips are made. For example, people living in poorly populated areas travel much greater distances each day, despite making fewer trips. This is not the case for the differences in mobility with age.

Walking becomes much more popular

The size of the area covered decreases. The means of transport change: the number of non-motorised trips—on foot, in the main—increases with age, and once again this is even clearer around retirement age. This big increase suggests that the low number of trips on foot made by the working population is not so much a choice but has been forced upon them, particularly by the extremely busy programme of activities that their lifestyle demands.

Car mobility decreases steadily after the age of 40. Here the combined effects of age and generation can be seen: old people belong to the generation that is the least 'motorised', and the 'age' effect is very significant. The decrease in the number of trips by car can still be seen when a comparison is made of the mobility of individuals belonging to the same generation groups in 1983 and in 1991 (when they had aged by eight years).

Public transport mobility decreases sharply among the age groups where people normally retire. It then increases slightly in the 68-75 group, which could well be due to the problems inherent in car driving in Ile-de-France. The use of different means of public transport also changes: the proportion of train and RER (Parisian regional express train network) trips, both means used for travelling long distances, declines steadily and sharply. The proportion of subway trips remains high until 75 and then sharply decreases, whereas the proportion of bus trips strongly increases around the age of 60, and again in the over 75 group.

A slow decrease in the time devoted to transport

The total time devoted to travelling per day and per person is 'dragged downward' due to the smaller distances travelled. In contrast, it is 'dragged upward' by the increasing proportion of the slower means of transport (walking, bus) used.

The result of these contradictory pressures is that the time devoted to travelling decreases significantly with the age of the people studied, particularly at around 55 and again at 75. However this decline is less than for the distances travelled due to the fact that the speed of the trips also declines.

A markedly lower participation in rush hour traffic, particularly in the morning

Between the ages of 40 and 60, more than half of all trips is made during the morning and evening rush hours. With an absence of trips to work, retirement is accompanied by a large decrease in morning rush hour trips. The decrease in evening rush hour trips is less obvious. In fact, after the age of 60, mobility is concentrated around the slack periods in the morning and the afternoon.

Thus, although older people clearly participate in the increase in the number of car trips in Ile-de-France, they contribute proportionally less to the increased rush hour demands that generate new infrastructure requirements.

The decline in mobility is less marked in Ile-de-France than in the country as a whole

Although quite striking, the differences in mobility with age are lower in Ile-de-France than in the country as a whole. This can undoubtedly be explained by the average density in the centre of the agglomeration on the one hand—which makes many activities accessible on foot—and the fact that the area is well covered by the public transport network.

Very significant changes since 1983

In 1991, older people were more mobile than in 1983, which is unquestionable evidence of a better socialisation and an improvement in their state of health, at least for the eldest. In particular, the number of leisure trips sharply increased.

Walking declined very slightly (except among the over-75s), whereas there were contrasting changes in the use of public transport, which was on the decrease among the youngest of the over-40s and on the increase among the oldest.

As for car trips, they were on the increase in all age groups. They almost doubled among the 67-75 group, although the increase was smaller in the 40-59 age group, where the use of a car was already widespread in 1983. It was also smaller in the over 76 group, for whom the use of a car will in all likelihood remain rather exceptional.

Disparities in mobility within the over-60 age group

Thus age clearly structures people's mobility, but other elements constitute factors of disparity within a given age group. Some of these are essential. From a demographic point of view, sex and the size of the household (people living alone or with at least one other person) were examined. From a spatial point of view, we looked at where the household is situated, with a distinction between Paris and both its inner and outer suburbs. From the point of view of the ease of getting around, access to a car and the possible presence of a handicap were also used as indicators.

(6) The reasoning behind this is based on the main means of transport used: a trip 'by train or RER' may involve the use of the subway or the bus; a trip 'on the subway' may be taken in conjunction with a bus ride, but not with the train or the RER; only bus trips were made without recourse to another means of transport.

Breakdown of trips according to the time slot (time of departure)

Public Transport					
	PEAK 6h30-9h30 16h30-19h30	SLACK 9h30-12h 14h-16h30	LUNCH TIME 12h-14h	NIGHT 19h30-6h30	Tot.
40-59	64	18	9	9	100
60-75	40	44	12	4	100
76 & +	28	58	12	2	100
Car					
	PEAK 6h30-9h30 16h30-19h30	SLACK 9h30-12h 14h-16h30	LUNCH TIME 12h-14h	NIGHT 19h30-6h30	Tot.
40-59	48	25	13	14	100
60-75	33	48	12	7	100
76 & +	30	52	12	6	100
Combined					
	PEAK 6h30-9h30 16h30-19h30	SLACK 9h30-12h 14h-16h30	LUNCH TIME 12h-14h	NIGHT 19h30-6h30	Tot.
40-59	48	27	14	11	100
60-75	31	55	10	4	100
76 & +	23	67	8	2	100

Source: EGT 1991

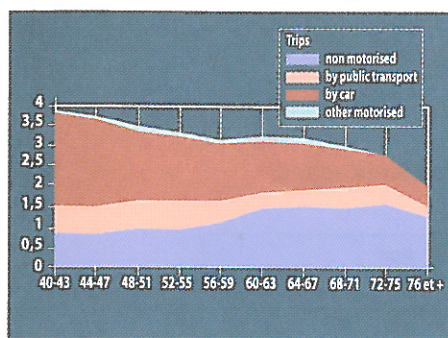
Comparison Ile-de-France / France

	Age							
	45-54		55-64		64-74		75 et +	
	IdF	Fr	IdF	Fr	IdF	Fr	IdF	Fr
% of mobile people.	94	85	92	74	87	65	72	49
Number of trips. /person/ day	3,53	3,3	3,2	2,6	3,0	2,0	2,1	1,3
Distance/ person / day (km) *	19,4	27,4	12,2	19,2	8,6	12	4,2	5,5
Time/ person / day (min)	88	59	71	46	64	35	41	24

* IdF: Ile-de-France; Fr: France

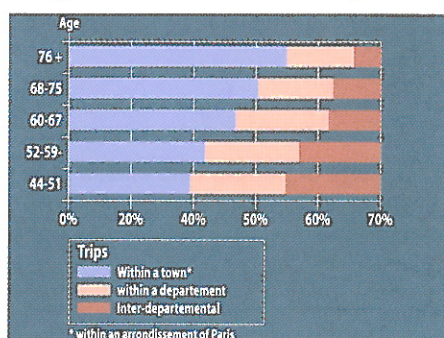
* In Ile-de-France, the distances are measured 'as the crow flies'. In order to compare the observations concerning distances, the distances travelled in Ile-de-France must be multiplied by a coefficient of roughly 1.3.
Source: Enquête nationale transport de 1993-1994 (National Transport Survey from 1993-1994) (Insee and Inrets) for France; EGT 1991 for Ile-de-France.

Number of daily trips made, according to age and the means of transport



Source EGT 1991

Number of daily trips made, according to age and the means of transport



Source EGT 1991

Men and Women: the gap widens after the age of 60

Because of women's better general health they have a longer life expectancy than men. This might lead us to believe that when the period of professional activity comes to an end the differences in mobility between men and women of a similar age disappear, or even that women become more mobile than men. However this is not at all the case: the percentage of women who take a trip during the day, which is very similar to that of men before the age of 60, is significantly lower in the over 60 group. The same is true for the total number of trips.

The difference is mainly due to the number of trips by car: car driving is less accessible to women—resulting in the main from a generation effect which should fade away with time—and this is far from compensated for by the practice of accompanying a male driver.

This difference in mobility with sex decreased between 1983 et 1991: in 1983, the proportion of women over 75 who had taken a trip was 16 points lower than that of men. In 1991 this gap was down to 12 points. Although it is too early to say whether these differences in mobility will disappear entirely, the increasing number of women car drivers would suggest that they will decline further.

People living alone or as a couple: disparities that are related in particular to the car

A separation, children leaving home and especially the death of a spouse mean that a large number of people over 60, particularly women, live alone. This proportion increases with age. Does solitude have an impact on mobility? Does it lead to a 'withdrawal into oneself' or does it encourage a greater participation in the social life and leisure activities of the community? In fact, solitude is not a particularly important factor in the mobility of men. Solitude leads to an increase in mobility mainly for women: women who live alone generally make a few more trips for personal reasons (shopping, etc.), which is not surprising given that the daily chores are no longer shared. The differences are clearer when it comes to the means of transport chosen: people living alone, both men and women, use the car much less often and the number of trips on public transport or on foot sharply increases. This might explain why, despite a greater number of trips, people living alone travel over shorter or equal distances to those travelled by people living as a couple.

Will these differences persist? It is difficult to say, although in 1983 the difference in mobility between people living alone or as a couple was even more marked. Between 1983 and 1991 the gap narrowed: everyone's mobility increased

but the increase was more pronounced for people living as a couple than for those living alone, thus wiping out a part of the differences between the two groups.

Walking and public transport in Paris, the car in the outer suburbs

In Paris, people between the ages of 40 and 75 are more mobile than those in the suburbs: compared with the inner or outer suburbs, twice as many Parisians travel to work, and they also make more trips for leisure purposes. Parisians are still more mobile than suburbanites after the age of 75. However, it is also the case that more inner suburb inhabitants make trips than outer suburb inhabitants. Parisians over 40 are more mobile than suburbanites. They also use the available means of transport differently: in Paris, the level of on foot mobility is high⁷ and the quality of the public transport network makes it easier to leave the confines of the quarter without having to use a car. In contrast, the car is used much more often in the outer suburbs: in 1983 young pensioners already used it 6 times more often than public transport for making trips. This figure had increased to 10 times more by 1991⁸. This explains why the distances travelled daily by the inhabitants of the outer suburbs are on average greater than those travelled by Parisians.

Nevertheless, this gap narrows quickly with age: the daily distance is, on average, 2.2 times greater in the outer suburbs than in Paris for the under 60's, compared with 1.6 times greater between the ages of 60 and 75, and only 1.4 times greater for the over 75's. People living in the outer suburbs, as they get older, travel comparable distances to those travelled by Parisians. This means that, considering the difference in density of activities between these zones, they have access to much less opportunities than people living in Paris or even in the inner suburbs, despite the fact that they use a car much more frequently.

Will we see a reduction in these differences in accessibility in the years to come? It's a question worth considering because the difference in distances travelled by suburbanites and Parisians tended to increase, for a given age group, between 1983 and 1991. This might partially compensate for the lower concentration of activities in the outer suburbs.

Changes in the main characteristics of mobility between 1983 and 1991

	Age					
	40-59	60-63	64-67	68-71	72-75	76 +
% of mobile people.	+ 4 %	+ 6 %	+ 6 %	+11%	+10%	+29%
Number of trips/ person / day	+ 3 %	+ 9 %	+ 8 %	+19%	+12%	+11%
Distance / day+	16%	+32%	+19%	+62%	+ 5 %	+27%
Trips						
Non motorised	-16 %	- 3 %	- 3 %	- 6 %	- 4 %	+ 4 %
By public transport	+ 3 %	- 7 %	-17 %	+22%	+17%	+19%
By car	+20%	+37%	+54%	+100%	+85%	+38%
Purpose:						
Personal	+ 1 %	+ 9 %	+15%	+21%	+ 8 %	+ 8 %
Leisure	+42%	+40%	- 3 %	+41%	+48%	+61%

Source: EGT 1983 et 1991

(7) This large increase in the number of leisure trips between 1983 and 1991 is also found in the 40-59 age group.

(8) In order to simplify the presentation, we will base our argument on two large age categories only: the 'young pensioners' (people between the ages of 60 and 75) and older people (over 76). This is only used to simplify the presentation, and it is absolutely not our intention to suggest an upper limit of 75 which would constitute a great age: we have already seen that the decline in mobility is relatively steady and begins well before the age of 60.

(9) Young pensioners who live alone compensate for their solitude by a slight increase in leisure activities, but this trend is reversed after the age of 75.

Percentage of mobile people

Age	Place of residence		
	Paris	Inner Suburbs	Outer Suburbs
60-75	93	87	87
76 and +	78	73	66

Source: EGT 1991

Distances travelled per individual and per day (km)

Age	Place of residence		
	Paris	Inner suburbs	Outer suburbs
40-59	3,3	4,6	7,5
60-75	2,2	3,0	4,2
76 and +	1,5	2,1	2,7

Source: EGT 1991

Percentage of people who stated they were handicapped, according to age and sex

	Age			
	40-59	60-75	76 &+	Comb.
Men	2,4	8,5	27,9	5,9
Women	3,0	12,1	40,8	10,6
Combined	2,7	10,5	36,7	8,4
% of people living in a household without a disabled individual	93,5	83,8	58,7	87,2

Source: EGT 1991

Mobility according to the presence of a disability or a handicapped person in the household

	Age 60-75		Over 76	
	Handicapped individual	Individual without any disability with no handicapped individuals	Handicapped individual	Individual without any disability with no handicapped individuals
% of individuals going out of house	76	90	54	82
Number of trips	2,3	3,2	1,3	2,5
Number of personal activities	1,1	1,4	0,6	1,10
Number of leisure activities	0,2	0,3	0,1	0,3
Distance (km) of a trip	2,26	3,38	0,95	2,37

Source: EGT 1991

Access to a car remains a powerful discriminating factor

Clearly the most mobile individuals are those who own a car and have a driver's license. However, people who live in a car-owner household but who don't have a driver's licence are less mobile than people who have neither car nor licence. This is indeed the case for many women, who as we have seen have reduced mobility. In addition, these are women who live with their spouse, which might lead to a transfer of certain activities (for example the shopping, routine business...) from one to the other.

They are thus less mobile, but they do use the car more frequently than people living in a household without a car and this correlates with the fact that they use public transport less often. They do indeed have recourse to accompanied driving, but in a measured way. This allows them to cover greater distances than people who don't have access to a car, despite making a smaller number of trips. Mobility is therefore markedly lower but still covers a much wider space, thanks to the fact that they are accompanied in a car by their spouse.

A handicap significantly reduces mobility, even before the age of seventy-five

Age and disability are often associated in representations and studies, and it is true that the prevalence of a handicap increases sharply with age. Nevertheless, we should avoid any confusion as regards old age and disabilities. Over two thirds of people stated that they were not disabled, even in the over 75 group. In addition, people without a disability have a completely different mobility to handicapped people of the same age, both before and after 60. After sixty this is also true for all modes of transport and for all reasons for making a trip. The handicap-related reduction in mobility is particularly evident in the use of public transport in people over 75.

Age is unquestionably a factor, which differentiates people's mobility. However, it is definitely not the only one. It would seem that sex again plays a determining rôle, since women are much less mobile than men despite the fact that they are generally in better health. The relationship with the car—built up throughout a lifetime—undoubtedly

contributes to this phenomenon, but it is not the determining factor since men are more mobile when all modes of transport are taken into consideration, and over the age of 75 the mobility of men in public transport is greater than that of women. The other great 'dividing line' as regards the typical behaviour of the age groups is spatial: in densely populated areas, trips are made more frequently, more often on foot or on public transport and over quite small distances. In the outer suburbs trips are made less frequently, they tend to be longer and are made by car, including in the over 75 group.

(10) Given the density of Paris compared with its inner suburbs and particularly with its outer suburbs, a higher number of services are accessible on foot in Paris.

(11) Only 5 times more between the ages of 40 and 59, and 4 four times more for the over 75 group.

The new captives of the motor car

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INRETS

The reaching of retirement age by generations who are used to travelling by car is bringing about a profound change in the way elderly people get about: of course, they will drive less than they did during their working lives but they will be reluctant to give up the comfort of their cars. After being the traditional captives of public transport, elderly people, particularly those living in the suburbs, are now becoming the captives of the motor car.

The ageing of the population, as the baby-boom generation moves up through the different age groups, is likely to pose an increasing number of problems in the future. This question is not limited to the increase in the age categories that would retain the same behaviour where access to motor transport and mobility are concerned; such habits are themselves deeply marked by the experience of successive generations, particularly when their history coincides with the motor car boom.

In the Ile-de-France, a region of contrasts⁽¹⁾, we find not only the areas possessing the fewest cars, in the heart of Paris, but also those possessing the most, in the rich parts of the outer suburbs. Questions of mobility vary according to distance to the centre of the agglomeration, density of the urban fabric and the network of public transport services available. Three concentric areas were systematically analysed (Paris, the inner suburbs, and the outer suburbs)—areas in which the progression will not necessarily be the same⁽²⁾.

The graph shows the evolution over a lifetime of the total distance covered per person per day by those born in the latter half of the 1960s. We note that mobility increases up to middle age, then decreases.

This is more marked in the outer suburbs than in more central areas; where elderly people are concerned, there is no notable difference between those living in Paris and those living in the outer suburbs.

The more recent generations of retired people are more likely to be car owners

Motor car facilities are measured 'negatively', by the percentage of persons living in the Ile-de-France in a non-car-owning household. Within the population as a whole, that percentage is gradually slowing down in its diminution. Moreover, the trend is likely to be reversed in densely populated areas⁽¹⁾: the number of non-car-owners was on the increase again in Paris in the 1990s and numbers should begin to stabilise in the inner suburbs by the early years of next century. These projections are corroborated by the number of tax discs issued, which has been on the decrease in Paris since 1990 and has reached a ceiling in the inner suburbs since 1995.

As new generations, more used to the motor car, reach retirement age, the number of cars among the elderly is increasing. In the early 1980s, 55% of persons aged between 65 and 74 were carless and over 70% of those over 75. Those figures are expected to fall by the year 2010 to 24% (just slightly more than overall figures for the region) and 40% respectively. But we find the same general trends, with a slight delay, among the 65-74 age group: the number of non-car-owners in Paris is expected to stabilise at 45% by the early years of next century.

Elderly people are more mobile

As the distances travelled increase when people live further from Paris, urban spread stimulates an increase in traffic. Furthermore, it is particularly in the outer suburbs that the older generations are replaced by generations that are used to travelling by car. As a result, the average distance travelled per person per day is gradually increasing, though at a slower rate.

The elderly are still very dynamic. In 1980 the distance covered by a person aged between 65 and 74 was less than half the regional average (and a quarter of the region average for those aged 75 and over). Round about the year 2010, the mobility of those aged between 65 and 74 is expected to attain three-quarters of the regional average and those of the 75+ age group forty per cent.

(1) Ile-de-France; région de contrastes, Jean-Loup Madré (1989).

(2) Similar studies have also been carried out in and around Grenoble and Montreal. The case of Montreal—the motor car became widespread in Canada twenty years before it did here—is particularly illuminating to our understanding of the dynamics of behaviour in the European metropolises (Bussière, Madré and Armoogum 1994 et 1995).

% of persons living in a non-car-owning household in the Ile-de-France

Age	Date	Overall	Paris	Inner suburbs	Outer suburbs
General	1980	25.1	41.2	25.1	15.7
	1990	21.0	39.6	21.2	11.7
	2000	19.0	41.6	19.7	8.9
	2010	18.5	45.1	19.8	8.0
65-74 ans	1980	54.9	63.7	54.8	45.7
	1990	38.2	50.7	38.6	28.2
	2000	28.8	44.1	32.6	17.5
	2010	23.7	44.9	27.5	12.2
75 et +	1980	72.4	80.0	74.2	62.2
	1990	68.4	78.3	69.0	58.6
	2000	52.7	67.9	53.3	41.1
	2010	39.7	57.6	43.7	27.7

Total distance travelled per person per day

Age	Date	Overall	Paris	Inner suburbs	Outer suburbs
General	1980	14.1	10.1	12.5	18.1
	1990	15.6	10.8	13.2	20.1
	2000	16.4	11.1	13.3	21.1
	2010	16.9	11.0	13.2	21.6
65-74 ans	1980	6.7	5.7	6.0	8.6
	1990	8.4	7.1	8.1	9.8
	2000	10.3	7.2	9.3	12.7
	2010	12.7	8.8	9.7	16.5
75 et +	1980	3.2	3.5	2.8	3.3
	1990	4.1	4.1	3.8	4.4
	2000	5.2	5.3	5.4	4.8
	2010	6.5	6.1	6.2	6.9

Percentage of distances travelled by public transport in the Ile-de-France (in %)

Age	Date	Overall	Paris	Inner suburbs	Outer suburbs
General	1980	36.7	45.6	37.4	33.2
	1990	36.4	47.8	37.3	32.9
	2000	35.7	50.8	37.0	31.7
	2010	34.9	53.0	36.0	31.2
65-74 ans	1980	44.0	54.8	45.7	34.9
	1990	33.5	48.0	32.7	26.3
	2000	24.8	43.0	23.7	20.3
	2010	20.5	39.1	14.6	18.9
75 et +	1980	48.8	57.2	50.6	37.5
	1990	41.2	55.5	40.6	29.8
	2000	30.3	48.1	26.0	21.0
	2010	21.0	40.8	16.2	16.2

Percentage of distances travelled at the wheel in the Ile-de-France (in %)

Age	Date	Overall	Paris	Inner suburbs	Outer suburbs
General	1980	39.4	30.4	38.4	43.1
	1990	44.0	31.3	43.2	47.7
	2000	48.2	30.3	46.5	52.9
	2010	50.1	29.3	46.7	53.3
65-74 ans	1980	27.8	16.4	29.3	34.6
	1990	37.7	26.0	39.5	42.5
	2000	45.7	31.8	44.0	50.8
	2010	53.6	36.0	49.7	59.2
75 et +	1980	22.0	14.3	22.7	30.1
	1990	28.0	18.6	30.4	33.6
	2000	36.4	27.1	39.7	40.1
	2010	44.6	34.5	44.9	48.8

Source: INRETS projections based on the general transport studies carried out by DREIF and the demographic projections of the French national institute of economic and statistical information INSEE (OMPHALE model)

Senior citizens use the underground and the train less than they used to

Urban spread and competition from the motor car mean that the percentage of senior citizens using public transport is on the decline, a situation that has accelerated somewhat in the '80s and '90s. It was originally believed from statistical surveys that the ageing of the population was likely to favour public transport: in 1980 public transport was used by a higher proportion of elderly persons (44% between the ages of 65 and 74, 49% of age 75+) than of other age groups. This idea was mistaken, however: the increase in the number of persons possessing cars has meant that the decrease in the number of elderly persons using public transport is now the main reason for the drop in the number of people using public transport. The market share of the latter is expected to fall to about 20% by the first decade of the 21st century, which is lower than the average for inhabitants of the Ile-de-France region as a whole (35%). Use of public transport by the elderly is declining even in Paris, while it is on the increase for the population of the capital as a whole; use of the bus service is nevertheless on the increase among elderly persons. The decrease in the number using the underground and rail services may probably be explained by problems of accessibility and insecurity; the number of younger members of the population using those forms of transport is on the increase.

More and more elderly persons at the wheel

The percentage of distances travelled as a car passenger has reached a ceiling of just over 10 % among the population of the Ile-de-France as a whole. Based on comparable values dating from the early 1980s, the percentage is expected to reach 17 % by about 2010 for the 65-74 age group and 23 % for those aged 75 and over. The percentage of distances travelled at the wheel progresses at the same rate as car ownership: the progression is slow for the inhabitants of the Ile-de-France as a whole (and only slightly less so in the outer suburbs) and much faster among the elderly, irrespective of where they live in the region. As a result, the distance travelled by car each day is expected to treble between 1980 and 2010 for those in the 65-74 age group and to quadruple for those aged 75 and over, while in the population as a whole it is expected to increase by half. The various disabilities that come with age will gradually limit older people's capacity for driving. The situation will be more difficult for those living in sparsely populated areas. The development of bus networks could encourage them to make use of public transport, thus helping them to retain a certain measure of autonomy as they grow older. Furthermore, the increase in the number of elderly drivers is likely to pose problems of road safety.

Behaviour which changes according to age: the estimation principle of the «Age-Cohort» model

Most profiles of individual demand in the course of the life cycle are subject to temporal deformations, under the combined influence of the replacing of generations (raising of levels of education) and economic factors such as progressions in standards of living and in consumer tastes and changes in the supply structure. Following through the behaviour of successive generations enables us to evaluate the relative importance and the persistence of these evaluations. This analysis shows up the complex role played by the age factor, which in a dated time context, comprises the combination of three related dimensions:

- the moment in the life cycle, which measures the importance of an individual's age in deciding a) which equipment he chooses and b) his needs in terms of mobility;
- the generation (or 'cohort'), which identifies behaviour in relation to membership of a group of individuals belonging to the same age group and therefore sharing the same experience;
- finally, the period (or date), which indicates the influence of the general economic context on the phenomena observed.

The evaluation of the effects of the moment in the life cycle enables us to obtain a curve that is typical of evaluations that may be attributed to age (the typical profile), corresponding to stabilised behaviour. The introduction of effects of generation (generation gaps) goes beyond this static view of balance and helps to set that profile in a long-term perspective. In the case of the equipment of households with durables, this formulation is particularly pertinent, since it enables us to bring out the importance of distribution phenomena related, for example, to changes in ways of thinking, institutional constraints, consumer needs or features of supply. This application may be enlarged to take in behaviour that is quite stable, such as daily mobility in the large urban regions. Finally, consideration of the effects of period measures the importance of factors affecting all individuals or households at the same time. Negligible in the case of short-term imbalances, they are explicitly introduced into the model whenever there are temporal structural drifts unexplained by gaps between the generations (for modal distribution, for example). Where the projections are concerned, a certain long-term stability was integrated in the behavioural patterns of each population group, on the one hand, and in the transport policies, on the other.

The demographic model of long-term projection is in two parts:

- at the base, the projection of the structure for each age of the population enables us to take into account demographic phenomena in the broad sense of the term—that is to say, not only the ageing of the population but also the migratory phenomena which have led to urban sprawl;
- at the heart of the model, the estimation of a typical profile for each age and its evolution in the course of time is envisaged from a simple additive model adjusted by means of variance analysis.

The «Age-Cohort» additive model is based on the postulate that there is a typical profile describing individual patterns of behaviour during the life cycle. The model is written as follows:

$$P(a,k,t) = A(a) + G(k) + e(a,k,t)$$

or:

- $P(a,k,t)$ is an individual characteristic, here a measure of access to the motor car (percentage of persons living in a household possessing a car) or of general mobility (distance travelled per person per day) observed at date t for individuals of age a belonging to generation k (defined by period of birth);
- $A(a)$ is the standard of equipment (or the general mobility) of the generation used as reference at age a ; thus the typical profile is defined in the course of the life cycle;
- $G(k)$ is the gap between the trajectory in equipment (or mobility) of generation k compared to the reference curve; we set $G(k_0) = 0$ for the reference generation k_0 ;
- $e(a,k,t)$ is the term of error of the model.

For the three concentric areas concerned here (Paris, inner suburbs, outer suburbs), we this estimate successively:

- with the help of the Age-Cohort model, the distribution of individuals according to the motorisation of the household to which they belong: 0, 1, 2 cars or more (the latter is rare among elderly people);
- again with the help of the Age-Cohort model and for a distribution crossing area and motorisation, general mobility: number of trips or rather distance covered per person per day.
- modal sharing estimated tendentially for the fifty or so categories obtained by comparing three age groups, sex, motorisation and area of residence.

Ownership of one or more vehicles among Ile-de-France households

Catherine Mangeney
Demographer
IAURIF

Age for age, the probability of an Ile-de-France household owning one or more cars depends on a series of socio-demographic factors, among other things, notably among elderly persons. How can these contrasting phenomena counterbalance each other, when the urban development and transportation policies implemented will be of paramount importance in the tendency for acquiring a second car?

The transit of elderly persons, like that of all individuals, strongly depends on the means of transportation available to them: walking, public transports or a privately-owned car. The proportion of vehicle ownership among households appears to be a key variable of mobility. With the spread of the automobile, vehicle ownership has increased significantly: in 1991 in Ile-de-France, 77% of men between 60-75 in possession of a driving licence and a car were able to use an automobile, compared to 65% in 1983¹. A lesser number of women in the same age bracket had a driving licence, however 60% lived in a household that owned a motorised vehicle, against 46% in 1983. As a result, elderly persons are increasingly using privately-owned cars as a means of transportation². The recent rise in second-car ownership could also ultimately result in behavioural differences regarding the mobility of elderly persons, such as increased mobility and more independence.

Disparities concerning automobile ownership and mobility exist within the very households. They vary not only according to the place of residence, the sex and the type of household³, but also depending on the needs and habits developed during working life. Certain socio-demographic factors have both positive or negative effects on the rate of automobile ownership of today's Ile-de-France households. They help us to better identify the main tendencies toward the widespread ownership of an automobile or a second automobile, as well as those which, on the other hand, may restrict this development among the elderly of tomorrow.

An increasing number of households own several cars

On the whole, today Ile-de-France households are more likely to own an automobile than in the past. A greater number

also own more than one automobile. Nonetheless, such increases did not occur in a homogeneous manner throughout the Ile-de-France region. They were slightly stronger in the outer suburbs, where the proportion of households with more than one vehicle rose from 20% to 28% between 1982 and 1990, compared to 11% and 15% in the inner suburbs. Parisian households, few of which own more than one vehicle, were not really concerned.

Less vehicle ownership among households in densely populated areas

It is not only because households with children are more likely to live in the suburbs that vehicle ownership among them is higher than in the rest of the agglomeration. The location, or rather the density of human activity⁴ in the residential area, has a significant individual effect: considering equal socio-demographic characteristics, a household living in the outer suburbs is more likely to have two cars than a household living the city centre. Traffic and parking problems are primarily encountered in the city centre. This is also the area best served by public transportation, and where a large number of services and facilities are found nearby. Conversely, households in the outer suburbs, which have a low density of human activity, often own one or more cars. Moreover, logistical regressions concerning persons 60 and over reveal that the impact of the place of residency is significant even after retirement. Elderly households living in low-density areas – an increasingly common phenomenon – are more likely to own an automobile than others. During their working life, the automobile was often used to go to work or to the train station. When they reach retirement, they continue to use the car⁵ probably because there are no services nearby nor accessible public transportation. Jean-Loup Madre even goes as far as to mention the “new prisoners of the automobile.” Their increasing ownership of automobiles is attributed to improved health conditions, and developed from habits acquired during working life. This rise is observed among elderly households living in the outer suburbs in response to the distance and sometimes insufficient supply of accessible public transports. As the EGT points out, this tends to show the difference between the means of transport among these elderly persons, and those of Parisians in the same age bracket. The latter are more mobile, and often walk or use public transports as means of transportation. Therefore, the lack of vehicle ownership among this population is expected to stagnate significantly.

Essential daily transit encourages vehicle ownership

Geographical location and accessible public transports are important to the working population, as they require daily transport. A household is more likely to own more than one vehicle, especially if its working members do not work in the community of residence nor in Paris⁶. “Other things being equal,” the probability of a household with several working members owning more than one car increases by 11 points if one of the working members does not work in Paris nor in

the community of residence. This possibility climbs by 22 points if such is the case for several of the working members. This situation is becoming increasingly common in Ile-de-France; the proportion of households with at least one working member who does not work in Paris nor in the community of residence rose from 32% to 40% between 1982 and 1990. Considering the high rate of mobility imposed upon the working population, the development of working women – thus, working couples –, this phenomenon is far from being arrested. In fact, it is expected to climb in the coming years, which could lead to a more widespread ownership of several vehicles by families in certain types of households. Once these households reach retirement, technically they will no longer have obligations regarding their place of work. Does this mean they will give up their second car? Today, this appears to be the solution⁷. Certain factors, however, could work against this phenomenon: increasingly mobile elderly persons who enjoy better health conditions could extend their driving capacities. Moreover, a greater number of them are expected to live in low-populated suburban communities, where a car is often needed for certain purposes. In addition, increased life expectancy will allow couples to live together longer, and a higher number of women will have a driving licence.

(1) And compared to 83% of men between 30-59 in 1991 (67% of women between 30-59 in 1991).

(2) See above. Catherine Mangeney and Jean-Pierre Orfeuil “the mobility of senior citizens in Ile-de-France”

(3) See above. Catherine Mangeney and Jean-Pierre Orfeuil “the mobility of senior citizens in Ile-de-France”

(4) Pour la présentation méthodologique et les résultats des régressions logistiques, voir annexe.

(5) Cf. supra. Jean-Loup Madre “les nouveaux captifs de l'automobile”.

(6) Ce travail n'avait en aucun cas la prétention de permettre de prévoir la probabilité exacte qu'un ménage possède une ou plusieurs voitures selon ses caractéristiques socio-démographiques. Il visait plus à définir les variables à tester, et à s'assurer de la significativité des variables entrées dans le modèle et de la stabilité des coefficients. Cette approche était d'autant plus nécessaire que ce travail s'appuyait sur les données des recensements, qui, si elles sont riches par l'exhaustivité de l'échantillon, sont souvent succinctes sur certaines questions. Elles ne permettent pas l'élaboration de tous les indicateurs qui pourraient expliquer, de manière plus précise, qu'un ménage possède plus qu'un autre une ou plusieurs automobiles. C'est pourquoi, nous présenterons nos résultats non pas en terme de probabilité mais en terme d'écart relatif par rapport à une situation de référence.

(7) The notion of density of human activity (DHA) is widely used in the public transportation sector.

The density of human activity in a community is the total number of jobs and the population of this community, in relation to its surface area. Large green spaces, facilities (i.e., railway networks) as well as rivers and waterways are not taken into account when calculating the surface area of a community.

(8) See above. Catherine Mangeney and Jean-Pierre Orfeuil “the mobility of senior citizens Ile-de-France”

(9) As connections with Paris are better served by public transports, there is less of a need to own a car among persons working in Paris, regardless of their place of residence. However, a car is often necessary for commuting from one suburb to another.

(10) Bodier Marceline, “La voiture : une habitude qui se prend jeune”, Insee Première, n°474, July 1996.

Frequently owners of more than one car, differences are declining among management-level employees

Vehicle ownership is also determined by the number of working members in a household; the more working members in a household, the more likely it will own more than one car. The socio-professional level reflects the strong impact of a household's revenue on vehicle ownership. In 1982 and 1990, the socio-professional level of a household's source person is the factor that illustrated the highest diversity in patterns regarding the ownership of one or more vehicles among Ile-de-France households. The probability of management-level employees owning more than one car is 30 points higher than that of employees or blue-collar workers. The hierarchy between socio-professional levels are still observed even after retirement age; a higher number of former management-level employees own several cars than former employees and blue-collar workers. Nonetheless, between 1982 and 1990, ownership of a second car seems to have been more widespread throughout all social classes, and the differences between social-professional levels declined.

The discriminatory effects of unemployment stem ownership of several automobiles

When one of the source adults of a household (the head of the household or his/her spouse) is unemployed, the probability of the household owning more than one car decreased by 12 points in 1990, compared to 4 points in 1982. Variances in the probability of vehicle ownership also decline among households living in public sector housing and households of foreign nationality. On the other hand, "social difficulties" appear to have less of an impact on the likelihood of a household owning at least one automobile.

Low vehicle ownership among households living in public sector housing may lead to the "confinement" of certain classes of the population. Such is the case of housewives living in large suburban housing projects. Often, the supply of public transports within or near this type of housing is relatively limited. Without the use of a car, these women will have more difficulties in accessing public transports as they grow older; existing lines will either be physically inaccessible (too far from their residence, thus requiring the ability to go up and down stairways, etc.), or not safe enough (a feeling of insecurity in public transports, discouraging women to use them).

Family structures affect the rate of vehicle ownership

The composition of a household also has a significant influence on the number of vehicles owned: 90% of couples with children own a car, and more than one in three own several cars. The proportion is even higher when the children reach the driving age: a couple with two children is 17% more likely to own more than one car if at least one of the children is 18 or over.

In recent years, children tend to remain longer in their parents' home, which increases the likelihood of households owning more than one car. Nonetheless, this tendency is counterbalanced by a simultaneous increase in persons living alone (youths living alone, separated or divorced adults with no children or who do not have custody of their children, or widowed elderly persons). It is very unlikely that such adults have more than one car; in fact, a declining number of them own a car (50% of men and 30% of women respectively).

The likelihood of a single-parent household owning more than one car also depends on the number of children of driving age. The sex of the adult concerned is also a determining factor: a mother raising her children alone is less likely to own one or more cars than a man raising his children alone⁽¹⁾.

Increased life expectancy and life expectancy without disabilities will prolong the duration of life as a couple. It will also alter future perspectives of persons reaching retirement age. These combined phenomena will contribute to the widespread ownership of a vehicle, increased ownership of a second car and a rise in the number of women with driving licences. As a result, a higher proportion of "elderly" persons will own vehicles. A greater number of persons 60 and over living in the suburbs is also anticipated. Furthermore, habits acquired through the years will also have a certain influence. The increase in working couples – notably those who must commute to work on a daily basis – or the growing number of families with whom the children have decided to live longer, are likely to encourage the ownership of several cars. This could have repercussions on elderly households, provided that they do not get rid of their second car upon retirement, as is apparently the case with today's generations. Improved life styles and the greater mobility of pensioners will be determining factors in deciding whether to keep or give up the second car.

On the other hand, other elements restrict the tendency to own a second car: increased unemployment, job instability (if they endure), uncertainty over the purchasing power of future pensioners, a growing number of people living alone and single-parent families (particularly associated with rising divorce rates). Considering that persons living alone are also less likely to own an automobile, one could conclude that the effect of the decreasing rate in vehicle ownership in Ile-de-France will not be completely offset by the growing number of households.

Therefore, age for age, the probability of an Ile-de-France household owning one or more cars depends on a series of socio-demographic factors. In fact, vehicle ownership among the elderly could have a significant impact on their mobility in the face of insufficient, difficult-to-access or even inaccessible public transports. Elderly persons who live in low-populated suburban areas may not even have access to different services or facilities unless they are able to drive an automobile. As "prisoners of the automobile," some more than others, will have the means to maintain a relative autonomy for a long time. Moreover, considering that the automobile is in competition with public transports for relatively long-distance transportation, vehicle ownership among households and the mobility that it provides (or allows for), will depend on the urban development and transportation policies implemented.

(1) "Other things being equal" concerns only those variables included in the regression. As the "revenue" factor is not available, it was not included in the calculation. It may, in part, explain the difference of multiple car ownership among men and women, considering that in the same socio-professional levels, on the average men earn more than women. Furthermore, considering increased vehicle ownership observed also among women, which may partly be a generational effect, this gap could be filled "naturally" by future generations.

'Any action taken to meet the needs of seniors will be of benefit to customers as a whole.'

Marie-Jo Loubière
of the commercial service
of the RATP is in charge
of the senior market.

Les Cahiers: Do seniors represent a high proportion of the customers of the Paris city transport authority (RATP)?

Today seniors (those aged 55 and over) represent 20% of the population of the Ile-de-France, i.e. two million people, 31% of bus users in Paris and 20% of metro users are seniors. Moreover, there are more seniors in Paris and the inner suburbs, where the RATP's transport services are more concentrated. And even if the ageing of the population is likely to be less marked in Paris than elsewhere, seniors will nevertheless represent about 40% of the population of the Ile-de-France by the year 2020. We would therefore be well advised to develop customer loyalty, particularly as older people now tend more and more to use the car.

Les Cahiers: Do seniors use the RATP networks like other users?

Like other users, many seniors use public transport: 66% of those aged 55 and over, compared to 67% for those under 55.

On the other hand, they use the bus more and the RER (regional express network) less. That is because they consider buses safer and friendlier. And buses are, above all, more accessible. Older people can see straight away whether or not they are capable of taking the bus, but the problem is more delicate where the metro is concerned. For example, it is impossible to tell, without going in, whether there are long corridors or whether the escalators are working, and so on. Furthermore, on buses elderly people are reassured by the presence of the driver: they know that the doors are not going to shut on them, that he will see if they happen to fall, and so on. The metro is not so accessible to elderly people. And as seniors get older they tend to use the RATP rail network less and less.

Les Cahiers: What do you know of their expectations?

All our surveys show that seniors expect a great deal where improvements to the services are concerned: their priorities are safety, human presence, accessibility and comfort in the metro and the RER. They want to be able to use the existing networks without having to face too many difficulties. They would also like greater conviviality and more 'activities' (shops, concerts, etc.). Where buses are concerned accessibility is their first concern: problems of stability, standing, finding the right bus, reading the names of the stops, etc.

Seniors also want support in the form of printed matter (brochures, plans, guides) because they like to prepare their trips in advance. They therefore need prior information on the transport services that are available.

Les Cahiers: What action is the RATP taking to meet the needs of seniors?

The RATP is working to improve the quality of the service. Where the bus network is concerned, we know that buses with lower floors are preferable. The RATP now orders only that type of material, so is gradually improving the accessibility of the whole of its bus network. However, having suitable material does not necessarily make the network accessible. Buses must be able to stop at the edge of the pavement (problems of cars parked in the bus lanes, difficulty for the driver of reversing when the stopping place is too short, etc.). Although, for various reasons of accessibility and conviviality, seniors use buses more often than other forms of public transport, they often find the driving too 'rough'. The RATP therefore aims to give its drivers training in 'smoother driving'. As for the metro, we have to do something to improve access, signposting, visual and aural comfort, aesthetic comfort, legibility of plans, etc.

Of course, the processes of renovating infrastructure in the metro and the RER, and providing greater security, accessibility, comfort and conviviality are very costly and also very difficult to implement in the short term. Nevertheless, the RATP is aware that the effort has to be made, particularly as it will be to the advantage of our clientele as a whole. That is a very important point. Indeed, it has to be admitted that the aspirations of the seniors are quite similar to those of the rest of our clientele. The opinions of the elderly reflect those of users in general, so meeting their needs means also satisfying our customers as a whole. Any action taken to make things easier for older people will also be of advantage to other users of the RATP, of all ages. This is the case, for example, with the new 'comfortable reading' plan which has proved popular with all our passengers, not only the seniors.

We must develop strategies to provide quality transport services (accessibility, comfort, modern image) which are in keeping with the encouragements to limit the use of private cars.

In January 1997 the RATP, in association with different partners in the city, also launched, 'les jeudis seniors', which have been very successful. The aim is to give seniors the opportunity to move about within the city.

Les Cahiers: Where fares are concerned, does the RATP intend to introduce special measures with seniors in mind?

Generally speaking, fares and free travel are not the main concerns of older people. The RATP is nevertheless giving thought to the idea of a new price scale that is better adapted to the way older people use public transport, particularly buses.

Indeed, seniors do not use public transport in the same way as other users; the usual fare scales are therefore disadvantageous to them. The example of trips from the suburbs to Paris or the central area is significant: present fares cover tickets for the SNCF and the metro. But older people take the bus rather than the metro, so they have to use another ticket. They are also at a disadvantage where season tickets are concerned: the latter are unsuited to the way they use public transport (a large majority of seniors use separate tickets). But on buses they are again at a disadvantage. Indeed, on the PC and on many suburban lines, travellers have to use at least two tickets. Moreover—and this is also true in Paris—a new ticket has to be used for each bus change. We must therefore try to find more attractive and simpler fare scales which allow for greater freedom in time and space. Mobilis, which was launched in 1997, is a flat-rate pass for occasional users of the services, permitting the use of several modes of transport within the same day. However, special passes such as this have not been as much of a success as we expected. Only 19% of seniors use them and 60% continue to use individual tickets.

The RATP is also studying a project to provide services (access to toilets, for example, portage and accompanying) as well as basic transport.

Les Cahiers: As you have said yourself, action to improve services for older passengers will also be of benefit to passengers as a whole. So why not make these special services available to everyone, rather than reserving them for seniors?

There will be a charge for these services which are designed specially for seniors. It is obvious, however, that everything we can do for seniors will be of benefit to our clientele as a whole: e.g. improving passenger comfort in the buses, making the metro stations more pleasant and more pleasing to the eye, making plans easier to read, better security and safety, greater conviviality, improved access to buses and metro, etc. The opinions of the elderly reflect those of users in general, so meeting their needs means also satisfying our customers as a whole.

(1) A Thursday programme enabling older people to visit exhibitions, museums etc. (e.g., La Cité des Sciences at La Villette, the Palais de la Découverte) at a special price, including fare and entrance fee.

Les Cahiers: Nevertheless, are there not occasionally—for reasons of funding or organisation—different or contradictory stakes between actions in favour of the elderly and those aimed more at other customers? And if that is so, what are the RATP's priorities where those various options are concerned today?

Insofar as it is possible, we must try to aim at all age groups, young and old. Admittedly, today's priority at the RATP is to attract the younger passengers: for the school year 1998-1999 we are launching a youth pass, for example. But I think that, in the medium term, we shall have to change direction and work at the same time on the senior target.

Les Cahiers: Apart from the work on the usual networks (bus, metro, RER), has the RATP any different projects, such as specialised accompanied travel?

There are already a number of services for accompanying and assisting persons with restricted mobility. There is a charge for such services and they are aimed in particular at very old people with very restricted mobility.

The RATP is also beginning to give thought to small unit systems in areas where relatively low density excludes the usual transport lines (for example, systems using appropriate vehicles of the minivan type). But first we have to organise the financing of the service and overcome the reticence to this type of transport of elderly people themselves. Indeed, we have discovered that in all the provincial networks where such accompanying services are offered, elderly people are reticent; they do not readily make use of these services. The picture they have of such transport does not correspond to their self-image: they still feel (and often still are) young and self-sufficient. They do not want to be classed as disabled and they refuse to be pushed into the fringe. But these specialised services are often intended for people who are already very disabled. So they are inappropriate for elderly people as a whole.

That is why we believe it is better, rather than simply aiming at the senior population, to think up services that can be used by everyone and which are also of easy access to the elderly. Moreover, the success of the local transport services that have been set up in communes such as Boulogne-Billancourt and Issy-les-Moulineaux is revealing: these services are used by all because they are intended to be used by all. Older people consider that they are well adapted to their needs. This is not specialised transport, but local

'The SNCF must go improving its rail network's appeal to senior citizens.'

André Mey

SNCF Ile-de-France and
Claire-Lise Galle
SNCF Main Lines

Les Cahiers: What is the position of 'seniors' as users of the services of the SNCF Ile-de-France?

First of all, we must explain what we mean by 'senior', for there is as yet no precise definition of the term. For the Paris city transport authority, the RATP, persons of 55 and over belong to that category, while for SNCF Main Lines, a person is considered 'senior' from the age of 60. Where regional mobility on our network is concerned, the criterion of working life and retirement is much more 'segmenting' than the criterion of age. The majority of train (and RER) journeys in the Ile-de-France, are motivated by work: journeys to and from one's place of work. Indeed, 60% of trips on the commuter trains during the week are trips to and from work, as are 23% of Saturday trips and 13% of Sunday trips.

Furthermore, on a more qualitative level, the elements that form the basis for modal choice are organised or reorganised when there are breaks in the life cycle. Retirement is one of those important moments. During one's working life, one has always used the train or the car as a means of getting to work. But when retirement comes, one reconsiders the validity of one's choice (different schedules and/or destinations) and reassesses one's earlier behaviour. Indeed, repeated use of a particular mode of transport often leads to saturation, giving the 'rival' mode a more advantageous image.

So in using the term 'senior' where transport is concerned we must be aware of the heterogeneity of that section of the population, whose behaviour, needs and expectations can only be analysed by taking into account age, of course, but also professional status (still working or retired) and family status (with children, grandchildren)...

Les Cahiers : That being said, do you know whether seniors, once retired, use or go on using your suburban services, and if so, how many of them do so?

In 1996 we estimated that 31% of 50-64 year-olds and 25% of those aged 64 and over used the suburban train at least once in three months. But it must be noted that such an estimation is fragile because of the overlapping that exists in uses of the different modes

(métro, bus, train) in the Ile-de-France and the mixed exploitation—and attribution by the public—of the RER network. It must therefore be considered as a simple indication, which may be compared to the estimate for the population of the Ile-de-France as a whole (about 40%).

Seniors are less mobile, less 'spontaneously orientated' towards modes of public transport, but they nevertheless represent an important fraction of our clientele. On weekdays they make 12% of the total trips on our network.

Les Cahiers: What do you know about the dissatisfactions and expectations of those seniors where the SNCF's regional network is concerned?

Despite its heterogeneity, a number of trends have been observed in that section of the population. Older people are more sensitive to the bad behaviour that is sometimes observed on trains. More seriously, there are growing feelings of insecurity, which may be explained partly by the fact that seniors tend to use public transport outside peak hours, when such problems are more likely to occur.

On the other hand, seniors on the whole are in greater need of assistance and presence and they express a growing need for stations and trains to be made more accessible.

Such needs are not really specific to them: they express the needs of the population as a whole, but simply with greater acuity.

Les Cahiers: In concrete terms, what action is being taken by the SNCF Ile-de-France?

SNCF has begun to rehabilitate the railway stations and provide more staff and a better information service. An effort is also being made to improve comfort on the trains—e.g. the new two-level train, the M12N, and the great progress that has been made in access to carriages from the platform.

Where fares are concerned, we have developed all-in tickets covering the journey plus entrance to a monument or an amusement park and so on, thus taking into account the fact that older people enjoy family outings, particularly with their grandchildren. The SNCF is studying the possibilities of developing this type of initiative with its partners, which could mean making the train an alternative to the car not only in the traditional sphere in which the two compete—i.e. trips to and from work—but also for leisure activities.

Les Cahiers : Is the SNCF trying rival the car on the main lines, too?

Yes of course. For many of our customers are seniors: they make 15% of all journeys of over 100 km on main line trains and represent 50% of our custom for package tours. They generally have good financial means, a lot of free time and they are relatively expe-

rienced where mobility is concerned.

But seniors are also attracted by air travel and the motor car. Improved health enables them to make longer car journeys. There is therefore strong competition from other modes of transport. Moreover, the 'cultural attraction' of rail travel has fallen strongly. This change, which is worrying for the SNCF, could make us lose what, up to now, has been a loyal clientele, and whose mobility and purchasing power are greatly improving.

Les Cahiers: Is that why you have introduced new fares for seniors?

In April 1998 we created a new set of fares for seniors, known as 'carte senior' and 'tarif découverte senior'. Our aim is to get seniors to try the train at an attractive price with no strings attached and to provide an alternative to the senior citizens' rail pass for those who only take the train once in a while. Behind that was a very ambitious objective: to steal market shares from the motor car. With an immediate reduction of 25% the train can be cheaper than the car, whilst offering greater comfort and relaxation. This should attract new customers to the train.

Seniors will be offered a 'Carte senior' with its many advantages if they leave their car in the garage more often and favour the train for its comfort and quietness. Thanks to this rail pass, travelling becomes easy with a 50 percent discount on main lines in general and a 25 percent discount in any case. More than a simple local rail pass, this card will also allow older people to travel throughout Europe with a 30 percent discount applicable in the 26 neighbouring countries. But the SNCF's actions are not restricted to fares. Indeed, seniors would like access to be improved (portage, movement within the station, etc.), whence the new 'luggage' policy, which came into effect on 26 April 1998 for travellers with railway tickets. Porters take care of the passengers' luggage. There is also the possibility of having luggage delivered from home to home, station to station, or station to home within 24 hours for a fixed price per item of luggage and give a Fr. 200 compensation if it's not done within the time.

The SNCF is thus trying to make the train more attractive to older people. It is also a necessity if the train is to hold its own against the motor car, which is widely used by the over 60s.

Public transport: senior citizens want to keep in touch!

Anne Meyer

Head of research operation and customers department
Union of Public Transport

Recent surveys of the mobility of French people show that more people are using the motor car and fewer, particularly among the elderly, are making use of public transport. One of the best ways to give public transport a new boost is to try and gain a better understanding of the needs and expectations of senior citizens.

Faced with the strong downward trend in the number of people using public transport in most French towns, the transport companies belonging to the Union of Public Transport (UTP) have, for the past few years, been carrying out studies into urban mobility and user requirements. The most recent study focused on 'seniors' (non-working members of the population aged 50+), who are often described as the 'captive clients' of public transport.

Checking the downward trend

The aim of the study⁽¹⁾ was to gain a better understanding of the behaviour, dissatisfactions and needs of older clients, who have been all too often left out of account by public transport services. Indeed, the transport networks have always paid more attention to those travelling daily to and from work. And consequently the service they provide is becoming more and more 'out of phase' with the needs of other passenger categories. **Thus, the services most networks offer older people are strongly marked by the past:** financial assistance in the form of fare reductions or even free travel for persons over 60 or 65, or specific products, such as vehicles specially adapted to persons of limited mobility on certain lines and transport services on request. This sometimes rather simplistic view might well cause more and more older people to drift away from public transport.

By questioning seniors living in four cities varying greatly in size, transport supply and population over the age of 50 (Paris and its inner suburbs, Nancy, Perpignan and Strasbourg), the study endeavoured to identify and understand the behaviour of older people where public transport is concerned. A further survey

carried out among more than 1 000 senior citizens—users or non-users of public transport—living in towns with over 20 000 inhabitants in various parts of France, made it possible to quantify the logics of behaviour with the aim of deciding on the action to be taken by transport companies and setting the themes of that action in order of importance.

Use of public transport depends on past experience

One of the first things we learn is that use of public transport is related to past experience. Senior citizens' reactions to different modes of transport are strongly conditioned by their experiences, from their first impressions (often recounted with emotion) to their present practices. Enabling those who do not use public transport at all and those who use it very little to discover or rediscover it is the real stake if people are to be encouraged to use this means. The senior citizen market thus has great potential: 75% of those interviewed seemed to be ready either to give public transport a try or to diversify their use of public transport. Those firmly against the use of public transport, who stated that nothing could persuade them to travel by that means, represented 25% of those interviewed.

With retirement people tend to change their pattern of mobility

With the various changes in the life cycle—marriage, work, moving house, new job, death of spouse or retirement—modes of travel also change. The move from active life to retirement represents an important change, characterised by different behaviour and even different values. Behaviour becomes less functional and more oriented towards curiosity and human relationships. The values of discovery and relationships with other people and with society are clearly important; in particular, older people are anxious to feel that they are still a part of society. A new balance—usually established during the first five years of retirement—has to be found between activities that are to be maintained (or created) and the freedom resulting from the disappearance of constraints of time and space. The transitional period is easier for women than for men, who are more reluctant to change their way of life and their mode of transport.

Most of those interviewed had not changed their habits where transport was concerned, but 23% now use public transport less or have stopped using it completely (Parisians are clearly ahead in this category). On the other hand, 13% use public transport more often (in this group there are more executives than any other category). The transitional phase, when people call into question their way of life, provides an opportune moment to adopt new practices where public transport is concerned, taking advantage of desires for freedom, discovery, wisdom and economy expressed by the seniors.

For each trip seniors seek the most appropriate means of transport

In their motivations for using different modes of transport, seniors are very sensitive to any means that enables them to conquer time and space, have more freedom and further relationships with other people. Nevertheless, the practices of elderly people seem to be instrumentally rational: their choice depends on comparison of the different possibilities. They choose the mode that is most appropriate for their present needs. The main reasons they put forward for using public transport are the possibility of travelling to several places (33% of those questioned), of travelling fast and more cheaply (28%) and of being free in time and in their movements (15%). The latter also appears as the main reason for not using public transport (42%).

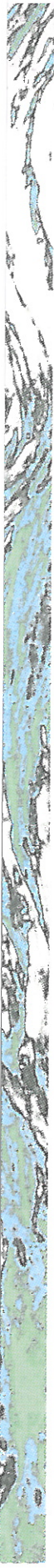
After retirement, elderly people do not have the same needs

The order of importance of our needs is clearly reversed when retirement comes. While functional needs were once preponderant and insufficiently satisfied, waiting and frequency are no longer real problems for older people (with the exception of connections, which are felt to be a constraint). But it is clearly apparent that they need travel to be easy and that they want guidance and help. Likewise, the relational needs of older people have developed and their satisfaction has decreased: they want more security, more human presence in the form of staff. They also want more information and communication in order to make better use of public transport, more help in solving problems and more suggestions of new trips and outings. Other needs that are expressed—cheap fares and value for money—are more easily available in Paris, where there is a wide choice of public transport, than elsewhere.

With age, dissatisfaction of a relational nature becomes more predominant

The intensity of the dissatisfaction expressed by the seniors questioned is directly related to the hierarchy of their needs. Dissatisfaction of a relational nature, to do with lack of communication, unpleasant atmosphere and that inseparable pair incivility-insecurity, becomes more predominant. The low satisfaction rate where security and atmosphere are concerned, and the high percentage of 'don't knows' (30%) show that public transport has a real problem with its image. However, there are also nuances in the responses between users and non-users, the latter always being more negative. Moreover, 16% of those interviewed consider there are risks involved in travelling by

(1) Source: Report by the FIER n°25.- La clientèle des seniors.- UTP (realised by Income International), June 1998.



public transport but they do not mind, and 16% think the atmosphere is not good but they do not mind. More Parisians and suburbanites are included in those percentages.

Seniors also expect better legibility and a better inter-suburban service.

Although almost two-thirds of them consider that travelling by public transport is not complicated, senior citizens expect efforts to be made in terms of legibility and in the explanation of the various transport rules (fares, validity of tickets, connections, and so on).

Functional dissatisfaction tends to be of secondary importance and is essentially expressed on two levels: firstly, the lack and infrequency of services in the suburbs, and particularly between suburbs; secondly, the lack of transport on Sundays and holidays, when senior citizens traditionally tend to go out. Thus 9% of those interviewed complained of the inconvenience of long waits at the stop and 10% feel that servicing is not satisfactory and are bothered by the fact. Where these two aspects are concerned, those who live in Paris and its suburbs are clearly dominant.

On the other hand, fares are considered satisfactory on the whole, but they could be made more attractive for occasional and more flexible use. The price is not really a cause for dissatisfaction, except among the younger seniors (those who have only recently given up work) and among seniors living in Paris (who have special tariffs and even free travel, depending on their resources). They seem to feel that they are being penalised because they pay more now than when they were working (when 50% of their fare was paid by their employer).

How can we make senior citizens want to use public transport?

These surveys lead us to the conclusion that the expectations of senior citizens where public transport is concerned are clearly relational, whereas the solutions put forward by firms and local authorities are clearly functional (improvement of materials, for example). If they wish to attract more older people, the firms must make improvements in security, atmosphere and comfort. Many older people would like to see public transport made more human: it is obvious that staff restrictions in every form of public transport everywhere are the cause of the greatest dissatisfaction. Older people, whether users or non-users, remember the days when staff were present at stops, in stations and corridors and on the platform. We do not need to go back to the days of the good old ticket collector, but it is important to make stations etc. more human. Other possible means of encouraging senior citizens to use public transport are the introduction of new modes of transport and actions to strengthen the

position of public transport vis-à-vis the motor car, in particular by limiting traffic in the centre of towns.

One of the best ways to encourage people, whatever their age—old people, young people, women, occasional users and so on—to make use of public transport is to make an effort to understand them and their needs and expectations and to take all those elements into account in the service provided.

Furthermore, providing a quality service gives senior citizens a choice between the motor car and public transport, a choice between inactivity and mobility... and helps to push old age just a little bit further away.

Making public transport in the Ile-de-France more accessible to elderly people

Danièle Hengoaat and Michel Hermelin
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IAURIF

Inhabitants of the Ile-de-France who are aged 60 and over encounter many obstacles in their access to public transport: this is the principal conclusion drawn from a survey carried out in 1995¹. Measures specific to this age bracket must be taken by public transport providers in order to improve the use of public transport. Otherwise, the use of private cars could grow heavier in coming decades: this trend, if confirmed, will go against any policy aiming to restrict driving by elderly people for reasons of safety.

People aged 60 and over: a mobile population that is on the increase

People aged 60 and over represent 15.7 % of total population in the Ile-de-France. As in all large cities of Europe or North America, the proportion of elderly population is strongly on the increase. However, this population moves around less than other inhabitants in the same area and only makes 10.8% of motorised journeys. Changing life-styles and improved public health will however lead to increased mobility for such people over the next few decades. The elderly population in the Ile-de-France thus forms a not insignificant proportion of people who have reduced mobility and/or a handicap when it comes to using public transport. The global survey on transport in 1991-1992² analysed their movements and demonstrated that a considerable proportion of this population encountered difficulties when using public transport. The appearance of weaknesses of a physical and/or sensory nature linked to the ageing process was the principal cause of this.

% of people encountering difficulties in using the metro-RER-train

	aged 60 to 69	aged 70 and over	together
No difficulty	5 %	2 %	4 %
A single difficulty (minor or major)	10 %	2 %	6 %
Several minor difficulties and no more than one major	29 %	19 %	24 %
Multiple difficulties including at least 2 major	56 %	77 %	66 %
	100 %	100 %	100 %

33% of people in the 60-69 age group encounter at least one major difficulty when using the bus

	aged 60 to 69	aged 70 and over	together
No difficulty	20 %	10 %	15 %
A single difficulty (minor or major)	17 %	12 %	15 %
Several minor difficulties and no more than one major	33 %	26 %	30 %
Multiple difficulties including at least 2 major	30 %	52 %	40 %
	100 %	100 %	100 %
Importance of age categories	54 %	46 %	100 %

N.B. - a minor difficulty corresponds to the answer "that is slightly my case"
- a major difficulty corresponds to the answer "that is exactly my case"

From information collected during the global survey, it was evident that, among people aged 60 and over, two out of three were concerned by a deficiency in terms of motor functions, one out of five in terms of eye-sight or internal functions. It therefore appeared particularly relevant to carry out a special survey looking more thoroughly into the situation of these elderly people: analysis of this population, of its movements and the difficulties that it encounters when using public transport in the Ile-de-France.

Travelling by bus

34% of people aged 60 and over have problems of stability in the bus.

In buses, the main difficulties encountered concerned standing upright: a long wait standing still is distressing especially if one does not know how long the wait will be. In addition, punching the transport ticket, moving around inside the vehicle (especially the preparation for getting off, the need to travel sitting down) also constitute discomforts linked to stability. Getting on and off a bus is only a slight nuisance for many old people (20% of those in the 60-69 age group and 21% for those aged 70 and over). This fact seems to be in apparent contradiction with observations by the French Institute for research on transport and safety (INRETS)³ which recorded that more than half the population had difficulty in going down a 35cm step (the floor height of a bus). The fact that the bus driver waits for the passenger to get on or off tends to somewhat relativize the difficulty for the user. Moreover, the difficulties of reading due to worsening eye-sight are very much felt by people more than 60 years old, whether for reading the name of

the bus-stop or for reading information displayed in the bus shelter or on the stopping posts.

Analysis of the various answers highlights an under-estimation of the difficulties of use. In fact, these appear far more important in reality, when one makes a global analysis of all the answers given by the people who were questioned: the number of those who are in difficulty when using a bus is then higher.

Thus, 70 % of the population aged 60 and over appear to have reduced mobility and/or are handicapped when using the bus. 40 % apparently encounter major difficulties likely to have the consequence of limiting their travelling or cause them to use a private car (for those that still can). It is hardly surprising to note that the population of people having difficulties increases with age: 63 % of the 60-69 age group with 30 % having major difficulties, 78 % of those aged over 70 with 52 % having major difficulties.

Travelling on the metro-RER-train railway systems 71 % of people aged 60 and over have a feeling of insecurity on the metro-RER-train railway systems

The most important difficulties with respect to the railway systems concern, firstly, the feeling of insecurity which is very present among people aged 60 and

(1) This survey, carried out by URBIEI, company at the request of IAURIF, enters the domain of studies conducted by IAURIF at the request of the Ile-de-France Regional Council on the movements of its inhabitants affected by reduced mobility.

(2) see inset on the global survey on transport
(3) this research was the subject of a presentation given in June 1990 to the Ile-de-France regional Economic and Social Committee.

over (71 %) but does not correspond to a specific problem of transport accessibility. Moreover, the difficulty encountered in using automatic ticketing (major difficulty for 61 % of the population aged over 60, relative difficulty for 15 %); this latter phenomenon reveals the need to maintain staffed station ticket offices. In parallel, improvements should be made to facilitate the dialogue between the ticket clerk and the user: 28 % find it difficult to hear the ticket clerk. Other obstacles, of a physical nature, also hamper the progression of elderly people:

- going up stairs (62 % of people have breathing problems and 54 % have difficulty with their lower limbs);
- overlong connection distances (half of the people questioned need to restrict the length of walking that is necessary, which for them reduces the possibility of using most of the inter-network connections).

Whatever the origin of the difficulty (legs or breathing) 67 % of people aged 60 and over find it difficult to get up stairs and for 39 %, the difficulty is major.

For 77 % of those aged 70 and over, getting up stairs is an obstacle

However, the effect of ageing is very present for those aged:

- 60-69, 58 % have difficulties which in 28 % of cases are major;
- 70 and over, 77 % have difficulties, major difficulties in 52 % of cases.

There are many people who have difficulty in going down stairs—moreover, people suffering from this problem rarely have no difficulty in going up (slightly over 1 % and 2 % as regards those aged more than 70 only have difficulty in going down stairs).

49 % of those aged 70 and over find it awkward to get up and down stairs

Among the populations having difficulties going up and down stairs, some also encounter problems in using escalators: more than a quarter find taking escalators difficult—very difficult in 13 % of cases. With regard to those aged over 70, more than a third of the population finds itself in this situation. For these categories of user, the only answer that would facilitate their use of public transport would be the installation of lifts accessible to all.

34 % of those aged 70 and over encounter difficulties in escalators

Other problems of a physical nature only concern, at most, a third of the population: getting on and off SNCF trains at stations without high platforms, getting through the ticket turnstiles. Sensory problems (sight and hearing) basically only have a bearing on being able to hear infor-

The URBIEL survey on the difficulties of travelling in public transport for people aged 60 and over

In order to identify and evaluate the potential difficulties encountered by people aged 60 and over when using public transport systems, URBIEL carried out a survey on 800 people aged 60 and over and having made at least one outing (on foot and/or motorised) on the day of the survey.

These people were questioned on the public highway between 4 and 14 April 1995 at 17 locations in Paris or the three close county suburbs (Hauts-de-Seine, Seine-Saint-Denis, Val-de-Marne).

Most of these locations were chosen because of the proximity of a public transport station and also their attractiveness for elderly people (shops, amenities, markets, etc...).

In order to comprehend the difficulties encountered, the survey consisted of offering a whole series of statements (33 in total) such as for example: "going up stairs makes me out of breath".

The person surveyed could in each case provide three types of answer: "that's exactly my case, that's slightly my case, that's not at all my case".

In addition, one question concerned the use or not of a "shopping trolley" which appeared difficult to use for an elderly person on public transport.

A type "1" answer corresponded to a real difficulty, in relation to the question asked, possibly imposing a restriction on the use of public transport. Several type "1" or "2" answers, by one person alone, would consequently constitute an accumulation of difficulties in using public transport. Such a situation can only lead to non-use or very slight use of public transport (for unavoidable travelling without other possible choice of another means of transport).

mation given by loudspeaker (52 %). Problems with reading information notices or RER or metro platform monitors apparently concern slightly under a third of the people surveyed.

Finally, a third of the people aged 60 and over encounter difficulties with regard to pricing (particularly between RER and metro) or in order to identify the train that they must take.

Analysis of the multiple answers shows that the number of people experiencing difficulty in using the metro-RER-train is higher than if one only looks at a separate analysis of the answers.

More than 90 % of the population aged 60 and over can be considered to have reduced mobility and/or be handicapped when using the metro-RER-train (for those aged 70 and over, this concerns 96 % of the population). For 66 % of them (77 % for those aged 70 and over) the difficulties encountered involve a major limitation in using these means of transport and, for those that can, a certain preference to use the car.

Improving access to public transport for people with reduced mobility and/or a handicap by special measures in terms of accessibility would help to attract the loyalty of this customer base. And this, despite the appearance of difficulties of a physical and/or sensory nature due to the person getting older.

The global survey on transport is a survey study carried out in the Île-de-France after each census. The survey that has been analysed was carried out in 1991-1992 by INSEE with co-financing from the State, the Île-de-France region, the City of Paris, STP (Paris transport association), INSEE (French national institute of economic and statistical information), the SNCF (French national railway company) and the RATP (Paris city transport authority). Some 11,300 households, or 26,000 people over the age of 60 were asked questions on their home life. The questionnaire covered different aspects of travelling: starting point, destination, reason, method, distance, etc.

These measures would enable a parallel increase in the number of journeys by public transport for all those who are currently forced to limit their travelling because of the obstacles they encounter. An improvement in the living conditions of elderly people would be seen, and a certain falling back onto using the private car would be avoided.

La mobilité résidentielle des retraités en périphérie de l'Ile-de-France

Aborder, de façon prospective, les liens entre les perspectives de vieillissement de la population et le fonctionnement du marché du logement dans la région contribue, une nouvelle fois, à mettre en relief la nécessaire distinction entre le passage à la retraite et l'entrée dans la vieillesse. En effet, ces deux moments de la vie, avec les ruptures qu'ils signifient, sont susceptibles d'induire des mobilités résidentielles et des transferts de propriété qui peuvent exercer une influence sur le fonctionnement des marchés immobiliers. C'est sur la base de cette hypothèse générale qu'est organisé ce chapitre.

Partant de là, les questions prospectives sont, pour l'essentiel, tirées du double constat de la forte diffusion de la propriété occupante en

Ile-de-France au cours des trente dernières années et du processus de périurbanisation qui l'a accompagnée. Si l'on y ajoute le fait que la plupart des franciliens de la génération du baby-boom sont nés en Ile-de-France, on peut conclure, sans grand risque d'erreur que, comparés aux jeunes retraités d'hier et d'aujourd'hui, ceux des premières décennies du XXI^e siècle, plus souvent natifs de la région, seront massivement propriétaires de leur résidence principale et habiteront en maison individuelle en deuxième couronne.

C'est de cette hypothèse que découle la première question prospective : quelles conséquences ces changements auront-ils sur l'intensité des mobilités résidentielles au moment de la retraite ?

Retraite et mobilité résidentielle

Les travaux de recherche, devenus classiques, sur les mobilités de retraite des parisiens montraient l'ampleur des migrations réelles ou projetées pendant les années qui suivent le passage à la retraite. Le retour au pays, l'inconfort du logement parisien, le désir de maison individuelle, le refus des nuisances urbaines et le rapprochement familial apparaissent généralement comme les causes principales de ces déménagements conduisant à sortir de l'Île-de-France. Peu à peu, ces motifs perdent leur raison d'être. Les éléments apportés par **Mariette Sagot**, sur la base des derniers recensements et des projections de population régionale, montrent l'ampleur du processus de diffusion de la propriété occupante, principalement sous forme de maisons individuelles, et son corollaire d'accroissement du confort et de l'espace disponible dans le logement. Rappelons, pour accentuer le trait, que les retraités de 1972 enquêtés par **Françoise Cribier** vivaient, en 1970, dans des logements massivement inconfortables (70 % n'avaient pas de salle de bain et la moitié vivait dans une ou deux pièces).

Ces évolutions, qui dessinent les contours d'un cadre de vie nettement amélioré, ou du moins plus conforme aux aspirations résidentielles les plus répandues, s'accompagnent d'une diffusion spatiale, qui permet de prévoir une plus forte croissance du nombre de ménages retraités en grande couronne. L'entrée dans la retraite, correspondant notamment à la réduction du nombre de déplacements contraints vers le centre de l'agglomération, réduira sans doute, au moins dans un premier temps, les inconvénients de ces localisations éloignées. La proximité de la nature, le confort, l'espace rendu disponible par le départ des enfants et la stabilité du statut d'occupation conduiront probablement à un niveau élevé de satisfaction résidentielle qui justifiera une réduction sensible des migrations interrégionales.

L'analyse spatiale développée par **Philippe Louchart** montre bien les conséquences prévisibles de cet accroissement de la stabilité résidentielle lié à la propriété en maison individuelle à la périphérie de l'agglomération parisienne. Le rajeunissement notable, observé entre 1962 et 1990, dans des communes d'urbanisation récente, sous l'effet de politiques de développement de lotissements pavillonnaires pourrait déboucher, à moyen terme, sur un vieillissement homogène, dont les conséquences locales seraient considérables.

Les observations de **Jean-Pierre Lévy** sur la mobilité résidentielle préalable à la retraite dans un département populaire de première couronne comme la Seine-Saint-Denis relativisent ces orientations prospectives. Elles semblent indiquer l'existence, notamment dans les secteurs plus centraux, d'une phase de préparation résidentielle à la retraite, par rapprochement familial ou adaptation des conditions de logement par anticipation des modifications sociales et économiques induites par la retraite.

Cet ensemble d'éléments, qui conduisent à prévoir un net ralentissement de la mobilité résidentielle lors du passage à la retraite, contredit assez largement l'hypothèse économique du cycle de vie. C'est pourquoi il a semblé intéressant, dans le cadre d'une réflexion prospective, de compléter le questionnement sur la mobilité par un examen des tendances parallèles sur la détention et la liquidation du patrimoine immobilier.

(1) Citons en particulier ceux de **Françoise CRIBIER** et de son équipe, portant sur des parisiens nés entre 1906 et 1912 et ceux de **Catherine BONVALET** qui traitent des générations nées entre 1926 et 1935 :

CRIBIER F., DUFFAU M.-L. et KYCH A. (1990) « Histoire résidentielle d'une génération de parisiens nés entre 1906 et 1912 » dans BONVALET C. et FRIBOURG A.-M. *Stratégies résidentielles*, INED - Plan Construction et Architecture, pp. 97 à 106.

BONVALET C. (1990) « Quelques éléments sur la mobilité au cours du cycle de vie » dans BONVALET C. et FRIBOURG A.-M. *Stratégies résidentielles*, INED - Plan Construction et Architecture, pp. 85 à 95.



Retraite et patrimoine immobilier

La diffusion de la propriété occupante a pour corollaire l'accroissement de la part de l'immobilier résidentiel dans le patrimoine des ménages. A ce titre, le logement est l'une des pièces maîtresses de la phase d'accumulation que constitue la vie active, souvent conçue en prévision de la retraite. Le modèle économique du cycle de vie, explicité dans l'article de **Luc Arrondel** et **Bruno Lefèbvre**, postule que cette épargne sera consommée comme substitut des revenus salariaux, après la cessation d'activité professionnelle. En stricte application de ce modèle, le logement acquis devrait être vendu pour financer la retraite, ce qui contredirait très largement les hypothèses énoncées précédemment sur un ralentissement de la mobilité résidentielle. Les éléments avancés par **Luc Arrondel** et **Bruno Lefèbvre** conduisent cependant à nuancer nettement l'application du modèle à la résidence principale : le logement étant consommé par le ménage, ce dernier en tire un service qu'il devrait payer s'il n'était pas propriétaire, ce qui distingue nettement ce type de bien de la plupart des autres actifs patrimoniaux (aussi bien l'immobilier de rapport que les actifs financiers).

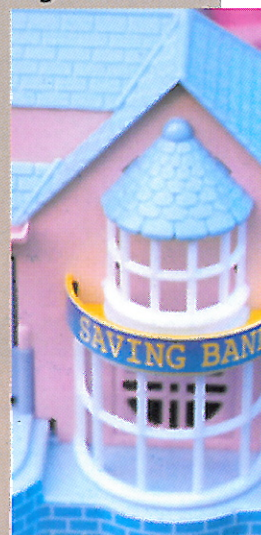
Dans ce cadre, la formule viagère a toutes les apparences de la solution idéale. Elle permet la vente du bien accompagnée d'une rente, tout en préservant la possibilité de jouir du logement. La contribution de **Férial Drosso** explore l'avenir de ce type de vente, probablement peu adapté aux mutations du passage à la retraite, mais sur lequel il faudra revenir lorsque nous évoquerons les âges plus avancés et les perspectives liées à la transmission intergénérationnelle.

Ces remarques soulignent l'intérêt d'une réflexion prospective, qui reste largement à

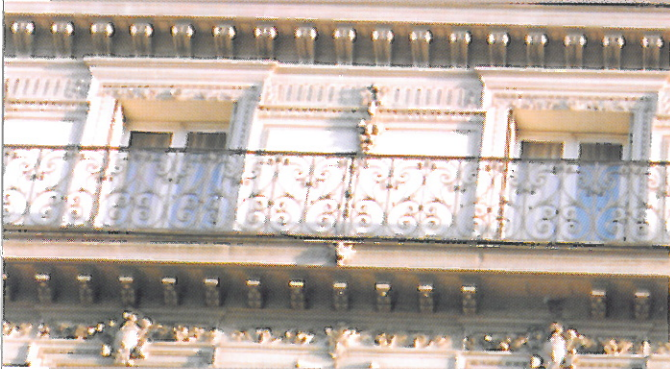
mener, sur le rôle de l'accession à la propriété de la résidence principale comme amortisseur prévisionnel des difficultés attendues des systèmes de retraite, dans un contexte où le niveau des loyers est élevé. Cette réflexion pourrait être étendue, dans des termes différents, à l'investissement dans l'immobilier de rapport, dont le dynamisme retrouvé s'appuie depuis quelques années sur des aides fiscales fortement incitatives ; celui-ci qui pourrait constituer un produit d'épargne retraite dont le développement ne manquerait pas d'avoir des conséquences notables sur les contours de l'offre de logements en Ile-de-France.

Du fait de ses dimensions stabilisatrices, la propriété occupante pourrait constituer un facteur de clivage croissant entre les ménages au moment de la retraite. En effet, si 58 % des ménages franciliens dont la personne de référence était âgée de 60 à 64 ans en 1992 étaient propriétaires de leur résidence principale, les autres sont nettement plus présents dans le parc locatif social (22,5 %) que dans le secteur locatif privé (14 %), c'est à la fois le signe d'une probable stabilité des premiers et d'une diminution des seconds, dont la part décroît nettement avec l'âge. Si l'on exclut les ménages très aisés, le statut d'occupation distinguerait donc, avec une acuité croissante :

- des retraités propriétaire «tirés d'affaire», au moins provisoirement,
- des locataires HLM âgés «assignés à résidence» et vieillissant sur place dans des grands logements rendus durablement indisponibles pour des familles,
- des retraités locataires que la charge financière trop élevée conduira tôt ou tard à quitter la région parisienne.



Ces situations, observées autour de l'âge de la retraite, se préparent pendant les 15 à 20 années qui la précèdent ; d'où l'intérêt prospectif d'une observation attentive des situations résidentielles des ménages à revenus modestes et moyens à partir de 40 à 45 ans. Ces hypothèses convergent dans le sens d'une stabilité croissante au moment de la retraite, sauf pour la dernière des catégories énoncées ci-dessus, dont tout indique que le poids relatif est conduit à baisser. A ce stade de raisonnement, la dimension socio-spatiale de la prospective s'en trouve considérablement facilitée, puisqu'on en tire pour conclusion que la grande majorité des retraités de 2010 sont sans doute déjà en place aujourd'hui. On trouve évidemment des échos de cette remarque dans les chapitres consacrés aux transports, aux modes de vie et aux politiques locales.



A plus long terme, cependant, la perspective pourrait changer si l'on considère la seconde dimension de la problématique du vieillissement, celle de la perte progressive de l'autonomie. Là encore, statut d'occupation, type de logement et localisation résidentielle constituent les fondements des hypothèses prospectives ; ils orientent les réflexions sur le maintien à domicile, le développement des services associés au logement, l'apparition de nouveaux produits immobiliers et la liquidation du patrimoine.

Vieillesse et adaptation des situations résidentielles

Les éléments de réflexion énoncés jusqu'ici, à propos de la retraite, donnaient une place prépondérante à la manifestation de stratégies résidentielles et patrimoniales, visant à préparer une modification prévisible et datée du mode de vie et des sources de revenu. Analysé dans ses relations avec les marchés du logement, le vieillissement individuel dont tous les auteurs confirment la relativité et la progressivité (par opposition au seuil que constitue la retraite), doit être abordé dans des termes différents.

Traditionnellement, les réflexions sur le logement des personnes vieillissantes reposent sur l'alternative : habitat spécialisé / maintien à domicile. La priorité des politiques publiques ayant été, de longue date, de favoriser la seconde option, l'essentiel des efforts a porté sur les moyens de faciliter la vie quotidienne des personnes âgées dans leur logement. **Philippe Dard** et **Danièle Weiller** présentent, dans leurs articles respectifs, quelques pistes d'expérimentation sur le développement de l'offre de service dans le logement social et sur les apports attendus des innovations technologiques. Au-delà des dimensions techniques qu'elles présentent en détail, ces contributions ouvrent un premier débat sur le conflit déjà engagé entre les logiques relevant de l'économie sociale, qui restent dominantes dans certains domaines, et la montée en puissance d'un secteur marchand à l'initiative des sociétés d'assurances et des grands groupes de service. L'assistance au domicile est sans doute un marché d'avenir.

Force est cependant de constater que l'essentiel des expérimentations engagées sur l'aménagement des logements et de leurs abords, la gestion adaptée et les services, ont porté sur le parc collectif (plus particulièrement sur le logement social).



Cette priorité, explicable par les dispositifs administratifs mis en œuvre et les économies d'échelle réalisées, mérite d'être mise en cause à la lumière des contours prévisibles de l'habitat des personnes âgées franciliennes au cours des prochaines décennies. En effet, la prépondérance de la maison individuelle périurbaine change la donne initiale, notamment en augmentant le coût de la fourniture de services à domicile, en multipliant les obstacles à l'accessibilité physique et en renforçant sans doute le sentiment d'insécurité lié à la solitude et à l'isolement. On peut donc s'interroger sur la compatibilité de la maison individuelle avec l'objectif d'un maintien à domicile le plus long possible et avancer l'hypothèse de l'apparition d'un mouvement significatif de retour à la ville, parallèle à l'arrivée de la vieillesse.

L'exemple de la résidence «Habiter ensemble» de Savigny-sur-Orge fournit une illustration intéressante, bien que partielle, de cette hypothèse (**Jean-Claude Driant**). En effet, cette structure non médicalisée, relevant explicitement du logement ordinaire et destinée à des personnes en bonne santé, semble constituer pour ses résidents une

étape résidentielle intermédiaire entre l'indépendance totale, correspondant également à la vie en couple, et l'abandon complet des attributs de l'autonomie. La solitude liée au veuvage, l'éloignement de la famille et les difficultés liées aux particularités de l'habitat individuel sont les principales motivations du déménagement vers ce type de solution. Il est intéressant de souligner alors que la gestionnaire de cette résidence identifie clairement deux sous-populations différenciées par l'âge :

- celle des couples et personnes seules septuagénaires qui développent plutôt une stratégie d'anticipation des difficultés à venir et viennent de leur propre initiative,
- celle des personnes nettement plus âgées, déjà confrontées à l'isolement et aux troubles liés au vieillissement, qui déménagent le plus souvent sous l'injonction de leur famille. Dans ces cas, la dimension stratégique de la démarche s'estompe pour laisser place à la contrainte.

Plus largement, cet exemple suggère de poursuivre la réflexion sur les perspectives de développement d'une offre résidentielle urbaine ciblée sur la clientèle des personnes vieillissantes. L'échec patent des grandes opérations de haut standing lancées pendant les années quatre-vingt par la promotion privée incite à la prudence ; il rappelle notamment la difficulté induite par l'arrivée des handicaps lourds et par la nécessité de mettre en œuvre de mesures coercitives pour que les personnes ayant perdu toute autonomie soient dirigées vers des institutions spécialisées. Ces situations, et les réponses que les gestionnaires sont susceptibles d'y apporter, en concertation avec les autres acteurs de la décision (médecin, famille, services sociaux, institutions), sont difficilement compatibles avec la propriété individuelle du logement occupé ou même avec une gestion locative d'investisseurs personnes physiques.

Vieillesse, dilapidation et transmission du patrimoine immobilier

Si l'on suit l'hypothèse d'un courant de retour vers la ville occasionné, chez les propriétaires de maisons individuelles, par la solitude et l'entrée dans la vieillesse, se pose à nouveau, mais dans des termes différents, la question du devenir du patrimoine immobilier détenu et habité par les personnes âgées. Contrairement à une hospitalisation dont on espère qu'elle sera temporaire, le déménagement vers une résidence spécialisée ou un établissement médicalisé correspond à un changement de logement, généralement considéré comme définitif. Mais il ne s'agit pas ici d'un déménagement ordinaire, puisqu'il correspond à la phase de fin de la vie et que la question du devenir du patrimoine immobilier est alors étroitement liée à celle de la transmission entre les générations. Il est possible, de façon très schématique, d'envisager trois types de démarches :

- la liquidation pure et simple par vente immédiate,
- la vente en viager, qui procure une rente jusqu'au décès,
- le maintien du logement dans le patrimoine.

Chacune a des conséquences différentes sur le niveau des ressources de la personne et surtout sur la transmission de son patrimoine.

Férial Drosso montre que la formule viagère correspond au moins partiellement à une dilapidation, qui a pour conséquence de fournir un revenu qui peut contribuer au paiement du nouveau loyer. La vente immédiate, (l'exemple de la résidence de Savigny-sur-Orge montre que c'est une solution largement majoritaire lors d'un déménagement lié au vieillissement), transforme l'ancienne résidence principale en capital financier, lequel peut produire un revenu et être transmis totalement ou partiellement par donation ou

par héritage. Le maintien dans le patrimoine jusqu'à la fin de la vie débouche sur l'héritage du bien immobilier. **Anne Laferrère** fournit quelques pistes de réflexion sur les conséquences de ce mode de transmission sur le fonctionnement des marchés immobiliers, en examinant le devenir des logements reçus en héritage. La lecture prospective de ces modalités de désaccumulation et de transmission repose sur la conjonction de ces observations avec l'accroissement considérable du nombre de personnes âgées propriétaires de leur résidence principale. Le vieillissement et les disparités spatiales de ses manifestations dans le territoire régional pourraient donner lieu à d'importants mouvements de propriété dans le parc des maisons individuelles, dynamisant ainsi le marché de l'occasion dans les communes périurbaines.



The residential mobility of pensioners on suburbs of the Ile-de-France region

Tackling, in prospective fashion, the links between the population's perspectives of ageing and how the housing market functions in the region helps, once again, to highlight the necessary distinction between reaching retirement age and reaching old age. In fact, these two moments of life, with the breaks that they signify, are likely to lead to residential mobility and transfers of ownership which may have an influence on how the property markets function. It is on the basis of this general hypothesis that this chapter is organised.

Starting from here, the prospective questions are basically drawn from the twofold observation of the heavy spread of property under occupation in the Ile-de-France over the last thirty years and of the process of peripheral urbanisation which accompanied this. If one adds to this the fact that most of the people of the baby boom generation living in the Ile-de-France were also born there, one can conclude, without any great risk of error, that compared with the young pensioners of yesterday and today, those of the first decades of the 21st century, most often natives of the region, will, to a great extent, be owners of their main home and will live in a detached house in the outer suburbs.

It is from this hypothesis that arises the first prospective question of this chapter: what consequences will these changes have on the intensity of residential mobility at the time of retirement?

Retirement and residential mobility

Research work, now classic, of the retirement mobility of people living in the Paris area shows the amplitude of actual and forecast migrations during the years after reaching retirement age. The return to the native country or province, the discomfort of accommodation in Paris, the desire for a detached house, the refusal of urban nuisance and the urge to be closer to family generally appear as the main causes for such moves leading to departure from the Ile-de-France. Little by little, such motives lose their relevance. Information provided by Mariette SAGOT, on the basis of recent censuses and forecasts of regional population, show the amplitude of the spreading process of the property under occupation, principally in the form of detached houses, and its corollary of increased comfort and space available in the accommodation. To highlight this trend, we should remember that the great majority of 1972 pensioners surveyed by Françoise CRIBIER lived, in 1970, in uncomfortable housing (70 % had no bathroom and half lived in one or two rooms).

These changes, which sketch the outline of a significantly improved living environment, or at least in compliance with the most widespread residential aspirations, are accompanied by a spatial distribution, which makes it possible to forecast a higher growth in the number of retired households in the outer suburbs. Reaching retirement age, corresponding in particular to a reduction in the number of journeys required towards the city centre, will no doubt alleviate, at least to start with, the disadvantages of such distant localities. Closeness to nature, comfort, space made available by children leaving home and stability linked to the occupancy status will probably lead to a high degree of residential satisfaction—justifying a substantial reduction in inter-regional migrations.

The spatial analysis developed by Philippe LOUCHART shows clearly the foreseeable consequences of this growth in residential stability linked to the ownership of individual housing on the edge of Paris and its suburbs. The significant rejuvenation, observed between 1962 and 1990, in communes with recent urbanisation, under the effect of policies for the development of housing estates could, in the medium term, result in a homogeneous ageing factor, the local consequences of which would be considerable.

The observations from Jean-Pierre LEVY on residential mobility prior to retirement in a popular district of the inner suburbs such as Seine-Saint-Denis help to relativize these foreseeable orientations. They seem to indicate the existence, particularly in more central sectors, of a phase of residential preparation for retirement, by moving closer to family or by adaptation of housing conditions in advance of social and economic modifications brought about by retirement.

This set of information, leading us to forecast a clear slowing down in residential mobility on reaching retirement age, contradicts fairly extensively the economic hypothesis of life-cycle. This is why it seemed interesting, in the context of a study of what is to come, to complete the questioning on mobility by an examination of the parallel trends on the holding and disposal of property assets.

Retirement and property assets

The spread of property under occupation has a corollary in the growth of the proportion of residential property in the asset base of households. In this respect, housing is one of the cornerstones of the accumulation phase of working life, often acquired in provision for retirement. The economic model of life-cycle, explained in the article by Luc ARRONDEL and Bruno LEFEBVRE, postulates that this saving will be used as a substitute for salary income, after the discontinuance of working life. In strict application of this model, the housing so acquired should be sold in order to finance retirement, which would extensively contradict the hypotheses stated above on a deceleration of residential mobility. The elements put forward by Luc ARRONDEL and Bruno

LEFEBVRE, however, clearly qualify the application of the model to the main home to the extent that, because the housing is used by the household, it provides the latter with a service that it would normally have to pay for if it were not the owner, which evidently distinguishes this type of asset from most other family assets (investment property as well as financial assets).

In this context, selling or mortgaging the property in return for a life annuity has all the appearances of being the ideal solution. It permits the sale of the property accompanied by a life annuity, while preserving the possibility of enjoying the use of the property. The contribution from Ferial DROSSO explores the future of this type of sale—probably little suited to the mutations of transition to retirement, but a point that we should return to when talking about more advanced ages and the perspectives linked to inter-generational transmission.

These observations underline the interest of a prospective reflection, which remains largely to be covered, on the role of accession to ownership of the main home as a provisional shock absorber for the difficulties expected from pension systems, in a context where rents are high. Such reflection could be extended, in different terms, to putting money into investment property, where dynamism has resurfaced in recent years relying on strong tax incentives, and which could constitute a retirement savings product, the development of which would be certain to have significant consequences on the shape of housing offers in the Ile-de-France. As a result of the above, due to its stabilising aspects, the property under occupation could constitute a factor of growing division between households at the time of retirement. In fact, while 58 % of households in the Ile-de-France with a head of family aged between 60 and 64 in 1992 were owners of their main home, the others are clearly more present in the State-owned housing rental sector (22.5 %) than in the private rental sector (14 %), which indicates both a probable stability of the first and a diminution of the second, where the share decreases clearly with age. If we exclude the wealthier households, the status of occupancy would therefore show the following distinctions, with increasing sharpness:

(1) We should mention in particular the work of Françoise CRIBIER and her team, dealing with Parisians born between 1906 and 1912 and of Catherine BONVALET who covers generations born between 1926 and 1935:

CRIBIER F., DUFFAU M.-L. and KYCH A. (1990) « Histoire résidentielle d'une génération de parisiens nés entre 1906 et 1912 » in BONVALET C. and FRIBOURG A.-M. *Stratégies résidentielles*, INED - Plan Construction et Architecture, pp. 97 to 106.

BONVALET C. (1990) « Quelques éléments sur la mobilité au cours du cycle de vie » in BONVALET C. and FRIBOURG A.-M. *Stratégies résidentielles*, INED - Plan Construction et Architecture, pp. 85 to 95.

- Owner pensioners «helped out», at least provisionally,
- Elderly council housing tenants «under house arrest» and growing older in large homes thus made unavailable to families over long periods,
- Tenant pensioners whose excessively high financial charges will sooner or later cause to leave the Paris area.

Such situations, observed around retirement age, are led up to during the preceding 15 to 20 years; hence the prospective interest of careful observation of the residential situations of low to average income households from the age of 40 to 45.

Such hypotheses converge in the direction of a growing stability at the time of retirement, except for the last of the categories mentioned above, where everything indicates that the relative weight is dropping. At this stage of reasoning, the socio-spatial aspect of the forecast is made considerably easier, since one can draw from it the conclusion that the great majority of pensions in 2010 are no doubt already in place today. One evidently finds echoes of this observation in the chapters focusing on transports, daily life, and local policies.

In the longer term, however, the perspective could change if one takes into consideration the second aspect of the problematics of ageing, that of the progressive loss of autonomy. Here again, status of occupancy, type of housing and residential locality constitute the foundations of hypothetical forecasts; they orient reflections towards maintenance at home, development of services associated with housing, appearance of new property products and the disposal of property assets.

Ageing and adaptation of residential situations

The elements for reflection stated up until now, with respect to retirement, gave predominant importance to the expression of residential and property asset strategies, with the aim of drawing up a foreseeable and datable change in life style and sources of income. Analysed in relationship with the housing markets, individual ageing—where all authors confirm its relativity and progressiveness (as opposed to the threshold constituted by retirement)—must be tackled using different terms.

Traditionally, studies on housing for ageing people are based on the alternative: specialised habitat / staying at home. Public policy has long given priority to the second option, putting most effort into finding ways of making daily life easier for elderly people remaining in their homes. Philippe DARD and Danièle WEILLER present, in their respective articles, a number of ways of experimenting on developing the offer of service in State-owned housing and on the anticipated contribution of technological innovations. In addition to the technical aspects which they present in detail, these contributions open a first debate on the conflict already engaged between the logic of welfare eco-

nomy, which remain dominant in certain areas, and the rise to power of a market sector at the initiative of insurance companies and large service groups. Home help is no doubt a market for the future.

It should nevertheless be noted that the basics of experimentation engaged on improvements to housing and their immediate surroundings, on specialised management and services, have focused on public housing (and more particularly on welfare housing). This priority, explainable by the arrangements implemented by the authorities and the economies of scale thus realised, merits to be questioned in the light of the foreseeable outlines of the habitat of elderly people in the Ile-de-France over the next few decades. In fact, the preponderance of the detached house on the periphery of the urban area changes the initial situation, chiefly by increasing the cost of supplying home services, by multiplying the obstacles in terms of physical accessibility and certainly by increasing the feeling of insecurity linked to solitude and isolation. One can therefore query the compatibility of the detached house with the objective of keeping elderly people at home for as long as possible—and thus advance the hypothesis of the emergence of a significant movement back to the city, in parallel with the arrival of old age.

The example of the «Living Together» residential home at Savigny-sur-Orge provides an interesting, although only partial, illustration of this hypothesis. In fact, this non-nursing care structure, explicitly involving ordinary housing and intended for people in good health, seems to constitute for its residents an intermediate residential solution in between total independence, also corresponding to life as a couple, and the complete abandonment of all attributes of independence. Solitude linked to being widowed, far away from families and the difficulties linked to special features of individual habitat are the principal motivations for moving towards this type of solution. It is interesting to note then that the administrator of this residential home clearly identifies two sub-populations that are differentiated by age:

- That of couples and single people in their seventies who prefer to develop a strategy of anticipating future difficulties by coming here on their own initiative,
- That of people who are more elderly, already faced with isolation and troubles linked to ageing, who most frequently move under their family's orders. In such cases, the strategic aspects of the procedure are replaced by constraint.

More generally, this example suggests following reflection on the perspectives of developing an urban residential offer targeting the elderly as customers. The obvious failure of major operations of high standing launched during the eighties by private promotions calls for caution; it brings to mind in particular the difficulty arising from the arrival of serious handicaps and from the necessity of implementing coercive measures for people having lost all independence

to be directed towards specialised institutions. Such situations, and the answers that administrators are likely to provide to them, in consultation with other people involved in the decision (doctor, family, social services, institutions), are not easily compatible with the individual ownership of the housing occupied or even with a rental administration by personal investors.

Ageing, misappropriation and transmission of the property asset

If one follows the hypothesis of a return flow towards the city caused, among owners of individual houses, by solitude and by becoming elderly, the question again arises—although in different terms—of the future of the property asset owned and lived in by elderly people. Unlike hospitalisation, which one hopes will be temporary, the move towards a specialised residential home or a nursing home corresponds to a change of accommodation, generally considered to be final. But this is not an ordinary house move, since it corresponds to the final phase in life and the question of the future of the property asset is then closely linked to that of the transmission between generations. It is possible, in very broad outlines, to envisage three types of procedure:

- Disposal purely and simply by immediate sale,
- Sale in return for a life annuity, which provides an income until death,
- Keeping the accommodation in the heritage.

Each one has different consequences on the level of the person's resources and above all on the transmission of their heritage. Ferial DROSSO shows that the sale for life annuity option corresponds, at least partially, to a misappropriation, which has the consequence of providing an income which can contribute to the payment of the new rent. The immediate sale, which—as seen in the example of the Savigny-sur-Orge residential home—is a largely majority solution at the time of a house move linked to ageing, transforms the former main home into financial capital, which is capable of producing an income and being transmitted in whole or in part as a lifetime gift or inheritance. Keeping it in the asset base until the end of life brings it into the domain of property inheritance. Anne LAFERRERE provides some lines for thought on the consequences of this method of transmission on the functioning of property markets, by examining the future of housing received in inheritance. The prospective reading of such methods of dis-accumulation and transmission is based on the conjunction of these observations with the considerable increase in the number of elderly people who own their main home. Ageing and the spatial disparities of its manifestations in the region, could give rise to significant movements of ownership in the domain of individual houses, thus giving the second-hand market more momentum in communes in the urban periphery.

Large housing units increasingly "immobilised" by future pensioners

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Early in the next century, a greater number of pensioners from the baby boom generation, with better housing conditions than their elders, will, like them, be less inclined to give up their homes. Family demands for collective housing with 2 or more rooms could come up against an insufficient supply of this type of housing.

Efforts taken to improve housing conditions in the 60s had an effect on generations of working populations. Today, it greatly concerns pensioners, and its effects are still being felt in the housing market. Future pensioners from entire post-war generations, who currently live in more spacious housing than their elders, will undoubtedly be less inclined to leave their homes. Based on 1998 and 1992 housing surveys, only one household in ten, in which the person in question is over 65, expressed a wish to change their housing conditions. The increased number of such pensioners, who also have a longer life expectancy, are likely to "immobilise" a portion of the growing number of large housing units in coming years. This could give rise to tensions in this housing segment.

Significant improvement in housing conditions for pensioners

Over the last 30 years, housing has become more spacious, households have decreased and there is more living space per individual. In Ile-de-France, the number of persons per room fell from 1.06 in 1962 to 0.77 in 1990. This is the double effect of smaller households (2.73 to 2.46 persons per household) and larger housing (2.57 to 3.21 rooms per housing unit). As large housing units were constructed, the smaller housing structures that were most unsuitable for living began to disappear. The 80s is characterised by an increase in single units with 4 rooms or more (15.5% of housing in 1982, 19.4% in 1990) to the detriment of small housing (see graph 1).

Pensioners live in larger housing

Improved housing conditions initially benefited working households. However, they are gradually reaching retirement age, which explains the strong improvement in housing conditions observed in the 80s among persons over 65. Compared to 1982, these elderly households are more likely to live in a single house with at least 4 rooms, or collective housing with at least 3 rooms (graph 1).

Although pensioners are less likely to live in large housing than the overall number of households, the gaps are rapidly closing (graph 2). In 1990, 15.2% of them lived in single houses with 4 rooms or more, compared to 19.4% of overall households; 15.2% lived in collective housing with 4 rooms or more, against 19.3% of total households.

Regardless of the type of household (single persons or couples), elderly households actually live in larger spaces than the youngest ones, however these gaps are rapidly filling. In 1990, there were 0.52 persons per room for households in which the person in question was 65 or over, against 0.77 for the total number of households in Ile-de-France. Elderly persons living alone are more likely to live in larger housing. Compared to average couples, elderly couples, of course, commonly live in smaller housing. However, they generally no longer have dependent family members. According to statistics, there are 0.63 persons per room among couples in which the person in question is 65 or over, against 0.87 of all couples in Ile-de-France. The number of elderly persons living alone amounts to 0.39 per room, compared to the 0.45 average.

A decline in small housing units between the 60-80 age bracket

In the 80s, the decline in small collective housing (one or two rooms) essentially concerned persons living alone and couples between 60-79 years of age (graph 3). This does not reflect a particular behaviour in this age bracket; it is attributed to ageing generations who were gradually able to obtain larger housing over the last thirty years. As regards persons living alone, this fall is evidenced by spouses who remain in larger housing after being widowed.

The same can also be observed in single housing units: the decline in 1 to 3-room housing particularly concerns the most elderly. Concurrent to these changes, the rapid growth of large single housing units represents the second most significant development of the 80s. It essentially concerns couples 35 and over. Regarding persons under 55, an increase was specifically observed in housing with 5 rooms or more, and a rise in housing with 4/5-rooms or more was noted among the most elderly. The climb in large single housing units among persons living alone between the ages of 60 and 79 reflects a portion of spouses who remain in their homes after being widowed, and the departure of the children.

Changes in the rate of occupancy at retirement age

Data regarding the developments in the rate of occupancy is more difficult to interpret. Sharp rises were observed among persons over 60 between 1982-90. The share of home owners, which stagnates under the age of 60, increased by 6 points among persons over 60 - 48.9% of home owners 60 and over in 1982, 54.7% in 1990 (graph 4). The number of public housing tenants rose slightly, while that of tenants in the free market dropped significantly. The scale of such developments neither reflects a phenomenon of massive home ownership at retirement age since 1982, nor a generational effect: home ownership has not made such a significant jump in today's generations which are reaching retirement age. Above all, it appears to be the result of the mobility differential based on the rate of occupancy at the time of retirement. This may involve the possible moving of Ile-de-France pensioners to their second home, of which they are owners, or especially, their relocation to the provinces. Households which rent in the free market are more likely to leave the region¹.

These developments particularly concern collective housing, regardless of the size. Of course, the proportion of persons who rent is highest in this type of housing.

The number of home owners starting from the age of 70 drops with age. As they grow older, certain people may sell their homes, wish to manage their estate, part with property that is too expensive or pay for entering a retirement home. Nonetheless, today it is difficult to make a distinction between age-related effects and a simple generational effect. Considering the spread of home ownership in recent years, the generations reaching retirement age are more likely to be home owners than their elders. These very difficulties demonstrate the drop in the occupancy rate of large housing as persons grow older.

A greater number of future pensioners will have better housing than their elders

Twenty years from now, the number of pensioners will have increased and will enjoy better housing than today's retired population. In 1990, the majority of this population was between 40 and 65 and already lived in much bigger housing than their elders. In 1990, 26.8% of hou-

(1) In 1990, 53,780 households had completely disappeared since 1982 among the generations that reached the ages of 60-64 (16%). This figure covers the relocation of 51,230 Ile-de-France households to the provinces, the arrival of 4,680 households from the provinces and variations associated with foreign exchanges and mortality. 55% of the 53,780 disappearances concerns households which rent in the free market. In fact, this rate concerns one in five households in this age bracket.

seholds in which the person in question was between 40 and 65 lived in single housing units with 4 rooms or more, compared to 15.4% of households in which the person in question was between 65 and 90. By contrast, this number was significantly lower in collective housing with one or two rooms (18.5% against 29.6% respectively). Improvements in housing conditions among these generations seem irreversible.

Nearly one retired household in two will be living in housing units with at least 4 rooms by 2015

An evaluation was carried out to determine how many and what types of housing would be "immobilised" by future Ile-de-France pensioners. Various factors were taken into consideration, such as shifts in the population (ageing of entire baby boom generations), in life styles (higher divorce rates, increased life expectancy which enables couples to live together longer, less cohabitation of elderly persons in their children's homes) and housing occupancy rates of various households according to the type (single units, collective housing, other) and size of housing.

An on-going improvement of housing conditions for pensioners was estimated according to 1982-1990 trends. Based on these tendencies, nearly one in two households will live in a housing unit with four rooms or more, compared to less than one in three in 1990. An estimated 23.2% of households between the ages of 65-89 will live in a single housing unit with four rooms or more by 2015 (15.4% in 1990) and 16.5% in small collective housing with one or two rooms (29.6% in 1990). These housing conditions closely resemble those of households in 1990, when the person in question was between the ages of 40 and 65, in other words, the future pensioners of 2015.

Increased ownership of large housing early in the 21st century

Changing life styles are expected to have only a slight impact on housing occupied by pensioners in 2015. Households with couples should increase slightly after 65, however beyond 75 there will still be a large majority of persons living alone. On the other hand, demographic effects and improved housing conditions of future pensioners will play a decisive role (see chart). By 2005, the number of large housing units occupied by pensioners 60 and over should increase as steadily as the last ten years (+7,100 single houses with 4 rooms or more; +10,200 collective housing with three rooms or more).

Accelerated growth is expected after 2005. Between 2005 and 2012, occupancy of individual houses with four rooms or more is expected to increase to a rate of 12,000 annually, while that of collective housing with three rooms or more will reach an estimated 17,500 per year. A steadily decreasing number of households are expected to leave small collective housing (an average of -1,600

per year between 1995-2015, compared to -6,000 per year between 1982-1990). However, the population explosion should partly offset the effect of a massive decline of this type of housing among pensioners.

Moreover, the proportion of retired households 60 and over which occupied 184,000 individual houses with four rooms or more in 1990, could increase to approximately 395,000 by 2015. This would represent nearly half of the housing sector in 1990 (822,000 housing units). In 1990, pensioners occupied 421,000 collective housing with three rooms or more of a total 1,745,000 housing units, and this number could climb to 730,000 by 2015.

All things considered, the immobilisation of large housing will not necessarily give rise to tensions in this housing segment. It all depends on the number and types of households in other age brackets.

Tensions may arise concerning collective housing with three rooms or more

Should the population increase in Ile-de-France continue to decline, it should help relieve tensions in the large housing sector. The annual rise in the number of households in Ile-de-France is expected to be between +27,000 and +37,000 between 1995 and 2015, which represents maximum development according to growth rates observed over the last twenty years (+37,000).

Compared to the period between 1982-1990, a slowing down in the "demand" for large single housing is anticipated primarily due to the succession of decreasing numbers of working-age generations. The expected fall will be all the more significant, especially since the expansion of the peri-urban network shall be better contained. By contrast, the "demand" for collective housing with three rooms or more should remain strong (the unsettled nature of families encourages the development of collective housing) in the absence of the following phenomena: a significant population decrease in Ile-de-France (11.8 million inhabitants in 2015); longer - even gradual - cohabitation of youths in their parents' home; and the continuation of peri-urbanisation at the current rate.

According to surveys conducted among households who wish to move, a decline was observed in the number of persons who would like to be home owners (47.7% in 1984, 51.6% in 1988 and 47% in 1992). There was also a drop in the wish to live in a single house (36.7%, 34.1% and 33.4% respectively). Even the slightest inclination toward home ownership was associated with financial difficulties encountered by households. These are the premises of a shift in the demand for large single housing to collective housing, especially if economic activity remains sluggish. Moreover, prolonged cohabitation of youths in their parents' home is likely to end, just as extended schooling. These two phenomena are closely related: between 1982 and 1995, cohabitation in the parents' home and extended schooling occurred at a rate of one month per year in Ile-de-France. This halt gives rise to a stronger demand for moderate-sized collective housing.

An increased number of pensioners will be living in the outer suburbs

The geographic location of households in which the person in question was between the ages of 40 and 64 in 1990, gives a good idea of the residential sites of future pensioners in 2015. In twenty-five years, they will be between 65 and 89. In all likelihood, their numbers will amount to 330,000 more households than their elders in the same age bracket in 1990. The map shows a spatial assessment of the rise in the number of retired households, assuming that future pensioners will spread within the region like households between 40-64 in 1990. With the primary exception of communities strongly affected by ageing⁽²⁾ (western districts of Paris, Neuilly, Saint-Mandé, Vincennes and Fontainebleau), a widespread increase in the number of retired households is expected. The highest growth is anticipated in the outer suburbs (from +60% in Seine-et-Marne to +90% in Essonne). Rises in the inner suburbs should be closer to the regional average (+40%). However, a more significant increase is expected in Seine-Saint-Denis (+60%), with slower growth in Hauts-de-Seine (+30%). In Paris, the proportion of retired households should remain steady (+5%), with strong disparities, however, between declining numbers in the west, and sharp increases in the east.

(2) For further details, see the study conducted by Sagot, M.: Perspectives de ménages et de logements en Ile-de-France à l'horizon 2015. Laurif, January 1997.

(3) see aforementioned study.

(4) see P. Louchart, chapter 1

Management of housing and residential services: Which technological innovations and which new services?

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In all European countries, social and political concerns about the ageing of the population are not new. In France, since the 1962 Laroque report, all institutions and organisations concerned with the ageing of the population have shared the same idea: to leave behind notions of assistance, to give a place in society to elderly people, to start up a global project for insertion. Thus, the objective of enabling the elderly to remain at home and in their chosen environment has sustained and is still sustaining building programmes concerned with the living conditions of elderly people and the services given to them.

The objectives are still the same:

- Ethical, related to respect of the integrity of the person,
- Social, related to maintaining inter-generation links and social cohesion,
- Economic, because of the increasing costs of medicalised structures and the interest of keeping older people in the consumer-circuits as long as possible.

The biggest changes in these last ten years undoubtedly concern the definition of technical and organisational means through:

- The humanising of hospices and the emergence of small accommodation structures, which are not highly medicalised and which are open on social and urban life. In this way we have a continuum of solutions from standard accommodation to medicalised structures,

- The development of data and communication technologies serving as new supports to provision of services in standard accommodation.

This communication concerns the second point—Which technical innovations and which new services in standard housing?

The elderly: an argument in favour of technical innovation policies in housing

The degree of social and political preoccupations linked with the ageing of the population makes the theme «elderly people» an excellent argument for pushing forward initiatives and legitimating innovative public action programmes.

At the European level, the COST and TIDE programmes are indeed evidence of this technological infatuation and of the determined search for links between the industrial promotion of the new Information/Communication Techniques and the clientele of elderly people. In France, several public programmes have also focused on the search for technological applications for housing management and the provision of residential services. Although these programmes concerned the ensemble of the resident population, they always mentioned a promotional argument for the question of aid in the daily life of elderly people.

- What are the relations between technical innovations and renewal of services?
- What place is given to the needs of elderly people in the implementation and development of these techniques and new services?
- Do elderly people constitute a population with particular attitudes towards technical and social innovations?

We shall try to reply to these questions from the standpoint of experiments developed in France. They enable us to construct a general framework of reflection within which we can describe the paradoxical relations which are developing between technical and social innovations and to question the real place held by older people in the renewal of residential services, and more widely, in society.

Techniques and services

Sliding shutters, detection of falls, tele-alarm, tele-assistance, «hands-free» telephone, ordering of meals by remote control, tele-diagnosis, etc.: it would take a long time to draw up a list of the recent more or less experimental applications of information and telecommunications systems to the conception of new products and services aimed primarily (but not exclusively) at a clientele of elderly or handicapped people. We can present the applications of information technologies in four categories:

- Adaptation of accommodation: to reduce manipulations and domestic risks, through remote control and automatic functions,
- Equipping of buildings: to improve security of access and to develop means of telecommunication between inhabitants and with the caretakers of the block,
- Access from the accommodation to external assistance, care and security services, through systems of communication,
- The co-ordination of services between themselves and around the individual, through systems of interconnected information.

The first two categories of innovation concern more particularly the habitation (apartment unit and apartment block). They are characterised by technical innovations used directly by the inhabitants.

The last two categories of innovation (home-automation and the platforms of services) concern more particularly the provision and organisation of external services. They are characterised more by technical innovations used especially by service providers. Thus, we shall analyse in succession two major types of innovations:

- Home-automation, or domotics: the combination of new technologies installed in apartments and in apartment blocks to bring more comfort and security to the inhabitants.
- Service platforms: co-ordination of different residential services from a single reception desk, virtual or real, to help the inhabitants in their daily lives.

A comparative analysis of these two types of innovation gives us a better understanding of the complexity of the relations:

- Between technical development and social changes in the management of housing and the provision of residential services,
- Between the different service providers, public and private, in the development of the concept of public service,
- Between the different elements of the population, according to age and style of life.

We hope that this framework of reflection can be enriched by various accounts of experience from other European countries and that it can be a background for constructive debate between the different organisations and professions concerned by these questions.

Innovation through technology: Domotics

«Domotics» is a concept invented in 1985 to designate technical systems installed in apartments and apartment blocks in order to improve comfort, security, and communication for the inhabitants.

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These technical systems were not conceived and tested only for elderly people. On the contrary, the idea was that they could interest all social levels as a fact of progress and modernisation of daily life. Elderly people however served as a major commercial argument to legitimate these technical developments through focusing on two aspects:

- Security: to check access to apartments, to reduce domestic risks, etc.,
- Automation: to reduce manipulations, to facilitate the use of equipment, etc.

We shall consider first the domotised home and then the domotised apartment building.

The domotised home

Between 1998 and 1990, the first experiments concerned accommodation (individual house or apartment). Many manufacturers proposed complete domotic systems, multifunctional and equipped with a range of sensors, probes, and regulators. Accommodation organisations equipped apartments. Families came to live there.

It was a failure. A technical failure, because the systems functioned badly; and also an economic failure, because they were expensive; but a social failure above all—because most of the users refused to live in automated accommodation and to see their daily rites, their personal and family habits subordinated to the norms of technical function.

This comprehensive failure with tenants did not prevent further experiments being carried out with elderly people to make it easier for them to continue living in their own homes. This was based on the idea that elderly people, affected progressively by ageing, have specific needs and that domotics could be a useful technical support when faced with certain handicaps. These experiments too were a failure because elderly people refused this stigma of age and did not like their lives being made conspicuous by technology.

Only in more or less medicalised accommodation structures are certain domotics resources gradually finding a favourable welcome, because their use is supported by home-help and medical care personnel with whom elderly people are in daily contact. In this case, technology is taking its place in daily human relationships and is used especially by the professionals who supply the services.

These observations require four comments:

- The domotised apartment, automated and multifunctional, does not receive a favourable welcome, whatever the social levels and the age brackets,
- Older people are not fundamentally different from other generations,
- For a new technique to be accepted by elderly

people, it is important that it is already commonplace and in circulation in society in general,

- The only real differences between the generations concern the frequency of use of technical systems, according to the interest one may have in them and the personnel usefulness that they present.

These observations make the case for technical innovations «for everyone», suitable to be used functionally and symbolically by each person, whatever his age bracket or his social category. This is what has been tested with the domotised apartment building.

The domotised apartment building

As from 1990, the French authorities and the HLM organisation (Habitation à Loyer Modéré—subsidised housing) started up programmes to equip residential apartment buildings: collective domotics. The main application of collective domotics is to make buildings secure (monitoring of entrances, telesurveillance and videosurveillance) to remote monitoring and management of the heating and water networks, etc. and to develop communication between the residents and with the management staff, mainly the caretakers of the buildings.

In these experiments², the objective is to propose technical means of control, surveillance, and communication valid for all, able to satisfy each person in his private life and to improve social cohesion within the residential community.

So there was no step in the technical conception which was aimed at singling out elderly people. At most, elderly people served again as an important argument to gain the agreement of the residents for the buildings to be equipped with collective domotics. This argument however, was less about age than about the psychological and social vulnerability of some of the residents in relation to outside aggressions, or damage and other nuisances attributed to «young people».

Although designed «for everybody», these techniques when applied show that they do present the same interest for everyone and that older people have certain characteristics—which however are not specific to them. To illustrate this fact, we shall take two examples: control of access and video surveillance.

(2) 10,000 accommodation units in France are today equipped with a «Community Domotics Interface» (Interface Domotique Collective), and in 1997 the authorities are starting up a new development programme on the «Réseaux Multi-Services à l'Habitat» («Multi-service Networks for Housing»).

(3) Philippe Dard, Charles Laumonier, Philippe Malein, Yves Toussaint, «Télesurveillance et gestion de l'habitat public» (Telesurveillance and management of public housing), Cahiers du CSTB No. 2924, December 1996: Paris.

- Control of access. Two systems are combined—doors with a digital code or a magnetic badge and an interphone. While the interphone, which is a telephone for the building, gives no problem to anybody, on the other hand, the door-code raises difficulties, especially for the elderly, who forget the code or who do not manage to direct the magnetic badge correctly to open the entrance door of the building. However, this difficulty also exists for very young children, which limits their autonomy in moving between the apartment and the garden.

Thus, the door-code can raise practical problems in its use by older people, though not only for them, but this can strengthen feelings of social exclusion and loss of autonomy for these people.

- Videosurveillance. Certain buildings have been equipped with cameras making it possible to see the entrance of the building at any moment of the day or night—the images being displayed on the TV set of each apartment. We have called this shared videosurveillance «co-surveillance», to underline the fact that the whole community of residents is thus in a situation where they can monitor certain collective areas of the building.³ Globally, our observations have shown that this videosurveillance was able to play its part in improving community life—less because of the social control it allows than by the image which it gives of daily life, the TV set becoming a sort of open «window» on to the life of the building (and at the same time a support for a potential local television programme).

All residents however do not have the same opinion of this video surveillance, nor do they use it in the same way. The most in favour are the people who spend a lot of time in their apartments, whose lives are sedentary in large part and who feel alone: retired people, including the elderly, but also the unemployed. On the other hand, a proportion of active people, especially single people see in videosurveillance an attack on their private life.

Thus, shared videosurveillance does not pose practical problems of usage, but raises problems of the meaning of its use. It presents more interest for people who are socially fragile and sedentary, for whom this technique helps reduce feelings of isolation and social exclusion.

These two contrasting examples, one on checking of access to buildings, the other on videosurveillance of entrances, lead to two observations:

- Techniques designed for everybody and generally well-accepted, do not have the same usefulness for all:

=> Certain techniques pose practical problems of usage to older people but not only to them.

=> Certain techniques are better accepted by older people, though not only by them, because they make it possible to implement personal habits which create a link with social life in accordance with certain characteristics and constraints proper to the life situations of each person.

- The central question regarding technical innovations is less of a functional than a social nature: on what conditions do the new technical systems support feelings of identity and do they favour relationships with the world and with others? Faced with this question, elderly people can present particularities, it is true, but they are not alone in this case.

These findings show the difficulty in technical innovation and the risk that exists of considering that the elderly form a social category apart. They also show that the relationship with technology is not solely a dual relation man-machine but that it has its place and its meaning through relationships with others, which it either facilitates or hinders.

In life in an apartment building, this relation to others is not only centred on the neighbours or people who are passing through. It is also structured by the people who manage the building on a daily basis, who ensure the maintenance, care-taking and all other everyday services.

In this area, our observations have shown the importance of the rôle of caretaker and how the linking of a physical presence nearby with new tools for communication with the residents could enrich his rôle as a mediator and social regulator:

- => Through the transmission of messages and information on the tenants' television screens,
- => Through the redirection of certain private alarms to his accommodation in the case of break-in or of an individual being unwell.

In this way, we see in domotised apartment buildings a development of the rôle of caretaker into mediator and social regulator, with access to external services that certain residents could need in an emergency.

These external services—assistance, vigilance, care—are also the object of new technological developments, in the framework however of an approach to innovation which is different from Domotics.

Innovation through services: service platforms

The term «Service platform» designates a place, virtual or real, where an individual can find a single interlocutor able to bring a reply to most of

the problems of everyday life and where he can get a personalised reply to his/her requests. This concept, already widely implemented by commercial services (central purchasing offices and travel agents) and by insurance companies (tele-assistance) has been taken up in the nineties by housing groups, working in the HLM organisation to facilitate tenants' access to residential services, public or private. From here several initiatives have been developed around the big service providers and actors in the housing field.

Service platforms were not designed exclusively for the elderly, any more than Domotics systems were. However, as in the case of Domotics, elderly people constituted a political argument and a priority commercial target, the notion of «service platform» putting the accent on two aspects:

- The co-ordination of different services through a single interlocutor (virtual reception desk),
- Help with everyday life in one's own home in the framework of a personalised local relationship.

We shall now consider successively two big categories of service platforms: multi-service listening platforms and service centres (House of Services).

The multi-service listening platform: a virtual reception desk

The first multi-service listening platforms were created around 1990, on the initiative of big nationally-known service operators. This followed:

- The observation of certain insufficiencies in small tele-assistance structures created locally on the initiative of associations or local communities. Very numerous, without economic means, not very professional, they did not manage to increase their audience and to respond to the diversity of problems put by their subscribers,
- The idea of a potential market of home services which could be organised and structured by creating bridges between private and public services and in this way developing the notion of «public service» towards competitive sectors.

Thus, for example, the MAIF (the mutual insurance company of state education personnel) created a listening platform based in Niort—the Sérénia—and the Lyonnaise des Eaux (a private operator of urban services) set up another platform of services based in Paris—Domical—which was bought recently by the Garantie Assistance company (a subsidiary of the insurance and providence group Henner).

Although they have different activities, (the Sérénia is aimed at its policy-holders and the local communities, while Domical is intended especially for housing groups), these two platforms have points of convergence which are found in other platforms in the course of creation:

- A listening centre, highly equipped with data processing and communication tools and bringing together medical, social, legal and technical skills together with everyday information,
- The capacity to receive all types of call, emergency calls or routine requests for help and either to treat them directly or to redirect them to specialised services,
- Identification for each subscriber of a network of local services (health, social, technical) and of a network of contacts who can be mobilised on demand,
- The definition of quality charters and the standardisation of the services rendered,
- A follow-up of the services supplied to the individual.

In this way would be developed the new job of polyvalent tele-assistant capable of responding to all types of emergency (health or technical), to requests for information, to requests for psychological support, etc. From among the first things we can learn from these developing service offers, we shall underline two aspects, one concerned with the building of these networks of proximity-focused services, the other on the place of elderly people:

Resistance from local proximity-focused services. To organise a network of proximity services around an individual requires shared interest and co-operation between services with different skills and cultures. In consequence strong resistance is observed on the part of local health and social services and from local associations to join in partnership with these listening platforms and to set up links between the private and public sectors of intervention. This resistance is also reinforced by the fear of being driven by these big listening platforms and of losing some of their control and autonomy over their respective fields of action.

The place of elderly people. Initially designed to respond in priority to situations in the lives of older people, these listening platforms have quickly discovered that the services they propose can interest other people and that an extension of their clientele can consolidate the economic situation of the whole structure.⁴ At the same time, the services given could become cost-effective through developing the capacity to deal with emergencies, to respond to simple requests for information and through limiting time-consuming services such as chatlines and psychological support.

Can the search to industrialise residential services through multi-service listening platforms functioning as a virtual reception desk make it easier to take into account the personalised needs for informal support and relationships? Can it awaken active interest on the part of local health and social services? That is an open question, all the more because other initiatives are seeing daylight, such as the House of Services.

The House of Services (Services Centre): a real reception desk

The House of Services is a new concept aimed at setting up a real, physical place, which will be accessible to everyone and where each citizen from the area can find answers to various problems of daily life. This concept came about from the reflections of housing groups, local communities, and local public services on the conditions making it possible:

- To bring urban services closer to sub-urban residential areas,
- To help develop the notion of public service, by creating new relationships with commercial services,
- To bring about the creation of local jobs.

At the moment five House of Services are under construction to test this concept and to give it an operational content. The idea is, in a single location, to facilitate access to traditional public services (health, social, legal, educational, administrative etc.) and access to private services covering in part these same fields of activity whilst including in addition businesses and companies (work at home, maintenance, servicing, leisure etc.). This leads to:

- Rethink the notions of social usefulness and community interest,
- Look for operative forms of co-operation and mutual participation between public and private actors,
- Build new relations between the market and non-market economies.

Virtual reception desk and real reception desk: local vs. networked presence...

«Listening platform» and «House of Services» are recent experimental concepts, still too developmental to judge their future. To compare them pre-supposes somewhat speculative hypotheses. Let us consider in succession what brings them together and what differentiates them.

«Listening platforms» and «House of Services» have in common:

- Researching, from a single reception desk, providers of local personalised services of assistance in daily life

- Addressing themselves to the largest population possible and combining market and non-market services.
- Looking for new understandings of the notions of public and community interest and thus to induce an evolution of the concept of public service. «Listening platforms» and «House of Services» differ:
- On the one hand from the big nationally-known groups, who are trying to construct a general economy of help-services to the individual, offering logistics support, putting individuals in relation with services and often finding themselves in competition in the market of local communities and services.
- On the other hand from local initiatives seeking to set up a point of access to services in the local districts themselves, with a capacity to intervene on the municipal level.

The virtual reception desk and the real desk are not basically very different and one can foresee functional links and complementarities between these two processes:

- Because the logistics of the virtual reception desk used as a «Listening platform» can also support the functioning of the real «House of Services» desk,
- Because one can foresee a progressive development of the «Service Houses» towards a hybrid real/virtual reception desk, to cover a urban zone wider than its district of implantation and to be able to respond 24 hours a day to requests from city-dwellers.

The development of functional links between «Listening platform» and «House of Services» will only be possible if the two entities share the same values and have the same understanding of the notion of service in the public interest and if the economic and professional interests of all are safeguarded. At present we are seeing connections between services offered by local associations and certain Listening platforms linked to para-public mutual insurance companies, while lively opposition is being expressed towards certain platforms linked to private operators.

Some thoughts on future directions

These experiences of Domotics, both individual and collective, and of service platforms, with virtual and real desks are too recent and still too much in the process of development to make firm conclusions. One can however draw from them some reflections on future directions:

- That innovation concerns technology or services, the administrative category «elderly people» is not operative, and does not constitute a base to build coherent action. Analysis of the

relations between ageing, technologies and services must be resituated in a global vision of social developments and be linked to the expectations or the needs of individuals, whatever their age or their way of life.

- The interactions between technical field and services field are constant and close. Thus, domotics enables the rôle of caretaker of a building to develop; the mastering of information and telecommunications systems has led to the appearance of listening platforms. Soon local services will lean heavily on the possibilities opened up by Internet and micro-computing technology.
- Hybrid forms of real and virtual reception desks will develop, the big listening platforms depending on local sub-branches while «Service Houses» will offer networked services, the two initiatives setting up links between themselves.
- Social, economic and political developments make it necessary to reformulate the concepts of services in the public and collective interest. The frontiers between private and public, market and non-market, are shifting and opening up an area of uncertainty, as much on service providers' ways of co-operation as on general conditions of economic functioning.
- The question of this uncertainty should be treated essentially at a local level and with local actors, according to their capacity to co-operate, to enter into processes of shared interest and to put means in common, whilst at the same time strengthening their respective professional identities. In this way different forms of organisation of services to the individual and proximity services will develop on territories with unclear and changing contours; whereas elsewhere political and professional blockages will persist.
- The disparities that one can foresee between zones where access to proximity services is facilitated and the underserved zones will activate certain strategies for residential implantation of households and will contribute to creating new population configurations subject to the double action of local policies and individual initiatives. It is probable that in this process older people may find a privileged place, less because of their age than because of their social milieu and economic situation.

(4) These developments are facilitated by recent legislative and statutory changes.

Keeping the elderly in their preferred normal-life places: The example of the «Habitat-Services» local plans

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A number of public experiments have been undertaken in France with the aim of supporting the autonomy of elderly people and creating the kind of housing and services adapted to their needs. An example is the «Habitat-Services» initiative of the Union Nationale des Organismes d'HLM (the national union of public housing organisations), which helps elderly people continue to live in their own homes and delays their premature move into old peoples' institutions which are often distant and inadequate. More important, it enables them to retain their autonomy and their place in society.

A continuum of housing solutions to support the autonomy of the elderly

All these measures have one point in common: to define a field of action in partnership aimed at understanding and effectively responding to the needs of elderly people.

Such measures can focus on:

- Adapting housing and their surroundings,
- Improving the urban environment,
- Providing health and social services at home,
- Creating temporary or permanent homes nearby.

Whatever the case in question, it is always necessary, with a view to making the city more «friendly», to ensure interaction between the decision-making levels and the services (housing, health and social) which are responsible for taking action, as these are usually separate.

However, after a promising start and a brief period during which the players are mobilised, the experiments are usually not extended. In the absence of the effective involvement of those who are responsible at political level, the people who took such initiatives soon encountered obstacles to continuing their action. It would therefore be appropriate to have a better definition of the conditions necessary for a lasting co-operation aimed at improving the living conditions of elderly people.

The social housing bodies as partners in the offer of services

The main originality behind the «Habitat-Services» initiative proposed by the National Union of Social Housing Bodies is the introduction of a new player in the offer of services, the social housing body. In order to forge partnerships or to serve as intermediaries designed to encourage the development of services, these bodies are obliged to redefine internally the framework of their mission and to reinforce externally their legitimacy among the different players (professionals, or politicians and technicians in town councils). On the whole, even though they have played a significant role as instigators or mediators, they have not yet acquired full legitimacy. Admittedly, there is a tendency for the respective roles of social housing bodies and town councils to be more clearly defined, and it has been possible to establish close co-operation between the two sides. Nevertheless, it is still difficult to bring into line the patrimonial strategies of these housing bodies, the territorial policies of local authorities and the plans of experts in the health and social sectors.

Interesting partnership dynamics have been observed whenever an experiment is not imposed from the outside. And if these are transplanted onto previous experiences of co-operation between the players, they enable the implementation of good working dynamics based on confidence. The initiative is then adapted to their needs. The study phase, involving all the players, to pinpoint the shared diagnoses of the problems, turned out to be fruitful. Fine-tuned co-operation is subsequently established between the technical services of the town councils and the social housing bodies: consultations on policies of allocation or transfer of housing, as well as an exchange of information on the needs of the elderly for services and housing. Regular meetings have made it possible for participants to create a common culture and to replace the previous dual discussions by a collective debate. This type of co-operation, involving both the political and administrative officials of the organisations concerned, as well as the field staff, appears to be very promising. In several cases, it has led to joint training programmes for the staff of town councils, social housing bodies and service professionals.

Representation of the elderly population in question

A point of fundamental importance is that the evaluations carried out have revealed a grey area in the way the players perceive the ageing of society and the use made of the administrative category known as «elderly people». The identification of the problems caused by ageing depends to a great extent on the place, and on the competence of the persons

who voice them. It is influenced by isolated opinions, elaborated within a strict logic focused on the offer—and these opinions are hardly ever co-ordinated. Consequently, elderly people rarely recognise themselves in the manner in which they are designated, and this does not encourage their active participation in the decisions concerning them. Inter-generation exchanges (family, neighbourhood and assistance networks), on which the policies to support the social life of the elderly are increasingly based, could in their turn suffer from these categorisations. Furthermore, certain reactions of rejection have taught the players to use this category with precaution in order to avoid stigmatising a population and developing an exclusion phenomenon. It would probably be useful to view the question from a different angle and to define specific policies dealing with relations between different categories of the population.

The vital role of political decision-making bodies

Local political decisions should incorporate these experimental measures in local policies on urban housing and development. Interaction between local and departmental plans should also be introduced in order to give them a long-term basis and ensure their financing. Without political involvement, the co-ordination of professionals could be reduced to a simple matter to be handled by technicians—and this would tend to reinforce the tendency to assist elderly people in a sector-based manner rather than improving conditions to assist them in their own social environment. Only a global policy, concerning a pertinent field of action (communal, inter-communal, and even departmental) is likely to create the favourable conditions needed to support the resulting dynamics and sustainable changes. Such a policy need not necessarily be targeted at elderly people but should in any event concern them if a situation of dependency deprived them of normal access to «public goods» and utilities. This kind of orientation clearly implies taking into full account the housing conditions and proposals submitted by elderly people and their circles, considered as the social players of towns and districts.

(1) Centre Scientifique et Technique du Bâtiment

'Living together' an international experiment in a small block of residential flats

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A new kind of apartment building, based on the principle of intergenerational cohabitation, opened its doors at Savigny-sur-Orge in August 1995. This programme, a cross between a specialised home for senior citizen and a block of luxury flats with services, has often been presented as an innovative and successful experiment by the town council of Savigny-sur-Orge and the real estate group 3F, who came up with the idea. After two years in operation, just how successful is the experiment? Does this kind of housing have a promising future?

Within this little group of 52 apartments, financed almost completely by a PLI scheme (PLI = Prêt Locatif Intermédiaire—intermediate rental loan), 22 studio flats and 5 two-roomed apartments are rented by the 'Centre communal d'action sociale' (CCAS) (the town's social services centre) to house old people from Savigny-sur-Orge and the surrounding area. The other 25 apartments (5 studio flats, 12 two-roomed flats and 8 three-roomed flats) are rented by the Essonne department's council flats agency to families, based on the usual conditions for intermediate housing. The name adopted by its designers for the residence, 'Living Together', originates from this concept of intergenerational cohabitation.

A novel organisation and a mixed management

The originality in the organisation of this experimental-looking operation, the work of the 'Research and social development' department of the 3F group (a low-rent housing PLC), resides in the combination of standard financing for a block of PLI flats, together with some contributions from pension funds (1.7% of the cost price of the operation in exchange for the reserva-

tion of four apartments) and particularly in the fact that the town council has transferred, on a 75-year long-term lease, a part of the property tax base. This system ensures that when the lease expires, Savigny-sur-Orge will become the owner of the group of flats for old people i.e. the 27 flats and the shared premises covering 225 m².

The overall annual budget of the establishment in 1997 amounted to around 1.5 million francs (about £150 000), of which a little over a half comes from renting the premises (rental expenses included) and a third from personnel costs; the remainder corresponds to various management costs and meals. The residents fees (and the payment of meals taken together) will enable the budget to be balanced in 1998, and the subsidy paid by the social services centre until 1997 (almost 130 000 FF—£13 000—posted to the original 1997 budget, which represents less than 10% of the total budget) can then be discontinued. In 1997 the standard charges, including all rental expenses but not including meals, amounted to 3 872 francs (roughly £390) per month for a studio flat and 4 747 francs (roughly £480) per month for a two-roomed flat. The price of meals in the building's dining room was fixed based both on a municipal rate and according to each person's resources; the average price was around 30 francs (about £3).

The corresponding apartments, which the occupants can decorate as they wish, are adapted to avoid accidents at home and to compensate for the most common kinds of disability (motorised shutters, non-skid flooring, and bathroom fittings). All are fitted with an alarm system that can be either fixed or that accompanies the residents as they move about within the building. In addition to these apartments there are a few offices used by management staff (the director's office, a storeroom for keeping foodstuffs and letting them return to an appropriate temperature) and two rooms that are used as dining rooms, and for games and cultural activities. This group of apartments and rooms are rented by the social services centre (except for the games room, which is rented by the town council), which has appointed a director to manage them. The director has been present since the outset and she has recently decided to live in the building. She has two assistant helpers who work alternate half-days, and two night watchmen who don't receive a salary but who are given free accommodation in return for working on alternate nights.

Daily life in the residence

The 'Living Together' apartment block was built with two gambles in mind concerning the social interactions it would engender:

1. The first, which both the designer and the manager agree has been won, was based on the idea that a small structure, vigorously supported by the town council and with the help of an efficient social ser-

vices centre and enthusiastic individuals, would encourage the development of close human contacts and be well integrated into the urban fabric thanks to its small size;

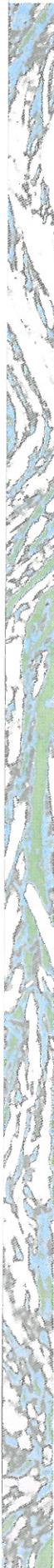
2. The second gamble was that intergenerational cohabitation within the apartment block would stimulate social interaction, from visits between the residents to the development of inter-tenant help systems (shopping, baby-sitting, extra school lessons etc.).

The daily life in the apartment building has disproved this hypothesis, showing on the contrary that the two populations are courteous to each other but nothing more. There are too many differences between the pace of life of the working young who live in the family apartments and that of the older residents; the latter show no notable interest in establishing closer ties with the other tenants of the building. On the contrary, their age sometimes leads them to show a certain intransigence with the families' children and adolescents, particularly when a few acts of uncivil behaviour are committed in the building which would almost go unnoticed in another environment. So, in some ways there are two parallel daily life styles that coexist within the building.

The life-style of the older residents is based on the principle of autonomy and free choice. From this point of view, daily life is a compromise solution between staying at home and leaving for an old person's home. The former is reflected in the total freedom of the tenants to decorate the apartment, which is entirely fitted out in order that they can live autonomously, and the freedom to use services external to the residence (almost all of the residents employ a home help, and some have a nursing auxiliary, particularly to help them with washing and dressing). Similarly to an old person's home, there is the possibility of taking meals in a common dining room, the continuous night watch by a member of the personnel who is on site and the organisation of cultural activities and games in the building.

In fact, the services and activities on offer in the building are in much greater demand than were initially expected. The great majority of residents eat lunch together and around one third take their evening meal together. The room which was initially chosen as a dining room quickly proved to be too small to sit more than twenty people at lunch time, and so the activities room that is rented by the council is now used for this purpose. This change has caused a few problems since the activities room, as it is rented by the council, is also open to neighbourhood associations, and in particular to a bridge club, at times which sometimes make it impossible to eat meals there.

(1) Observatoire de l'économie et des institutions locales



The director frequently organises cultural festivities and leisure activities (concerts and variety shows, video projections, exhibitions and games) and the residents themselves organise various activities. However, the thing which most clearly characterises daily life, according to the director, is the strong, almost family-like, relationship that exists between the residents and the members of staff. It is the small size of the building that allows this closeness to which each of them seems to be very attached. The director and the daily helps have, from this point of view, a very important role as confidantes and advisers, sometimes taking the place of the residents' families, even concerning such subjects as the management of their estates.

The residents

Most of the residents in the 27 apartments live alone (there is only one couple) and are women (there are five men in all). Their average age is 84, but the director distinguishes two groups with very different characteristics:

- The 'young', aged between 70 and 75, who came of their own choice, generally in order to be closer to their families, to get away from living alone or in order to cope with the health problems of their spouse;
- The very old, sometimes older than 90 when they arrived (the oldest is 96), who often came because of insistent requests from their children. Despite being obviously less autonomous than the 'young', these residents are not invalids. None of them is at present concerned by the dependence service.

These two groups live different life-styles and very seldom meet. As the older residents leave, the aim of the building's management is to progressively readjust the numbers of the two groups in favour of the 'young'.

The residents' average monthly revenue in 1997 was roughly 8 000 francs (around £800), which puts them fairly close to the French national average revenue for pensioners. Since the residence is financed as intermediary housing and because of the resulting level of rent, the apartment building is not an establishment which can take in people with limited means, except in cases where they are given a lot of help by their families. It is worth noting that all of the women residents had a professional activity.

Entry criteria and reasons for leaving

Most of the residents are connected, in one way or another, with Savigny-sur-Orge, but only eight of them lived there before moving into the residence; the others all came in order to be closer to their families. This link with the town in fact constitutes one of the most important criteria that were used to attribute apartments (10 years residence in the town or the presence of children or grandchildren). Admissions are decided by the director after an interview with each individual and after systematically contacting the family. In addition, a medical examination is compulsory and a medical questionnaire is filled in by the usual doctor of the per-

son seeking an apartment. The waiting list for an apartment, which is managed by the director, has about fifty candidates. After two full years in operation (1996 and 1997), ten apartments have been vacated and re-let. The reasons for the change has, in six of the cases, been the death of the tenant (to which can be added the deaths of three spouses that led to the remaining spouse moving flats within the building), two who left for a nursing home, one who moved to be closer to their family and one who moved to a home due to limited means.

The transfers to nursing homes are obviously the cases which are the most difficult to deal with, and the level of experience available at the present time is insufficient to draw any significant conclusions. In both cases, the move was brought about after a hospitalisation and the decisions were justified by the appreciation of the danger for these people if they were to stay in the building. Decisions of this kind are taken by the family or by the director following a meeting involving the tenant's doctor and the social services.

Position in the change of residence with ageing and the role of the family

Although this experiment is too limited to draw any conclusions which can be applied generally, the apartment building at Savigny-sur-Orge still provides a good illustration of where this kind of solution fits in with the problems of housing as people get older. A compromise between staying at home and being put in an old people's home, this kind of housing constitutes a stage in the progressive relinquishment of the attributes of autonomy. The reasons for coming, clearly dominated by the fear of solitude and being isolated (losing a spouse, family living far away) rather than the apprehension over a future physical disability, underline this particular position and leads one to believe that this kind of apartment building meets a real demand which will probably increase in the years to come.

It is significant in this respect that for a sizeable number of residents, moving in corresponded to a return to urban life (and sometimes to the town where they were born), after an earlier migration to the country on retirement. In most cases, the rupture that setting up residence in the apartment building entailed is underlined by the fact that the new tenant sold their previous home and sometimes even the furniture which had moved with them throughout their lives.

Even if the great majority of residents came of their own free will, the relations with the children and grandchildren often constitute the essential argument for moving in. In some cases, the tripartite relationship which is established between the director, the residents, and their families becomes strained or even one of conflict. The most difficult situations are those of the very old who have come under pressure from their family; the tensions that arise make daily life problematic. In other cases, that are fortunately rare, the family which encouraged the moving disappears from the relation, giving rise to a state of utter confusion in the abandoned person and adding an extra responsibility for the staff of the apartment building.

What are the perspectives for development?

'Living Together' at Savigny-sur-Orge is an apartment block that is a cross between a specialised home for senior citizen and a block of luxury flats with services, but without the connotations in terms of class or generation that are associated with the latter. It is mainly distinguished by the conjunction of its small dimensions, its presence in an urban environment and its management methods. However, it meets almost exactly the same categories of needs, situated at the same time in the process of ageing, while excluding de facto both the poorest and the richest sections of society. The difference, in an almost identical market niche, is therefore essentially qualitative and is based almost entirely on the alchemy obtained locally between the town council, the social services centre, and the management-activity staff. The 3F group, which is well aware of the difficulty in obtaining this configuration in other sites, is cautiously pursuing the experiment. Although the apartment building at Savigny-sur-Orge has attracted attention because of its specificity, it also begs questions on its future as an answer to the housing problems of old people.

(2) A second 'Living Together' apartment block will open in 1998 at Pavillons-sous-Bois.

What future for life annuity?

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Two main observations are central to the problem of selling real estate for life annuity: old people have a large amount of wealth in real estate at a time when welfare systems, and in particular pension schemes, are becoming increasingly fragile. It is highly likely that this situation will force them to resort to arbitrage and life annuity may well be one form of arbitrage that they will use.

A transaction that is a compromise between a residential and a patrimonial strategy

The sale of property in return for life annuity is a sale by which an individual, the annuitant («*créditrentier*», in French), exchanges property, either real estate, personal property or capital for an annuity which he receives throughout his life in the form of regular payments from another individual, the payee («*débitrentier*», in French).

The amount to be paid in annuity is decided according to the value of the property, the rate of investment income exclusive of inflation and the life expectancy of the annuitant. This transaction is thus reserved, if not by law at least *de facto*, to old people.

The sale of property in return for life annuity is subject to the signing of a contract that :

- Contains an element of risk, in other words (article 1964 of the French Civil Code) 'its consequences in terms of the advantages and losses, either for all parties or for one of them, depends on an uncertain event' in other words the death of the annuitant. 'Without an inherent risk there can be no sale in return for life annuity' (French supreme court decision, 5 May 1982).
- Is consecutive, i.e. the cost of the sale must be paid in full, or at least for the most part, as regular instalments. This consecutive nature makes the sale in return for life annuity an 'alienation of annuities for life': at the death of the annuitant there is nothing

left in the inheritance, 'neither goods nor annuity'. Furthermore, this gives it an original characteristic: the transaction becomes perennial, with all that comprises in terms of difficulties and potential conflicts—since both parties are potential litigants as long as the annuitant is alive.

This transaction is therefore highly pertinent to the question concerning the wealth expenditure at the end of the life cycle, and it would be very interesting to analyse it in relation to the practice of inheritance and its associated representations.

Two features can be emphasized concerning life annuity :

- In the vast majority of cases (around 90% according to most sources), the annuitant conserves the right to use and to live in the property. Thus, for the annuitant, the aim of this transaction is indeed to increase their revenue. It is relatively well known that old people are very often homeowners but are, as the Americans say, 'house rich, cash poor'. So, these are not transactions related to the 'residential turbulence' of retirement. The sale of one's home in return for life annuity is in most cases an attempt to maintain as much as possible one's lifestyle, even if it means giving up the right to use and live in one's property at a later date (a right which can be sold), for example to enter an old people's home.
- In general, a percentage of the price is paid as a 'bouquet' (initial payment) by the buyer when the sale is made. In order to preserve the consecutive and risky nature of the contract, this bouquet cannot exceed a certain percentage of the overall price. The use of a 'bouquet' and the fact that it is often passed on to the children or grandchildren partially mitigates the idea that a sale for life annuity is an 'alienation of annuities for life', and also attenuates the feeling that life annuity is an anti-family practice.

So, the sale of life annuity for real estate is indeed related to the concerns that are most commonly elaborated upon concerning old people:

- The desire to stay at home;
- Increased life expectancy and the related increase in needs;
- The question mark hanging over pension schemes;
- More generally, the complementarity of the public and private management systems for age-related risks.

In fact, an analysis of this transaction implies a wider reflection on the use that old persons can make of their real-estate assets. This use is torn between two apparently opposing forces: on the one hand the old person's

needs, their desire to maintain their routine and their lifestyle, and on the other hand the desire to leave an inheritance or the feeling of being obliged to leave something.

Other points of view than those of the annuitant might be considered that would raise new questions as regards the sale of property for life annuity :

- That of the descendants: should we consider that they are deprived of an inheritance or that they are released from the financial worries concerning their parents at a time when, in all likelihood, they have to worry about their own children's entry into adult life? Inheritance as such is too often seen in isolation from the inheritance flow, whereas the heir must take into account not just what he receives at the death of the person who left an inheritance, but also what they have already received, what they should have given but didn't and even what they were exempted from giving.
- That of the buyer (payee) who pursues patrimonial strategies, in contrast to the seller (annuitant) who is pursuing residential strategies. The question then arises as to this highly particular kind of access to the property market, as well as to the kind of market in which these strategies make sense.
- That of an elaboration of the respective status of the buyer and seller, taking into account the division of the ownership that very often accompanies a sale in return for life annuity. The crucial question here concerns the upkeep of the property, not only because dividing up maintenance charges often poses a problem but also because there is a high risk that old persons, who in addition feel that the property is no longer theirs, will let it deteriorate.
- That of the buyer again, but this time in case it should be a legal entity—particularly town councils, who could put this system to good use. The town council code allows for this possibility.
- Finally, the mesoeconomic point of view: what would be the effect if this practice were more widespread? Old people would use the proceedings of the sale in sectors such as health and to a lesser extent leisure activities, while the heirs would use the inheritance to buy real estate.

(1) Here we will only be dealing with the sale of property in return for life annuity where the property in question is real estate and, in truth, most of this paper concerns the sale of a main house in return for life annuity.

(2) F. Cribier's expression

A market in which the supply is quite weak

Only two rather limited aspects of this market will be dealt with here. First, the transactions are localised essentially in the Paris region and in the Provence-Alpes-Côte d'Azur (PACA) region. Secondly, it's an unbalanced market, where the demand outweighs the supply. This unbalance is paradoxical only if economic rationality or an analysis of the risks run by the seller and the buyer respectively are considered. In fact, there is no risk for the sellers because their annuity, which is partially exempt from taxation, is considered as an 'alimony debt' and, as such, is perfectly protected by law. The imbalance, on the other hand, may be understood if it is analysed in the light of the prevailing conceptions concerning inheritance and property: it is the variable longevity of the seller that determines in the end the price of property sold in return for life annuity. What can stop the annuitant thinking that the payee is 'entertaining the hope and calculating how close he or she is to death'?

Thus in France, a sale in return for life annuity is of a confidential, almost suspicious nature. That is why it is interesting to study similar mechanisms used in countries that have a reputation for having a more instrumental, less 'solemn' and 'archaic' conception of property⁴. Moreover, these mechanisms have the distinctive feature of placing a private individual face to face with an institution, whereas in France the contractual relationship is between two private individuals.

Similar mechanisms across the Atlantic⁵

The systems adopted in North America are basically similar to the life annuities that are used in France. They correspond to the same objective: find a combined solution to the two major problems of old age which are housing and resources. They are based on the same principle: the reduced means vs. accumulated assets at the end of the life cycle and, in more concrete terms, on how old people put to use their real estate (the Canadians talk about the 'transformation of personal property assets') as well as a corollary principle: the dissociation between property and use, between property and use for life. They have therefore brought into play a certain creativity as regards occupation status. Finally, they come within the scope of the same problem that is defined by the Canadians instigators of these systems as follows: 'Do the elderly prefer to leave their money to their heirs or to use their property assets, totally or in part, to improve their standard of living?' This question could also be put in a more traditionally acceptable way: do the elderly prefer to leave their money to their heirs or to use their property assets, totally or in part, in order to avoid being a burden to their children?

However, there are at least three essential distinguishing features:

- They are very new: In France, in contrast, the life annuity contract goes back as far as the Middle Ages and the appropriateness of upholding it gave rise to a heated debate when the French Civil Code was being drawn up;
- The fact that institutions (banks or others) are involved, which is in sharp contrast to the situation in France where practically only private individuals enter into contract (one can anticipate the consequences that this kind of confrontation may have);
- a diametrically opposite perception of the risks involved, with mechanisms for risk protection that are also very different.

Devise or spend—two opposite conceptions for the use of an estate

What are the factors that could favour or hinder the spread of life annuity? This prospective analysis is founded on two hypotheses: the increase in volume and duration of the financial needs of old people, and the increase in number of homeowners.

Thus, the question that arises concerns the arbitrage that old people will be required to make between devising and spending on the one hand, and the public or domestic management of the risks related to old age on the other. Clearly these alternatives rarely occur in such a clear-cut way and the systems are rarely so pure, but it is from such systems and such alternatives that representations are forged.

Devise or spend? The opposition between the life cycle hypothesis on the one hand and inheritance on the other⁶, in other words the opposition between an idea of an estate as something which will be used up in the future, a devise in this case being either accidental or involuntary, and one in which the intention to bequeath is included. This intention corresponds to various cultural systems, but we will only talk about the intergenerational exchange systems, which are important for the analysis that we will develop. 'In this system, the devise is considered to be a means of payment to obtain treatment and services from their children. If it is a pure exchange... the inheritance simply compensates for the treatment of parents during their old age via a contract which is much like a life insurance contract... In a strategic exchange system... the parents take advantage of their financial wealth in order to extract the most attention and services possible from their offspring'. When the French are asked their opinion on intergenerational conveyance, 'roughly one household in two was found to be in favour or have a 'slight preference' for the link between attention and inheritance'.

As for the second alternative, its full meaning becomes clear when it is situated in the present debate on the changes in the protection of individuals and on the nature and limits of social security. Economists have taught us to see in the family 'a privileged place for the insurance of its members'⁷. That being said, does the family protect everyone throughout their life cycle and against all the kinds of risks that they run? This wouldn't appear to be the case, retirement age in particular being badly protected, with old people seemingly too dependent on the 'good will of the children'. In this respect, public solidarity seems to be more efficient⁸.

In this case life annuity can become an interesting option for old people who don't want their estate to be seen as bait and who are prey to a legitimate doubt as to the efficiency of the social security that will be available to them.

It should be mentioned that this presentation of the situation could turn out to be too optimistic, since it is based on the hypothesis that choice is still possible. Otherwise, the questions posed would be summed up by a more brutal and prosaic formula: will old people continue to allow themselves the luxury of accumulating wealth in order to bequeath it, whatever the objective behind this idea? Will they be in a situation where they can consider their old age protected by their pension and their children, or will they have to count primarily on themselves and accumulate wealth in order to support their financial autonomy at the end of their lives?

(3) Duveyrier, Recueil complet des travaux préparatoires du Code civil (Complete collection of the preparatory work for the Civil Code), p.562

(4) Using the analysis of J. Carbonnier concerning selling and property, Flexible droit (Flexible law), LGDJ, Paris, 1983.

(5) Countries other than Canada and the United States have systems for old people that are similar to those described here.

(6) Concerning this question, the lines that follow are copied almost word for word from the article by L. Arrondel and S. Perelman, 'Les opinions des Français sur l'héritage sont-elles compatibles avec leurs comportements de transmission?' (Are the opinions of the French on inheritance compatible with the way they deal with their estates?), in Héritage et transferts entre générations (Inheritance and the transfer between generations), Pierre Pestiau (ed.), De Boeck-Wesmael s.a. 1994.

(7) L. Arrondel and S. Perelman, article mentioned above.

(8) L. Arrondel and S. Perelman, article mentioned above.

(9) O. Ekert-Jaffé, 'La famille est-elle un bon assureur?' (Is the family a good insurer?), Risques, n°29/1997.

(10) Here we use the conclusions set out in the above-mentioned article by O. Ekert-Jaffé.

In Canada: the 'transformation of personal real estate assets'

The 'transformation of personal real estate assets' is a system which is similar to that of a sale for life annuity. It is very recent and doesn't exist in all of the provinces of the country.

Three kinds exist:

Postponement of payment

This system, which is subsidised, mainly concerns property tax. It is reserved for old people and, depending on the province, the income from the postponement may be subject to tax depending on the old person's means. It works like an advance payment that can be recovered at the death of the old person or when their property is sold.

Deferred possession sale

This is the oldest of the 'transformation of personal real estate assets' modalities and is the one which most resembles life annuity as we know it in France.

The principle is simple: an investor (a natural person) buys the home of an old person but grants them the right to live there for the rest of their lives, for a compensatory fee.

The payment can take three forms: payment of a lump sum which is often used to buy life annuity; regular payments, throughout the annuitant's life or for a predetermined period of time; a combination of the above.

The inheritance of property can also be made using different modalities. The seller can keep their title deed with the rights (right of use and usufruct) and the obligations pertaining to it for life; the investor in fact buys a future property right, and obviously the price paid takes account of the deferred ownership. They may also relinquish their owner status with its rights and obligations, at the time of the transaction, in return for a lump sum and/or a revenue for life together with a life-long lease. This is known as a 'lease-back'.

The conversion mortgage (or reverse mortgage)

This programme is at present only in force in large towns and is aimed at old people who own property that is not mortgaged. For an old person who obtains this kind of loan, it amounts to contracting a debt, which will regularly increase through the mechanism of an interest rate and for which the property itself is the collateral.

The amount that can be borrowed is always calculated according to the same principle, which is that the accumulated debt

balance must not exceed a certain percentage of the estimated value of the property at the time when the loan comes to maturity.

Beyond this principle, all of the modalities for implementing the loan are contractual, including those concerning the payment of the sums loaned.

Thus, some contracts restrict the liberty of old people as regards the use of the loan. For example, they may be obliged to use it to buy life annuity.

Moreover, the question as to the old person's right, or even obligation to occupy their property is fixed by the contract, as is the question of the date at which the loan is due. An old person may therefore be obliged to leave their property at a very bad time for them, whereas in France this type of situation is impossible.

On the other hand, the old person and their heirs are protected against a major risk: the sum of money to be paid back when the debt is due can never exceed the proceedings of the sale of the property. It doesn't matter if the property was poorly evaluated, or if it is devalued or even if the annuitant's longevity exceeds what was predicted by the life tables, the lender can make no claims either against the borrower or his heirs. However, should the proceedings from the sale of the property exceed the value of the debt, the surplus will go to the borrower or his heirs.

These protective measures for old people explain why the sums of money borrowed can never exceed a certain percentage of the value of the property, since the lending organisation must in turn try to minimise the risks. This also explains why the conversion mortgage is not very appealing to those who own a modest property, who are thus deprived of access to a system which would otherwise be to their advantage.

Overall, these different forms of 'transformation of personal property assets' appear to be complex instruments. Moreover, the fact that they are still relatively new makes it impossible to judge them in a pertinent and rigorous fashion. However, the variety and flexibility of the possible ways to obtain a conversion mortgage is undeniably an asset, since it means that they can be adapted to a variety of situations. In particular, the fact that they have only recently been set up indicates that old people's real estate should not be neglected when considering the situation as regards the problem of financing the later years of life. *

The 'Reverse Mortgage System' in the United States

In the United States, the 'Reverse Mortgage System' is the main system which has been set up and is very similar to the Canadian conversion mortgage. The system was reviewed after five years in operation¹. It is worth analysing, particularly because of the interesting points it contains concerning the characteristics of the beneficiaries and their property.

The Reverse Mortgage System is a programme which is run by the US Department of Housing and Urban Development, or HUD, and was voted by Congress in 1987. It pursues the same objective as all the other systems that we have examined, but its novelty lies in the postulate that old people are a potential market where the supply has to be stimulated. So, the emphasis is placed on the guarantees given to the lending organisations (banks, government agencies for financing housing) in order to encourage them to break into this market. In fact, the work done on the risks concerns both the borrower and the lender since they both are offered guarantees not included in other systems.

The borrower is now protected against three risks :

- That of being forced to leave and/or to sell their home to reimburse the loan if it comes to maturity or if it exceeds the value of their property;
- That of the debt ending up exceeding the value of their property at the time of sale;
- Finally, that of a defaulting debtor (in this case, the Department of Housing and Urban Development orders the lender to resume the regular payments or transfer the property to the HUD within thirty days). Furthermore, a candidate for a loan is obliged to get advice from a third party who is independent from the lender. As for the lender, they are obliged to take out insurance against the risk of lending a sum that turns out to be greater than what the sale of the property will bring in.

Profile of the borrowers

This programme is open to anyone over the age of 62 who has no federal debts. It only concerns main homes that are not mortgaged. As one might predict, the group of people who use this system have a few specific characteristics :

- The low level of their income, 50% lower than the average for old people. Moreover, most of this revenue comes from transfer payments;
- They are further up in years, which is understandable: the older the borrower, the greater the sum of money borrowed and the greater the increase in their standard of living. In addition, it is the very old who have the least means.
- They have a smaller number of children: this group of people has on average markedly less children than old people taken as a whole; three quarters of them have no children at all. The authors of the survey put forward an iconoclastic and therefore interesting hypothesis concerning this point. The desire to leave an inheritance appears to be of secondary importance in the explanation as to why the beneficiaries of this system have

no children. They believe that when an old person has children, they will first turn to them for help when they need it. But is there any support for this hypothesis, or is it just a normative point of view raised to the status of a hypothesis?

- Their households, which have a very marked structure: the people who benefit from this system are old women who live alone.
- They are white. Three hypotheses have been put forward to explain this. First, Afro-Americans have lower value property than whites. Secondly, the marketing for this system is aimed less at Afro-Americans than at whites. Finally, the calculation of annuity does not favour them because they are based on life tables in which race does not figure, whereas Afro-Americans have a lower life expectancy than whites.

Characteristics of the properties

- The value of the properties: despite the fact that those who take advantage of this system have markedly lower incomes than the average for their age group, they own houses of a much higher value, which is a good illustration of the expression 'house rich, cash poor'. The relatively high value of these properties is all the more striking in that the amount of money that can be borrowed in the context of this system is limited. An absence of alternative solutions to solve this kind of problem might explain this paradox. Furthermore, it seems that this system was designed with the idea of a kind of mutual risk insurance system in mind, where the 'rich' would subsidise the 'poor': the profit obtained from high value properties would offset the losses incurred on low value properties. The insurance premiums would also contribute to the financing of this kind of mutual insurance.
- Expenses: these are high, higher than what would be paid by the average property-owner in this age group. This fact, together with the information concerning the income of those who use this system suggests that people subscribe in order to satisfy everyday needs.
- Situation: the geographical spread of the beneficiaries indicates a clear concentration in the metropolitan areas, although it cannot be excluded that this reflects, at least in part, the way the supply is structured (lending organisations and advisors).
- Size: despite their high value, the properties belonging to people who take out a reverse mortgage are distinctly smaller than the average for this age group. This characteristic clearly correlates with where they are located.
- The state of the properties: they are in a good state, at least as good as the state of the properties belonging to this age group as a whole.

(1) B. Case and A. Schnare, 'Preliminary evaluation of the HECM (Home Equity Conversion Mortgage) Reverse Mortgage Programme', *Journal of the American Real Estate and Urban Economics Association*, 1994, Vol. 22, 2: pp. 301-346.

Residential Mobility of the Over-50s: the example of Seine-Saint-Denis

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The department of Seine-Saint-Denis is quite unique in terms of residential mobility. Some of the features of this uniqueness are already well known, while other newer elements also come into play. In a survey conducted on a sample of households that moved in 1994, Jean-Pierre Lévy observes the residential mobility of those aged 50 and over.

In 1995 a survey was conducted, for the whole national metropolitan area, of households that moved during 1994. This survey provided a picture of residential mobility in several localities, including Ile-de-France¹. In the Parisian region an over-sized complementary sample was taken of the Seine-Saint-Denis department². The advantage of this procedure is that it facilitates on-site comparison by highlighting the specific features of residential mobility in a given context and comparing them with overall national and regional mobility profiles. The results presented in this article are based on the survey carried out in the department of Seine-Saint-Denis.

Whatever the level of observation, the occupation status of mobile households is structured by their income. Residential mobility in Seine-Saint-Denis, however, has some specific features. Some of these features are already known, such as, for example, the low income of recently moved households compared to their regional equivalents. But there are other newer elements. The income curves of mobile households in Seine-Saint-Denis (Fig. 1) reveal the presence of three distinct population categories which play a key role in the way departmental residential mobility works:

- the reference 30-and-under group from affluent households in the context of the department;
- the active-age reference persons (40-49 years) with low income;
- the reference persons aged 50-and-over from households with high incomes in the context of the department.

The presence of an over-50 population in the household categories influencing departmental residential mobility may seem to be surprising. Are these households attracted by the departmental property market? If so, why? Or were these households already present in the department and are they now making a last move in their housing history? If so, why did they not appear among the mobile 40-49 group during their previous residential sequence? Whatever the case, this observation needs to be explained in terms of the characteristics of the mobile over-50 group, their motivations behind their move, their impact on population and the property market in the department.

Who Are the Mobile Over-50s?

A comparison between the income distribution for households with a reference person aged 50 and over and the average income distribution for the mobile population in the department does not indicate any important difference between the two populations (Table 1).

The increased income of older households indicated by the curves (Fig. 1) therefore stems more from the contrast with a relatively poor active-age mobile population - whose economic situation appears to be quite critical in Seine-Saint-Denis - than from any real affluence among the older mobile group.

This observation leads us to distinguish the mobile population of 50-and-over and from affluent households (whose income is greater than the fourth income quintile for the national population in 1992), from households with lower financial resources (whose income is less than or equal to the third income quintile for the French population in 1992). These two household categories make up 10% of all mobile households in the department in 1994, and the more affluent group contains 41% of mobile households whose reference person is aged 50 or over.

Whatever their income, these households are not very old since 75% of the reference persons are under 65. Although families with children constitute a very small minority of the less affluent households, overall the two groups consist largely of couples without children or singles (90% of the richest and 60% of other households consist of one or two persons). This population is therefore entering a new stage in their housing history consequent to children leaving the nest and corresponding to a sequence of the work cycle that precedes retirement. It nevertheless remains that the retired population accounts for a not inconsiderable part of this group: 30% of these households for 3% of mobiles in the department. The active population is nevertheless in the majority: the richest are in management (13%), intermediate occupations (17%) or employees (22%). Households with lower incomes are either workers (20%) or employees (26%). The two groups do not therefore constitute an homogeneous population and are further distinguished by their socio-economic characteristics

than by their demographic characteristics. Thus, an important fraction of the non-affluent population seems to be very vulnerable: among them we find a high inactive or retired proportion (14%), unemployed (28%), single-parent families (14%) and foreigners (24%).

The Housing Motivation for Mobile Households over the Age of 50

Overall, the two population categories move house for convergent reasons. But, depending on the income level of the household, the motives for the move are not distributed in the same proportions and not necessarily constituted from the same elements. In spite of overlaps, the reasons given for moving indicate more forced residential mobility for households with lower incomes than for those with high financial resources.

The major reason for moving that is common to both categories relates to conditions in the previous residence. Almost one in three affluent households mentions this, and almost half the households in the other income category. In the majority of cases, the size of the previous accommodation is mentioned. But the less affluent also mention the bad quality of the accommodation (13% of them having given this reason) or the high cost (11%).

Reasons related to family are also mentioned by both categories but, in contrast with the previous reasons, these reasons are much more frequently given by affluent households (32% of the affluent as against 16% of the others). Whatever the income, moving to a new residence often accompanies the setting up of a new household, a separation or a divorce (26% of the more affluent and 31% of the less affluent having given this reason for moving). Family break-up, however, is not the only reason, and other events in the life of the family can also give rise to residential mobility: proximity of children for the less affluent (16%) and even, for the high-income mobile population, the death of a spouse (one quarter of those giving family reasons).

(1) These moves were identified by the number of new electricity accounts opened during the year. The survey was conducted over the telephone for the whole national territory. It was piloted by the OIAP (Observatoire des Loyers de l'agglomération Parisienne - Observatory for Rents in the Parisian Area) and 20 000 households were questioned (i.e. one mobile household for every 125 in France).

(2) Specifically, Saint-Etienne, Brest, Rennes, the Douai region, Toulouse, and the Ile-de-France region.

(3) 1 568 households having moved house in the department in 1994 were questioned either by phone or directly, this figure corresponds to one mobile household for every 33.

The third cause recurrent in both categories relates to forced moves (15% of the less affluent and 12% of the more wealthy). When the more affluent mentioned this reason it was because they had been tenants and the owner had refused to renew their lease (54% of cases). This was also the reason for 26% of lower income cases. But for the latter group there was also a more constraining reason: 37% had been evicted and 27% had been forced to leave their former residence because it was due to be destroyed.

Unlike the preceding reasons that are common to both categories, only the more affluent gave any significant importance to career reasons (19%, as against barely 7% in the other income category): for 65% of whom the move was brought about by a change of workplace and for 30% by a desire to live closer to the workplace.

Housing History

Given the age of the reference persons, we might have expected to find that the move to a new residence was one many in the "housing history" of the households in question. A reconstitution of the housing history of mobile⁽⁴⁾ households shows that this is not at all the case (Table 4).

The majority of new residents have been through only one move (52% of the more wealthy and 60% of the less wealthy), which means that in their housing history they have occupied only two residences, the new one and the one they have just left. For 21% of the wealthy and 19% of households in the other income category, the new residence is the household's first residence. This observation must be related to the importance of break-ups and the reconstitution of families, as we have seen these to be the motives for many moves. Those having moved three or more times are quite rare: 11% of the more wealthy and 9% of the less wealthy. It is therefore logical to observe that the average number of moves (not considering households occupying their first residence) for the two groups is quite low: between one and two, which means that on average the households had occupied between two and three residences at the time of the survey.

The small number of residences mobilised in the housing history contrasts with the long average duration of stays (17 to 19 years). Indeed, whatever the number of residences occupied, the households were stable in their previous residence: 13 years on average for the more wealthy and 15 for the less wealthy.

The overall structure of household histories, in terms of residences occupied and duration of occupation, is therefore quite close for the two population groups. However, the two pictures

are not exactly similar. A greater number of the wealthier group had already occupied a first residence (break-up or reconstitution of family). A greater proportion of the wealthy group had also lived in three or more residences in the course of their housing history. They also have a shorter housing history and spent a shorter period in their previous accommodation.

Housing history can also be viewed in terms of the geographical origins of the mobile households.

Overall, the previous location of households reveals a residential mobility that is endogenous to the department, whatever the income level of the households (Table 5). Thus, 67% of the more well-to-do households moved while staying within the department and, of that figure, nearly one in two households moved while staying within the same commune. Endogenous geographic movements are even more confirmed for the less well-to-do households: 69% changed residence while staying within the department and, of that figure, 72% did not change commune, 7% even staying in the same building.

Apart from a geographic mobility that is common to both income groups, among which moves within the department, or indeed within the commune, are predominant, the geographic origins of the mobile households diverge considerably in function of their financial possibilities. For the wealthier households, the zone of attraction is centred more on the region (17%) and not so much on the capital (8%); whereas the less wealthy households, on the other hand, come especially from abroad (12%) and from Paris (10%), with quite few coming from other departments in Ile-de-France (4%). As opposed to this, both groups had few households moving from the provinces (8 and 5%).

Comparison between the features of the new and old residences of mobile households (Table 6) confirms the vision of "endogenous" mobility in so far as the distribution suggests the existence of many internal movements with the same occupation status in residences that are approximately the same size. In other words, mobility occurs without any evolution in the residential situation of the households. Apart from this overall observation, certain developments are nevertheless visible.

The more well-to-do move most of all within the private rented sector and in order to become owners. Overall movements are toward the social park (which attracts almost two of ten affluent households) and the acquisition of property and away from furnished and privately rented accommodation (which nevertheless

remains the principal occupation status of these households). One in two affluent households occupies three- or four-room accommodation, and more than one quarter occupies small-size accommodation. But, compared with the previous residential sequence, studios and four-room accommodation attract fewer households, whereas a greater number of affluent households occupy large residences. Moreover, there is a massive move away from older accommodation and into new buildings. As a result, although the majority of affluent household mobility is "horizontal", the move enables a not inconsiderable number to improve their residential situation.

The mobility of the other households aged 50 and over also indicates a general trend between accommodation with the same characteristics, but less clearly so than the previous mobility. Here, the endogenous movements are within the social park and private rented park. But the social park and furnished accommodation also attract new households, whereas there is a swing away from privately rented accommodation and the acquisition of property. The majority of households (67%) occupies two- or three-room accommodation, which enables many tenants of formerly small accommodation to expand their space but also allows a large number of tenants of formerly large accommodation to reduce their space. Like the more wealthy households, there is a massive move away from older buildings into those built in the 60s and 70s (social accommodation). Consequently, at the fringes of "horizontal" mobility and in spite of increased comfort in the accommodation occupied, a comparison between previous and present accommodation indicates a regression in the residential position of many less well-to-do households.

Like the motives of the newly installed, housing histories indicate less constrained residential mobility for the more affluent households than for those in the other income category.

(4) We refer to the housing history of the household as it exists at the time of the survey. By this mean the couple setting up house. As a result, the housing history of single individuals or families which became single-parent as the result of conjugal breakdown are observed only from the date of separation of the couple; in the case of reconstituted families, the history is described only from the constitution of the new couple. Moreover, birth of children, moving away from parents and death of spouse, events which cause a modification to the size of the household, were not considered as forming a new household.

Mobility in the Local Market

The "departmental property market" has been studied in terms of indicators based on occupation characteristics of the different types of housing. Bottom-of-the-range and top-of-the-range housing were thus defined, as well as middle-of-the-range housing for the park with the least specialised occupation.

The distribution of home-moves for households aged 50 and over indicates distributions corresponding to the specialisations of these three types of housing (Table 7).

The middle-of-the-range park attracts households from both income groups; the top-of-the-range draws the most well-to-do households while the bottom-of-the-range exerts an attraction for the least well-to-do. But, more than two in ten well-off households and 13% of other households occupy a housing which does not correspond to their socio-economic status.

The location of the residence enables us to define mobility in terms of the local market. We were thus able to classify the different communes in the department in terms of the constitution of their housing park (Table 8).

Here again, the distribution of moves is not surprising in so far as more than one in two less well-to-do households moves toward communes with bottom-of-the-range housing, 66% of affluent households move toward communes with top-of-the-range or middle-of-the-range housing. But, more than one third of these latter households and 15% of the less well-to-do households moved into housing situated in a commune that does not correspond to their socio-economic status.

We constructed a second typology of communes by considering the occupation characteristics of each type of housing compared to the average occupation characteristics in the department (Table 9), rather than considering the constitution of the local housing park. We have in some sense measured the "social position" of each type of communal housing in the department. A commune is thus said to be valorised when, compared to departmental averages, the different types of housing composing its property park filter out vulnerable households and attract better socially and economically equipped households. In opposition to this, a commune is said to be vulnerable when the types of local housing filter out households with better social positions and attract more vulnerable households. The types of housing in the intermediate communes have occupation characters that are close to departmental averages.

The results presented in Table 9 show that the majority of households in both groups move toward the intermediary communes. Logically enough, the most vulnerable communes filter out the more well-to-do households aged 50 and over, whereas the valorised communes filter out the less well-to-do households aged 50 and over.

For both income groups, house moves are therefore very largely centred on the intermediary sectors of the market, but the characteristics of departmental population distribution favour the localisation of the more well-to-do in the top-of-the-range park and the most valorised

sectors, thereby attracting the less well-to-do to the bottom-of-the-range park and devalorised sectors. The distribution of house moves, both in geographical terms and in terms of type of housing, thus shows that the polarisation and exclusion of households aged fifty and over does not diverge from departmental population characteristics. The distribution of households seems to be consistent with their financial capacities, their social position and the conditions of the local property market.

Residential mobility conditioned by the property markets' constraints

In observing the residential mobility of fifty and over households we are focusing on a particular population, a not inconsiderable fraction of which is certainly retired, but most of all we are studying households who are anticipating that stage in the life cycle. The characteristics of this mobility depend very much on the conditions of the local property market and are very much conditioned by the financial capacities of the households. From this point of view, if we take into account the incomes of the households, the residential mobility of the over fifties is representative of the overall mobility of the department. With the exception of moves which can be attributed to career reasons which, all in all, concern only a small fraction of these households, the least constrained mobile households aged fifty and over are involved in "anticipatory" mobility which will enable them, while they are still involved in active life, to take a residential step that is associated with their future retirement. This explains both the relative financial ease of these households in the departmental context (compared to the 40-49 year-old households in the middle of the economic crisis and who have settled in Seine-Saint-Denis, these households are at the end of the career cycle), the geographic proximity of their moves (they settle in their social and family environment), and the fact that the majority of moves are not accompanied by any real residential improvement (which no doubt relates to the previous residential sequence of these households).

The social park favours this mobility because it enables the most vulnerable households, as well as those undergoing a family break-up, to find residential alternatives. Other households move more toward the private park, to rented accommodation or, for the better-off, to buy property. The mobility of households aged 50 and over is therefore largely conditioned by the constraints of the property markets in the department. In this sense, it accompanies rather than modifies the socio-territorial redistribution taking place in the department.

(5) "The social position" of the type of housing was measured by evaluating the proportion of unemployed and/or foreign occupying reference persons and the proportion of occupying reference persons with an upper or intermediary occupation.

What happens to property when it is passed down from one generation to the next?

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Inherited property is a key issue of inheritance. What happens to inherited property? Does it help the next generation to settle down? Or is it inherited too late, at an age when the children are already homeowners? Is it sold or rented out, or used to help the grandchildren?

Two thirds of French households own at least one house or flat: 54% own their main home, 10% own a second home and 12% own accommodation that they rent or lend. High taxes on these transactions reduce the flexibility of this market, and by its very nature property is difficult to divide up and use as a consumer good late in life² (life annuity is not very widespread).

So, a large part of this market³ consists of property which is handed down from one generation to the next, free of charge. Housing⁴ constitutes almost half of inherited estates and lifetime gifts, and in 1992 60% of households (among those who had lost at least one parent or parent in law) declared that at least one of their parents owned property at the time of their death (table 1). Since 74% of people between the ages of 64 and 67 own their main home, the inheritance of the estates of those who have accumulated the most property is yet to come.

Also in 1992, only 29% of households said that property was included in their share of an inheritance: a child therefore does not automatically inherit its parents' property. In half of the cases, the property was left to one of the sibling joint heirs or to the surviving parent, or was sold before it could be attributed to anyone.

We will now be dealing with those households who declared in 1992 that they had inherited (or received as a gift) at least one house or flat as part of their 'share of the inheritance' and we will describe what they did with it⁵.

83% of households who inherited property received their parents' main home (70% received only this while 13% inherited other property at the same time), 12% a second home (in half of the cases this

Age at which housing is bought and at which it is acquired, and the frequency of acquisitions

Parents or parents-in-law of the household	%
have never been homeowners	27.2
owned a home during the early years of the household	57.0
homeowners at their death	61.0
no longer homeowners but had given before	0.8
Housing status of household	
homeowners	60.8
when the parents were homeowners	69.2
when the parents were not homeowners	48.2
not homeowners	39.2
Transfer from parents or parents-in-law	
property given as a lifetime gift	8.7
full ownership	4.4
bare ownership or joint ownership	4.3
inherited housing	23.6
bare ownership or joint ownership	13.5
full ownership	10.1
acquired the property as a lifetime gift or by inheritance	29.7
parents' main home	25.4
parents' second home	3.4
other property of parents	2.5
kept the property	9.9
sold the property	9.8
'feel as though they inherited the property'	16.2
'own and feel as though they inherited the property'	21.8
Age of the person of reference when the property was bought (homeowners)	
mean age	39.1
median age	37
Age of the person when the property was acquired (lifetime gift or inheritance)	
median age	42
1st decile	24
1st quartile	32
3rd quartile	53
90 per cent	62

Source: INSEE, Actifs financiers (Financial assets) survey 1991-92.

Sample: Households in which the person of reference is more than 30 years old or has a parent or parent-in-law who has died.

was the only property inherited), 9% inherited investment property and 9% other developed real estate (empty houses/flats, parking lots...).

The probability⁶ of inheriting property, when the parents are home-owners, decreases as the number of sibling joint heirs increases (the immediate sale or the attribution to another sibling is more frequent); all else being equal, it is lower if the heir lives in Ile-de-France, is divorced, or has children. In the latter case, it is possible that if they are already homeowners, the parents' home is immediately sold or goes to a sibling. In contrast, this probability increases with the wealth of the parents (an immediate sale then becomes less probable) and if the heir is a farmer or self-employed. In the latter cases it is also more common to keep the property, especially since the heir is generally already living there, being either a farmer or self-employed.

(1) Institut national de la statistique et des études économiques.

(2) Cf. supra 'What future for life annuity?' E. Drosso.

(3) For example, concerning the older-property market, the transfer of 29% of apartments and 41% of houses was free of charge, in the provinces, in 1997, according to the Chambre des Notaires (Chamber of Solicitors).

(4) Accado, 1997.

(5) The study is based on INSEE's Actifs Financiers (Financial Assets) study of 1992; for more details on the questions posed and how the answers were dealt with, see Laferrère, 1998, forthcoming.

(6) Shown here and below are summaries of results of probit type models that are presented in detail in Laferrère, 1998.

Acquisition frequency of different types of property

Sample: households that have acquired at least one piece of property in an inheritance or as a gift

Type of property acquired by the household as its share	Main home property	Second home	Investment	Combined
breakdown	83	12	9	100
Kept	65	75	75	68
main home	37	18	9	35
second home	14	34	4	16
investment property	5	12	56	10
professional	2	0	1	3
children	1	1	2	2
other	12	9	5	13
unknown	5	5	1	4
Sold (at least in part)	35	25	25	32
for a main home	14	9	7	14
for a second home	1	1	2	2
for an investment property	1	0.1	2	1
for professional purposes	3.5	2	1	4
for a financial investment	12	10	6	12
for the children	4	1	1	4
for durables	4	2	2	3
to buy consumer goods	8	5	7	8

Source: INSEE, Financial assets survey 1991-92.

N.B. There may be multiple answers.

It is worth noting that if the parent dies at an old age, the probability of inheriting a second home decreases: this may indicate that the second home was sold previously, since for older parents its upkeep can become difficult, or that it has become the main home.

In more than 8 cases out of 10, inherited property is used as or for housing

Of those people who inherited property, 68% had kept it at the time of the survey, 32% had sold it, of whom 15% used the proceeds of the sale to buy other property: So, in more than eight cases out of ten the heir used the property as or for housing (table 2). The probability that the inherited property remains in the hands of the heir is inversely proportional to their age and the distance of their home from Ile-de-France; however, the older the inherited property, the higher the probability will be that with the passing of time it will eventually change hands.

Three quarters of households declared that they had not sold investment property and second homes that they had inherited, making this type of property the most likely to be kept. The fact of being divorced had a negative influence on the probability of keeping the inherited second home. In contrast, this probability increased significantly if the divorced heir had at least one child. This is the only case where this

variable had a positive influence: the second home is not only related to a substantial inheritance but also to the traditional family with children (in contrast to the other types of housing where, all else being equal, being an only child favours neither inheriting nor keeping the property).

57% of inherited investment property is kept in the same function or becomes the main (8%) or second (2%) home. It cannot be excluded that the investment property was occupied in the past by the family and transformed into investment property at the end of the parents' lives to provide a supplement for their retirement pension, or because their health meant that they could no longer live there. This is therefore the property which has the most varied use. The very fact that it is used as an investment makes it interesting: it provides a revenue and indicates a substantial inheritance—and thus, heirs more likely in a position to retain their inheritance'. Besides, the assessment that the households are led to establish often requires a certain amount of time, and this phenomenon may play a role—indeed increasing the figures for investment property which is kept by heirs.

As for main or second homes, they remain in the hands of the heir to whom they were attributed, but are not used in the same ways. Three quarters of those households that inherit a second home keep it, whereas only 65% of households keep their parents'

main home when they inherit it. The second home can be rented (12%) or become the main home (18%) but the opposite is less true: only 14% of main homes became second homes and only 5% were rented. Either there is a greater attachment to the second home, or it is situated in a well developed tourist region, or in an area of countryside where the development of transport has transformed it into an attractive main home. INSEE's last housing survey confirmed the increasing number of second homes that are transformed into main homes⁷.

Of the main homes of the previous generation, only those which are suitable for the heir are kept as they are: three quarters of these heirs lived with their parents before their death; other properties, of poorer quality, in areas that are going downhill or are unattractive to tourists, or that were only important for the parents' professional lives, are sold more frequently. Therefore, when there is a second home, it is very often the house to which the family is attached. This kind of property is very rarely used (less than 2%) to house directly the deceased's grandchildren.

One home-owner in four inherits his home

The three main uses for the proceeds from the sale of inherited property are housing, financial investments and consumer goods.

The main use of the proceedings of the sale is still property (18%) and a main house (14%): this goes against the commonly held belief that an inheritance comes too late for these generations and is of no use in acquiring property. If the figures for direct and indirect use of the inheritance to acquire a main home are added together, we find that almost one out of two households that inherits (46%) uses the inheritance to buy a main home. Thus, 10% of all households and 19% of home-owner households who own their main home do so thanks to an inheritance.

(7) Due to the risk of capital loss in the case of an 'occupied' sale, a certain period of time is required for the sale of an investment property.

(8) Laferrère, 1997

(9) If this proportion is estimated directly by looking at the number of households that declare that they are home-owners without having bought their home, we find 16% of direct heir home-owners, according to the AFInancial assets enquiry of 1992. Furthermore, the housing survey of 1992, with a single question about the origin of ownership, provides a figure of the same order: 14% (12% in 1996).

To this must be added those who used the proceedings of other kinds of inheritance to buy themselves a home, which makes 25% of households that own their main home. This includes households that directly inherited their home, whatever its value, i.e. 13%, of those who used an inheritance, whatever the amount, to buy a home (12%).

Thus intergenerational family ties play an important part in determining when homeowner status is achieved.

These figures don't include the help that parents may in their lifetime have given their children to buy a home. In 1992, 21% of households declared that they had received help to pay for housing from their families at some stage in their—help to pay for the rent, accommodation that was provided (12%), money (5%), a loan (3%), guarantee or eligibility for a loan (4%). An inheritance is therefore only the last of a succession of exchanges between the generations.

Inherited property seems to sustain the rental market

The number of households who have acquired investment property thanks to an inheritance is of the same order as for a main house: the percentage who directly inherited this kind of property is estimated to be 17%, rises to 19% if the proceeds from the sale of property is included and to 22% if all types of inheritance are included. According to a survey of landlords made at the end of 1996, one third of rental accommodation belonging to private owners had been inherited or received as a lifetime gift⁽¹⁰⁾. If we further look at the proportion of directly inherited property that is transformed into investment property, we find that it is low for main homes (5%) and higher for second homes (12%). However at the same time, one fifth of households that receive investment property keep it without renting it; overall the balance shows a slight increase in the rental sector in property acquired by households through inheritance.

More than a quarter of second homes are acquired through inheritance

Finally, the proportion of owners who directly inherited their second home is 21%; if we include other types of inheritance that were used to acquire a second home, this figure increases to 28%. This percentage reflects both the attachment of the French to family property and their rural roots (since most of these homes are clearly not in urban areas).

The second most common use of the proceeds from the sale of property is in financial investments (12%), and this is slightly more common when a second home rather than a main home is sold, due to the fact that a second home is a sign of wealth (18% of those who sold a second home that they inherited from their parents were themselves already homeowners, whereas the overall percentage of homeowners is 9.5%).

Directly spending the inheritance is a little less common (8% declared that they used the proceedings of the sale on consumer goods, which rises to 11% if those who bought durables (cars...) are included).

Less than 6% of those who inherited property and who had children used the money from the sale for the direct benefit of their children: grandchildren therefore don't seem to directly benefit from inherited property—and if they do, no property is directly transferred to them. They rather benefit indirectly from increased spending on them⁽¹¹⁾.

In the future, several phenomena may occur. First, increased longevity may displace the demand of very old individuals for housing toward a comfort more in line with their requirements; at the same time, they may have to use more of their savings, possibly including the sale of their home⁽¹²⁾, in order to pay for the ever-increasing cost of health care, to the detriment of the inheritance. This is particularly true in the present context where pension schemes are in crisis. In contrast, the decrease in the number of children per family will automatically increase the inheritance share⁽¹³⁾. The weaker demand of the coming generations, who will be fewer in number, could have repercussions on the value of property. Moreover, the development of new forms of non-nuclear, more splintered families, and the widespread entry of women into the professional sphere, could transform present-day intergenerational relations, particularly concerning the devising of housing.

(10) Massot, 1998.

(11) An inheritance bequeathed directly by grandparents to grandchildren is not included here.

(12) See on the same subject the research on new financial mechanisms for life annuities to render inherited property more liquid (Drosso, 1998, in this issue).

(13) The variance in the number of children is also decreasing as large families disappear; one of the factors of inequality concerning inheritance will thus be reduced.

The significance of housing property in the accumulation of assets by house holds: life cycle effects and age bracket effects

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Sixty one percent of households, in France, own at least one property, making it one of the most widespread types of asset, just after current and saving accounts but way out in front of other financial and professional assets⁵. Moreover, sixty five percent of the assets of all households taken into account are invested in housing property, seventy four percent if only their domestic assets⁶ are taken into consideration. There are, however, differences in how the ownership of housing property is distributed depending on the age of the person mentioned in the households.

These differences which can be explained by a position effect in the life cycle⁷. A household's assets at a given moment in its life cycle are the result of an accumulation process such that, if all other factors are considered on an equal basis, the older the person is, the greater the possibility he has of building up assets. However, while one of the objectives of this process, amongst others, is to satisfy future occupancy requirements, there is a likelihood of these assets decreasing after a certain age.

In fact, the accumulation of housing property assets requires time: the acquisition cost of a house or flat has nothing in common with that of the principal financial assets; the usual need to take out loans to pay for it constitutes an entry barrier that can only be partially raised by the constitution of a substantial personal capital contribution. In view of this, it is understandable that the distribution of housing property increases with age and it is only after a certain age that simultaneous possession of several properties actually becomes fact. In older households, having to liqui-

date the whole or part of the accumulated assets in order to cover dependence-linked expenses, together with legacies or donations, may explain the lower distribution of housing property ownership. Since imperfections exist on both real estate and loan markets, households are unable to continually perform buy and sell housing property within the framework of the management of their assets. These buying and selling operations take place at certain precise moments in their life cycle. It follows that the economic and financial climate prevailing at those moments has an impact on their decisions. This is the "moment effect". However, the latter may have lasting consequences. From then on, the behaviour of a household also depends on the collective past of the age bracket to which it belongs. This is "age bracket" effect.

The objective of the analysis conducted here is to explain the position occupied by housing property in French household assets, whilst endeavouring to pinpoint what falls within the province of life cycle position effects, on one hand, and age bracket effects, on the other hand. In the first stage, we will examine the imperfections of the real estate and loan markets and the consequences they have on the household asset accumulation process. In the second stage, we will endeavour to define the strategic moments in the life cycle of households when they can envisage investment in housing property. Finally, in the third stage, a comparison of the constraints with which households have to contend and the economic and financial climate prevailing in these "strategic" moments will highlight age bracket effects.

Housing property in the accumulation of household assets

Housing has very marked features that differentiate it both from other real estate assets and financial assets⁸. First of all, housing is a combination of a plot of land, a permanent non-reproducible good, and a construction - a durable good which cannot be moved at any kind of reasonable cost. The non-reproducible nature of a plot of land and the immobility of the construction imply that the housing itself becomes a non-reproducible good. Its value, therefore, is not linked to its production cost, less wear and tear, but to its relative scarcity. As there is a secondary market which fosters achievement of this added value, housing ownership can constitute a value reserve and be used for speculation. Secondly, as for all types of assets, housing can represent a certain number of financial or non-financial rights for the owner. Housing is actually characterised by the existence of veritable non-financial rights, associated with finan-

cial rights. In fact, the rights to use, dispose of and generate income are not indissolubly linked. They can be split at the will of the owner. Thus, since the latter is free to administer the good, he may temporarily transfer the right of use, in exchange for a rent, or may retain possession for his personal use. Similarly, free disposal of the good means that he is able to transform, improve or possibly change its function, which can affect the income yielded or its value. Finally, it is apparent that housing, like shares and bonds or the income they yield, fosters the generation of income, in the form of money or kind, the constitution of a value reserve, the creation of potential or real capital gains/losses and speculation. It competes with financial assets or other actual assets in a household's assets portfolio.

If the owner retains possession for his own use, the house or flat is an investment good which generates the production of a service, a housing service which he can utilise himself by occupying the house/flat and thus fulfil personal housing needs. As a result, while portfolio motives are not extraneous to this investment, it is possible that other motives are involved, particularly in relation to occupancy. In these conditions, investment decisions and household occupancy cannot be dissociated.

Henderson and Ioannides (1983 and 1987) envisaged a model that, as far as we are aware, is one of the first and only attempts to take the dual dimension of housing property (property asset and consumer good) into account. In this model, they differentiate between a housing requirement for investment reasons or a housing requirement for occupancy reasons: they explain household choices by the differential existing between the two, whilst taking into account the indivisibility property of

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(3) The analysis undertaken here is based on the results of the "Financial Assets" survey conducted by the Insee in 1991-1992, except when otherwise indicated.

(4) These estimations result from the application of simulated residue methods to data from the "Financial Assets" survey (L. Arrondel 1996). The application of the upper tranche method gives somewhat different estimations: 61% of the assets of all households are invested in housing property, 69% if only their domestic assets are taken into consideration.

(5) For the definition of age effects or position in the life cycle, moment effects and age bracket effects, refer to D. Kessler and A. Masson (1985).

(6) For a detailed presentation of these specific elements, please refer to B. Lefebvre and F. Legros (1993).

the housing good. This confrontation between the two requirements gives rise to a certain pattern in household decisions. If the differential has a strong negative bias, a household does not invest in housing. If it is negative, a household invests in income-generating housing but remains as a tenant of its primary residence. If it is positive, the household owns its primary residence and does not possess another property. Finally, if it has a strong positive bias, the household also invests in income-generating housing. However, it is important to note that the selection of risks performed by credit institutions often leads them to refuse the loans needed for the acquisition of income-generating property when the household does not own its primary residence.

Apart from the fact that housing is an indivisible good, it is also not a very liquid asset. Added to this are extremely high transactions costs, both as regards time and money, the need for recourse to loans for acquisition, the amount of which may not cover the full price, etc. All these elements mean that the introduction of housing into a portfolio of assets, even assuming that other asset markets are perfect, results in households possessing incomplete portfolios⁷ and choices involving property assets are sequential. There is initially the simple choice of a combination of assets held, then the ongoing choice of conditional requirements for assets with a given combination⁸. The simple choice of a combination of assets can be explained by two principal factors - the total amount of assets and age⁹.

The effect of the gross amount of assets on the probability of owning different assets, if all other factors are considered on an equal basis, leads to their classification into three categories. The first comprises all the assets that can be qualified as "luxury". The profile of the distribution of possession probabilities is upward and convex, that is to say various types of mutual funds (SICAV/FCPs), shares and holiday homes. The second covers those which can be described as "superior", with a sigmoidal distribution of possession probabilities - land, income-generating professional goods and properties. Finally, the third comprises those which can be termed "inferior", with a slightly upward, almost linear distribution of possession probabilities - home savings plans, or upward and concave - primary residences.

Housing property appears relatively early in the assets of a household: once a household has assets of a million French Francs, it has a 90% probability (or more) of possessing its primary residence; with assets of 2.5 million French Francs, the household has a 50% probability (or more) of owning an income-generating housing property. On the other hand, owning a holiday home is a less frequent occurrence. The probability of possessing stocks and bonds is always less than 50%, even for the richest households. However, it is on these investments that the latter undertake buying and selling transactions.

The effect of the level of total assets on its composition can partially be explained by the decreasing relationship

which may exist between an aversion to risk and the level of total assets. Since housing was considered a safe asset - until the real estate crisis in recent years - it is favoured by households with relatively modest assets. It is when their total assets rise that households turn to stocks and bonds, starting with bonds which are considered a less risky investment than shares or mutual fund shares (OPCVMs). The effect of the level of total assets can also reflect the effects of fixed transaction, management and information costs. While fixed transaction costs on real estate are high, management and information costs are particularly so for stocks and bonds.

However, following on from P. Bourdieu and M. de Saint Martin¹⁰, it may be thought that it is the structure of the capital held which affects percentages regarding the ownership of housing. It has an effect both via the transmission of value as well as the interplay of legacies and donations¹¹. Households can be split into three groups: firstly, those who possess capital that is essentially human, unskilled workers, skilled workers and employees; secondly, those whose capital is not human, farmers and the self-employed; thirdly, those whose capital is composed of the two forms equally, members of intermediary professions, executives and professional people (doctors, lawyers, etc.) The more favourable the structure of the capital is to non-human capital, the higher the distribution of real estate (Table 2). The analysis of distribution according to social origin based on the social category of the father of the reference person seems to confirm this fact, even though we should remain conservative, since the social origin of the marital partner must also affect household choices¹². In fact, there is a clear divergence between households whose ascendants possess capital which is principally human and those with ascendants who have capital that is principally non-human.

The profile of the distribution of possession probabilities according to age, if all other factors are considered on an equal basis, enables us to distinguish the features of the asset accumulation process¹³. This profile presents a concave form over the life cycle of households for residential housing which can be explained by the life cycle effects already mentioned in the introduction. The more or less upward tendency for income-generating real estate may have three results. Firstly, difficulties in gaining access to the credit market (if loans have already been contracted for the acquisition of a primary residence, for example, banks will be more reticent to grant a second loan). Secondly, if a legacy or donation is received, this increases the probability of possession of all the types of investments, with the exception of a primary residence and home savings plans¹⁴; a legacy or donation, when it includes a housing property frequently turns the heir or donation recipient into a landlord owner¹⁵. Thirdly, towards the end of their lives, households can rent out their primary residence and go into old people's or retirement homes and thus finance this expense.

The order of acquisitions and the definition of strategic moments¹⁶

The fact that occupancy and investment decisions cannot be separated and the imperfections characteristic of real estate and credit markets compel households to undertake housing investments in a certain order, starting with the primary residence, at precise moments in their life cycle.

If the life cycle of households is considered, it can be noticed that housing may become part of their assets relatively early on. 13.5% of households whose reference person is under 30, and 48.4% of those whose reference person is in the 30 to 40 age bracket have their own primary residence. Indeed, the need to accumulate savings prohibits the immediate acquisition of a first house/flat at the time a household is established. However, acquisition must take place quickly since it often involves taking out mortgages of up to 20 years or more. Except in special cases, this first house/flat may only be the primary residence. On one hand, this means that monthly mortgage payments can be substituted for rent in the family budget, making the mobilisation of resources acceptable for both the household and the credit institution. On the other hand, the acquisition of a primary residence participates fully in the "creation of a home" process.

In fact, to follow on from Pierre Bourdieu, we can consider that the choice of the status of occupation of the primary residence is not simply satisfying an economic logic. It also satisfies "an anthropological home creation logic, that is to say, the creation of a permanent group, united by stable social relations, a lineage capable of living on durably like the dwelling, durable and inalterable"¹⁷. Three essential acts can be considered in the foundation of a home in the sense defined above: marriage, the birth of children and acquisition of the home in which the family lives, a primary residence and/or a holiday home.

(7) i.e. portfolios in which all the assets that exist in the economy are not represented.

(8) L. Arrondel (1993), chapter 3.

(9) Cf. L. Arrondel and B. Lefebvre (1997a).

(10) op. cit.

(11) Cf. J. Accardo, A. Laferrere and D. Verger (1996).

(12) Cf. C. Bonvalet and A. Gotman (1993).

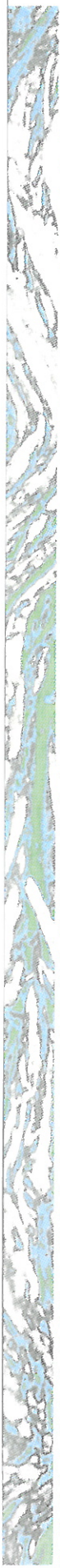
(13) Cf. L. Arrondel and B. Lefebvre (1997a).

(14) Cf. L. Arrondel and B. Lefebvre (1997a).

(15) Official donations are chiefly composed of real estate (Laferrere, 1991).

(16) This section takes up some of the conclusions made by L. Arrondel and B. Lefebvre (1997b).

(17) P. Bourdieu (1990) pp. 7-8.



While marriage and possession of residential property are part of the same desire, we cannot ignore the fact that investment in housing, over a long period, forces the household into relatively intense mobilisation of all household resources, which is much more compatible with a certain stability of the matrimonial situation. These two interdependent elements can explain the higher distribution of primary residences in the married couple and widow/widower categories (66.6% and 52.8%, respectively) than in the rest of the population. On the other hand, we can assume that unmarried couples have a more marked preference for the present which is incompatible with the long-term immobilisation efforts involved in property acquisition. At the same time, the assumed or real instability of these couples is likely to lead credit institutions to be more selective in this respect since they are, by virtue of this, considered to be more of a risk. It then follows that the primary residence distribution rate is much lower for unmarried couples: 38.7%, when the couples have lived together for at least 5 years and 18.3% when couples have lived together for less than 5 years.

The birth of children is undoubtedly the event that seems to trigger off residential mobility and acquisition of a primary residence. In fact, only 15.5% of couples under 35 who do not have any children own their own home. On the other hand, the proportion rises to 41.7% for the same age group when they have children. In addition, it can be seen that the rate of distribution of primary residences rises with the number of children in a household until this number reaches three; beyond this, it decreases whilst remaining higher than for childless households. While children are a strong motive for the acquisition of a primary residence, over and above a certain number they put a curb on it due to the budgetary cost they represent for their parents. There are two possible interpretations: either households with more than three children are unable to purchase their own home, or, vice versa, as P. Bourdieu and M. de Saint Martin¹⁸ point out, couples limit the number of children they have in order to be able to buy their own home.

However, other factors, such as the structure of the housing offer, can explain this relationship between the number of children and the primary residence ownership rate. There are not many large, high-quality dwellings in the private rental sector. Thus, in 1992¹⁹, in urban units of 100,000 inhabitants and over, the average number of rooms for houses/flats in this sector is 2.9, with an average surface area of 63.7 sq.m.; in the Greater Paris area (Paris excluded), these figures amount to 2.6 and 55.5 sq.m.; finally, in Paris itself, they amount to 2.4 and 55.5 sq.m. In addition, they are generally flats and not private houses²⁰. Finally, rents for these properties are relatively high. On the other hand, in rented public sector accommodation, the proportion of large dwellings is higher, but these are also often flats. Furthermore, up to the end of the Sixties, there was not enough of this type of accommodation, then they were

subsequently reserved for increasingly less fortunate households. Added to this is the fact that, due to their location, their image is worsening. To paraphrase P. Bourdieu - housing, as a material good open to the viewpoint of one and all, expresses or betrays the social position of its occupant, his resources and tastes²¹. Under these conditions, households are turning to home ownership, generally a private home in a suburban area.

Simultaneous possession of several houses/flats implies that a household's mobilisation to acquire its primary residence has eased and that the resources accumulated (through savings or receipt of a legacy or donation) are sufficient to allow for the acquisition or maintenance of another dwelling in the family's assets without involving excessive mobilisation of resources. Thus possession of several housing properties only becomes really significant once the age of 40 and, even more so, the age of 50 have been reached and when the children, or some of them, have left the family home (Table 5).

The second housing property acquired may be a holiday home or an income-generating property. Here we can find a conflict between a housing property acquired for portfolio reasons and a housing property acquired for occupancy purposes. However, we have seen that a holiday home clearly appears as a luxury asset. Its acquisition for occupancy reasons must then be very strong. This may be the case if possession of a holiday home is perceived as a means to maintain relations with children who have left and founded their own home and, therefore, to preserve "the home" in the dynasty sense of the term as defined by P. Bourdieu.

Economic and financial environment, housing policy and age bracket effects.

There appear to be two strategic moments in the life cycle of households when they make a decision to invest in housing: the birth of children and when they leave home. For each of the household age brackets contained in Table 1, we have established the chronological order of events in their life cycle which may have affected their housing investment choices (Table 6). With respect to the economic and financial environment to which households were subjected, we can successively consider households whose reference person was 70 or over at the time of the "1992 Financial Assets" survey, those whose reference person was between 40 and 69 and those whose reference person was under 40.

The 70 and over age bracket.

Households whose reference person is over 70 are those where the founding of a home goes back to the Twenties, for the oldest among them, and the Thirties, for the youngest. While the first group was able, at that time, to benefit from a relatively favourable economic environment, the second group was confronted with the 1929 crisis. However, neither of the groups was able to achieve home ownership easily. Unlike the systems

existing in other countries, France did not have a real housing finance system. Households could take out medium-term loans with the Comptoir des Entrepreneurs or the Credit Foncier de France at conditions that were unfavourable both from the point of view of the interest rate, duration or quota. Loans from specific organisms did exist, of course. However, the volume of these loans was limited. Furthermore, because of the high quality of the dwellings that could be financed by these loans, they were only for households that were quite well off.

In this context, in view of the expenses created by having children, this handicapped the accumulation of abundant savings and, ultimately, the acquisition of a house/flat. Home ownership was more widespread, therefore, in households without children. The post World War II growth in the economy and children leaving home enabled some of them to acquire a property in the Fifties or the early Sixties. However, the financing available to them was limited since the system for financing housing introduced after the Second World War was oriented to the construction of new dwellings for families with young children. These households were, therefore, obliged to have recourse to a market with older properties of a lesser quality which they often had to pay cash for. It should also be mentioned that while this age bracket valued savings, it was very reticent to take on debt.

Since they were not a priori able to acquire their primary residences, it was even more difficult for them to acquire a holiday home or an income-generating property. However, home ownership by this age bracket is widespread. This can be explained by the fact that France was still very rural until just after the Second World War²². Their social level or social origin may have had a strong influence on their behaviour as regards savings or the accumulation of assets through value handed down in this way. Furthermore, as a result of inheritance, their social origin was able to facilitate the constitution of housing assets.

(18) P. Bourdieu and M. de Saint Martin (1990) p. 60.

(19) Source: L. Vandekerckhove, N. Desmond and G. Birot de la Pommeraye (1995).

(20) In 1992, flat accommodation represented a little more than two thirds of private rental accommodation. Source: L. Vandekerckhove, N. Desmond and G. Birot de la Pommeraye (1995).

(21) P. Bourdieu (1990) p. 6.

(22) In 1945, 36.5% of the workforce still worked in farming, 29.8% in industry and 33.7% in the commercial sector. Source François Cochet (1997) p. 25.

The 40-70 age bracket.

Unlike the previous group, households whose reference person is between 40 and 70 were able to benefit both from a favourable economic environment and a generous housing policy at two strategic moments in their life cycle.

The oldest households, those aged between 60 and 70 may have been hampered when setting up home by the housing finance system. In fact, the systems set up from 1948 onwards, public sector housing and Credit Foncier de France incentives and loans, linked housing loans to a financial commitment by the State. In view of the latter's priorities, which were adhered to during the reconstruction process, these systems only became widespread in the mid-Fifties. However, these households were able to benefit from the high rise in the purchasing power of their income and high inflation which brought the cost of loans down. From 1953 to 1968 the actual per capita income almost doubled and inflation rose by an average of 5.2% per annum. During the same period, State-subsidised mortgage rates were to vary from 2% in public sector housing to 5% in the private sector.

In the Sixties and early Seventies, they continued to benefit from a favourable environment. By the mid-Sixties, the housing finance system had been revised to make housing loans more commonplace and favour extension of credit by banks (creation of home savings plans, the mortgage market and long term loans available on the mortgage market). This involved the creation of instruments which allowed all kinds of real estate transactions to be financed without recourse to State aid by bringing into play competition mechanisms to reduce the cost. If their resources permitted and they so wished, this age bracket's households had the means available to invest in a holiday home or an income-generating property. However, in light of developments as regards taxation²³, this last opportunity turns out to be less and less profitable.

In fact, it is households in the 50 to 59 age bracket who were able to benefit from the most favourable conditions at the two strategic moments in their life cycle. When their children were born, they were able to take advantage of a home financing system created for them. When their children left home, the home financing system, revised several times, (1965, 1972, 1977) gave them the means to finance any type of real estate transaction apart from the acquisition of a primary residence. In addition, those with adequate resources were able to seize the opportunity offered by massive tax incentives, introduced in the mid-Eighties to foster private rental investment. All these factors explain, at least in part, that it is in this age bracket that home ownership and income-generating property is the highest.

Households in the 40 to 49 age bracket also had the benefit of a favourable environment when they set up home in the Sixties and Early Seventies. The economy

growth rate was still high, including in the Seventies, where it was still 2.9% per annum on average. Furthermore, the apportionment of added value was still very favourable to salaries. Inflation rose from 5.3% in 1969 to 11.0% in 1972 and 15.1% in 1975, reducing the cost of loans. The financing of housing, particularly home ownership, despite the 1965 and 1972 reforms, was still strongly supported. From that moment on, there was still a relatively high rate of primary residence ownership in this age bracket, almost as high as in the 50 to 59 age bracket. However, these households, or at least a part of them, were too young to be able to envisage the acquisition of a holiday home or income-generating property, hence these assets are less widespread in this age-bracket than in the preceding age bracket. However, in the mid-Eighties, some households were able to take advantage of the tax incentives in favour of rented property investment referred to above, so the percentage of income-generating property is far from negligible.

The under 40 age bracket.

This age-bracket came too late. When the households in this bracket were able to envisage acquisition of a primary residence at the end of the Seventies and later, the economic and financial environment was very unfavourable. In the first half of the Eighties, interest rates were very high, there was a strong slowdown in economic growth and unemployment was up. Growth resumed in the second half of the Eighties. However, the subsequent incomes policy sought to restore an apportionment of added value more favourable to companies. From 1984 onwards, nominal interest rates went down, but not enough to offset the strong fall in inflation, to the extent that there was a sharp rise in actual interest rates causing the cost of loans to increase. The impact of this increase was intensified by further, gradual reform in the home financing system, in order to reduce State participation in this domain²⁴. Home ownership loans tended to disappear and personal home ownership incentives were directed towards public sector rental. Finally, credit institutions became aware that personal home ownership incentives no longer provided a safety net and were increasingly reticent as regards households with low and average incomes. Then, the economic and financial environment proved unfavourable throughout the Nineties: low economic growth, or recession, resulting in low growth in income purchasing power and a rise in unemployment which may have put off a number of households; a drop in inflation while nominal interest rates remained at a high level until 1996; a housing policy still unfavourable towards home ownership at least until the introduction of zero-rated loans in the Autumn of 1995, but which came too late to see the effect. Added to this was the crisis prevailing in credit institutions which led them to make a very severe selection as regards risk and reject the youngest households. The latter, in fact,

gave the least guarantees: low personal contribution since they are at the beginning of their accumulation process; greater exposure to unemployment particularly for those without high qualifications.

In such a context, it appeared more and more difficult for these households to constitute housing assets. Initially, faced with ever-increasing income-related risks, they sought to accumulate precautionary assets²⁵. Firstly, the gap between this age-bracket and preceding age-brackets has widened. Whilst the rate for ownership of a primary residence is 63.3% in households in the 40 to 49 age-bracket, this rate is only 46.6% for households in the 30 to 39 age-bracket and drops to 13.2% for the under 30s. Secondly, the ownership rate for primary residences in households under 40 has been falling since 1986, the date of the previous financial assets survey, and 1992. In addition, the permanent INSEE (statistics organisation) survey on the living conditions of households does not seem to indicate any improvement in the situation but, on the contrary, a continued worsening of the situation.

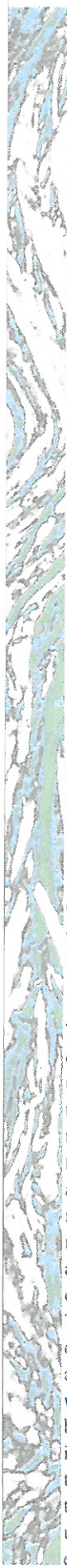
Some thought on possible, future consequences of this age-bracket effect.

Increasing inequalities are appearing as regards the ownership of housing assets between the under 40s and the other age-brackets. Housing property, however, by virtue of the revenue (in money or kind) generated, constitutes an insurance against possible future variations in income and, in particular, a retirement insurance product. It follows that, except for an in-depth transformation of the economic and financial environment, the youngest households are going to accumulate handicaps: besides growing insecurity as regards housing, ever-increasing exposure to the risk of unemployment, lower pension rights, etc. Of course, housing property assets owned by older households will be handed down to the younger generations in legacies and donations. However, it is not sure that this will contribute to a reduction of these inequalities, since on these occasions, there is a division of assets whose consequences are difficult to measure. In addition, these legacies and donations, and the divisions to which they give rise may culminate in a greater concentration of housing property assets in households whose asset structure, resulting from their social level and social origin, is favourable to non-human assets.

(23) The rate of untaxed income on rents concerning the amortisation of the property and general expenses decreased steadily, from 25% in the early Seventies to 15% in the early Eighties, thus reducing the net after-tax yield for this investment.

(24) On this subject, please refer to B. Lefebvre, M. Mouillart and S. Occhipinti (1992).

(25) Cf. L. Arrondel (1996).



The ageing of the population may well cause the quality of housing as a whole to deteriorate. In fact, it is fairly unlikely that the households who today own the housing currently in service, particularly those of 60 and over, make any sizeable reinvestment as regards their housing property assets. Retirement involves a loss of revenue whereas they live in accommodation acquired when they started a family, often large private houses.

The youngest households who manage to buy their primary residence often buy an older property and do not carry out any significant renovation work when they move in (Table 8); or, in the future, if the economic and financial environment permits, they use the "English" strategy, sell and buy a new property of a better quality in order to progressively improve their living conditions, without reinvesting in the form of major renovation work in the properties they successively own. In this case, the quality of housing currently in service can only deteriorate. Or, in the future, if the economic and financial environment permits, they implement a reinvestment strategy on the goods they possess and the quality of housing in service may be maintained, if not improved.

The opportunities for acquiring an older-type family property in a suburban area should increase. In fact, the older households who acquired their primary residence when they founded their family now have accommodation which no longer corresponds to their requirements as regards size, inside layout or location at the present time or will no longer correspond in the fairly near future. They will thus be forced to sell or rent out the property that they possess to acquire or rent a property more in line with their new needs. In fact, it is probable that this property will be located in a town centre and the structure of the housing on offer is likely to compel them to choose a rental solution, unless the local service offer for the elderly in suburban areas is developed.

Toward a decline in residential mobility?

Philippe Louchart
Demographer
IAURIF

Inhabitants of the Ile-de-France region should, in future, be less likely to leave for the provinces when they retire or in the years following retirement. This decline in residential mobility might reinforce the social and spatial segregation in Ile-de-France. Whatever the outcome, it will be accompanied by an increase in other forms of mobility.

The ageing of the baby-boom generations is likely to be accompanied by a decline in residential mobility for several reasons: first, because there is a general tendency for the desire to move house to wane with age; secondly, because those who are the most satisfied with their housing conditions are those who are the least likely to want to move, and housing conditions for future generations of pensioners will continue to improve. Finally because less and less inhabitants of Ile-de-France will in future leave for the provinces when they retire or in the years following their retirement.

Residential mobility declines with age

Every study has shown that residential mobility declines with age—although with a plateau around retirement age—which suggests that the ageing of the baby-boom generations will almost automatically lead to a drop in the frequency of people moving house in Ile-de-France. This tendency should even be accentuated at the beginning of the next century when the following generations, smaller in number, reach the highly mobile age group (25-40), unless their residential mobility, which is already high, increases even more as the result of an even greater economic vulnerability and/or the increasing dissatisfaction of these generations with their housing conditions (Figure 1 on mobile households according to age group ENL1992).

The decline in residential mobility with age is an expression both of a waning desire to move house the longer one stays in one's home, and the weakening of 'objective' reasons for moving with advancing age: to move away from one's parents, to change workplace, to move to a bigger, more comfortable house, or to become the owner of an apartment or a detached house, to mention only the most frequent reasons. The proportion of households that would like to move house does indeed decrease sharply with age (50% between the ages of 25 and 29,

20% between 60 and 64 and less than 10% after 75) the most common reason for wanting a move being to move into a bigger house. This reason declines with age to the extent that after 65, those who wish to live in a smaller house become the majority in their age group, even though they are not very numerous (5 to 10% of households) (Figures 2 and 3 on the desire to move house according to age and the number of people living at present in the home—ENL1992).

More and more homeowners among pensioners...

Nevertheless, not everyone at 60 owns a house and lives comfortably in a nice environment. There are objective reasons for moving at all ages. However, every study has shown that the proportion of households that have 'objective' reasons for moving will continue to decline among future generations of pensioners. In the near future, more and more households will, on retirement, own their home and this will increasingly be a detached house¹.

...not particularly keen on moving

Those who have the least desire to move are precisely those who own a house. Clearly, then, the ageing of the baby-boom generations, who became homeowners earlier and in a greater proportion than the previous generations, could strongly limit residential mobility, particularly since the housing in question is more and more commonly a detached house. In Ile-de-France, the number of detached houses increased by 77% between 1962 and 1990, which is much more than other kinds of housing (only 30%)². (Figure 4 on the desire to move house according to the occupation status of the home—ENL92).

The retirement migration: a speciality of Ile-de-France...

A large part of the residential mobility of old people in Ile-de-France is due to retirement migrations, in other words the desire of many of the inhabitants of Ile-de-France to leave for the provinces when they retire or in the years following retirement. This mobility is genuinely a specificity of Ile-de-France. The inhabitants of Ile-de-France alone make up 44% of the pensioners who, in France, moved from one region to another between 1982 and 1990. The three main destinations (Provence-Alpes-Côtes d'Azur, Centre and Brittany) indicate the three main reasons for leaving: the sun and the coast, a second home and the individual's roots.

(1) Cf. below 'Large housing units increasingly «immobilised» by future pensioners' by Mariette SAGOT.

(2) The occupation status of the home depends on the desire to move house independently of the age of the occupants. Their effects are synergistic. Both variables are highly significant in the regression logistics that were performed to explain the reasons which push an individual to state that they wish to move house.

Where do pensioners from the Ile-de-France region settle?

The sun and the coast

The Provence-Alpes-Côtes d'Azur (Paca) region is the main destination for pensioners in France. It's also the favourite region of Ile-de-France pensioners. Going back home is not one of the main reasons for moving (barely 7% of Ile-de-France pensioners who settle there were born there). The attraction of the Paca region comes later in life when attachments to the sea, the sun and the mountains or a quiet way of life play a role. For some it's also a question of moving closer to their children.

The second home

The Centre region is the second most popular destination for Ile-de-France pensioners (just behind Paca). Inhabitants of the Ile-de-France region represent the vast majority of the newcomers to this region and to three of the four regions that are contiguous to Ile-de-France (Picardy, Burgundy and Upper Normandy). The main attraction of these regions lies in their proximity to Ile-de-France. They constitute a highly attractive choice for the inhabitants of Ile-de-France who are looking for a second home that is accessible for weekend trips and where they can settle definitively when they finally retire.

Roots

Brittany, which is the third most popular destination of Ile-de-France pensioners, attracts in the main natives of this region, who are the majority of those who decide to settle there. The proportion of those who are returning home in the retirement migrations is also very high in regions such as Nord-Pas-de-Calais, Corsica and Lorraine, except for the fact that the numbers returning are low: even those who were born there don't return readily.

The predictable change in the population pyramids with time in residential towns of the outer suburbs

In certain towns in Ile-de-France, such as Beynes and Ménuicourt for example, many houses were built for the purpose of home ownership about twenty years ago, but this activity has since fallen sharply. Detached houses today represent more than 80% of housing and more than half of them date from the period 1968-1975. Between these two dates, the population of Beynes, for example, rose from 1500 to 5000 inhabitants.

Measured against the standard indicators, the population of these towns is still young: the proportion of people 60 and over is very low (6.7% in Beynes in 1990). However the change in the population pyramid year after year reveals the ongoing ageing process which only the relative immobility of its inhabitants betrays (between 61% and 65% of households did not move house between 1982 and 1990, compared with 50% on average in Ile-de-France), and the considerable drop in the number of primary school children (a drop of 50% in the space of fifteen years).

In the years to come, the ageing of the population should accelerate in the residential towns when the children leave the parental home and the parents retire, unless these towns decide to urbanise new land and thus attract a younger population. This tendency was predictable, given the nature of the urbanisation of these towns (very active at the beginning of the seventies) and also the type of housing that was built (practically only low-rise housing).

A different choice for the type of housing would have resulted in a different kind of development for the town's population, as shown by the example of Epinay-sous-Sénart. The population of this town rose very quickly between 1968 and 1975 (from 2 700 to 15 000 inhabitants), but a different kind of housing was built, consisting mainly of blocks of flats (83% of housing in 1990), of which a good part was rented, particularly as low-rent council housing (45% of housing in 1990). At the end of the urbanisation phase, in 1975, the structure of the population pyramid was identical to that of Beynes. However, the changes in the two populations after this date were very different due to the presence of a large amount of rental accommodation in Epinay-sous-Sénart (see the figures).

Do you wish to move house?

'Do you wish to move house?' INSEE (French National Institute of economic and statistical information) regularly asks the French in general and the inhabitants of Ile-de-France in particular this question as part of their National Housing Surveys. In 1992/93, 28.5% of Ile-de-France households replied 'Yes, I would like to move house'. This percentage varies widely with age (50% between the ages of 25 and 29 compared with less than 10% after 75), the occupation status (47% of tenants in the private sector compared with 9% of homeowners who were not first-time buyers), the number of people living in the house at that time (67% when the house is in a situation of pronounced overcrowding compared with 9% in households with a pronounced 'under-crowding') and according to many other variables. How can these data be interpreted? Is this not just the same phenomenon seen from different angles?

The tenants are often young couples whose home is overcrowded, whereas homeowners who are not first-time buyers tend to be older and live in under-crowded conditions once their children leave home. Could it be that older people only rarely want to move, not because they are older but simply because they are homeowners and have more space in their home than younger people?

In order to answer these questions and to identify the factors which play a significant role in the desire expressed by a household to leave its home, a 'probit' type logistical regression analysis was performed using the ENL data from 1992 (see boxed text on methodology). The results obtained are very clear: each of the three variables—age, occupation status, and degree of crowding in the house—influence the desire to move. However, other factors also play a role.

The probability that a person wants to move house does indeed decrease with age, if they have been living there for a long time, if they own a private house, if they live alone, if their home is big and well soundproofed, if they have two bathrooms, if it is situated in the outer suburbs and in an environment which is not very noisy at night. In this case, the probability that they want to move is almost zero ($p=0.006$ according to the model used). However the probability of wanting a move is greater than 90% ($p=0.96$) for a family in which the person of reference is between 24 and 39, that has been living for between one and twelve years in private rented accommodation in the inner suburbs in a building with at least ten flats, poorly soundproofed, with no bathroom¹, in which noise is very often heard at night and in which the family is now living in a situation of pronounced overcrowding.

Based on these results, with in the near future a proportion of the up-and-coming generations, who are smaller in number, reaching the high mobility age group (25-39) and the retirement of generations who are more likely to be homeowners than in the past, particularly of a detached house in the outer suburbs, it is difficult at the present time to imagine how a decline in residential mobility of old people in Ile-de-France can be avoided.

(1) Just as a reminder, 71% of those who wish to move house want to move to a bigger house.

(2) This probability remains high even if the accommodation has a bathroom ($p=0.93$).

... which should fade with time

'Pensioners' from Ile-de-France who change regions are mainly natives of the provinces (for two thirds of them) and tenants (45% before the migration, according to the National Housing Survey of 1992). A large proportion of retirement migrations is indeed motivated by the desire to become a homeowner and to improve one's housing conditions.

In the future, this retirement mobility should therefore decrease with the combined effects of a drop in the number of provincials among the future generations of Ile-de-France pensioners, a rise in the number of homeowners, especially of detached houses, and an increase in home ownership in the fringe regions of Ile-de-France before retirement.

This is indeed confirmed by the first results of the National Housing Survey of 1996: the proportion of Ile-de-France households that moved to another region after the age of 55 had decreased by more than 1% compared with 1992 (5% between 1988 and 1992, 3.8% between 1992 and 1996).⁵

Toward a two-speed Ile-de-France?

At the local level, the ageing of the population could result in an increase in residential immobility in towns of the outer suburbs with a majority of low-rise housing which were urbanised in the sixties and seventies (like Beynes, Ménuicourt and Bondoufle for example, see boxed text), but also by the continuing high mobility in towns where a large part of the housing is of a quality or in an environment that is, broadly speaking, below people's expectations (those in particular which are dominated by high rise buildings). The ageing of the population could, in fact, accelerate the obsolescence of this housing, which is very useful at a certain period of the life cycle but which many leave as soon as they have the means. With the population ageing, the chances are that the number of those wishing to leave will continue to increase. All of this could lead to a situation where the social and spatial segregation in Ile-de-France is reinforced, with on the one hand the quarters and towns where people are happy or would like to live, and on the other hand quarters and towns from which people continually leave and where only those who have no choice will settle.

More mobile old people

As regards housing, the main unknown at present resides in the future trend in terms of the relative standard of living of pensioner households which, if it turned out to be unfavourable, could lead to the development of practices which are now quite rare, such as life annuity⁶ or the sale of property to buy a less expensive one or to rent a flat. What is more, these practices could be facilitated by a change in the legislation concerning property transactions.

Further information concerning the methodology

With logistical regression analysis, the effects of each variable on the desire to move house can be isolated and measured. In the present analysis, only factual explanatory variables were used. The opinion of the household as regards their housing conditions, for example, were not included even though the probability of wanting to move increased greatly with the degree of dissatisfaction expressed concerning the present accommodation. Why? Because this 'opinion variable' only shifts the problem since we would then have to explain the degree of dissatisfaction expressed by the household. We therefore decided to use only factual variables.

It should be made clear that the approach used is more probabilistic than causal: variables such as 'Live in Paris' or 'Live in the outer suburbs' were used because they do in fact influence the desire to move. However they are too polysemic⁷ to give an unequivocal explanation of their role.

Logistic regression analysis allows the variation in the probability of wanting to move to be calculated when only one variable changes in relation to the chosen reference situation. The 'reference' used was a family, with or without children, in which the person of reference is between 24 and 39, that lives in the inner suburbs in private sector rented accommodation, with a bathroom but where the surface area limits the space available to each member of the household to at most 19 m². Moreover, one room is lacking for this family to occupy 'normally' their accommodation (a moderately overcrowded situation). Its occupants consider the soundproofing of their house to be average but hear little or no noise at night. Finally, the building in which this family has been living for between 1 and 12 years has at least 10 flats.

The probability that this family wants to move is practically 70% ($p=0.69$). An absolutely identical household to this one, with the exception that the person of reference is 75 or over—not 24 to 39—has a much lower probability of wanting to move house ($p=0.22$), a difference of 68% with the chosen reference situation. It is this difference of 68% which is shown on the graph page 181.

The probabilities were calculated as follows: $p = 1 / (1 + (-a_0 + \sum x_i))$, where a_0 is the probit model constant (0.8159 in the present case) and x_i are the coefficients associated with the X variables in their i modality. The probability that a household corresponding to the reference situation wants to move is calculated as follows: $p = 1 / (1 + (-a_0)) = 0.6934$ in the present case.

NB: the differences with the reference situation cannot be combined directly. To calculate the effect of several changes compared with the reference situation, the x_i coefficients must be included in the above formula.

(1) These geographical variables are similar to numerous others such as living in the centre or the periphery, the density of the public transport network and community amenities, differences in environment etc. They have a statistical role in the desire to move house, but what precisely are the cause to effect mechanisms? It appears to us that the causal relation is too vague here to be able to be clearly expressed. However, this variable was used since it is a good predictor of the household's reply as regards its desire to move.

(2) The number of rooms required for a household is calculated normatively as follows:

- a living room for the household
- a room for each reference person in the family
- a room for each person who is not a member of the family who are not single or for single individuals who are over 18
- and, for single individuals who are at least 18, one room for two children if they are of the same sex or at least 7 years old
- otherwise, one room per child

However that may be, the probable drop in residential mobility should go hand in hand with an increase in old people's daily, temporary and seasonal mobility for many reasons. Among these we can mention the increased use of a car among the future generations of pensioners⁵, the habit of taking holidays, the continued improvement in old people's health, and an improved standard of living, if only because of the rise in the number of households who have two pensions as a result of the generalised tendency of women to take paid work, etc.

The increased residential immobility of older inhabitants of Ile-de-France should not necessarily imply that they have become stay-at-homes.

(5) Cf. below the article by Françoise Cribier 'Ile-de-France should not necessarily imply that they have become stay-out homes'.

(6) Cf. below the article by Ferrial Drosso 'What future for life annuity?'.

(7) Cf. below the article by Jean-Loup Madre 'The new prisoners of the car'.

Modes de vie des personnes âgées

Traiter des «modes de vie des personnes âgées» c'est d'abord rappeler ou illustrer quelques précautions méthodologiques et notamment trois d'entre elles.

Premièrement, la nécessité d'opérer un certain nombre de distinctions. Distinction entre les effets d'âge et les effets de génération : déjà indispensable à l'analyse et à la compréhension des phénomènes observés, cette distinction devient la clé de voûte de toute réflexion prospective. Les contributions de **Bernard Devez**, **Joëlle Gaymu** et **Anne-Marie Roméra** sur la consommation, les pratiques culturelles ou les comportements de loisirs en fournissent des exemples. Et elle est cruciale au moment où la génération du «baby-boom», importante sur le plan des effectifs et par les transformations de comportements et de valeurs dont elle a été porteuse, n'est plus très loin de la retraite (**Anne-Marie Roméra**). Distinction entre retraite et vieillesse, retraités et personnes âgées : on ne rappellera jamais assez qu'entre le moment de la retraite et celui de la mort s'écoule toute une vie à vivre dont une partie seulement est marquée par les difficultés associées à la vieillesse. À ce titre, les débats que suscitent toujours les travaux sur la classe d'âge 50-70 ans - on pense ici à ceux de **Bernard Devez** sont particulièrement intéressants

puisqu'ils permettent de passer une catégorie statistique au crible de questions concrètes.

Deuxièmement, la nécessité de ne pas confondre ce qui est vraiment spécifique de la vieillesse et ce qui ne l'est pas. Les résultats des enquêtes sur les desiderata des personnes âgées en matière de transport sont à cet égard éloquentes : les personnes âgées voudraient des moyens de transport sûrs et confortables. Qui ne souscrirait à un tel souhait ? Le partage des espaces publics entre différents usagers en est un autre exemple : les travaux montrent que là où certains aménagements permettraient à des personnes âgées de trouver leur compte, bien d'autres usagers trouveraient le leur. Inversement, des lignes de produits destinés à des «jeunes femmes actives et dynamiques» ont aussi séduit une clientèle de femmes relativement âgées (**Anne Fournié**). Inversement encore, des pratiques affectives et résidentielles innovantes, qu'à ce titre on imaginerait réservées aux jeunes, se retrouvent dans notre population et l'on voit avec **Vincent Caradec** de «jeunes couples âgés» faire preuve en la matière d'une inventivité quasiment soixante-huitarde, «se libérer des règles d'âge»⁽¹⁾, et non seulement s'en libérer mais les transformer.

(1) Pour reprendre la formule d'Agnès Pitrou



Autrement dit, il est aussi nécessaire pour faire de la prospective de réfléchir sur les catégories, leur usage savant, commun ou politique que de travailler sur la popu-

lation concernée, en l'occurrence les «vieux» ou les «retraités». Et d'exercer la même vigilance à l'endroit de la catégorie «vieillesse» qu'à celui de la catégorie «vieillessement» sans pour autant pratiquer la langue de bois qui est de mise dès qu'il s'agit des personnes âgées de ce qu'il dit d'elles, de ce qu'elles disent d'elles-mêmes.

Enfin, il faudra dire ou plutôt redire que l'on vieillit comme on a vécu, et que s'il existe différentes attitudes face à la retraite et à la vieillesse, celles-ci dépendent aussi de variables objectivantes : sexe, état matrimonial, état de santé, revenus, niveau des diplômes et plus généralement capital culturel, réseau de sociabilité, existence ou absence de famille, type de logement, localisation du logement et que les facteurs défavorables (facteurs d'isolement ou de précarité par exemple) ont plutôt tendance à se cumuler qu'à se compenser. Du coup, faire la prospective, c'est autant réfléchir à l'évolution probable de tous ces éléments que réfléchir en s'enfermant dans la catégorie «vieux» ou «retraités». Ce que l'on illustre d'un seul exemple : le divorce a, à court, moyen et long termes, des incidences sur un nombre très important d'éléments de la vie quotidienne : niveau de vie, itinéraire professionnel, inflexion des parcours résidentiels, inflexion des projets d'accès à la propriété, complexification des familles et donc des circuits de transmission du patrimoine ; leur sédimentation se fait évidemment ressentir aux âges élevés de la vie.

Mais traiter des «modes de vie des personnes âgées» permet également de relier entre eux nombre des points traités ou même seulement abordés dans les différents chapitres de cet ouvrage. Et notamment tout ce qui a trait à l'utilisation de l'espace. On pense évidemment à la double interrogation sur l'évolution de la mobilité (qu'il s'agisse de mobilité de longue

distance ou de mobilité locale) et incidence d'un usage de plus en plus fréquent de la voiture, d'une part, sur l'évolution de la double propriété ou de la jouissance d'une location avantageuse couplée avec la propriété d'une résidence secondaire ou occasionnelle d'autre part. **Françoise Cribier** et **Vincent Caradec** montrent comment doubles résidences, cohabitations alternées ou intermittentes permettent à chacun des membres du couple, mais aussi aux parents, à leurs enfants, de trouver «la bonne distance». Cela dit, ce que **Françoise Cribier** appelle le 'nomadisme résidentiel' des personnes âgées peut s'exercer dans des espaces encore plus ouverts avec des séjours d'une durée significative chez des enfants ou d'autres membres de la famille, avec des vacances prises régulièrement dans les mêmes lieux, avec des voyages. On peut penser que l'évolution des structures familiales ouvre encore le jeu, sinon pour le couple du moins pour chacun de ses membres.

Les travaux concernant la mobilité peuvent aussi étayer les interrogations sur l'évolution des comportements de loisir et d'achat des personnes âgées et déboucher sur la question des équipements de proximité, de l'aménagement des centres urbains, de la tendance au retour vers les centres. Ces enjeux apparaissent clairement avec les contributions d'**Anne Fournié** et **Anne-Marie Roméra**.

Qu'il s'agisse d'habitat, d'achats, de loisirs ou de pratiques de sociabilité, la question qui se pose est celle de l'espace que consomment les personnes âgées, de la façon dont elles constituent leur espace de référence, dont elles balancent entre attachements géographiques multiples et enracinement dans un «logement-maison», dont elles distribuent leurs investissements entre espaces domestiques et espaces extérieurs (**Jöelle Gaymu**).



Enfin, traiter des «modes de vie des personnes âgées», permet de se poser la question de l'articulation entre le national et le local, entre les priorités des politiques nationales et celles des politiques locales, de leur parallélisme, complémentarité ou concurrence (**Laurent Davezies**). Dans ce domaine, sensible et politique, la réflexion prospective peut partir de la série de questions suivantes : la diversification des populations va-t-elle entraîner une diversification des services de proximité et des aides ? En fonction de quels types d'arbitrages ? Quel rôle joue l'appartenance politique des élus dans ces arbitrages ? Court-on le risque de voir s'installer une disparité entre communes et entre départements dans le traitement des personnes âgées ? Au demeurant, plus de dépenses (en l'occurrence en direction des personnes âgées) cela signifie-t-il qu'il y a plus de besoins ou plus de richesse communale ? Comment les élus gèrent-ils les effets de la montée de pauvretés d'origine nouvelle, sachant que désormais, pauvreté et vieillesse ne se confondent plus ? À cet égard, les résultats d'une enquête effectuée au début des années 90 par un groupe d'élèves de l'ENA en collaboration avec l'Odas² auprès de 27 communes de 50 000 habitants sur l'évolution des priorités communales³ sont assez éloquentes. Sur les six thèmes qu'il fallait classer par ordre d'importance, à savoir pauvreté-précarité, dépendance-vieillesse, logement-insertion,

senter les choses est sans doute trop univoque. Il vaudrait mieux réfléchir en termes d'interactions, car si les personnes âgées pèsent sur les finances locales, elles peuvent, au contraire, dans certains cas et certaines circonstances, constituer un levier : on pense notamment aux revenus des retraites et à la création d'emplois de proximité. Aussi le vieillissement ou plutôt les flux financiers liés au vieillissement peuvent-ils être analysés en termes de vecteur de diversité économique-spatiale et la réflexion prospective s'appuyer sur deux éléments : l'évolution des ressources des personnes âgées (évolution de leur montant et de leur origine), les capacités locales à répondre, en créant des emplois, aux besoins et souhaits des personnes âgées.

Avoir intitulé un chapitre «Modes de vie des personnes âgées», c'était s'exposer à de nombreuses attentes et par conséquent à autant de déceptions. Il n'était cependant pas ques-

tion de traiter ici tous les aspects de la vie quotidienne d'une personne âgée, on ne voit même pas quel sens aurait un tel projet. Le parti a donc été pris de ne traiter que de questions ayant directement ou indirectement une dimension spatiale. Cela dit, même avec un tel parti, il reste au moins deux grands absents⁴. On pense d'abord à la famille, souvent évoquée, jamais traitée pour elle-même. On s'en approche néanmoins avec la contribution de **Françoise Cribier** tant il est vrai que la mobilité de retraite se définit aussi par rapport à un réseau de relations familiales et rappelle à quel point il existe une véritable «géographie familiale».



Et il est intéressant de constater que l'un des thèmes qui fait concurrence à la vieillesse c'est le thème «jeunesse-prévention». Du coup, les débats sur l'émergence en France de lobbies de personnes âgées prend consistance. Du coup toutes les conditions sont réunies pour que l'on agite le spectre de la guerre des âges. C'est également ce que l'on peut lire en filigrane dans la contribution d'**Anne-Marie Roméra**. Mais à vrai dire, la façon dont nous venons de pré-

(2) Odas, Observatoire national de l'action sociale décentralisée.

(3) Cf. J.-L. Sanchez, «Communes et personnes âgées», *Gérontologie et société* n°69/1994, Vieillir en ville.

(4) On ne range pas au nombre des absents de ce chapitre, ce qui aurait pu figurer sur le plan thématique, l'habitat par exemple, et que des choix éditoriaux nous ont fait placer ailleurs.

On pense ensuite à la notion de risque. Il y a dans l'association personne âgée/risque comme une évidence qui dispense de l'interroger. Or bien des questions se posent à ce sujet. Elles se posent d'abord autour de la perception du risque (qui perçoit le risque ? Pour qui y a-t-il effectivement risque ?) et de la réalité de ces risques (de quel risque s'agit-il au juste ?). Elles se posent ensuite autour de la prise en compte du risque (par qui et comment est-il pris en compte ?). Elles se posent enfin autour de la tolérance au risque (quelle dose de risque la personne âgée est-elle prête à courir et son entourage à lui laisser courir pour qu'elle continue à mener une vie ordinaire ?). Ce qui renvoie à la question de l'entrée en institution et du rôle de la famille, des travailleurs sociaux et des médecins dans cette décision. Au demeurant, avec l'allongement de l'espérance de vie aux très grands âges et un maintien à domicile qui pèse lourdement sur les familles, on peut se demander si l'alternative entrée en institution/maintien à domicile continuera à avoir du sens et s'il ne convient de développer fortement des formules d'hébergement temporaire.

Ainsi est-on amené à se demander si la réflexion collective sur les personnes âgées ne se réduit pas à une réflexion sur le risque. Et, à vrai dire, peut-on vraiment parler de réflexion ? Ne s'agit-il pas plutôt de la mise en œuvre d'un obsessionnel évitement du risque ? N'est-on pas, dès qu'il s'agit des personnes âgées, indûment, risquophobe ? Tout se passant comme si au moindre choc la personne âgée allait se casser et les jeunes être obligés de payer les pots cassés.



Life styles of the elderly

In examining the "life styles of the elderly," it is essential to first call to mind or illustrate a few methodological precautions, three of which shall be centred on.

Firstly, it is essential to make certain distinctions; a distinction between the effects of ageing and generational effects. Indispensable for assessing and understanding the phenomena observed, this distinction is the keystone of all prospective reflection. Bernard Devez, Joëlle Gaymu and Anne-Marie Romera provide such examples in their reports on consumption, cultural practices and leisure behaviours. Such a distinction is all the more crucial in that the baby boom generation, significant not only in number but in the changes in behaviour and values that have resulted thereof, will soon reach retirement (Anne-Marie Romera). The distinction between retirement and old age, pensioners and the elderly: one can never be too often reminded that there is an entire lifetime to experience between the start of retirement and a person's death, and that only a part of it is marked by difficulties associated with old age. In this respect, the debates consistently aroused by studies conducted on the 50-70 age group (with specific reference to the work carried out by Bernard Devez) are particularly interesting, as they closely examine concrete questions regarding this statistical category.

Secondly, one must not mistake things that are specific to old age, with those that are not. Results from studies on the elderly's wishes regarding transports speak for themselves: elderly persons would like safe and comfortable means of transportation, but then who wouldn't? Another example is the common use public spaces. Studies reveal that certain adaptations made to benefit the elderly would also benefit many other users. Conversely, product lines designed for "active and dynamic young women" have also attracted a relatively elderly female clientele (Anne Fournie). On the contrary once more, innovating emotional and residential practices, which would ordinarily be common among youths, are found in our population. Vincent Caradec presents examples of "young elderly couples" whose inventiveness harks back to the events of May 1968. Not only do these couples "break free from the age barriers,"⁽¹⁾ they transform them. In other words, in a prospective study it is equally important to include observations on various categories – their learned, common or political customs – as it is to work on the population concerned, in this case the "old people" or "pensioners." Similar precaution must also be observed when referring to the category of "old age" and that of "ageing," while not necessarily resorting to the common stereotypes with regard to the elderly (what has been said about them, what they say about themselves, etc.). Finally, it should be stated, or rather repeated, that "a

person ages as he has lived." Various attitudes with respect to retirement and old age depend on potentially objective variables: gender, marital status, health conditions, revenue, educational – and, more generally, cultural – background, social network, the presence or absence of family, type and place of housing, etc. Unfavourable factors (i.e., isolation or precariousness) are more likely to accumulate than to offset one another. As a result, a prospective study must take into consideration the possible developments of all these elements, rather than just sticking to the "old age" or "pensioner" categories. This shall be illustrated through a single example; divorce at the short, medium or long-term has consequences on a significant number of everyday factors: standard of living, career objectives, reorientation of housing targets, shifts in home-ownership plans, more complex families, thus complicating the transfer of an estate; their consolidation will surely be felt as people reach elderly ages.

By examining the "life styles of the elderly," a number of points addressed, or simply mentioned, in different chapters in this report may be linked together, notably with regard to the use of space. This, of course, brings to mind a twofold question: first, what are the future tendencies concerning mobility (long-distance or local mobility) and the impacts from the increasingly widespread use of a car; second, what are the future developments of double home-ownership, or of an advantageous rental coupled with the ownership of a second or occasional residence? Françoise Cribier and Vincent Caradec demonstrate how double home-ownership, time-sharing or periodic residences allow both members of a couple, as well as parents and their children, to "take just the right distance." Considering this, the "residential nomadism" of elderly persons to which Françoise Cribier refers may be carried out in more open spaces in the form of long-term stays with their children or other family members. Vacations may be taken regularly in the same places, as well as trips. It could be said that the development of family structures will further amplify the game, if not for couples then at least for each of its members.

Work conducted regarding mobility may also support questions concerning changing leisure and purchasing behaviours among the elderly. It may also lead to issues regarding local facilities, the development of urban centres and the tendency to return toward city centres. These challenges are clearly presented by Anne Fournie and Anne-Marie Romera.

Whether the topic be housing, purchasing, leisure activities or social practices, the issue in question is how much space will be consumed by elderly persons: in what way will they organise their principal space; how will they establish an equilibrium between multiple geographic attachments and settling in a house; how shall they distribute their investments between living and external spaces (Joëlle Gaymu)?


Finally, examining the "life styles of the elderly" raises the question of links between national and local entities, between national and local policy priorities, their similitude as well as their complementary or competitive nature (Laurent DAVEZIES). In this sensitive political area, a prospective reflection could be derived from the following series of questions: will the diversification of populations lead to the diversification of local services and assistance? What form of arbitration will it be based on? What role will the political affiliation of elected officials play in such arbitration? Is there a risk of disparities forming between communities and departments regarding the treatment of elderly persons? Incidentally, do higher expenses (in this case, for the elderly) mean that a community has greater needs or wealth? How will elected officials deal with the effects of an increasing new poor population, keeping in mind that henceforth poverty and old age are no longer synonymous? In the early 90s, a survey conducted among 27 communities with 50,000 inhabitants, by a group of students from ENA (National School for Administration), in collaboration with Odas⁽²⁾, on changing community priorities⁽³⁾, speaks for itself. Of the six topics that had to be classified in order of importance – poverty/precariousness, dependency/old age, housing/integration, childhood/family, youth/prevention, the handicapped – dependency/old age dropped from 1st place to 3rd place between 1985-1993, and from 1st place to 4th place regarding future priorities. It is interesting to note that one of the topics that competes with old age is that of "youth-prevention." Consequently, debates concerning the emergence in France of lobby groups for elderly persons are beginning to shape. All of the conditions are in place to raise the spectre of the war of ages. This is also an area referred to by Anne-Marie Romera.

In fact, we have undoubtedly presented things in a much too univocal manner. It would be better to think in terms of interactions; if elderly persons weigh down on local finances then, conversely, in certain cases and under certain circumstances, they can have a leverage effect (notably concerning retirement revenues and the creation of local jobs). Therefore, ageing – or rather the flow of money associated with ageing – may be seen as a spatial-economic vehicle of diversity, with a prospective reflection based on two elements: the increasing resources of elderly persons (amount and origin), and local efforts to meet the needs and expectations of the elderly, through the creation of jobs.

(1) An expression taken from Agnès Pitrou.

(2) Odas, National observatory for decentralised social action.

(3) Cf. J.L. Sanchez, «Communes et personnes âgées», *Gérontologie et société*, n°69/1994, Vieillir en ville.



Having a chapter entitled the "Life styles of the elderly" gave rise to many expectations and, consequently, just as many disappointments. However, it was not our intention to address all the aspects of an elderly person's daily life. That would make little sense. It was thus decided to deal exclusively with issues which, directly or indirectly, had a spatial dimension. However, this decision does not address at least two main points⁴: firstly, the family, which is often mentioned but never specifically addressed. Nonetheless, it is touched on by Françoise Cribier, in the sense that mobility during retirement is also defined in relation to a family network, and the existence of a real "family geography" is pointed out; secondly, the notion of risk. In the elderly person/risk relationship, there is a certain obvious factor which absolves it from being addressed. Yet, it gives rise to many questions: the perception of risk (who perceives the risk? with whom do the risks really lie?); the reality of such risks (what type of risk is in question?); addressing the risk (by whom and how is the risk addressed?); the tolerance of risk (how much of a risk is an elderly person willing to take – and her loved ones willing to allow him/her to take – so that he/she may continue to live an ordinary life?). This gives rise to the issue concerning admittance into an institution and the role that the family, social workers and doctors have in this decision. Extended life expectancy to very elderly ages and home care is a heavy burden for families. Considering this, one may question whether the admittance into an institution/home care alternative is really the answer, and if it would not be more suitable to strongly develop temporary stay options.

Therefore, we may wonder if the general reflection on elderly persons is simply a reflection on the risks involved. In fact, can it truly be called a reflection? Isn't it rather an obsessional avoidance of risk? Are we not unduly "riskophobic" when it comes to dealing with the elderly? As if, at the slightest disturbance the elderly person would break and the young would be forced to pay for the broken pieces.

(4) The points missing in this chapter do not include those which could have appeared as topics, such as housing which, for publishing purposes, were placed elsewhere.

Territorialization of the elderly: "grey gold" and "grey power"

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The "grandad-boom" will constitute one of the most important social and economic phenomena of the 21st century. At the end of a period (still under way) during which the working populations of industrial countries have been heavily inflated by the baby-boom generation, their retirement from working life between 2010-2030 will make itself felt, for the first time, by an obvious reduction in the proportions of working people and employment in the country's population. We must indeed remember that, while unemployment figures have risen strongly over the last two decades, the proportion of our populations in work has nevertheless not stopped growing; this phenomenon will continue into the 2010s.

For governments, the main focus of anxiety resides in the expected imbalance between the number of people paying in and the number of people drawing out retirement pensions. In the OECD¹ countries, the ageing population represented 15 % of the working-age population in the 60s; it will have reached almost 35 % by 2030².

This issue of pensions, and more generally our systems of social protection, are obviously very important; it calls into question national and macroeconomic policies. But this phenomenon conceals other aspects, which remain to a great extent unexamined.

The sensitive areas are defined as territories with little appeal for mobile retired people but where a major proportion of income depends on retirement (or early retirement) pensions. This concerns territories having suffered most under the impact of structural adjustment undergone by industry over the last twenty years. One case amongst others is that of the mining area in the Nord-Pas-de-Calais region. One can consider that this area is only at the start of the impact linked to the closing down of mines and factories. In effect, this first impact was cushioned by the retirement and early retirement funds (and their effects on the local economy). Over coming years, the disappearance of pensioned populations in the area—which in addition is not attracting new pensioners—will lead to an even more violent "counter-shock" for this area, even if it is spread over time. Some ten fair-sized French industrial and urban areas are in this situation.

The territorialization of pensioners: marked effects on the economy

The territorialization of retired people, in particular, in fact poses specific questions which vary greatly³. It is less concerned by the financial viability of these populations—left to the macroeconomic policies that we have just mentioned—than by their spending role. Today, the 12 million retired people represent 45 % of the working population. Such people have income and are geographically mobile: the territorialization of retired people has and will increasingly have in the future marked effects on the economy of our territories. Besides, we already have in France towns and counties which predict the France of 2020. Such concentrations of retirement-age populations can have two very contrasting types of effects.

A model of territorial development founded on welcoming and providing services for the elderly: "grey gold"

Elderly people are on average very solvent populations if one counts only the French, and even more so, if one adds to the equation foreign pensioners coming from other industrial countries, who live for all or part of the year in parts of France. Already today, in many areas these form the principal "basic activity"⁴ generating jobs, income and growth. The presence of retirement-age populations has measurable effects on local employment and revenues, so it is relevant to speak of a geography producing "pension effects" on the income of French territories and outlining a rough typology of the territories (counties but especially urban areas). One will be able to pick out areas with high national / international appeal, areas with low national / international appeal, and sensitive areas.

(1) See the June-July issue of the OECD Observer, n°212, which devotes several articles to this issue.

(2) In other words, if there were seven individuals of working age for one elderly person, there will be less than three in 2030 and only two actually in work.

(3) Cf. infra. Philippe Louchart: "towards a drop in the residential mobility of elderly people?"

(4) According to the now classic theory of the "Base", an area develops in line with its capacities to export goods and services outside its territory. The theory assumes that civil servants are a "basic" activity to the extent that local civil servants are paid by the State, externally to the local territory. Retirement pensions can be dealt with in the same manner.

The geographical concentration of old people: "grey power"

The fact that ageing populations tend—and this can already be seen today—to spread unequally over the territory can introduce substantial biases in local public policies. In this respect, one can ask oneself if we haven't reached one of the limits of decentralization and even more of its further growth.

For the last twenty years or so, in almost every industrial country (with the exception of a few rare countries such as the United Kingdom), and in many developing countries, the power of central government has been shared with the local authorities. If this trend has thus spread across the whole world, it is because the terms under which the question of decentralization is asked are very consensual: greater decentralization means more democracy, better allocation of public funds to the special needs of local communities, a better control, locally, of individual and community destinies in a context of growing "globalization", etc. How anachronistic does one need to be to speak against decentralization?

In the theoretical domain however, there is debate. At the risk of simplifying things to the extreme, let us return to the proposals of two "founding fathers": Tiebout and Alonso. Tiebout (1956)⁽⁵⁾, in the tradition of a Tocqueville, lays the theoretical foundations of decentralization, or of what one might call "fiscal federalism". Society is structured into communities with differing characteristics and preferences. Thus, the sea-going communities of harbour towns do not have the same characteristics and needs as those of stock-raising towns in the mountains. Hence, one cannot envisage that the central government should be alone to distribute blindly the same public goods and utilities over the whole of the territory. The optimal situation therefore has to be decentralization, since this enables optimum satisfaction of the specific needs of specific communities. It organises a local electoral market enabling voters to compare their requirements with the "packages" of public goods and utilities offered by the candidates. In addition, such a market functions even better in that the different local governments are in competition, to the extent that local voters can also "vote with their feet" by migrating towards other communities offering services that correspond better to their needs. The opinion of Tiebout, obviously more sophisticated than what has just been said, constitutes the bible for the theory of "fiscal federalism" on

which is based the decentralization movement seen in today's world.

All this may seem very reasonable, but, on observation, it is surprising to note that, in fact, in industrial countries and even more so in developing countries, local demands for public utilities do not differ at all. To the contrary, demand is identical everywhere: water, town lighting, water treatment, suitable schools, etc.... The list is long when it involves local governments meeting local needs and there is little room for fantasy. The aspirations of communities, certainly heterogeneous in social terms, are, at the end of the day, fairly homogeneous: both rich and poor have a number of elementary needs in common with each other!

A simple statistical analysis of current public local financial data in France shows, unlike what is often said, that despite substantial differences between taxation bases and needs, taxes levied and local spending per inhabitant are roughly the same everywhere⁽⁶⁾. The differences in rates offset the differences in taxation bases and subsidies from the government finish off the re-balancing. Certainly, a similar amount of spending does not necessarily mean a similar structure of spending, but these results suggest that we are still a long way from the package of local public policies differing considerably in nature and intensity suggested by Tiebout's model.

Alonso (1965)⁽⁷⁾, in an article almost as well-known as that by Tiebout, raises a major problem of decentralization. While Tiebout applies economic logic to the policy, Alonso highlights the economic risks of the political device which decentralization really is. What he puts forward is simple, illustrated by a convincing graph. In a town where it is the inhabitants who decide on its expansion, if the average cost per inhabitant (public spending, negative externalities, etc...) increases with the arrival of new households, logically, it would be in the interest of present inhabitants to slow down such expansion. On the other hand, for the central government, there is no economic reason to slow down its expansion as long as the cost of an additional inhabitant does not exceed the extra profit (production, income, etc...) that this involves. As long as the "cost-advantage" remains positive against margin, the nation benefits from the town's expansion. Central government and local government local do not therefore have the same definition for general interest. What is good locally is not necessarily so at national

level. In less theoretical terms, let us take the case of French communes where the mayors have made a simple calculation: how much does the arrival of a new household with several children bring in compared with how much does it cost? These local councillors have been rapidly led to restricting the development of housing estates and urbanization.

One might think that the increasing power of local communities dominated politically by senior citizens gives substance, for the first time⁽⁸⁾ and belatedly, to the fundamental expectation behind theory giving precedence to decentralization as the logical means to maximise the satisfaction of community needs. In brief, with communities of elderly people, one sees for the first time the appearance of those famous communities of which Tiebout, in the wake of Tocqueville, talks.

But one might fear that this "grey power" would encourage the local authorities to give preference to policies in favour of an elderly electorate. Due to budgetary constraints, directly or indirectly, actions in favour of the families of young working people would be neglected: nurseries, business parks, etc.

When Tiebout's theory at last produces his justification, won't it finally be Alonso's who will be quoted? Isn't there a risk that local public policies, which, thanks to decentralization, are more capable of meeting the needs of specific communities, will lead local development along roads which are clearly sub-optimal from the point of view of the national (or more simply county or regional) community?


(5) And yet one can gain from reading Prud'homme R. "The dangers of decentralization"

(6) Tiebout CM (1956) "A Pure Theory of Local Expenditures" *Journal of Political Economy*, vol.64, 1956.

(7) The works, now old but still relevant, of Kobielski (1975) and, more recent, of Orange (1991) demonstrate well the surprising homogeneity of local public policies in France.

(8) See in particular annex (XX) of the Report about to be published by Documentation Française

(9) As regards France. There has been a precedent observable in the United States, with black populations holding the majority of votes in the city-centres of the East.



Already today, the existence of French towns that are largely dominated by elderly voters offers the opportunity to work on such issues using "life-size" models of what France will be like in 2020-2030. Informal and succinct surveys already carried out in Brittany, in the Loire Regions and in the South of France have made it possible to gather in preliminary information supporting such questions: reducing nursery services, forming lobbies of pensioners putting pressure on the town-halls for focusing on law and order, forcing the town-hall in a tourist area to make restaurants close their doors by 11 o'clock at night, opposition from pensioners to the expansion of industrial estates (and everything else that they consider to be disamenities), etc.

Here, this does not involve examining the proceedings of a population (of which the author will, in any case, soon be part) but, on the contrary, always keeping in mind the words of Cicero: "It is their own faults, their own inadequacies that fools attribute to ageing"¹⁰. In this respect, forward reflection should be based on the assessment of conflicts concerning the forms of local development linked to the domination of "grey power" and thus aim to supply the components for formulating public policies (from the higher echelons of administration) permitting the conciliation of local interests with those of the wider areas in which they are contained; but also the identification of the presence of solvent ageing populations can have a lever effect for encouraging actions of local development, particular in terms of tourism¹¹.

(10) "Growing old wisely"

(11) For example, as seen in a community on the Atlantic coast, the fact that there was an elderly population living here all year round provided the "mattress" of guaranteed customers which made it possible to develop the project of a thalassa-therapy centre intended to attract young working people during their summer holidays and weekends.

The revival of convenience shops and the new seniors marketing

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After several years in decline, shops round the corner are gradually regaining favour with the French. The survey by the French Institute for self-service² expresses and confirms this trend. The restructuring efforts made by the main operators have speeded up market concentration.

This turnaround has been noticeable for several years and affects the various forms of commerce unevenly. This very mixed group is made up of small self-service shops with a surface area of less than 120 square metres, mini-markets, supermarkets of less than 1200 square metres, "hard-discount" shops and also the popular one-stop town-centre stores, Monoprix and Prisunic.

For the period 1/1/96 to 1/1/98, this revival of interest is translated by a turnover of 196 billion francs, i.e. a growth in the sector of over 7%. The 27,000 shops included in this "convenience shop" category represent 88% of establishments in France and 38% of the sales surface-area. They account for 29% of retail food sales³, a stable figure compared with the previous year, mainly due to the growth of "hard discount". This recovery is explained by several factors:

A revival linked to the favourable economic context

First of all, we have a favourable economic context brought about both by the Raffarin law preventing new supermarket openings and by the Galland law which partly evens out the price differences with supermarkets. The sector is also gathering the fruits of restructuring efforts made by the main operators: the purchase of Félix Potin and Cateau⁴ by Promodès, the purchase of Franprix-Leader Price by Casino and that of Prisunic by Monoprix. These events have accelerated market concentration and performance of the shops, which have benefited from generally improved productivity and their efforts to reposition themselves commercially.

Towards a qualitative return to the town centre

Another factor acting in favour of neighbourhood trade is the qualitative population-flow back towards town centres.

In fact, while it is true that towns lost about 0.4% per year of their population between 1970 and 1982, we now see a reversal of this phenomenon. From 1982 to 1990, the population of town centres grew by about 0.5% per year, a trend which was confirmed and gathered speed from 1990 to 1994.

Three types of population are settling in town centres:

- bi-active (the man and woman both work);
- young people, (often in one-person households);
- seniors (over 60 years old).

Finally, the actors in this distribution circuit benefit from the change in behaviour of consumers, who are interested in everything related to what we now know as "proximity". In its eighth 'scanner' study on consumption, SECODIP⁵ observes that proximity is by far the first criterion of choice for the 12,000 people questioned. In fact, 59.6% rank proximity as the first of their expectations in front of low prices, quality and choice (around 34%) and parking (27.8%).

To the question, "What sort of shops for tomorrow?",

- 35.6% of people questioned would like small supermarkets in residential areas;
- 35.4% favour small local shops and 30.8% want to see more competent tradesmen.

So we see that the wish for proximity expresses not only the need to gain time, but also a need for conviviality and ease of access. Distribution groups will take advantage of these points to redefine their development strategy and propose new-concept shops.

The dominant groups in the proximity market

Several groups dominate the proximity market: the big distribution groups such as Promodès, Casino and ITM Entreprises. They each have more than 1,000 brand-name shops, making a joint total of 5,373 units. In the area of popular one-stop stores we shall add the Monoprix group, the leader in town centre distribution with 228 shops, whose role as "City marché" (City market) is strengthened by the addition of 132 Prisunic shops.

Development strategies of these groups are differentiated as regards to their implantation and store concepts are concerned. All however are developing positioning strategies, strong brand-name policies and in particular they are targeting precise consumer groups, including that of seniors.

For our report on the expectations of seniors, their relations with local commerce and, as a corollary, on the innovative concepts that distributors are bringing to their stores, we have had the help of the Monoprix and Promodès groups.

Monoprix: positioning at the local level

In 1997 Monoprix undertook a vast restructuring when it bought Prisunic (10/10/97). From now on, the period of mass market stores is over. Monoprix and Prisunic, forming the first chain of large town centre supermarkets is going to be the locomotive.

Determined to dominate the town centre, the directors plan to merge the networks, while keeping the same brand name for each store—though certain stores could be moved from one to the other as the need may arise.

This new scheme groups 360 stores (228 Monoprix and 132 Prisunic). With a turnover of 22.3 billion francs, it has 0.6% market share. Their medium term objective is to reach 3% nationally, or even as much as 10% to 20% in certain segments such as make-up and lingerie.

This merger is accompanied by a restructuring—the ensemble of the stores will be modernised with the aim of enlarging the average surface-area to 2,500 to 3,000 metres, of which 70% will be given to food products and 30% to non-food products. A large programme of modernisation of the group has been undertaken in order to improve:

- comfort and convenience (wider alleyways for easier circulation);
- attractiveness of design (introduction of "noble" materials, warm colours, redesigned furniture and new lighting);
- the visibility of the various sections to account for a clientèle which is 85% female.

This new-concept store plans to redefine the commercial offer by bringing together the know-how of Prisunic on general merchandising in the fields of textiles, fashion, beauty with that of Monoprix in upmarket foodstuffs.

Its present reference, the Monoprix "Citymarché", is resolutely that of a local shop which wants to stand out from the hypermarkets and compete with the specialists.

(1) Institut d'Urbanisme de Paris

(2) "The revival of local commerce" in *LSA—Libre Service Actualités*, n°1582: Avril 1998.

(3) The results for the one-stop stores are not included in these figures.

(4) Subsidiary of the British company Tesco

(5) Proximity, the first expectation for the French, a survey for the Hachette Group carried out by SECODIP among 1,200 people on their aspirations, opinions and purchasing behaviour in 21 different markets. In *LSA—Libre Service Actualités*: no 1559, November 1997.

(6) Interview with Mr. G. GALLO, Director of R.&D.&Marketing for the Monoprix group.

Interview with Mssrs: C. MAHE—from the management of Market Studies for the Promodès group.

(7) N LEDOUX—Manager of the SHOPI stores, and R. SEGUELA, Manager of the Promodès group's 8 à Huit stores.

This positioning is linked to the population characteristics of the town centres. The distribution of the French population according to the size of the town shows that 42% of the population live in 1,890 town centres and over half in towns of more than 20,000 inhabitants. At the same time, only 18 to 20% of mass consumption products are purchased in town centres.

Monoprix concentrates attention on the populations living near its stores

An analysis of socio-professional categories shows the high representation in towns of executives, tradesmen, artisans and intermediary professions with big purchasing power. The households in town centres are either younger than the average in France or older than the average.

Consequently, Monoprix has positioned its stores according to three population targets:

- young people, often one-person households (single people) who represent 25% of the clientèle;
- bi-active people, who represent between 36 and 42% of the clientèle;
- the over 60's, who represent 25% of the clientèle.

Monoprix has made a strategic choice to concentrate on the population who live near its stores in a radius of 600 metres and has adapted selections and services to this clientèle.

For a long time the problem for people over 60 was to offer local commerce, but which most often meant a small business dealing in mass consumption products with little choice, little innovation and often expensive.

Marketing studies of seniors⁽⁷⁾ carried out by the group show that these populations are of a higher socio-cultural level, attentive to all fashion trends and are especially demanding on the quality of life in their local area. They are looking for a shop offering a wide choice of products, adapted to the modern world but close to where they live. They like big brand-names and are sensitive to innovation.

For Monoprix the over 60's are a favoured category and a seniors' commission has just been set up within the group. The 25% of the clientèle that they constitute represents 35% of the turnover of the stores. What is more, their loyalty is high, as shown by the fact that 64% of over 60's consider that Monoprix is their principal shop.⁽⁸⁾ All of which confirms the strategic importance of this population for the brand-name Monoprix.

The seniors, who are clients of Monoprix generally live five minutes on foot from Monoprix and visit the shop 2.5 times per week on average, mainly in the morning or at the beginning of the afternoon. They do their shopping in twenty minutes and spend an average of 400 francs per month. This is a principal customer who buys less than bi-active households, but who is more loyal.

Seniors at Monoprix are high consumers of products in grocery, cleaning, washing, drinks and fresh products (dairy, fruit and vegetables, meat). They are small consumers of frozen goods, textiles, beauty products and perfumery.

If we look at the marks given to Monoprix on various items and compare with the under 60 population, we see that Monoprix is appreciated by the over 60's for:

- its participation in the life of the area,
- the pleasure in shopping there,
- its food and non-food prices,
- its efforts to serve you well,
- and its efforts to provide a range of services.

There are however still two small weak points:

- the choice in the food department (in particular the selection follow-up); stock outages are not at all appreciated by the over 60's. Monoprix is working with a computer assisted restocking system to bring down sharply the number of occasions when products are out of stock.
- an insufficient choice in clothes. Monoprix will bring a new response to the over 60's with products ranges adapted in their cut and fabrics. These will be softer, more "noble" and more adapted to a body which is changing with age.

Monoprix is working for the over 60's on two levels: products and services. It is completely repositioning its trade offer according to four big strategic themes (developing the pleasure of shopping, improving the quality/price ratio, introducing discovery of new trends linked with new ways of life, together with the theme of health and well-being).

As far as the products themselves are concerned, a still bigger effort is being made in several directions: the quality of fresh products (a strong point at Monoprix), information (traceability, particularly for meat products), advice and service.

In this way meat, cooked meats, fish, fruit and vegetables will be proposed as self-service products at low prices and also sold over the counter. These latter are up-market products sold by qualified professionals. A large training programme has been put in place for sales assis-

ants. We can distinguish two families of products which correspond either to different consumers or to the same consumer on different purchase occasions.

Another area of work was to allow customers to rediscover quality products which had been lost through mass-marketing. Monoprix had the over 60's in mind when they created the "Gourmet" range.

For example, the launch of a whole-milk yoghurt enabled people to rediscover a taste which had disappeared over 15 years earlier with the creation of natural yoghurts made from powdered milk.

More than 150 products have been created under this brand-name. We can give as an example a raw milk camembert matured in a cellar for 15 days. The second range, 'Monoprix La Forme' (Monoprix Fitness), had initially been devised primarily for young women concerned about balanced nutrition. Then it was understood that the notion of health and balanced life has become a major concern for the over 60's, since it enables them to gain more than 10 years on "old age".

The over 60's have become big consumers of all products which are 'light', biological and sometimes balanced with added vitamins and minerals for vitality.

The range of pre-cooked products "Vite Prêt", or "takeaway food" is showing strong growth. This also corresponds to the concern of some women over 60 who wish to live a "new" life and use all products facilitating daily life, for example freshly-cooked dishes in individual portions.

Lastly, Monoprix has also adapted its packaging: yoghurts in packs of 2 or 4, ranges of wine in half-bottles, better suited to a couple or a person living alone.

Certain ranges of products have been put in place particularly for the over 60's. Monoprix has developed and created ranges of gift products specifically for grandchildren: books, babies' or children's clothes and toys.

An ensemble of products which reflects the tightening of intergenerational family links.

(7) 3,500 people aged over 60 have been questioned each year for the last five years.

(8) The principal store is a store where the customer spends between 1200 francs and 1800 francs on average per month. In a secondary store he spends between 500 and 800 francs per month and in an occasional one between 100 and 200 francs per month.

Developing innovative services

As far as services are concerned, here too seniors are right in the centre of Monoprix's innovations. The efforts concern welcome, information and communication. 'Mystery customers' walk through the store and evaluate the quality of the welcome given to seniors. The readability of shelves has been improved by rethinking the lettering. The size of figures (prices) and letters on island shelf labels has been doubled. Finally, considerable efforts have been made in the field of communication in the stores—also through the diffusion of catalogues, of which the issue on health foods has been printed in 200,000 copies. Door-to-door deliveries are a difficult question because there is undoubtedly a big demand from seniors. Monoprix is satisfying this by developing deliveries, but this service has a price. Similarly, the clientèle of Telemarket, a telephone or Minitel ordering-service with door-to-door delivery includes 15% of over 60's.

Building of customer loyalty is the number one concern of distributors because it guarantees a rate of market penetration. Monoprix, whose first commercial target is the seniors' market, has created a payment card, usable from the first franc, which authorises direct debit, deferred and at no charge. This card offers advantages to the customer in the form of gifts (according to their levels of expenditure)—and mainly allows the chain to identify customers. The big question for the retail trade, like for mail order firms, is to be able to constitute extensive data bases. The aim is to go from the "ship in the night" to the customer with a name, to identify more exactly the increasingly changeable expectations of the clientèle and to establish interactive communication. This what is at stake in the information revolution. The question of 'filters'—tools through which a business can visualise its customers and their needs—has an effect on structuring commercial policy and management.

For example, contemporary marketing analyses in terms of socio-styles would only be the product of mathematical tools used for multi-criteria analysis of data. The latter now provides 'artefacts'— synthesised computer images—through which groups can see their customers. All these transformations presuppose for the business an intense effort to innovate, to make alliances with technology and research companies on social uses of information technologies. The objective of Monoprix over the next few years is to respond even better to the needs of local consumers, so that we can see a rebirth of a real, efficient town centre commerce—which is seen today as an alternative to supermarkets outside the towns.

PRODIM (Promodès "convenience shops" activity) in 1997:

Type of shop	Number of shops	Turnover (in billion francs.)
Shopi	624 shops	9.3
8 à Huit	800 shops	3.6
CODEC	98 shops	1.7
Négoce	3,700 shops	3.7(1)
Total	5 222 shops	18.3 billion F or 17.4% of the total turnover of Promodès (2)

(1) Négoce: brand-names licensed to Proxi and Corsaire

(2) Total turnover of Promodès for brand-name shops in France: 104.9 billion francs

PRODIM Ile de France region in 1997

Type of shop	Number of shops	
Shopi	57 shops	2.1, or 11.5% of the total turnover of Prodim
8 à Huit	62 shops	
CODEC	10 shops	
Trading under brand name	109 shops	
Trading outside brand name	400 shops	
Total	638 shops	

Promodès—three trading systems to meet the expectations of the clientèle

Promodès gained a foothold in Paris in 1995 by buying 105 Félix Potin stores. This was a boon for a group, which like its competitors such as Casino, was looking for a presence in the capital. Today 65 shops have the brand-name Proxi, 35 have become 8 à Huit and one has been transformed into a CODEC. The others have been sold for legal reasons. The one hundred Parisian shops thus acquired have found their place within the Prodim network, the branch of Promodès which specialises in convenience shops, the core-business of the group. At 18.3 billion francs, the activity of Prodim represents 17.4% of the total turnover of the group. This figure translates a clear recovery in the activity of Prodim whose turnover in 1996 had dropped from 17.9 to 17.5 billion francs. Pursuing its external growth, Promodès has undertaken a complete renovation of its group of local shops. It has affirmed its policy of three brand-names according to the surface area of the shops.

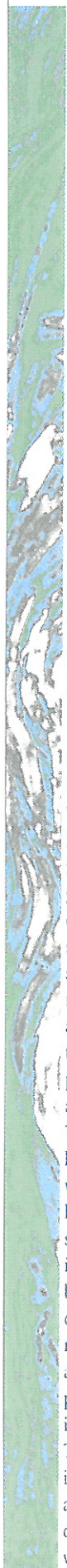
- Proxiservice—1,150 shops: These are small self-service shops closer to the traditional food trade. Their surface area is under 120 square metres and they have seen strong growth for the last three years, especially in the Paris region.
- 8 à Huit—800 shops: These are real mini-markets of 120 to 399 square metres and are

present in rural and urban areas. These first two types of shop are aimed principally at shoppers making occasional purchases.

- Shopi—624 shops: small supermarkets from 400 to 800 square metres, mainly in rural areas, though they are also present in urban zones particularly in districts of communes on the outskirts of the Paris region.

As shown by the overhaul of the 8 à Huit shops and the changes planned in the 700 Shopi between now and the end of 1998, the renovation is based on the conception of modules. The accent outside is on visibility of the outlet, with clear shop-signs and sober facades, and inside there is a large surface given over to fresh products. The renovation however also applies to pricing policy, whose index has gone down by 6 points. "We have lowered prices by 15% in Proxi and by 20% in 8 à Huit, says Jean Haley, Chairman of Prodim. This decrease in prices has been made possible by increased productivity".

These three trading systems are targeted mainly at two types of population—the one-person households (the clientèle of 8 à Huit is young) and people over fifty who go to Shopi. 70% of the clientèle in the urban areas visit these shops on foot. In rural areas the journey is made equally on foot and by car. In rural areas too customers visit the shops 7 to 8 times a month and in urban districts 10 to 12 times a month on average. The average shopping-basket in 8 à Huit is 40 francs at the check-out and from 80 to 90 francs in



Shopi. Purchases in 8 à Huit tend to be occasional or "complementary"; they are fresh products in particular, while Shopi has a supermarket role with a complete range of products.

To meet the expectations of their customers, 8 à Huit is concentrating on fresh products, fruit and vegetables, meat, fish, which is pre-packaged and placed on self-service shelves; prepared dishes to reheat in the microwave; ready-to-eat products; the "brasserie" line, and the cold section. In the question of service, the Proxi and 8 à Huit shops are developing long periods of opening, from 8 a.m. to 8 p.m. and door-to-door delivery even of purchases for amounts as low as 50 to 100 francs. Indeed, these shops, held by independent, franchised or affiliated traders, maintain special relations with their customers. Finally, these shops are developing an impressive range of services: fax, photographic development, photocopying, dry-cleaning, cash dispensers and flower delivery in the style of Interflora. They also act as delivery points for mail order operations such as La Redoute or the 3 Suisses. They are becoming multi-service centres. These services can represent up to 10% of their turnover and they create customer loyalty.

A new springtime for convenience shops?

The revival of shops round the corner seems to have more fine days ahead, for its development is not yet complete. The big proximity-focused groups are systematically forming a network over the country, and are looking for market share "niches". Having exploited the universe of solvent demand in the wide sense (large and average-size stores on the outskirts of towns), they are now showing a more qualitative interest in the new, profitable "segments" represented by populations in demographic development such as the seniors.

The trend towards business concentration accelerated by the Raffarin law is not unconnected with this revival. Through purchases of wholesalers and affiliations of companies, it is made possible to bring together the know-how of the independent traders with the productivity of the big distributors. This system however finds its own limits in the operating costs of small commercial businesses, especially in the urban area—the cost and difficulty of deliveries, the problem of storage space, the weight of costs involved in waste, packaging etc..

The challenge facing neighbourhood commerce is to bank on conviviality. To price and quality is added the necessity to build loyalty among a clientèle which is maybe rediscovering the values of sociability.

The "new" "older" couples: single and double residence

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The conjugal life of the over 60's is undergoing significant changes. From both a quantitative and practical standpoint, but also in terms of perception. Does living as a couple (or living alone) lead to the adoption of certain spatial practices? A qualitative study among couples which were formed when the partners were at least 50 shows a wide variety of organisational methods adopted by these "new" "older" couples.

Retirement today is very different to what it was twenty years ago, (significant increase in the number of years left to live at the time of stopping work due to the lowering of the age of retirement and increased life expectancy; higher incomes; new perceptions which have separated the "new age of life" which starts with stopping work from old age) so it is hardly surprising that the conjugal lives of the over 60's are also undergoing considerable changes. Quantitative changes first: life as a couple becomes more frequent on the one hand because the age of widowhood has been pushed back (more than 4 years in 30 years), and on the other hand because the number of widows, divorcees and single people living as couples without being married has increased.

Changes in practical aspects also: practices of leisure activities (Delbès, Gaymu, 1995) which are partly conjugal activities (Caradec, 1996); more frequent sexual activities, more varied and more satisfying than twenty years ago (Delbès, Gaymu, 1997). Changes in perception, lastly: living as a couple is enhanced to the point where the fact of experiencing passionate love or forming a new couple around the age of sixty is today perceived and presented very positively in various media as a new opportunity to be seized: novels, children's books, fictional films, articles in general information magazines and those for pensioners, documentary programmes on the radio and television.

This is the situation in which a qualitative study, with an exploratory objective, was carried out among 60 couples that had been formed when the two partners were at least 50. We should point out that the couples interviewed did not live in the Ile-de-France region, but in Normandy, Brittany and the North. Furthermore the study was intended above all to determine the conjugal organisation of these "new" "older" couples and this was how the spatial practices became evident as a major component of their lifestyle.

This research was able to reveal the variety of organisational methods adopted by these "new" "older" couples. It is indeed possible to distinguish four forms of conjugal life: life as a married couple (this was the case of 16 couples out of the 60 met); simple cohabitation (24 couples); periodic cohabitation (12 couples); alternate cohabitation (8 couples).

The first two forms share the common factor of a single residence, and they differ in terms of the official or unofficial status of the union. From this point of view, it is important to note the low proportion of marriages in our sample. The explanation for this is complex since a person can just as well refuse to get married for pragmatic reasons - not losing pension rights, not wanting to risk upsetting the children - as for reasons of being faithful to the first deceased husband or wife. It should be noted however that it is the pragmatic reasons that are the most often mentioned by the interviewees: it all happens as though an "inter-generation contagion" effect was making less illegitimate a union between the over 60's that had not been blessed officially by marriage (Caradec, 1996a). The main feature of the other two forms of conjugal life is the existence of two residences: periodic cohabitation (which has also been noted among younger couples, known as "non-cohabiting couples" or else LAT - Living Apart Together) consists of not living together all of the time, dividing your time between periods of communal living and periods of independence in your own home. Alternate cohabitation (which seems less unusual and is specific to pensioners) also presupposes that the partners each keep their own home, but they then live together continuously, alternating between one partner's home and the other.

These various forms of conjugal life are examined by taking a closer look at their implications from the point of view of spatial practices. We shall focus successively on the single residence couples, then on the double residence couples.

Single residence: who has to move out?

The main difficulty confronting those couples who decide to live together would indeed appear to be the transition from two homes to one. After all, where should they set up house? His home? Her home? Or in a new house? Which of the two partners has to move and therefore accept geographical mobility?

Sometimes, the choice is a result of practical reasons (the tenant sets up home in the owner's property; or else the decisive factor may be the fact that one of the homes is larger - or smaller - than the other, more comfortable, better situated when it comes to access to shops and services). In other cases, one of the partners may be especially attached to his or her house, village or district and may manage to persuade the other. "What bothered me, was leaving my house after all. A choice had to be made, of course... Well, I knew that Albert preferred his own

house after all. So I... but I still took it badly" (woman, 61); I was much more used to being with my things, whereas in his place, I was a little lost", explains Monique who persuaded Henri to come and live with her (woman, 67). Whenever one of the partners has chosen to leave his or her district, house and furniture to set up house in his or her partner's home, difficulties of adaptation may emerge: there are many people - women most often - who speak of the difficulty of getting used to this new environment, the feeling of living in a universe which is not theirs, sometimes far from their family. A borderline case is given to us by this reader of *Notre Temps*, today separated from her companion: (...) I went to live in his place, 300 km from my home. In the beginning, everything was just fine! From time to time I came back to see my children again. Sometimes he came with me... Little by little, things got worse: every time I spoke about how I suffered from not seeing my children as often as I wished, I ran into a blank wall of incomprehension. For him, it was not a problem, his children were there, always at the door. Me, I was just a figurehead that you thrust aside to come in and sit in the living room... their living room. To sum up, I found myself alone in an inhospitable environment. I only had a few pieces of linen and three frames with photographs of my family" (*Notre Temps*, No. 291, March 1994). Even when the conjugal relationship is good, the feeling of not being at home still does not disappear and may last even after several years of life together. Josiane who has been living for more than 9 years with Marc, declares: "I never lose sight of the fact that I am not at home... That's what bothers me the most. He tells me all the time: This is your home! But, I know I am not at home. He built it! I don't move the furniture around. O.K., there's no need, but even if I wanted to, I couldn't take the liberty. I have a drawer here, another over there. I have recreated a very small universe for myself" (woman, 60). Is it possible to feel at home when you are not the owner of it, when you cannot feel that the house is the fruit of your labour (or of the labour of your ancestors), when you know that on the death of your partner, you will have to leave the premises? If there is one place in which Josiane feels at home, it is in the chalet that she and her partner built with their own hands and their own money since they have been living together. But not in Marc's family house.

In order to adapt to their new environment, some try actively to take over the premises. Which is what Joseph did. Separated from his wife, he came to live with Nicole with just his personal belongings. Initially, he tried to persuade Nicole to leave and live in another region: to break with her conjugal past, but also because he did not like Nicole's house and he found it "very hard" to adapt. In fact, "the house was not like what I had before" because it was less well decorated and located in an area with a bad reputation. But Nicole does not want to move away from her children. So Joseph undertakes, with her agreement, a considerable amount of work in the house to change it to

the way he likes it: he breaks down walls, redecorates rooms, starting with the conjugal bedroom; the partners purchase new furniture taking the place of the previous furniture, except in the dining room, which came from Nicole's parents. They wanted Joseph's investment to be acknowledged by notarised deed: so a share of the house belongs to him. Undoubtedly these disruptions were only possible because Nicole found the happiness with her new partner that she had not known with her husband: this is why she agreed to destroy the traces of her conjugal past (as far as the photograph of her deceased husband which at Joseph's request she placed in a drawer). From this point of view, this case is rather exceptional. Yet it is very symptomatic of the difficulty of taking over someone else's home. In fact, Joseph acknowledges that he still sometimes says "your home" when referring to the house, and Nicole chides him with a "no, we're in our home". And he has not definitively given up on the idea of leaving the region (woman, 57; man, 55).

Should the two partners stay firm on their positions, refusing to leave their house to go and live with the other partner, they may come to an agreement on the choice of a new house, a compromise solution which enables equal concessions to be made. This is what appears from the tale told by Simone: "Me, I wanted to take him to my place because I have a large house, I didn't want to... I told myself I couldn't stay in a house that was not as good as mine. But Marcel didn't want to be uprooted, on top of which he has pets. People told me so many times: "No, if you uproot him, he will not like it, he is likely to get depressed, he won't feel at ease, he doesn't know anyone". Whereas me, if you wish, it wasn't the same, because around here, I know plenty of people. So, we decided to buy a house in P... [a larger house than Marcel's, but in his village]" (woman, 63). Another example of a compromise: the case of this couple who have chosen to live mid-distance between each other's children.

Double residence couples: mobility is essential

Setting up in a single home implies a certain number of problems and supposes that one of the partners at least accepts a definitive geographical mobility. Failing such agreement, certain couples prefer to organise their conjugal life by keeping two residences and arrange mobility between them. The organisational methods of periodic cohabitation couples, then those of alternate cohabitation couples are presented, and then the reasons why such couples opt for double residence. In a third stage, we shall focus on the spatial mobility brought about by these forms of conjugal life.

Periodic cohabitation couples

Example 1: Renée, a former shopkeeper, is 77. Five years ago she met Paul, retired from the army, who is the same age as she is. They live in the same city, but in districts that are rather far from each other. In the morning,

each goes about his or her own business at their respective homes. In the afternoon, when it is fine, Renée goes to Paul's home, by bus, around 4.00 p.m.; she stays there until 7.00 p.m. then comes back to eat at home, again on the bus ("in the evening, I like peace and quiet, I like my little tray, my T.V., you see I'm set in my ways"), or she sometimes stays and has dinner with him and then he runs her home in the car. When the weather is bad, it is rather he who spends the afternoon with her. One Sunday out of two, they go dancing with friends, and the following Sunday she eats at his home (she does not like cooking). They never sleep in each others' homes (yet it would be erroneous to infer that they do not have sexual relations). Every morning and at the beginning of the afternoon, she gives him a quick telephone call; in the evening, around 9.00 p.m., it is he who calls her to wish her goodnight.

Example 2: Pierre and Marie were born in the same year, in 1929. They are both widowed and met in 1991, during a package tour. Their residences are almost 300 kilometres apart, and they have organised their life in cycles of 15 days: for two weeks, each one lives in his and her own home; for the following two weeks, they are together, first in Pierre's home, the following month in Marie's home. They go on holiday together and, when they are separated, speak to each other frequently on the telephone.

Example 3: Charles and Georgette met in 1990, at a club for the elderly: he, a former workman, was then 74; she, a former SNCF employee, was 75. Charles eats and sleeps at Georgette's, but every morning and almost every afternoon he goes back to his home to look after his garden. Meanwhile, Georgette stays at home and deals with her housework. Sometimes, in the afternoon, they go out for a ride together in the car.

The periodic cohabitation couples correspond to the spontaneous image evoked by the term "non-cohabiting couples": the partners do not live together constantly, their life being divided between periods of conjugal life and periods of living alone. The examples proposed give an idea of the variety of the organisational methods of these conjugal lives: the cohabitation phase proper may be a few hours per day (examples 1 and 3), or consist of stays of several days, or even several weeks (example 2); cohabitation may occur during the day (example 1), at night (example 3) or combine the two during the phases of common life (example 2).

It is possible to put some order in this variety since two types of periodic cohabitation emerge from the general mass: one type "reciprocal visits" (the partners then seeming to desire to maintain a certain balance between the periods lived in the home of one of them and the periods lived in the home of the other) and a type giving preference to one of the homes (for example the man coming to eat and sleep with his companion then going home and going about his own business during the day; this type is also found in the cases of difficulties with the children of one of the partners).

Alternate cohabitation

Roger, a widower and former policeman, was 75 when he met Andrée, 63, a widow and former shopkeeper, in 1985. Since that time they have lived together constantly, but alternately in Roger's home, which is a house in the country with a large garden, and in Andrée's home, which is an apartment in town. Andrée explains: "In the summer, we like to be down there a little more, in fact it is more pleasant, and then in the winter, we stay more in my home, we come and go? You see, on my side, I have to come here from time to time, I have my mail picked up, etc., but I do have to come, so in principle, about every ten days or so, off we go, we come up to my apartment."

Both widowed, Charles was 67 and Jeannine 62 when they met in 1980. Since then they have never been apart. They kept their two apartments, a few hundred meters away from each other. In the winter they live in his apartment, since it is easier to heat, and in the summer, they live in hers. They continue to receive their mail at their own respective addresses and go to collect it every day.

Contrary to periodic cohabitation couples, alternate cohabitation couples live continuously under the same roof. However, this roof is a double one, since they divide their time between two residences, the way they organise this time often being related to seasonal activities (as we can clearly see from the two examples presented above) and to obligations for the upkeep of the homes. These couples seem to be very "mergeable" in that they rarely go out without each other and share all their outside activities (Caradec, 1994, 1996b): it is not rare as well for these couples living in two different homes to have only one car, either because one of them did not have a car before they met, or because they decided to sell one of their cars after they became a couple because they did not need a second vehicle.

The choice of the double residence: staying in your own home

Periodic cohabitation couples and alternate cohabitation couples have a common feature in that they are couples who have two residences, although at the same time they organise their conjugal lives in a very different way. The reasons that caused them to choose this kind of life-style appear to be partly common to both kinds of couples and partly specific.

What is common to both is the desire shown by the couples to continue to live in their own homes. First of all, because they are emotionally attached to their homes, both to the building itself and all that it contains: "I've lived here for the last twenty years... I don't want to move down there, in any case, I wouldn't be able to have my things and neither would he, he wouldn't want to come and live here completely. So we stay as we are, a little over here, a little over there. And that's what we've been doing for the last five years," says for example this former house cleaner (woman 63). What we have learned from what people have said to us is that emotionally they are unable to leave their homes behind, and they are afraid to have to sacrifice some of their furniture to be able to put two sets of furniture in a single home. Because the house is a place of souvenirs, of course, but also because it is a property in which the person has invested personally and into which the person has put a lot in terms of decoration and domestic tasks (Bonnin, 1991), the property for which the person has struggled and which symbolises the labour of a lifetime. Without forgetting that the house is also an environment, a district, shops, a network of social contacts which will disappear if the person goes to live definitively in the other person's home.

Then, keeping the house is a way of maintaining a privileged relationship with your children and grandchildren because, symbolically, it is the place to which all the members of the family are attached and, physically, it is a place where the family can gather: "I was in my own home and my children came to visit me often, and I wanted to stay in my home... But him, he was the same, he had his own children as well... It's a little complicated, you see? So what could we do? What could we do to live together? (...) The children, his, have their own homes, and mine have theirs. You see, it's above all for the children, you have to bear that in mind..." (woman, 70). Keeping your house can therefore be a message to your children, to let them know that the new conjugal relationship will not affect the

blood links. But the message can also be sent to the children of the new partner, to reassure them that you are not trying to take over the property of their parent, since you are refusing the possibility of taking possession of the premises.

Finally, keeping your house is a safety net, a way of preserving the future: a future which may be marked by a separation if there is a misunderstanding (living together periodically can be valid as a test) or more surely by the death of one of the two partners and the transfer of his or her property to his or her heirs: "Andrée and I get on well together. But we each keep our own home... Because... well, you never know... one of us may die or... so that the other is lost out in the street. There are after all children on both sides... You have to take precautions, all the same" (man, 75). While this insistence on the attachment to the home are valid for both periodic cohabitation couples and alternate cohabitation couples, it seems particularly strong for the latter group. The assumption can in fact be made that this kind of conjugal life is above all adopted by couples who both owned their own homes. With periodic cohabitation couples - particularly for women who have adopted this kind of conjugal organisation - the reference to the house can be accompanied by expressions about independence enhancing this kind of conjugal life, which is lived as being less restrictive than living together all the time: "I believe that at a certain age, it is even indispensable to keep your freedom, each to stay in your own home, in my opinion, since at that age you have your own habits... in any case, for me, that's the way it is, I don't want to give up my freedom" (woman, 72). It is true that opinions favourable to independence crop up with certain alternate cohabitation couples, but in this case, it is not so much the enjoyment of a daily independence that is important but the certainty of not being materially dependent on the other for your future.

Similarly, another argument in favour of double residences - the rejection of the routine of daily life - is lived differently depending on whether it is presented by periodic cohabitation couples or alternate cohabitation couples: the former want to escape the humdrum routine of conjugal life and the aggravation and quarrels that can arise when living continuously together; the latter emphasise more how pleasant it is to be able to decide from one day to the next to change their domestic environment and to have the impression that they are "going on holiday".

Double residence and mobility

The forms of mobility put into practice by these couples who have two residences reveal how close the spatial practices observed are compared to those that have been highlighted in other works about older couples or older people living alone.

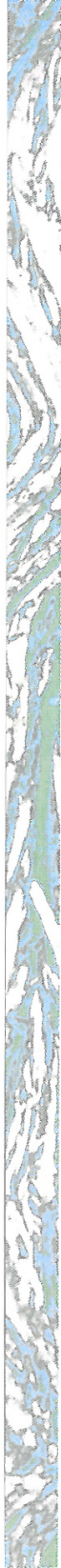
First of all the spatial practices of couples adopting the alternate style of living together and who therefore share their time between two places of residence are somewhat similar to those of pensioners who live part of the year in their secondary residence (continuously or staying there several times in the year), of whom illustrations are found in the recent research into spatialisation methods or the forms of pensioners' mobility (Clément, Mantovani, Membrado, 1996; Haicault, Mazzella, 1996) or otherwise in the works of F. Cribier. She in fact shows that in 1987, among those who retired in 1984, 27% of them who had never left the greater Paris area spent more than 3 months per year outside of the capital, and she emphasises that the double residence can constitute a "substitute for going away to retire" (Cribier, 1995). Note also that this alternation between several residences can constitute a "temporal operator", and a scansion of time (Bonnet, 1990).

While periodic cohabitation is not specific to pensioners and has been observed among younger couples (Guibert-Lantoine, Léridon, Toulemon, Villeneuve-Gokalp, 1994) and in situations after a divorce (Martin, 1996), it cannot be said either to be a practice that is exclusively conjugal: C. Bonvalet mentions - relying in particular on the works of F. Cribier - the "partial cohabitation" which can exist between older parents and adult children when the parents periodically come to spend a few weeks or a few months with their children (Bonvalet, 1991); we should also point out cases of "virtual cohabitation" between an older person living alone and his or her children, for example when the older person eats his or her meals in the children's house practically every day.

The move towards a development of the double residence and geographical mobility

Two kinds of lessons can be drawn from this research, each opening out onto a series of questions, depending on whether we give priority to the family relations of the older people or their spatial practices.

First of all, the phenomenon in which we are interested seems to us to be revealing of changes taking place in the lifestyles of pensioners and



their perceptions of life in retirement. We in fact make the assumption that the new perception of retirement as a time of fulfilment and self expression encourages the presence of this other par excellence (Berger, Kellner, 1988) who is the spouse, the privileged partner of modern man's creation of his self (de Singly, 1996). Particularly since in the relations between the generations, independence and the feeling of independence are given equal value (de Singly, 1993), which is expressed by a reduction in the incidence of cohabitation between the generations (Gaymu, 1993). If this assumption is exact, it can be considered that forming a new couple at the age of sixty will occur increasingly and become commonplace: the magnitude of this phenomenon will then have to be measured and it will have to be seen which among the conjugal forms that we have been able to identify will be preferred in the future (on this point, should we suppose that the fact that more and more retired people will be owners will encourage the double residence or should we on the contrary think that the development of geographical mobility during a lifetime will facilitate a new move and therefore conjugal life in a single residence?)

Concerning now the question of spatial practices, we have seen how the various forms of conjugal life observed were related to the kinds of geographical mobility: mobility taking the form of a move for at least one of the spouses in the cases of single residence cohabitation; multiple and complex mobility between two homes in cases of double residence (periodic cohabitation and alternate cohabitation). Each of these forms of mobility presents a risk which is immediate in the former case and in the longer term in the latter: that of being uprooted and having difficulty in adapting for anyone changing environment after living for years in the same place; that of ageing which can make the continuation of periodic or alternate cohabitation difficult when the moves become less easy and the additional domestic tasks less bearable. The question then arises of the evolution of these forms of conjugal life as time goes by, a question on which our exploratory research has produced a few materials (Caradec, 1996a), but which would deserve to be completed. More broadly, it is the comparative study of domestic situations (and forms of conjugal life) and spatial practices that should be undertaken: how does the fact of living as a couple (or on the contrary of living alone) lead to the adoption of certain spatial practices? How does the fact of passing from a situation where you live alone to conjugal life modify behaviour as far as mobility is concerned? A contrario, how is the opposite evolution, the loss of a spouse, being widowed, expressed in terms of spatial practices?

The leisure interests of the elderly: effect of age or of generation?

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Compared with the young, do the elderly have a predilection for certain leisure activities? And if there are differences, should these be attributed to age or to the fact they belong to generations with quite distinct specificities?

If the "age factor" is dominant, tomorrow's old people will be prefigured by those of today. On the other hand, if there is little change in one's attitudes as one gets older and therefore it is the generation effect that prevails, the behaviours of tomorrow's elderly will be better understood by observing today's adults.

These questions are obviously primordial from a community point of view since if today France numbers 20% of people aged over 60, our society will be even more elderly tomorrow. However, individual implications are no less important, with retirement comprising an ever-increasing proportion of life.

In order to find the answers to these questions, let us first of all study the behavioural differences for a given year as one goes up the scale of ages. What do we see? The elderly do indeed have attitudes in common with each other but different from the rest of the population: as a general rule, they have more restrained leisure activities and show a preference for "home interior culture".

The over 60s are less involved in the majority of leisure activities.

So, for example, in 1989, three quarters of the French population went out at least once during the year, hardly more than half those aged 60 or more had done the same and out of the 24 outings analysed by the survey, light opera and country dancing were the only ones to attract the elderly more often (see table 1). While three quarters of French people went out at least once a year to the restaurant and half to the cinema, among the elderly, only the restaurant was a very frequent outing (a little under two people out of three; the attraction for dark rooms being far less marked (a quarter of them)). However, once over 60, one more frequently makes occasional visits to art galleries, historical monuments and museums: one French person out of two had never crossed the doorstep of any of these places in 1989, against almost two old people out of three.

Other examples showing the same trend: they receive people less frequently in their home (with the exception of family members), have more hesitation about going out at night, go on holiday less often, are few in number to practise a sport.

This result may seem paradoxical, since elderly people are released from work constraints. In fact, compared with French people as a whole, on average they only have one hour forty minutes extra free time a day because they need more rest and are slower in performing their daily tasks.

Old people are more stay-at-home,

They have a strong preference for leisure interests at home: 35% of those aged 40-59 against almost 50% of those aged 60 and over prefer indoor activities.

So, they spend much longer watching television, are much more avid newspaper readers (60% read it every day, with half of the pensioners even combining listening to the televised daily news with reading a newspaper, only a third of younger people show as much interest in the news), take special pleasure in embroidering, knitting and gardening (see table 2). However, notwithstanding this refocusing on domestic hobbies, more often than the average, they haven't opened a single book (even if there are more heavy readers among the elderly) and have a tendency to give up listening to the radio.

The specificities of the elderly recorded in 1988 were already present in 1973; at that time they were even more pronounced than today. In fact, over the last fifteen years, old people have got bolder. Some areas have seen a spectacular expansion, such as ball-room dancing or gymnastics. Similarly, there has been a real craze for amateur shows, country dancing or for associations. These are only a few examples because, even if elsewhere the growth in involvement of the elderly is not as strong, the areas that escape from this trend are rare. As a general rule, the rise in numbers of those practising various activities has been stronger among the elderly than among those in the 40-59 age group, leading over the period to an erosion of the contrasts between the two age groups. However, despite this catching up and even if one has to allow more and more for the oldest, it is still no less true that they are less present in the majority of leisure activities. Participation figures 1.5 to 2 times stronger among the 40-59 age group than among the oldest people are nothing exceptional.

It is tempting to attribute such characteristics solely to the effect of age or, in other words, to the turning in on oneself traditionally associated with ageing, to the worsening of one's health and to the fact of having crossed various stepping stones in one's life (children leaving home, stopping work, etc.). But the fact of belonging to particular generations with specific levels of education, history and life-styles, can also explain a proportion of the contrasts observed.

In more than one respect, in fact, the older generations are quite different from the younger ones. The youth of

all today's old people, born during the first third of the century, took place in a society that was dominated by work. Often already working at the age of 13 or 14, they have had little education (3 people out of 5 have no diploma in the 60 and over age group as opposed to only slightly more than one out of 3 in the 40-59 age group). Longer education encourages more involvement in cultural life; a number of the "unfavourable" results among the elderly are partly because of their shorter time at school. The influence of having a diploma is such that it will sometimes go as far as cancelling out the effect of age: the conduct of former senior managers is closer to that of working people than that of retired people. Many other elements from the history of the generations have left their mark on the behaviours, which contribute in 1988 towards differentiating the ages.

If based on the school-attendance factor one cannot deny that a generation effect influences cultural practices, can one then conclude that the advance in age plays no role? To find this out, we are going to go backwards in time and, placing ourselves in the 1914-1933 generation group, compare the behaviours of the 55-74 year-olds in 1988 with those they had when they were 15 years younger (the 40-59 year-olds in the 1973 survey).

The activities they drop are no more in number than those they continue with or discover.

Certainly, in accordance with the expected effect of age, individuals crossing from the 40-59 age group to the 55-74 age group between 1973 and 1988 have accentuated their preference for indoor leisure interests, at the expense of activities such as listening to music, going to the cinema, sports events, zoos or fun fairs.

However, in some cases, those being surveyed have increased their participation as they grew older. Thus, they have more frequently joined an association, worked out at the gym, read, been to the theatre, watched an amateur display of country dancing or a concert of classical music. For most of these activities however, old people have modelled their behaviour on current life-styles, in which the majority of these distractions have seen a general rise in popularity that was more or less pronounced.

On the other hand, we note that the cohorts monitored have not changed their attitudes towards certain leisure interests neglected by most French people: visiting museums, gardening, going to light opera shows, reading 20 books or more per year, are illustrations of this (see table 3).

(1) Institut national des études démographiques

(2) This research relies on three surveys by the Ministry of Culture on French cultural practices (carried out in 1973, 1981-82, 1988-89). For additional information, see P. Paillat, C. Delbes, J. Gaymu *«les pratiques culturelles des personnes âgées»*, La Documentation Française, June 1993, 143 p.

(3) Donnat (O) and Cogneau (D), *les pratiques culturelles des Français, 1973-1989*, La Découverte, La Documentation

Advancing age does not therefore lead to mass withdrawal from the world of leisure interests.

However, while dropping activities with advancing age is rare, is it not also because the generations being monitored are still only in the doorway to old age? In fact the oldest of them are only 74 and generally speaking, it is after this age that severe problems of health begin to appear. And it is probably only when these start to occur that there is a reorganisation of leisure activities and the relinquishment of a certain number of these. Without any doubt, some imaginative solutions should be implemented to prevent such restrictions of independence automatically leading to exclusion from cultural activities.

If therefore the elderly are less present in many areas, this is also, and, sometimes especially, because they belong to different generations. The old people of today, born at the turn of the century, lived their young years in a work-dominated society. At the start of the 60s, with the birth of the consumer and leisure society, the youngest of today's retired people were celebrating their thirtieth birthday while the oldest were already going grey. Modelled by other values, set in other ways, they very often remained on the edge of the universe of free time.

Retired people at the age of 70 still retain the tastes and preferences in terms of leisure interests that they had 15 years earlier.

This constancy of behaviour with advancing age has, in addition, been observed in other areas such as, for example, mass consumer buying. This result should perhaps be used to correct the negative view of ageing and above all to help make a better prognosis of the attitudes of tomorrow's old people, closer to those of the 40-59 age group today than to those of older people. Indeed, the transition to adult life of people in the 40-59 age group coincided with the birth of the consumer society; as lead players in this, they had no difficulty in adopting its customs and invested themselves heavily in leisure activities. Consequently, the arrival of these generations at retirement age, better educated, more urbane and therefore more likely to play an active role in the cultural world may well challenge the passive perspective of the "market of the third age".

In addition, even if a depressive effect of ageing has been highlighted, one can reasonably think that tomorrow, this will be observed later in life. After all, the state of health is one of the elements of the ageing effect. Indeed, the tendency in the past has been for the diminution of infirmities at a given age and one can legitimately hope for a continuation of this trend. The generations under observation have rather seen an improvement in their life style during the period, a factor which is linked positively with their consumption of leisure activities. If their life style is maintained, the 40-59 year-olds envisage, during retirement, increasing their budgets for leisure activities and travelling. A contrario, this expenditure is among the easiest to compress in the event of a drop in income. Indeed, uncertainty

remains at the forefront on the progress at individual level made in the purchasing power of pensions. In addition, the rising numbers of long-term jobless as well as end-of-career deskilling are causing anxiety in terms of increasing the economically marginalised fringes of society.

Apart from this reservation, we must expect an expansion of old people's cultural activities, firstly because there will be far more of them and also because, overall, the attitudes of today's 40-59 year-olds will prefigure those of tomorrow's elderly population.

(4) Gérardon de Veau (O), "La permanence de la consommation avant et après 60 ans", *Gérontologie et Société*, n°55, December 1990

The age of free time

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On reaching the "60 years and over" category, is the baby boom generation, which grew up with the leisure civilisation, going to start adopting the cultural practices of the elderly or will it keep its consumer society habits? It is probable that this massive influx of pensioners will produce a strong demand for leisure activities.

Based on the results of surveys available to us today¹, how can one predict the leisure interests of future pensioners and above all their consequences for planning and development in the Ile-de-France region?

In the preceding article, the author, reporting on a specific analysis of the cultural practices of the elderly², distinguishes the "age effect" from the "generation effect". With the age effect, leisure interests focus more on the home, with the generation effect, the system of values appropriate to an age bracket leads to particular choices for occupying one's leisure time.

Ageing for those accustomed to free time

Returning to these categories: age effect, generation effect, what changes can be expected over the next twenty years or so?

Even if dramatic medical advances manage to hold it off, the effect of age will probably always have the same repercussions linked to loss of autonomy, slowness in completing tasks, "out of synch" with modern society. The problems to be dealt with are already known and accessibility to what makes up the town (amenities, public transport), the provision of services in the home, etc., are topics that are currently being studied. Only their amplitude will probably expand, making it necessary to accelerate the implementation of suitable solutions.

The generation effect will on the other hand concern in coming years a more specific age group—that of the baby boomers—and that is probably one of the most important factors of change. In fact, among the characteristics of this generation, some go clearly in the sense of an intensification of cultural practices:

- this generation grew up during the blossoming of the consumer society;
- it is characterised by its mobility: owning a car, enjoying the weekend, travelling...

- it is contemporary with the transition to a leisure society and even while work still remains an anchor value, at least slightly more than for younger generations, it is not held so preponderant a place as it did for previous generations;
- the level of education is higher, and the correlation between the level of qualification and cultural consumerism is known to be strong;
- despite the "return to nature" preached by the movement of 68, this is more a generation of city dwellers than that of its parents and life in the city presupposes leisure activities that are more organised than those offered by rural areas;
- the woman's role and her place in society has changed considerably: she has become more independent, through work, freeing herself of household tasks, becoming more mobile as well as being a consumer in her own right;
- his generation is currently learning all about new technologies.

This last point is important, because in fact it constitutes another factor of change which is that of renewing the cultural and leisure offering. Indeed the appearance of specific cultural products linked to new technologies, i.e. owning a computer, using CD-Roms, surfing on the Internet... is exactly the revolution that we are experiencing today.

Finally, the third factor of change is that of evolution of context.

The economic context: what changes are we going to see in the buying power and therefore consumption of elderly people? Major work has already been carried out on the issue and the uncertainties surrounding the payment of pensions are known...

The social context: is the trend towards a greater split between generations going to grow stronger or on the contrary is an inter-generation solidarity going to establish itself? Is the feeling of insecurity which is one of the main reasons for elderly people withdrawing into familiar environments going to increase still further?

What influence will all these elements have on the behaviours of elderly people and, consequently, on the city?

By considering the classification chosen in the analysis of cultural practices of the French: home pastimes or "home culture" on the one hand, outings on the other, one can attempt to outline a few of the transformations to come and raise a few questions.

And if the opportunities for outings stopped being the same?

A first point resides in the breakdown of leisure time. In fact, since 1988, elderly people have become fewer to prefer home pastimes³. Coming generations are, as we have seen, even less stay-at-home and, for them, "going out" has become normal. In addition, in this area, Parisians are even less likely to stay in than other French people.

Although less practised, home pastimes are nevertheless on the increase with advancing age. However, among such pastimes, there are few which have a direct relationship with the city's organisation. Only one drew our attention: reading books because this involves bookshops or libraries.

What do we see? Not owning a single book is becoming increasingly rare and a "hoarding mentality" is showing itself (the number of people owning 200 books or more rose from 17 to 32 % between 1973 and 1988). Women are the most avid readers and buy the most books. Here again, the capital's inhabitants stand out by being far fewer to not own a single book. Subscription rates to libraries has trebled for men and quadrupled for women aged 60 and over.

The generation effect, with its identified characteristics: consumer habits, increase in the level of education, role of women... should in principle speed up such changes. However, reading is a practice which somewhat presupposes proximity: one does not go miles just to go to the library (unless it's a specialised library) and people would probably prefer to buy their books somewhere locally.

Indeed the distribution of libraries and bookshops shows a strong concentration (logical) on urban areas while the outskirts are far less well supplied.

If one makes the assumption that age groups that are going to stop their working activity will not change their place of residence, it is possible that there will be greater demand in the outer suburbs where these people currently live...

This demand will therefore show itself in the creation of additional sales outlets, other than those of shopping centres which dominate at present or in the specialisation of such sales outlets... Unless the lack is offset in another manner: sales by mail order could expand. Can one imagine a tele-shopping service specialising in books? In the United States, 10 % of book sales are already made via the Internet...

As for libraries, more will probably be necessary because the need exists whatever the age concerned, although networks of library associations organised by people of the "third age" could also make their appearance...

(1) Cultural practices of the French. Survey carried out by the Department of Economic Study and Forecasting at the Ministry of Culture. The first was carried out in 1973, the second in 1981, the third in 1988-1989, the fourth is in progress. It covers a sample of 5,000 people aged 15 and over and allows results to be singled out over the Paris metropolitan area.

(2) P. Paillat, C. Delbes, J. Gaymu. "Les pratiques culturelles des personnes âgées", op. cit.

(3) Home pastimes include reading books and newspapers, listening to the radio and music, watching television.

Where such amenities exist, it is also possible that specialised departments (with large-size printing, for example) will be opened or special services developed such as travelling libraries...

The other major category of cultural practices includes outings to go to a show, the cinema, a museum.

French people, including the elderly, are tending to go out more.

If one takes the example of the cinema, this has become a far more frequent outing, especially for people living in the Île-de-France. It has become a habit for people in the 40-59 age group today and there is no reason why this should not be the same tomorrow.

However, in this area, two phenomena can upset this state of affairs:

- the appearance of multiplexes and that competition that these will provide in relation to the more urban cinemas which are likely to disappear. Will the adaptability of the baby boomer generations and their mobility enable them to follow the current? No doubt during the first years of retirement, but what about after?
- Isn't it likely that the mastery of the video-recorder that these generations have acquired will make this leisure activity into a home pastime with the development of video-cassette delivery services? Similarly, the specialised cable channels, the possibility of having a direct influence on televised programmes, the sophistication of new television sets, flat screens, new sizes, etc. seem to be going in the same direction...

In parallel, one can also mention the increasing attendance levels for museums and major exhibitions. Nowadays, this is seeing a peak in the first years of retirement. But at the same time, the appearance of CD-Roms and the Internet sites, although not yet very widespread except for an élite, may well also refocus this activity into the home...

But then, taking these eventualities into account, is it possible to think that, in opposition to past trends, it's more likely to be an élite that will refocus on the home, and that after having heavily increased, outings will be stabilised?

Or, to the contrary, that journeys for reasons other than work are going to continue to increase as is already the case today?

The evolution of the economic and social context will be decisive: depending on buying power and on consumption of services in the home which, we know, represent a high budget, the reasons for going out will diminish or vary. A growing feeling of insecurity, on the other hand, could well play a more decisive role in terms of elderly people increasingly staying at home. Finally, there is a third category of leisure activities which is that of practising an artistic activity. Here again, the habits acquired are indices which seem to predict a strong rise in demand. Cities will no doubt be confronted, either directly or by the intermediary of associations, with this demand. The question begs to be asked: will art schools for the third age be taking the place of music schools in local authority budgets?

Increase in journeys associated with leisure interests? Obsolescence of certain amenities or specialisation depending on the age of their customers? Multiplication of community micro-structures? Probably a bit of everything at once. These developments with which local authorities are likely to be faced will no doubt cause them a few problems: of a financial nature if they need to increase local amenities and supply more services in the home or subsidise associations which will take this on; and also administrative: how to avoid each age group creating its own world excluding others, in the amenities as well as in public areas?

The law of the market that reasons by targeting "products" and leisure amenities to a given type of customer could show the way...

" In my opinion, it's a mistake to have conceptualised senior products... This market (aged 50 and over) represents one French person out of 4, and is therefore of necessity heterogeneous... we will no longer be able to use conventional reasoning based on social standing, age, sex, place of residence... we will increasingly have to reason in terms of life-style and system of values..."⁽⁴⁾

(4) G. Mermet, author of *Francoscopie on France Inter*, "Rue des entrepreneurs", on 20.12.97.

The 50-70 age group response to the marketing offer

Bernard Devez

IDBD consultante¹

The 50-70 age group has profited from a conjunction of favourable circumstances which have been beneficial to it. The qualitative surveys and comparative analyses by age brackets show a generation possessing a major potential for the nation but whose available energy will be under-used. Bernard Devez, referring to what he has both seen and experienced, provides us with the benefit of his reflections.

The reflection, based on 4 distinct sources² was targeted exclusively on people aged 50/70 and enjoying «good health». It excluded the sick, the seriously handicapped and cases of premature senescence.

The problems of the 4th age have not been dealt with, nor those of great age and dependence. Only the life cycle going from age 50 to 70, i.e. people thought of as «mature», between the «zenith» of their working life and the start of actual elderliness, is covered. This category includes people who are working, taking early retirement and retired, whether or not active in this category.

The oldest amongst them were born in 1926/1927 and had their childhood or teenage years marked by the war, while the youngest were born in 1945 and knew about it through their parents.

A «privileged» generation with respect to forebears and descendants

One generation shows, in principle, a contiguity and a continuity in relation to the generation immediately preceding it and in relation to that immediately following. However, from a sociological and economic point of view, we are now witnessing a twofold «break»:

- Vis-à-vis the parents: pre-war and war-time generation, marked by the war, benefiting only belatedly from an improvement in their circumstances and retaining for the most part their traditional outlooks and life-styles;
- Vis-à-vis the children and grandchildren, generations of endemic unemployment, AIDS, globalisation and computer. This generation possesses the particular feature of feeling itself to be, relatively speaking, «privileged» compared with its parents (who had harsher living conditions and lower living standards) and, compared with its children and grandchildren, often faced with unemployment or, in any case, job uncertainty.

A conjunction of beneficial circumstances

While one can say of this generation, in caricature, that it «had it all», it also profited from a conjunction of favourable circumstances that were beneficial to it:

- In the first place, full employment practically guaranteed for life, even for people with few qualifications;
- Almost continual economic growth with, overall, a constant improvement of its buying power;
- Contribution to social security and welfare bodies during a full working life, with pensions well above those of the previous generation (and probably subsequent generations due to the growing imbalance of contributory pension schemes, to the lengthening of the contribution period and to «holes» associated with unemployment;
- Inflation, which has frequently enabled it to constitute a property asset-base on the cheap (actual rates often being negative, although later becoming positive, with a number of younger buyers losing their money);
- Full participation in the «glorious thirties»; in addition, this was the first generation to benefit massively from modern times: telephone, television, car, electrical household appliances, etc. In an outlook of material progress that was expected to last;
- Medical advances, resulting on one hand from the continual increase of life expectancy, and on the other from more effective palliative treatments, better eating habits leading to a maintenance of physical health for a longer time (this also being linked with changes for the better in working conditions, with more frequent practice of sports, etc.);
- In fact, this generation is defined by a set of «pluses» in relation to the previous generation, which may seem normal, but above all in relation to subsequent generations, marked by the economic depression and unemployment, the upsurge of ecological perils, aids, the new poverty, the gap between the have and the have-not, as well as the weakening, if not the complete reassessment of the «welfare state»;
- Their attitude with regard to retirement and life, once retired, appears very different from that of their parents. Longer life expectancy, medical advances, as well as their average economic and property situation makes them have a perception of retirement, no longer as a kind of waiting room for death, but more as another life in itself: a space in time to nourish new projects, find oneself, reorganise one's life;
- Rising anxiety about future pensions concerns them, but they seem more worried about the future for their children or grandchildren than for themselves.

Attitudes, desires, hopes of the 50-70 age group

This generation, as we have already highlighted, was in general economically privileged: it «had it all», was and still is what one might call «a heavy consumer of modernity», i.e. with a liking for novelty, improved performances, to better standing and value for money.

Compared with earlier ones, this generation is the first where the hedonistic current³ has a massive nature, natural, «normal», innate rather than acquired. Having all one's comfort,

pleasing oneself, eliminating unpleasantness, suffering, etc., these are values that it has strongly internalised and which it does not intend to relinquish...

But this is also a generation that can be globally qualified as relatively blasé about consumption, in the quantitative and «bulimic» sense of equipment and novelty:

- It is already very well equipped, even over-equipped;
- It has for a long time obeyed the dictates of fashion, of the new product that one must have, of the brand that one must buy ... it has sometimes cast it all aside...
- It has experience, it has a better understanding of what it really needs or wants;
- It is «intracceptive» — in other words capable of decoding the «intention» behind the words, especially in advertising, of perceiving what is fake or manipulative⁴ (overall, it prefers to «live better», while «spending less», rather than «consuming more» (even if, naturally, some of them would prefer to consume more, but cannot, because of their income);
- In addition, this generation has a strong presence (although less than younger people) in the four heavy socio-cultural tendencies, as follows:
 - Seeking autonomy, personal expression, that is being taken into consideration as an irreducible, specific individual;
 - Vitality, that is acting, putting oneself forward, living one's own life;
 - The multiplication of circles of belonging and weak social links (not being defined solely, as before, by one's religion, social standing, political party, etc.—with a capacity for social spontaneity, multi-belonging);
 - Sensitivity to the environment, to the context of life, to pollution in all its forms and to the «perverse effects» of progress.

(1) Intervention, développement et base de données.

(2) a) A qualitative survey on the 50/70 age group, social standing average to well-off – city-dwellers – in good health (that is without major physical or mental handicaps).

b) Continuous research into socio-cultural change by Cofrencia enabling intergenerational comparison and analysis by age group.

c) Different surveys (tourism and entertainment, eating, housing, relationship with money, etc.) not with any specific bearing on the elderly, but including comparative analyses by age groups.

d) My own observations and personal experience as a «senior citizen», particularly on the mechanisms of the transition to retirement and to a post-retirement activity.

(3) i.e. pleasure as central motivation.

(4) For example, the fake personalisation of computerised mailings: «Dear Mr. Smith, you have won...» often leaves them cold, even irritated.

The principal expectations and motivations

Consumer behaviours conform to certain motivations. It is possible to identify and state five mainstream expectations⁵:

- 1) First of all, not being taken for "old", not being designated as such, not being catalogued into a social ghetto, whichever it is... Terms such as "pensioners", "third age"... have frustrating and incompatible connotations and are frequently rejected;
- 2) Next, not being taken for a «consumer machine». The 50/70 age group are aware that they represent a buying power and a social category that is expanding. But they refute the «duty to consume» as sign of their social usefulness. In fact, they sometimes have the feeling, for example when emptying their letterbox, of being the sales target of many companies, and not much else. «Mature consumer» does not rhyme with «hard-selling» and aggressive advertising. They are, overall, fairly well immunised against fake innovation and advertising hyperbole;
- 3) What they are looking for, on the other hand, despite the insidious attacks of age, and reduction in earning power, after their work comes to an end, is to live like other people: offsetting, as far as possible, the ill-effects of age (which overall tend to reduce performances in all areas...) by products, services, systems, ways of doing things, which will maintain the style and quality of life as is, which will palliate, more or less invisibly and painlessly, the shortcomings linked to ageing;
- 4) Living like everybody else means, in a combined impulse for egoism and altruism, looking after oneself, in order to be able to look after (or continue to look after) others. This phenomenon is very characteristic of people in the process of retiring or recently retired.

Firstly, they rediscover that rare commodity—time, and a new freedom for organising it. They also frequently return to old projects, not completed because of lack of time.

Secondly, stopping work often constitutes a trauma—a loss of social usefulness, of social belonging—that they are going to try to offset, by reconstructing a new social usefulness, and by reinvesting, whether in the context of family, relatives, children and grandchildren, in a framework of multiple associations, or even in a framework of «senior-citizen» type working activities, which amongst other things are intended to maintain the social linkage, to transfer to others a valuable capital of experience and know-how.

Which justifies looking after oneself: concern for one's health, fitness, energy, and appearance...

Which constitutes an underlying motivation for many types of consumption, which have the end result of conserving physical and mental fitness.

- 5) Consumption for the 50/70 age group has gone past the age of bulimia (desire to consume more and more) as

well as that of accumulation (having more) and has now entered that of convenience: what works well, what is really and precisely suited to me.

This enters into a twofold perspective: pleasing oneself, and pleasing others.

Pleasing oneself, when one has already «had it all», or almost, when one is fully, even over, equipped, will mean discretionary consumption (if I like...) and will probably also mean more «immaterial» type consumption: the only sort that does not give rise to saturation: knowledge, understanding, emotional, relational, physical, psychic, sensorial experiences... In brief, acts of consumption that are focused more on «being» than on «having», acts of consumption which have meaning or which take meaning.

As for «pleasing others», this has naturally always existed, mutual aid between generations does not just date from yesterday. But it is probably likely to increase extensively, due to the hiatus mentioned above between this generation and that of unemployment and Aids.

As in all age categories, there are of course egocentric individuals, with no feeling of solidarity. But the dominant factor is clearly the search for opening, for sharing, whether with close ones (family, relatives, leisure activities...) or people who are unknown or in distress, hence their increasing presence in associations with welfare or charitable missions.

The shortcomings of today's marketing offer

As a general rule, marketing has historically targeted, and overvalued youth rather than maturity, for a multitude of reasons, which there is no need to enlarge upon here.

In the few cases where this has been different, it has often led to an insistence, negative, on the handicaps of ageing and has contributed to a «ghettoisation» by assimilating «old» to «handicapped of the modern world».

The time has perhaps come to consider maturity as an age in the life-cycle with a meaning all its own, and no longer an «unfilled» area between youth and senescence... And it is not only the changing demographic structure which would justify this evolution... The 50/70 year old consumer is mature, «adult», meaning that he is increasingly unlikely to accept being infantilised by superlatives that have no basis and no usefulness for him, by products that are needlessly complicated or hold false promises.

The 50/70 year old consumer is demanding and will become even more so:

- He wants truth, transparency;
- He wants a choice based on real and explicit differences, but not hyper-choice based on the opacity of differences or the unreality of these;
- He wants freedom, service, but not mollycoddling or dependence;
- He wants security, clarity and commitments that are kept to, especially in terms of guarantees;
- He wants products really designed «for him» and suitable

in terms of his different physical and mental faculties, but which do not give him an image of being handicapped.

Beyond the general aspects of marketing and advertising communication, there exist many shortcomings on the products themselves. A few examples:

- Notices, instructions for use or dosage of medicines or other products, illegible because of using tiny print;
- Household appliances with complex programming that is not evident, and difficult to remember; especially when not used frequently;
- The multiplication of number codes of all sorts... needing a special aide-mémoire;
- The unsuitability of many leisure sport offers (focusing on the teenager or young adult rather than on the senior citizen);
- The discomfort in using many public areas (no seating, toilets that are too few and far between...);
- Home safety systems that are too complicated;
- Vehicles with indicator dials that are too small, boots that are awkward to load;
- Packaging that is impossible to open or with which one is likely to injure oneself when opening it;
- Many shortcomings in living accommodation—bathrooms, kitchens, fastenings, unsuitable cupboards, etc.;
- In the area of services, we have lack of flexibility, close adaptation to the customer's needs (for example, in terms of insurance, financial products), sometimes too lack of availability (requirement to travel when there was no need), etc.

The 50-70 age group: potentialities that are under-used but available

The 50/70 represents a capital for the country, a social capital, an economic potential and major asset, and a potential source of experience and know-how of all sorts⁶.

One can consider that this capital, these energies are seriously under-used by the nation, failing an adequate conceptual and organisational framework.

A gap exists between the spontaneous vitality of people and the rigidity of institutions and structures (for example, starting up a company at the age of 60 or 65 is handled in exactly the same way as if it was being done by a youngster of 25).

The 50/70 age group wants to conserve activities providing a social link but does not agree to being treated as «voluntary workers» who can be exploited at will. For the most part, they remain «available»...

(5) By being of necessity synthetic, therefore simplistic...

(6) More thorough analysis should be made of socially useful activities of the 3rd age and methods sought of how to legitimise them, organise them and promote them.

Retirement migrations by Parisians

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The Greater Paris Area is probably the city that experiences the most massive retirement migrations in the world: the tendency for young retirees to leave is much higher there than in cities in the Provinces, and far above the level recorded in other European or US cities. Except for a part of the immigrant workers, who return to their country of origin, almost all movements are within France.

Retirement migrations are movements linked to the possibility to leave the places one was working in and living in up to now. The majority of Parisians who will one day go the Provinces¹ will do it when they stop working or a few years later. Some do it much later, after widowhood or widowerhood, or to move closer to children who will support them when needed, or to enter an institution. The migrations continue throughout retired life. For instance, for a cohort of Parisians who retired in 1972, and born around 1907, by following them year after year, we found that 25% had already left Paris three years after retirement, but that in 1995, 33% had left the French capital one day. Other departures have occurred since, especially to senior citizens' homes in the Provinces.

A migratory tradition that goes back to the 19th century

The retirement migration tradition of city-dwellers emerged in France in the 19th century. Originally, it consisted in the well-to-do retiring to their country homes, and after World War I, small numbers of them began to retire to the seaside cities and thermal spas of Southern France. Among the working classes, a return to the birthplace began in the mid-19th century, but it remained a minor phenomenon. Many old people stayed near children who would support them. Lastly, there was a tradition among the lower-middle class to return to their birthplace, especially to small cities in the Provinces, or set up house in the area surrounding Paris. These migrations will become much more extensive after 1950, during the postwar economic boom, thanks to a longer life expectancy, a younger retirement age,

widespread pension plans and a higher standard of living and health. The flows increased up to the 80's, due to both the larger number of retirees and their higher departure rates.

Our surveys covered migrant and non-migrant retirees. Their behaviors, lifestyles, and relations with people and places were observed. In this report, the emphasis is on the departure behaviors of retirees from the Greater Paris Region, and on their originality².

The tendency for Parisians to leave³

Twice as many Parisians leave their city at the beginning of retirement than all the city-dwellers of cities in the Provinces. These very high departure rates are not found among persons in the labor force or in old age; they are specific to young retirees (Atlas France map). Between the censuses of 1975 and 1982, the departure rate of Parisian retirees younger than 68 at the beginning of the period is 21% over 7 years. For Province retirees of the same age, the figure is 10.5%. The rates are slightly lower in 1990, but the difference remains the same. Based on our longitudinal surveys, we estimate that for cohorts that are young retirees in 1975-1982, the final departure rate for Parisians is roughly 30%.

The tendency for Parisian retirees to migrate varies depending on a number of characteristics concerning individuals, housing and neighborhoods.

1. Departure is closely tied to the age of the retirees (the younger ones leave more often, because the majority leave at the beginning of retirement) and their marital status (everywhere, couples leave more than women living alone). Among Parisians, the departure rate of couples is twice that of women living alone, whereas in the Provinces it is only 42% higher. In Paris, the 1975-1982 departure rate from urban units among young retirees is 28% for couples living alone and 14% for other types of households (persons living alone, households with an old parent or children).
2. The 1975-1982 departure rate to the Provinces for young retirees from the Greater Paris Region is 14% for persons born outside France, 17% for Ile-de-France natives, and 25% for Province natives. For couples (who leave much more often), if the place of birth of both spouses is taken into account, the departure rate is 22% when both spouses are born in Ile-de-France, 28% for "mixed" couples, 39% for two Province natives, and as high as 43% if they were both born in the same department.
3. In all industrial countries, the departure rate of city-dwellers at the time of retirement varies according to social category. In some countries (Northwest Europe, United States, Australia, etc.), the most well-to-do households leave the most, whereas in other countries young working-class retirees leave the most, often to their region of birth (Italy, Spain, etc.).

In France, the departure rates of retirees decrease from the top to the bottom of the social ladder from all the cities in the Provinces. But in the Greater Paris Region, departures are most frequent in the middle of the social ladder, whether based on former profession or level of education. The Parisian model and the Province model are different. Table A shows the departure rates of young retirees for four groups of Province cities and for Greater Paris, according to former profession and level of education. In the Province urban unit groups, departures are most frequent at the top of the social ladder, whereas the Parisian rates reveal less contrast, with most departures in the median category. The difference between Parisians and Province inhabitants is very sharp among the working classes, and especially among skilled workers and employees of both sexes⁴.

4. Whether considering retirees below 65 years of age or those from 65 to 74, the departure rate rises with the level of education⁵ in the Provinces, and can be described with an inverse U-shaped curve for Paris. Among retirees older than 75 years of age, the much lower departure rates are similar for Paris and the Provinces, and vary little according to social category. The social specificity of the departure rates of retired Parisians aged 55-74 does not exist at advanced ages or before retirement. We established this by comparing the mobility of young retirees (median age, 63-64) with that of persons in the labor force over 35 (median age, 46) based on four groups of professions, leaving Paris and various clusters of urban units. The departure rate of persons in the labor force of a mature age, higher than that of young retirees in all cities in the Provinces, is half as high in Paris. Furthermore, the departure rates for persons in the labor force are, in Paris and in the Provinces, always higher at the top of the social ladder, whereas the rate for young retirees does not follow this rule in Paris. These differences have repercussions on the composition of the populations

(1) The "Provinces" are all of France except for the Greater Paris Area. It therefore also includes the area just outside Ile-de-France.

(2) On the summary of these migrations and the lifestyles at the place of retirement, see the publications referred to in the bibliography.

(3) Alexandre Kych did a major study on the census detail files at the CNRS calculation center, creating pertinent categories of retired households, and types of places for departures and arrivals, for the 1982 census. In 1990, we had to work on less pertinent categories, i.e. retired persons and not households living on retirement.

(4) The difference in departure rates is greater between uneducated employees and workers (15.9%) and educated employees and workers (23.9%) than between employees (20%) and workers (19%).

(5) A diploma is a good indicator of social position, is also available for women without professions, and is useful for those whose former profession is a poor indicator of their social status. In 1982, the "no diploma" category still contained half of these generations.

remaining in the city and on migrant retirees. In the Provinces, the intermediate professions and senior managers are much more numerous among those leaving than those staying (31% compared to 20%). In Paris, this is the case for former employees and workers with a CEP (certificate of primary studies) (45% compared to 34%).

5. In all large cities in the Provinces, the departure rate per urban unit is 40% to 80% higher in the center (where 50 to 70% of city-dwellers live) than in the suburbs, because working class retirees, who leave less in the Provinces, are fewer. In Paris, retirees leave almost in the same proportions organized in six concentric zones. This situation dates back to the late 70's. Until then, departures were more frequent from the center than from the suburbs. The wish to obtain better housing played a major role in the retirement migration of Parisians in the 60's and 70's. Dissatisfaction, which was very frequent among the working classes, was not rare among the middle or even upper classes who were unable to obtain satisfactory housing in the capital. Many wished to leave an apartment for a house. Almost all were seeking more room and comfort. Our surveys in the 70's showed it clearly; our more recent surveys (1987-1994) of young retirees with much better housing conditions show migrations that are much less motivated by housing conditions. Before their departure, future Parisian migrants live in apartments more often than others. Single-family house dwellers, better housed on average, and who almost all have a garden, leave much less often. In each social category, migrants are less often owners before their departure than non-migrants, and they are poorly housed a bit more often. Yet, while workers leave apartment buildings in the center and suburbs more often than single-family homes, managers, on the contrary, being more attached to the city of Paris itself, have a greater tendency to leave the suburbs for the inner city.

Places chosen for retirement

Parisians set themselves up in a large part of the French territory. Retirees from cities in the Provinces often move to a region close by; this is also true for large cities such as Marseilles, Lyon and Toulouse. This lesser dispersal of inhabitants of the large cities in the Provinces is due to the fact that, for the majority, the region of birth, region of secondary residence and often (except for the North/Northeast of France) regions of vacation are nearby. The zone located less than 50 km from the center of the city only receives 6% of the young retirees leaving the capital, yet it receives 30% of those from cities with more than 200,000 inhabitants, and 40% of those from cities with 20,000 to 200,000 inhabitants. One third of the retirees leaving urban units in the Provinces leaves the department, while 92% of Parisian migrant retirees leave Ile-de-France.

The middle distance between the home left and the new home (outside the Paris Region) was 340 km for Parisian retirees in 1982, 100 km for those of other units of more than 200,000 inhabitants, and 80 km for those of units of 50,000 to 200,000 inhabitants. Distance increases sharply with education for Province dwellers, but the long distances traveled by working class retirees are specific to the Parisian population.

The geographic origins of city-dwellers influence the departure rates of retirees—as we have seen—and the place of retirement as well. Overall, 40% of retirees leaving a large city in the Provinces and 27% of Parisians leaving Ile-de-France move to their department of birth, and half of the couples are in the department where one of the spouses was born. A solid third of the migrants from cities in the Provinces and one quarter of the Parisians return to their birthplace.

Most migrants (a minority moves in with a child in the provinces, regardless of where he or she lives) leave the capital in search of peacefulness, the charm of traditional rural or urban landscapes, a less stressful atmosphere, other social relations, often a house with a garden—in short, an environment that allows a different lifestyle. Parisian migration is characterized by its dispersal throughout all of France and in all types of communes. The communes on the coast, whether urban or rural, receive 20% of the retirees leaving the capital, of which 15% go to the tourist resorts. But two thirds of Parisian retirees move to rural areas—this term being used to encompass all rural communes, small towns, and boroughs of less than 10,000 inhabitants and deeply rooted in the rural environment. Many of those who move there are originally from the country: in the 70's, half of all Parisians who retired to the country were born there (in fact, one third were children of farmers). In the 80's, this figure fell to 40%. Today, it is only one third.

Parisian-specific behaviors

We must now explain the reasons for behaviors that are specific to the Parisians. High departure rates and the high dispersal of migrants are linked to the fact that many come from distant Provinces (whereas cities in the Provinces recruit much more in nearby regions), that Parisians and Parisians alone use the entire country for vacationing, and that the ownership rate of secondary residences is twice that found in large cities in the Provinces. Parisians' familiarity with the national territory is due to their origins, their vacationing behavior, and to the mixing in Paris of populations that come from everywhere in the country. To this must be added that, for the same income level, Parisian homes are smaller than those of their counterparts in the Provinces, yet more expensive to buy or rent; on average, Parisians have higher incomes, so they are more able to choose a place. Lastly, urban

dissatisfaction affects Parisians slightly more than people from the Provinces, and attachment to Paris is a highly discriminating variable: in 1984, 13% of new Parisian retirees attached to Paris had left the capital in 1987, against 38% among those who were not attached.

Our 1973 to 1997 surveys of Parisians show that almost all those wishing to leave succeed. This is a key trait of retirement migration, which is not found in vacationing migration. Non-migrants who would have liked to leave but could not remained for family reasons (children, old parents), due to widowhood or widowerhood, or for health reasons. Insufficient income was almost never a factor. Therefore, there is no "reserve army" of people not leaving and wishing to leave. Let us see what the trends of the 1962-1990 period suggest (the censuses have allowed us to analyze this period).

Trends in Parisian retirement migration

Changes in the regions where Parisian retirees move to are slow from one census to the next. The retirement regions in 1990 are very similar to what they were in 1968, even if the North-Northeast of the country is a much less popular destination for Parisians than 30 years ago. The Western and Southern regions, from Brittany to Pyrenees and from the Aquitaine to Provence, receive more retirees, as does the outer part of the Paris Basin, due to the dispersal of "weekend homes".

But the migration rates have changed, and an analysis of the changes in the 1962-1990 period helps to understand what happened, and what will occur in the years to come. The departure rates of young Parisian retirees between the ages of 55 and 75 at the end of the period rose sharply until 1975. They leveled off between 1975 and 1982, but this stable situation was due to a large proportion of couples among the new retirees: the departure rates of married retirees and those of non-married retirees had slightly decreased, respectively. Then the departure rate dropped between 1982 and 1990, and again after 1990, as the INSEE employment surveys show. As for the flows, which had increased by 15% between 1975 and 1982 when the departure rates were stable (due to the increase in the population as a result of the lower retirement age), they only fell by 2.6% between 1982 and 1990, despite a drop in departure rates of more than one tenth: the increase in the number of new retirees explains this discrepancy between changes in behavior and changes in flow. From 1968 to 1990, how did the differences in departure rates evolve between social categories? They barely decreased among Province dwellers, and decreased a bit more for Parisians, due to a sharper drop in the departure rates of the middle and upper class categories, which seems linked to the desire to take advantage of the city while periodically enjoying other spaces. Working class couples, whose income is substantially higher than it was

(6) See 22 maps drawn up for *Atlas de France*, 1994, Reclus—La Documentation Française.

20 years ago, leave a little bit less, and this decrease is due to the smaller proportion of people raised in the country, to improved housing, and to the fact that a majority of lower-class retirees also like the urban environment, in the city or the suburbs.

The calendar changes (migration is more spread out over time throughout retirement life—the number of second migrations is rising, after and well after 70 years of age) prevent us from comparing the “final” departure tendency between one cohort and another, since the figures are not available till well after the age of 80. Our surveys show that from one cohort to another, “young retirement” is becoming increasingly different from “old retirement”: some wish to move to where they will stay when they get “really old”, while others consider, and often achieve, a second migration. One is led to think that the increase in late migrations will not “offset” the lower departure tendency of young retirees, and especially that this is no longer the same phenomenon.

Seasonal and temporary forms in which young retirees move outside of Paris

Other forms of mobility are developing among the retirees who stay in Paris, allowing them to combine living in Paris and staying in to the Provinces, each in turn. This turbulence of young retirement is much more prevalent in Paris than in the Provinces, especially among the working classes, but it is difficult to observe. For some, it has taken the place of retirement migration.

Retiree vacation departures have greatly increased over the past 30 years, as the more well-to-do and educated generations reach retirement. They are in better health, live more often in couples, and have taken vacations since their youth. But in addition to “ordinary” vacations, when retirement arrives, there are also other forms of trips outside the capital, in particular trips for a stay at relatives' and dual residency, which can be continuous or fragmented. The well-to-do do not have a monopoly on the latter. It is also practiced, especially in the Paris Region, by the median layers of urban society: small shop owners, employees and skilled workers, technicians and lower management, and by the working classes. Our 1987 survey of Parisians retired in 1984 showed that 27% of those who stayed in the Greater Paris Region spent, at the age of 66, more than 3 months per year outside the capital⁽⁷⁾, and the 1996 survey showed a surprising continuation of the practices of these households, at 75 years of age. Among the more recent retirees, these practices have further developed, and should continue over time.

(7) The table page 256 compares —for people who retired in 1984 (born around 1922)—the populations who 1) leave the capital; 2) spend more than 3 months outside the Greater Paris Region (where they retain their principal residence); 3) neither migrate nor stay for long periods outside Paris.



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TROIS SIÈCLES DE CARTOGRAPHIE EN ÎLE-DE-FRANCE

TRACES ET TRACÉS

TROIS SIÈCLES DE CARTOGRAPHIE EN ÎLE-DE-FRANCE

LES LIMITES ADMINISTRATIVES EN ÎLE-DE-FRANCE

STRATIFICATION DE CARTES ET AMÉNAGEMENT

Emprise des grandes cartes en Ile-de-France
du XVIII^e au XX^e siècle
La carte topographique des environs de Versailles
dite carte «des Chasses»
La carte de France dite carte «d'État Major»
La carte de France type 1900
La carte de France type 1922
Le virage des Trente Glorieuses :
de la «région parisienne» à l'Ile-de-France
250 ans d'évolution de l'occupation du sol
en Ile-de-France
Cartographie à la carte avec le SIGR de l'Ile-de-France
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