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# “Silver Economy” in Germany – More Than Only the “Economic Factor: Old Age“!

- Rolf G. Heinze, Gerhard Naegele

## The New Discourse on the Economic Potential of the Elderly in Germany

Besides the financial crash and the global economic crisis that are currently electrifying the public the demographic change and its consequences (particularly also as regards housing) have ranked among the most discussed socio-economic trends for some time now. After decades of denial, the subject “demographic change“ has now not only aroused the attention of policy-makers and the public but is also causing hectic activity. At the same time, however, a certain change of perspective has also become apparent. Only a few years ago, the ageing of society was almost exclusively perceived as a threat and burden to the future prospects of economy and society. This perception of the perspectives of an ageing society is now changing, the deficit thesis is being pushed back in favour of a focus on skills and potentials. Politics and business are increasingly becoming aware of the fact that the specific interests of older people can – under certain circumstances - be a good basis for generating demand for products and services that are geared to the needs of the older generation and can thus stimulate or ensure turnover and employment.

The German government’s Fifth Report on the Elderly, that focuses on the (economic) “potentials of the elderly for business and society“ and devotes an own chapter to “the silver economy“ must be explicitly mentioned in this connection (BMFSFJ 2006). Moreover, the federal ministry responsible for the policy for senior citizens has initiated a programme “Wirtschaftsfaktor Alter – Unternehmen gewinnen“ (“economic factor old age- enterprises benefit“), which aims at promulgating the idea and the positive prospects of the silver economy in Germany. Meanwhile, the relevant economic actors seem to have

realised the extent of the economic power of older people (experts are currently speaking about a purchasing power of around 316 billion euros (cf., for instance, the contributions in RKW Magazin No. 4/2008). They are slowly developing into a much sought-after consumer group, whose specific protection requirements are also increasingly being made the subject of governmental policy-making. For the Ruhr Area, we (the Ruhr-University Bochum and the Institute for Gerontology at the University of Dortmund) have presented a feasibility study on the economic potential of the silver economy. All of these studies conclude that the silver market has good to very good development perspectives. However, studies from a socio-scientific or gerontological point of view that deal explicitly with this point are still rare (cf. Naegele, Cirkel et al 2006, the contributions in Goldschmidt/ Hilbert 2008 as well as Heinze 2006). As far as the economic aspects of the demographic change are concerned, most studies only cite indicators such as age structure and employee productivity (cf. for example Börsch-Supan 2007), while the real significance of the “economic factor old age“ is only slowly gaining in importance in research. Meanwhile, however, there is a consensus that age-based “growth markets“ are emerging, which are internally differentiated into intensive forms of the “service economy“ (Priddat 2007) for “old age phase II“ and for ““young old age“. The affected sectors are also – in varying degrees - slowly beginning to “wake up“. The innovation option that a country such as Germany with one of the “oldest“ populations of the world could become a “lead market“ for economic and social innovations for old age, is not yet being broadly discussed.

The concentration on the economic factor age, however, also entails risks, as it can exacerbate the trend towards

divisions in society and towards social inequalities, if the focus is primarily on the privileged elderly with a high spending power. Further social capital (in addition to the existing economic capital) is then accumulated there where it is already available, while more and more older people are excluded or feel excluded. On the other hand, the “economic factor” age might also be an indirect way to re-establish respect for age. In an economy-centred society (which our modern society is, like it or not) the purchasing power represents a central integration factor despite all biases and ambivalences surrounding it. The reference to their also financially measurable “economic power” thus conduces to the identity formation of the elderly, as it draws attention to resources and action potentials and boosts their role as consumers.

However, in the last few years, exclusion processes in “finance capitalism” have intensified. These do not only affect people financially (impoverishment) but also lead to subjective insecurities and identity loss. In this respect, the thematisation of the “economic factor age” also concerns the “old” social inequalities and moreover the debate on social justice between the generations (in general terms between “old” and “young”). On the one side, this discourse has a long history, on the other side it has been and is often being led in an undifferentiated and sweeping manner. “Intergenerational justice has become a discursive weapon for a cut in social benefits for the elderly. As the elderly are the most important clientele of the welfare state, the fight was and is – sometimes as unintentional side effect, sometimes as intentional main effect – being directed against the social welfare state as a whole. The German version is that the prosperity of today’s pensioners entails enormous economic follow-up costs (unemployment due to high non-wage labour costs, child poverty, national debt), as well as ecological damages (reckless exploitation of resources, destruction of the environment) at the expense of the younger generations, costs and problems that the elderly of today never had to shoulder. The latter meanwhile reputedly retreat into their consumer role as consumers and overwinter in Tuscany or on Tenerife. The welfare balance over the whole life course is thus seen as being distributed unfairly between the generations “ (Kohli 2006, S. 121; cf. also Struck 2004,

Schupp/Szydlik 2004 as well as the contributions in Wahl/Mollenkopf 2007).

In the following we will not elaborate on this discourse (which, in addition to the debate on the “profiteers” of the welfare state, for example, would also have to include the private transfer flows from the older to the younger generation etc.), but we are by all means aware of the problematic effects of a too narrow “economistic” approach to the economic factor age. However, one should also not “throw the baby out with the bath water”. The change in the age distribution has several sides to it and one of its central pillars are precisely also the increased economic potentials. The productivity of the elderly may, however, not only be valued according to traditional profitability criteria of “formal” economics. Relations between the generations or involvement in social work can only rudimentarily be measured in “cash flows”. “The productivity contribution of the older generation is one of solidarity within society “ (Amann 2007, 272; cf. also Amann 2004 as well as the contributions in Pasero et al 2007 and Amann/Kolland 2008).

### Income and Consumption of Older People in Germany

Until the eighties, the elderly were considered to be a relatively low-income consumer group, whose consumer habits were therefore also not examined in detail. This view has changed considerably since then. Numerous new studies confirm the trend that the income situation of the older generation in Germany has on the whole markedly improved within the last years (BMFSJJ 2006; Bäcker et al. 2007). Of course, the group of the elderly is heterogeneous in this respect: Some older people are still economically active while others have already withdrawn from working life. On the one hand, most of the 50- to 59-year-olds live in family households or still have to support children; on the other hand, at an advanced age, the majority of people live in two-person or single households. While there are numerous older long-term unemployed persons with a low pension entitlement, there is also growing prosperity to the point of wealth in old age. An increasing differentiation or “polarisation” of the old age incomes of future cohorts of elderly is expected,

to the point of old-age poverty which one had believed to be a thing of the past– with potentially retarding effects in the field of the silver economy.

All the same: The elderly of today are on average far better off financially than earlier cohorts. In West Germany, their household income rose markedly in the period between 1993 and 2003. If one compares the income situation of the over-65 group with the under 50-year-olds, further trends become apparent: While the income of the elderly rose between 1993 and 2003, the younger age groups had to endure a loss of income. All in all, one can make out an income concentration in the middle and higher age groups (DIW 2007). The group of the oldest old, which in the past was affected above-average by old-age poverty, could also book considerable income increases.

All in all, the data at hand confirms the thesis of the “free-spending“ seniors. Moreover, one can distinguish relevant shifts in the consumption structure of groups with progressing age. The expenditure on private consumption in Germany amounted to approx. 996 billion euros in 2003. In comparison to the expenditure in 1993, one can ascertain an increase of 14% within a period of 10 years. In households with older people (65 and above), this increase was above average: In this age group the spending on private consumption to the amount of 167 billion euros rose by 37%. At 2,320 euros per month, the consumer spending of the age group of the 60 to 65-year olds was slightly above average (compared to the national average of 2,180 euros per month). At the same time, their rise in consumption is markedly higher than their rise in income, in other words: the increase in consumption latterly takes place at the expense of saving (DIW 2007). A similar pattern prevails in households with persons between the ages of 65 and 75 years: Although their consumption expenditure (2,050 euros/month) is slightly below average, their rates of increase, measured by 1993 figures, are the highest. As the percentage increase in spending exceeds the percentage increase in income, saving is lower in this group too. Spending on housing, tourism, health, recreation and culture was above average.

In contrast, at 1,600 euros per month (2003) the consumption expenditure in households with persons aged 75 and above are significantly lower than in other age groups, but in this group the share of single households is also above average. In comparison to 1993, however, this age group too could increase its consumption. Most notably, spending on housing and health rose above average. On the basis of the findings of the income and consumption sample, one can also show that the expenditure on rent and energy rises with increasing age. While these costs only accounted for 32% of the total costs of all households, they amounted to 35% for the 70 to 80-year-olds and to almost 40% for the over-80s. Likewise above average –in comparison to younger age groups – was the spending on health and body care as well as on recreation, entertainment and culture, whereby especially recreation and culture services as well as package tours ranked among the most cost-intensive recreational activities.

In the coming years the market shares of this – indeed heterogeneously composed – age group will grow further. The silver economy as a growth market is increasingly disengaging itself from being perceived only as a care system. However, from a statistical point of view, a classification according to economic sectors is difficult, as the classic boundaries have become blurred (e.g. between recreation, wellness, health and tourism). But as precisely these new links are significant from the point of view of employment policy and economic sociology, one speaks of the cluster ‘health or silver economy’. Social services, medical technology, the pharmaceutical industry, life sciences, health holidays, telemedicine/medical counselling (in the press, radio and on television) etc. rank among this cluster.

On the basis of the markedly higher spending power of seniors as well as on empirical evidence for an age-specific change in consumption needs, an obvious procedure for giving impulses for economic growth and new jobs is to systematically promote the development and improvement of new age-sensitive products and services. In this respect, experts regard the “silver economy” as an important constructive “counter message“ to the macroeconomic threat scenarios. Today it

is – quasi “evidence-based“ – assumed in Germany that the “silver economy“ is an industry of the future that is worth discovering and developing; and that in the mutual interest of both the elderly and the various economic actors, i.e. with win-win effects on both sides: on one side an increase in the quality of life, on the other side growth resources that can be mobilised and new jobs. The following reasons, inter alia, support this:

- For a long time, the elderly were neglected as consumers in private consumer good and services markets, this was, amongst other things, due to the largely negative connotations surrounding the term “age” as well as the corresponding prevalent age stereotypes. Senior citizens are, however, increasingly protesting against this treatment. The present-day cohorts of elderly people are to a growing extent also interested in private consumption and for this purpose they have a resource at their disposal of which the other age groups have less and less, namely “time”.
- The elderly are an increasingly heterogenous population group (“differentiation of old age“) and consequently also have correspondingly differentiated consumption wishes and needs, that can be met by a likewise correspondingly differentiated range of products and services.
- Particularly the succeeding cohorts of older people are becoming more discerning and more critical regarding their ideas of quality as well as of quality involvement opportunities as customers.
- On the individual preference scale of senior citizens, an enhancement of the quality of life, the preservation of independence and the promotion of individual safety rank at the top of the list in addition to, of course, the state of health and

social integration. For all these areas, the concept “silver economy” provides good tie-ins.

- From an economic point of view, it is moreover significant that the number of older households is rising, as it must be taken into account that the private demand for consumer goods and services continues to be primarily governed not by the number of heads but by the number of households. In other words: The demographically-induced losses in private demand due to the population decline can be more than compensated by a likewise demographically but also socioculturally-induced rise in the number of small and in particular one-person households (“singularisation of old age”).

Although good products and services that take into account the specific needs of the elderly, e.g. as regards comfort, quality and manageability, have in the meantime been developed in some sectors, it still holds true that most German enterprises have not yet actively discovered the “silver economy“ as a strategic field of action. The health industry (including subsectors from the tourism, the leisure and fitness or the wellness sector) is undoubtedly at the vanguard of the active branches of industry. Given the increased personal responsibility for preventive health care, the rising importance of preventive measures in the health care system and, last but not least, the increasing leisure activities of older people, these areas of the health industry are likely to become even more important in future (cf. Hilbert as well as Oberender/Zerth 2008 and Händeler 2008). Regarding housing and independent living, the trades and the large housing societies are becoming increasingly interested. The possibilities of IT-assisted independent living even in the case of restricted mobility and the need for care are still receiving too little attention. Furthermore, changed family and household constellations open up new potentials especially in the field of housekeeping services. Asset protection and/or reverse mortgage as well as protection against the financial risks of old age also hold much demography-dependent potential.

In this context, a broadly-based network of actors concerned with the silver economy has developed in the last few years. It ranges from economic and social policy to non-profit welfare organisations, to federal senior representations, to trades, industry and commerce organisations and finally to traffic and tourism providers. The high degree of acceptance is due to the fact that many actors are convinced that this topic is of socio-political importance and that it shows great promise for the economy and employment: The silver economy as area of growth.

The term "silver economy" comprises a broad and not clearly-defined field of economic activities. The days when it only referred to typical "seniors products" or "seniors services" in connection with geriatric drugs, medical aids, care products or special tourism for the elderly - in most cases part of the classic social services of public and non-profit organisations - are long gone. Today the term covers products and services in vastly different and by no means only "social" market segments, i.e. not only in the health industry but, e.g., also in mobility or ambient assisted living. All in all, the silver economy cannot be regarded as an own economic sector but rather as a "cross-section market". Nonetheless, social services for the elderly still rank first, in the past decades they have contributed substantially to employment as an integral part of the expanding service sector. In addition to residential and domiciliary care, these social services also include housekeeping services for the elderly. But in the areas of ambient assisted living, of modifications for accessible living and of smart living too, new seniors-specific growth markets have arisen. This also holds true for leisure, travel, culture, communication and entertainment as well as for fitness and wellness (in response to, among other things, the higher health awareness in particular of the "young old"). In conjunction with other market segments such as health and security, information and communication technologies (ICT) moreover also play an important role in the silver economy. Here the products range from smoke detectors, door surveillance cameras, wristband transmitters and self-regulating heaters to "smart fridges" or service robots.

Although technology and artisanry offer many possibilities for the elderly-oriented modernisation of living quarters, this potential has not yet been adequately tapped. From a silver economy point of view, this is problematic insofar as more often than not the older generation definitely has the necessary financial means. The ageing of society alone will lead to a further rise in the importance of the elderly for the consumer demand in the coming years (according to projections the share of households with over-75-year-olds will double till 2050 and the proportion of the over-65-year-olds in the total population will rise up to 30%). According to the microcensus, the number of private households is growing while the average household size in number of persons is simultaneously shrinking. In other words: Fewer and fewer people are living in more and more housing space. The classic household form of the 2-generation family as clearly dominant form of living has been superseded by various forms of living together. Among the new household forms, the one-person or single households with a share of almost 40 % of all households are particularly prominent, they have become the most common household size. With advancing age too, the one-person household is a prevalent form of living. In the age group of the 80- to 99-year-olds, only 31 percent live in a couple household while 64 percent of the older people live in a one-person household. This in turn leads to a growing demand for housekeeping and other social services, as we already ascertained in a study on behalf of the Schader foundation in the mid-1990s (cf. Heinze et al 1997). It became evident even back then that the spectrum of the desired services ranged from cleaning services for flats and houses to assistance with shopping and personal hygiene to food services and leisure services. However, only a fraction of the people interviewed at that time actually availed themselves of such services. Moreover there is a "magic mark" of how much the elderly are prepared to spend on such services (current empirical studies mention the sum of at mos. 20 euro per month for "simple" services). Noteworthy realisation rates are only achieved by services such as cleaning and winter services. Then as now, there is a considerable gap between the desire for services and their actual usage especially by older people.

## Housing in Old Age as a Growth Market

Housing in old age has become an important issue which concerns several areas of social services as well as artisanry. The older a person becomes, the more time he spends at home. Thus at an advanced age housing becomes of central importance for the daily lifestyle. Communication, social life and recreation are all experienced in one's own four walls. Correspondingly, the requirements and demands regarding the quality of housing are higher in old age, particularly so in the fields of safety and comfort. Higher demands implicate new chances on the free market – not only for housing companies – e.g. due to the demand for barrier-free flats, flats with services or new forms of housing such as assisted living.

As the physical and mental abilities of people usually change with increasing age, environmental factors become increasingly important for their well-being. Physical vitality correlates with an easier adaptation to favourable and unfavourable environmental factors. This means that a physically healthy person does not notice any deficits in the face of a living environment full of barriers while this unfavourable circumstance constrains the way of life and well-being of elderly people with impaired mobility, as it makes it difficult for them to accomplish daily activities. The result of age-related phenomena is simply that the spatial sphere of action diminishes. At an advanced age, housing becomes of central importance for the daily lifestyle. Communication, social life and recreation are all experienced in one's own flat. In the context of public space, the own four walls increasingly become the centre of life. This is also shown by findings of time budget studies on the everyday life course in old age.

The different accommodation offers for seniors that are currently available on the market are utilised by different age groups. It is known that special living arrangements such as residential care for the elderly but also various offers of assisted living are predominantly made use of by the very old. Alternative living arrangements (e.g. shared housing) are in part aimed at different age groups but are in most cases utilised by the young old. Household-related services that promote independence in old age are

enlisted by different age groups. Meanwhile, many housing companies also concentrate on developing new housing concepts in order to respond actively to the demographic development.

The growing number of older people living at home doubtlessly makes housekeeping and (predominantly) social services a promising area for further development. But what gives cause for concern is the fact that so far self-supporting services have only in exceptional cases been established successfully on a permanent basis. Nonetheless it will be of great importance to activate these potential growth fields. Apparently it is easier to activate funds and resources for the further development of innovative approaches in comparable countries, this drawback could be problematic especially for the "megatrends" health and wellness, which are already proving to be engines for growth and investments and whose future prospects continue to be good. Examples for the fact that this can lead to the gambling away of great changes for the business and social location can be found in both medical technology and in telecommunications. Therefore it must be applauded that topics from Life Sciences have recently attracted more attention both in public and in political debates, so that one can anticipate better implementation conditions for innovations in future.

The expansion of health-related and social services in the last few decades has led to a transformation of the health industry into a labour-intensive and innovative economic sector with a pronounced future orientation (cf. the recent contributions in Goldschmidt/Hilbert 2008 and in Merz 2008 as well as Heinze 2006). The job machines health industry – and as one core area also the silver economy – are bound to certain key specifications and conditions. These do not only include the networking and coordination of activities but also a continuous exchange of information between the central actors from politics, science and the economy as well as a joint definition and coordination of the goals and approaches. Moreover, the debate on health care and senior citizens policy must take up a more offensive stance: if one limits oneself to a cost debate, the innovative potentials and the growth perspectives go unrecognised. Especially as regards

ambient assisted living, many new technical options are available. The mechanisation of everyday life is already far advanced and is increasingly conquering the living area. Not only the well attended first German congress on Ambient Assisted Living (AAL) in Berlin at the end of January but also the interest in telemedicine at the CeBIT in Hanover in March 2008 as well as at RehaCare in October 2008 point to this trend to “smart living”, even though the predictions of the Association for Electrical, Electronic & Information Technologies on the future of AAL – it envisages an immediate “huge future market” – do not seem quite credible. What is of significance though is the focus of AAL: it concerns a growth market for welfare technologies, that enables older people in particular to lead an independent life.

If one does not take the demographic change as a threat but as a challenge which one can master, one has to forge productive alliances between the different actors and foster the willingness to learn in order to interlink the different knowledge domains or to promote the transfer of knowledge. The innovation chances which also come with the demographic change have to be explored today as the large baby boomer generation is approaching retirement soon. Therefore new paths have to be forged quickly in order to activate the potential of the ageing society.

For “housing in old age” this means that one has to abandon the classic approach of simple housing supply and has to take seriously the insight of innovation research that the interconnection of different technologies and services opens up new horizons. This perspective has already been employed for some time in comparable countries and there are a number of interesting projects regarding the potentials and the networking in both the health and the housing sectors. It is planned to look into these interdisciplinary and knowledge transfer-focussed best-practice examples (e.g. on ambient assisted living) and to assess how they might be implemented in Germany to fit the respective situations. Many housing companies are already offering individual elements of smart living. However, empirical experience shows that the new technical solutions are often perceived as impersonal. Therefore the technology-supported value-added services

may not be too technology-centered but also have to take into account social factors. There is already a great interest in easy to apply technologies (smoke and burglar alarms etc.), more complex solutions are – as yet – slow in demand. As regards security systems, personal emergency response systems in particular are in high demand with senior citizens – particularly since the handling has been significantly simplified. At present around 350,000 households or persons have a personal emergency response system. Meanwhile only a telephone connection, which is available in (almost) every home, is required for its installation. InWIS surveys show the growing acceptance of this service: by now, a little more than 13% of the over 70-year-olds would like to have this home device (the ageing of the technologically informed generation will promote its dissemination). The media coverage too is positive: “Since the emergency call device need no longer be worn as an ugly pendant around the neck but can be worn inconspicuously on a wristband, the design is right. In case of technical problems, the nursing service has a contact person with a human face. Word about the advantages of the system has gotten around. And last but not least this service is affordable with a small pension too. The personal emergency response service costs around 30 euro per month, of which almost 20 euro are covered by the long-term care insurance “ (in: ‘Die Zeit’ of 28 February 2008, p. 37).

Not only studies on the future refer to housing as a central purpose in life and to a growing use of the living space. Housing is already an important part of the lifeworld – all the more for the elderly as they spend more time at home due to progressive physical limitations. Even now housing accounts for almost 40 percent of the consumer spending of the elderly in contrast to a little more than 30 percent for younger age groups. However, the housing offers must be tailored to the needs of the target groups; old is less and less equal to old, old age is becoming more heterogeneous. This manifests itself e.g. in the desired living arrangements in old age; experts point to the current gap in Germany between desired living arrangements for seniors and suitable offers.

New intelligent mixtures (“welfare mix“) of familial, professional and voluntary support for the long-term



stabilisation of private support arrangements will gain in importance. The mobilisation of civic involvement in particular is a promising instrument for meeting the challenges of the ageing of society and of the shrinking of the population. It can be a significant element in a multifaceted bundle of interventions and reforms; in this connection the housing companies have an important role to play.

If one considers the potentials of old age as well as the current forms of volunteerism, then the statements about the importance of the inpatient care sector are put into perspective. It is beyond dispute that the number of beds needed in nursing homes will rise in the coming years. But residential care is also increasingly becoming the last resort: The vast majority of the older (and younger!) reject it as way of life. From a scientific (gerontological and geriatric) perspective too, classic nursing home care is far from the ideal form of care and therapy in particular for people suffering from dementia. From an economic perspective, it is the most expensive alternative for the majority of people. This is also increasingly being considered in the long-term care policy; the recently passed key points for a reform of the long-term care insurance most notably comprise the strengthening of the ambulant sector, among other things by means of the establishment of so-called "Pflegestützpunkte" (local care and support centres).

As a countertrend to nursing home care, which is characterised by a high degree of institutionalisation, so-called "alternative living arrangements" for older people have developed in recent years. There is a wide range of offers, ranging from barrier-free housing to shared housing for seniors or to multigenerational housing. However, attention must be paid to the fact that

- the consequences of the demographic change only really become apparent when the baby boomers of the 1960s have become senior citizens;
- the demographic change in Germany differs from region to region;

- the elderly do not constitute a sociostructurally homogenous group today (and even less so in 10 to 20 years) ;
- the existing, classic assistance structures for the aged even today do not correspond to the wishes and needs of the target groups;
- from an economic perspective, these structures are furthermore no longer affordable in the medium and long term in the light of growing numbers of people in need of help and care and
- the high media attention which the new community-oriented housing forms attract should not hide the fact that these housing forms are only conceivable for and desired by a relatively small part of the elderly.

We have already pointed out that with increasing age the housing situation evolves into a central factor for the quality of life. Communication, social life and leisure are experienced in the living quarters. Demands which change with age relate not only to the construction quality of the flat, the building and the living environment (in particular as regards barrier-free accessibility) but to an increasing degree to the social quality too. All empirical studies show that a self-determined life is of elementary importance for the elderly (just as for young people). Nursing homes are in most cases regarded as last resort for when it is no longer possible to live in "one's own four walls". Despite their physical fitness, especially people suffering from dementia often have no choice but to move to a nursing home because home care cannot be ensured for them. The principle postulated with the introduction of the long-term care insurance, namely "home care comes before institutional care", is not sufficiently followed yet: A third of all the people in need of care are still living in nursing homes – with a slightly upward trend. New living arrangements such as e.g. assisted living or service living, which are characterised by the provision of barrier-free living space as well as an additional service package, are received with great interest as alternatives to institutional care. However, in most cases the "activation function" is lacking. Thus it is not really surprising that the so-called

“young old” are usually not reached with this concept as is shown by the average move-in age of approx. 75 years.

“Housing in old age“ has in recent years gained a higher priority not only in Germany and transcends the mere instance of “living somewhere “. It is an expression of a new way of life in old age – as a self-determined life based on skills is clearly distinguished from different forms of care in geriatric institutions or in the households of grown-up children. Autonomy and privacy are the parameters of this new lifestyle, which epitomises the maxim of a policy for senior citizens that regards older people as subjects of their own conduct of life and no longer as mere objects of care. But the demographic challenges do not only pertain to the housing conditions but to the local infrastructures as a whole. Therefore individual or solely living space-related measures fall far short; it does not suffice to convert existing housing space into senior-friendly housing, in fact it is essential to upgrade the whole living quarter or district (this includes, e.g., setting up advisory offices in the quarter, activating civic involvement etc.).

As yet, the preferences of the future elderly regarding “community“are still a black box. For example, the fact that a part of the baby boomer generation has experience in living in shared housing lets some observers jump to the conclusion that this form of housing is also desired in old age. But one should not forget that only a (relatively small) part of the baby boomer generation (the formerly student milieus) have experience in such living arrangements. Furthermore, the decision for shared housing arrangements was in most cases not a conscious one but was, in times of tight housing markets, rather due to a limited financial budget.

New generations of the elderly will differ quantitatively and qualitatively from present generations of seniors: They will be numerically strong and have a high plurality as regards their social positions as well as their values etc. Therefore concepts have to be developed which leave enough room for the different lifestyles, mobilise the endogenous potential of the target group as regards civic involvement and provide for as high a quality of life as possible at justifiable costs. The housing situation must

facilitate individuality and community alike. Such quarter concepts do not only enhance the quality of life of the target groups but are also necessary from the point of view of the whole society: our society can ill afford to do without the potentials of its older citizens for both social and economic reasons.

Despite all housing offers, most people want to continue to live in their own four walls; therefore the first priority should not be to establish shared housing arrangements for the elderly but to increase the mobility between friends, to plan and carry out joint trips and holidays and to familiarise people with assisted living in their own homes (Gross/Fagetti 2008, 115). For some seniors, of course, Henning Scherf’s ideas of community living are topical and worth emulating (cf. id. 2006). Dieter Otten too (“Die 50+Studie“) recommends new models (shared housing and multigenerational houses), he believes that nursing homes will be the first to “go“. “As yet, there are no real alternatives. Until then one can experiment“ (id. 2008, 177). The reason there are no general housing solutions which make sense for all older persons (for instance shared housing) is the heterogeneity of old age which – according to gerontological research – is still growing.

### Information and Communication Technologies for Independence in Old Age

For some years now it has been researched (and also been put to the test in some practical projects) whether and how the new information and communication technologies can assist in making “living at home“ in old age more comfortable as well as safer and cheaper than hitherto. The two most important approaches for a technology-aided enhancement of the health resources and of autonomy in old age are telehealth-monitoring (i.e. the remote monitoring of vital signs) as well as the use of IN-technologies so that households and homes can respond to the needs of the elderly in an age-friendly way (“smart homes“). Numerous technological solutions have been developed for these two areas – from heart failure monitoring to tele-ECG to household aids. The implementation of such solutions in Germany has, however, often been fraught with problems – in contrast

to most cases in Scandinavia or the Benelux countries (cf. Heinze/Hilbert 2008). Many conjectures have been made on the reasons for the reluctant implementation of the innovative housing and services concepts but there is no substantiated research on this issue yet. Some people assume that it is due to the difficulties which many German actors have with complex innovations. Others believe that the reservation about technological innovations is above average in Germany. However, the question whether the mentioned technological innovations are really able to enhance the quality and efficiency of the assistance given to older people living at home and are thus promising approaches to the health maintenance and cure of the elderly has so far rarely been pursued empirically.

In this connection, the issue of the household as “third” health location is latterly being raised. Households are becoming more important in this respect due to the fact that the ageing process in the German society in conjunction with the growing health expenditure call for new and also more economic locations for health service provision. The group of the over 65-year-olds, which currently only makes up around 20 percent of the whole population, now already generates almost 50 percent of the total health expenditure (considering that according to population projections this group will account for 30% of the whole population in the year 2050, one can surmise how important it is to develop sustainable health care systems for this age group).

The assumption that future generations of seniors will handle the new media in a self-confident manner and will therefore also make better use of the new technological possibilities is supported by survey findings. The last ARD/ZDF online study for instance showed that meanwhile more than 40 million Germans are using the internet. The increase of 5 percent compared to the previous year can mainly be ascribed to the over 50-year-olds. In the age group of the 50 to 59-year-olds, which only a few years ago still had reservations about the internet, 64.2% now use the internet. In the age group of the over 60-year-olds this share has by now risen to over 25 %. With 5.1 million over 60-year-olds, for the first time ever more “silver surfers“ than 14 to 19-year-olds (4.9 million)

surf the web. In the light of this development, the new technological innovations in the field of telemedicine -in conjunction with the changed skills of seniors-can be used to maintain the option of an independent life for as long as possible.

The inclusion In this context, the household can play a central role and is already gradually developing into a “third“ health location – also thanks to the new technical possibilities in the field of ehealth. Currently already more than 2.15 million people in Germany are in need of care as defined by the long-term care insurance act; till 2020 the number of people in need of long-term care will rise to almost 3 million. Most people are cared for at home; and TeleHomeCare is becoming increasingly important for this domiciliary care for two reasons: on the one hand, people are becoming increasingly older and want to stay in their own homes for as long as possible and, on the other hand, new technologies have emerged that make it seem a viable option to continue to live at home in old age. Furthermore, future seniors will differ from their present day peers: They will be more open-minded about new technologies and ehealth. In addition, homes are increasingly equipped with universal IT infrastructures (“triple play“:TV-, computer and telephone cables) and the use of the internet is expanding at a great rate. Ambient Assisted Living makes it easier for people to remain at home when they are old or in need of care and can moreover possibly help to reduce costs (for instance by means of integrated care). One can therefore argue that a “third” health location is developing, in which social services for senior citizens are also rendered - in close cooperation with inpatient and outpatient services.

The living environment in the provision of telemedicine services and care is an interesting field that is as yet unexplored in Germany. So far no concrete models have been implemented, so that best-practice-experiences still have to be gained. Furthermore one has to keep in mind that despite all euphoric appraisals, telemedicine is dependent on an environment that is not well-integrated in Germany, in fact the German health system is still characterised by a relatively distinct segmentation. It is therefore difficult to break down the prevalent sectoral division between inpatient and outpatient treatment and

to introduce innovative care models. These goals can only be achieved step-by step. This is also true for the relation between social service organisations/nursing services and the housing industry which have only begun to confer with each other in the past few years. Many discussions and policy recommendations are moreover adversely affected by the fact that the focus is too strongly on the housing space instead of on an integration of the living quarters and its inhabitants into the “reconstruction process”. However, all studies on the housing wishes of the elderly show that the vast majority of seniors would like to spend their remaining years in a normal flat – and that preferably in their own accustomed living quarter (recent surveys speak of 85 percent). Nevertheless older people too do consider a move if their existing living space no longer conforms to their needs or if there is an attractive alternative offer. Thus more than 80 percent of the over 65-year-old tenants questioned in empirical studies indicate that their preferred form of housing is the normal (rented) flat. The demand for senior-friendly housing rises markedly with increasing age: in the age group of the over 80-year-olds, already 20 percent would like to live in an elderly-friendly form of housing, most notably in assisted living settings.

Housing is an important part of the own lifeworld - not only for the elderly. Trend researchers believe that the home will gain in importance for the younger population too due to growing mobility and economic dynamics – in this connection many elements of the “smart homes“ (for instance the networking of all electronic equipment but also telemedicine surveillance etc.) will also be applied. Current surveys on housing wishes and the need of services show that tenants would indeed like to be able to resort to a wide range of services but that their willingness to pay falls short of the levels needed for a profitable service. Thus surveys (inter alia by InWIS) show that although many tenants complain about problems they have with at least one activity of daily living, their willingness to spend money on construction measures in their homes which would remedy the situation is low. More than 70 percent of the tenants would not accept any rent increases for such reconstruction measures. The remaining 30 percent tenants would, on average, be prepared to pay 18 euros/month. The interviewees

particularly specify the need for structural alterations in the sanitary rooms (installation of showers, grab bars etc.) as well as the removal of barriers within the residential building (installation of lifts). Similar figures have also been established for the area of housing services. Only 29 percent of the respondents expressed a need for housekeeping services and only a half had actually already availed themselves of such a service. Of those interested in principle, however, more than 60 percent are not prepared to pay for such services. On the other hand, 20 percent of the interested persons were willing to pay more than 100 euros. Incidentally, by far the most interest was shown in housekeeping services. Recreational and cultural services ranked very low, only 5 percent of the interviewees were interested in them. Older singles above the age of 75 were very open-minded about services.

Furthermore, experts have for some time agreed that the seniors of tomorrow will make more use of electrical devices to make their lives easier. Many a thing that was still smiled at as a mere vision a few years ago, has meanwhile become a reality. This is mainly due to the fact that technology can increasingly adapt itself to the requirements of the people and therefore the assumption seems justified that in about 20 years all communication and information technology will be easy to use for seniors. For the housing industry, which has to think in longer time frames when planning housing space, this means: with regard to the technological infrastructure, the decisive decisions have to be made today in order to be able to meet the challenges of tomorrow. Taking the existing market as a starting point, innovation in the housing industry therefore implies that new requirements which arise e.g. due to the demographic change have to be linked with new technical solutions and that innovative service concepts have to be developed in line with these solutions. Such assessments may sound visionary to some, but empirical studies (which were already conducted around ten years ago) also show that the elderly do not take a negative view of new communication technologies: “The interviewed people between 60 and 90 years are by all means still prepared and able to deal with new technologies and to handle innovative devices and systems in a competent manner. They are particularly positive towards those technical devices that have a

convincing effect on their independence“ (Meyer et al 1997, 136; for more detail cf. Franke/Wilde 2005 and the brochure on housing by the FFG (Research Association of Gerontology)).

The ageing society thus definitely creates a considerable demand, in particular for social services as well as in the area of housing and household. Future studies speak of housing as a central purpose in life and of a growing use of the living space. The housing industry and the providers of social services too will have to react to the new developments in the field of household structures and housing wishes of the elderly. It has furthermore emerged that it is of decisive importance for the success of housing-related products and services to take the whole living environment (the local neighbourhood) into account. In future, “housing in old age“ may and will not be limited to the reconstruction of the housing space only. Rather, it is to develop comprehensive concepts that also comprise the adaptation of the living environment and the infrastructure of the quarter as well as the provision of shopping and service offers at district level. Therewith many possibilities open up for senior-friendly products on the housing market (especially also at the interfaces between living, health and technology), which are not only of interest for the economy as well as for the providers of social services but which also contribute to an enhancement of the living conditions of senior citizens. Moreover, the mobilisation of the residents involvement is likewise of great importance for the development of the living environment.

### Mobilisation of Social Capital in the Living Environment

In the currently vibrant debate on the civil society and on volunteerism, the attempt is made to address the broad spectrum of social self-organisation as well as to give the citizens more and improved opportunities to exert influence on public politics. In doing so, a recurring point of reference is the concept of “social capital“. In comparison to forms of capital such as monetary and real capital, social capital can be perceived as “public good“; as opposed to human capital it does not pertain to personal talents but to the quality of interpersonal relations. The

social capital of a region or a nation is assessed by the degree of generalised trust, the attention paid to social concerns by individuals and the degree of participation in “secondary association patterns“, which differ from family structures on the one hand but also from the formalised structures of politico-strategic and economic and commercial organisations on the other hand. These include associations, sports and cultural clubs but also welfare organisations, i.e. those institutions that are also perceived as actors of civil society or as “social capital“. Social capital supports the individual well-being of people precisely in difficult socio-economic circumstances. In the face of the change in the motivations for and forms of volunteerism - for which there is much evidence- the pressing question arises whether the quality of the social capital also diminishes with the lower degree of personal commitment and obligation. Some observers point at a gap between a growing need for volunteerism (for instance in the district-related projects) and the simultaneous drying up of these unrenowable resources.

Therefore an active promotion of volunteerism is vital, particularly also as regards “living in old age“, health management and the silver economy. Many experts consider volunteerism to be “more than a modern form of old age activity. It is the core element of a completely new socialisation model that amends the concept of the well-earned retirement by emphasising the resources and the action potentials“ (Amann/Kolland 2008, p.37). A public promotion is essential to avoid the limitation of these sociopolitical participation processes of senior citizens to groups of people who are already endowed with social capital. The aim of state policy should be a mobilisation of the dormant welfare potentials in society and also in the traditional institutions. The new concept of the state should, however, not be restricted to a perception of the henceforth “lean“ state as a mere service provider. The guiding principle should not be a reduction of responsibilities and resources at any cost, i.e. an “emaciated“ state but rather the promotion of a new culture of co-operation and a modernisation of the traditional administration structure. Even though volunteerism is perfectly in line with the new concept of an active old age, one cannot ignore the danger “that the voluntary work of the elderly solely compensates for the

deficit management of the public administration” (idem 2008, 37; cf. also other contributions in Amann/Kolland 2008).

But volunteerism requires disposition options so that it can be well integrated into the biography. The structure of the task must leave room for creativity and spontaneity. The voluntary work of seniors in particular may not imply an unlimited obligation, instead the contentual and temporal scope of the task must be controllable. Despite all political assertions how important volunteerism is (which is quite understandable in times of nearly empty public coffers) and empirical data that assumes that there is a relatively high readiness for voluntary work, the question arises whether the undoubtedly existing time potentials of the elderly can really be utilised at the local level. There are studies which point out that despite all debates on new time use patterns, "social capital" and the civil society, the opportunities of a public spirit-oriented time use are still not seized on a large scale. Among older people too the use of time is to a great deal dependent on the social status – thus the full potentials of social welfare remain untapped. This is economically irrational and also leads to a lower level of welfare. Those population groups in particular that have idle but utilisable time resources at their disposal and that are due to their general financial situation most dependent on the possibility of transforming this available time into "use values" do not seem to be able to do so. Thus the risks of exclusiveness and of bottom-up "redistribution" increase in old age too, the more so as the individualistic privatisation of the way of life and consumption is progressing further.

Volunteerism can also play an important role in supporting new, integrated care structures that aim at promoting a longer independent life in one's familiar environment in old age. Independent living in old age depends on an innovation strategy that both promotes technological innovations and establishes support networks. Many of these new technological possibilities (for instance in the fields of home care and telemedicine for at-risk patients or in the case of domiciliary rehabilitation) are, however, not yet profitable from a strictly economic point of view (although their contribution to an enhancement of the quality of life is

undisputed). Therefore these processes have to be optimised (i.e. the infrastructure in particular must be modernised) and the support of classic professional services (e.g. of doctors) must be integrated on the one hand, on the other hand the field of telecare is also an experimental ground for new concepts of the "welfare mix". For one thing, the telemedicine-based care of cardiovascular patients as well as generally the still growing field of home care for the ill and at-risk patients shows the linkage of social integration achievements and economic potentials in an exemplary manner. For another thing, the elderly may not only be regarded as consumers in the process but also have to be integrated into the concept as "co-producers" of social services. "It is becoming apparent that a critical mass can only be achieved by means of the co-operation or combination of services such as emergency call systems and medical call centres. A possible solution to the problem could be the technical integration of free resources: family, friends, neighbours and volunteers could be integrated into a distributed system with supervision and care tasks and could be alerted in case of need. An escalation strategy would make sure that outside help is only enlisted in emergencies" (Gaugisch et al. 2006, 91; cf. also Heinze 2006, as well as Heinze/Körtke).

The innovative power of the "economic factor old age" lies in the combination of volunteerism, innovative microsystems technology and new social services coupled with economic concepts for process optimisation. For a sustainable reflection, one has to look beyond the mere economic aspects and the various growth fields for products and services for seniors and to place more emphasis on the aspect of a "better" (and in most cases independent) life in old age. "Smart living" can serve as a good example for studying these linkages already today, even though sustainable business models are still lacking (for instance for ambient assisted living/ Heinze 2009). In this field, great challenges are still awaiting the classic providers of social services. The "welfare mix" - complemented by new technological possibilities for promoting independence in old age and by actors from the housing industry for instance - that has already been discussed in theory for some while, is now being implemented and needs to be monitored and evaluated. It

is important to ensure that the strengths and weaknesses of the different providers of social services complement one another instead of standing in a destructive competition within the newly organised welfare state arrangements. Accordingly, the future of the welfare state cannot be discussed as a question of either etatism or privatisation, instead it has to be regarded as a problem of innovative mixing, which has to be steered politically. The question of co-operation, networking and more competition and management of social services at the local level will be one of the key issues in the field of social policies. The hitherto separate institutions that stand by side by side have to be networked in such a way that friction is minimised and resources are bundled. In this process, the state continues to play an important role, but more as an activator and regulator, who moreover provides the infrastructure so that the providers can make use of the leeway to initiate and organise new projects. In terms of a new management of social security networking, the public institutions (thus especially the charities too) have to undergo a paradigm shift from bureaucratic organisation and planning to new roles as networking authorities and co-ordinators.

## Conclusions

We have highlighted the economic potentials of old age and have pointed to the growing heterogeneity in old age, which leads to increasing social inequalities within the older generation. This becomes apparent in both the financial resources and the consumption styles. Strategies for developing the silver market have to take these socio-economic and cultural differentiations into account. It is already foreseeable that the group of free-spending over 50-year-old consumers will grow, nevertheless one should not neglect the aspect of user acceptance (this is especially true as regards the information and communication technologies). The economic potentials can only be developed if especially the IT-based products and services for the elderly cater to the real needs of these groups. If they succeed in doing so, this will not only have economic effects but will also enhance the social integration of this group. The focus on the “economic factor age” would then also directly lead to an enhancement of the quality of life.

If one thus does not regard the demographic change as a threat but as a challenge, alliances between the various actors and a willingness to learn are essential for the active development of society in order to link the different areas of knowledge and to encourage the transfer of knowledge. The innovation opportunities that come along with the demographic change have to be delved into today, as the large cohorts of the baby boomer generation will begin to retire in the coming years. Therefore new paths have to be forged in order to activate the potentials of the ageing society. For “housing in old age” for instance, this means that one has to abandon the classic approach of the housing industry and has to take seriously the findings of innovation research that the networking of different technologies and services offers new interesting perspectives. This approach has already received some attention in comparable countries and there are a number of interesting projects with regard to the potentials in the living area. The conjunction of change processes in the economic structure with an increase in the scope for freedom of the elderly has been made possible by technological innovations and already manifests itself in many fields of application.

The reciprocal linking of innovative new technologies especially for the elderly with social services in the living environment could – if it is appropriately encouraged – even lead to the development of a new internationally esteemed “lead market” for “welfare technologies”. Given the structural problems of the business location and social state Germany, this option would not only be an interesting strategy from the point of social and elderly policy but also an appealing economic alternative. Moreover, via the detour of innovative technologies, the population’s awareness regarding the challenges of an ageing society can be raised. In addition to the recognition and promotion of the “economic factor old age” as well as a more active marketing for this often neglected economic sector, policy-makers have to attend more closely to a consumer policy for older consumers. Since older people are becoming the largest consumer group, policy-makers have to pay more attention to the consumer end (this is especially true for financial services and insurances). Especially “housing in old age”, which is becoming an increasingly significant issue, has to be

thematised in all its alternative forms (from assisted living to shared housing to long-term care) with regard to quality assurance. In most cases, older people want to lead a self-determined life in their familiar surroundings. However, this option can only be maintained if a new co-operative care management is organised in the local living environment. "Young" seniors, who often have time and skills, can help to safeguard the quality of life by realising such new forms of consumer participation.

In the light of the growing social divisions also within the older generation and the marginalisation of some groups that are regarded as "redundant", it is also essential to overcome the classic middle-class orientation of civic involvement (among the elderly too). The interrelation of economic privileges (which could still be increased if the silver economy is propagated too one-sidedly), good education and volunteerism also holds the risk of exclusion. What is needed though is more social integration, therefore bridges have to be built across the social divides within the generation of seniors too. Civic involvement may not become the exclusive domain of like-minded people but has to play an active part in the integrated care structures which have to be established as well as in their quality assurance and also has to bridge the gap to people with less social capital. Otherwise the discourse on the "economic factor age" could easily turn into an one-sided focus on the logic of profit maximisation to the disadvantage of the public welfare orientation.

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