Senior housing in Sweden

HAPPY AND AFFLUENT COUPLES dominate almost all advertising aimed at us seniors. This is quite different from how it looks in reality. In total there are approximately 1.1 million pensioner households in Sweden. Less than 40% of these consist of couples. More than half of all women and one-third of all men aged 65 or more live alone.

In the 1990s and early 2000s, pensioners saw a relative rise in living standards. Nevertheless, it is an improvement with major built-in differences. Women, of all income groups, on average only receive 60% of men’s retirement pension.

The In-Work Tax Credits has also lead to pensioners paying at least SEK 700 more per month in tax compared to someone with the same income from paid work. The differences will be even greater when pensions are reduced in 2010–2012, due to the activation of the so called ‘brake’ in the pension system.

In other words, the advertising images do not capture the largest group of pensioner households: the single woman with relatively low pension.

IN SWEDEN TODAY, MORE THAN 17.8% of the population are above 65 years, and the proportion will continue to rise up until 2060, when the most recent forecast ends. In 2040 there will be about 2.5 million people over 65, compared to the 1.6 million of today.

Every decade since the 1950s, Municipalities and County Councils have tried new ideas for Housing for the Elderly. Senior’s apartments, service buildings, service apartments, local nursing homes, group homes and special care units for the elderly have succeeded each other.

The 1992 reform of elderly care (Ädelreformen) conducted major changes. Municipalities were given the entire responsibility for long-term services, as well as the care for the elderly and disabled. They also took charge of 33 000 long-term care places and 3 000 places for people with old age dementia from the County Councils. Municipalities were also required to create housing for people with special needs: special housing facilities, or rather Assisted Living Facilities (ALF), as they are now supposed to be called.

The 1992 reform lead many Municipalities to start phasing out housing that did not meet modern accessibility requirements, etc. In addition to this, places in special housing facilities have declined, partly because many today receive health and social care in their own homes, and partly due to cost reasons. The number of places in special housing facilities has fallen from 118 600 in 2000, to 94 200 in 2008.

What happened to the lost retirement housing? Many of them were converted into different types of apartments for the elderly; primarily into what in the 2000s was called Senior’s Accommodation. This type of housing is ordinary housing for people above a certain age, usually above 55 years. Sometimes there can be common premises or perhaps a host. The residents themselves are responsible for activities; the costs for the premises and host are usually included in the rent or fee.

Anyone who is interested in Senior Housing needs to take the initiative themselves, either by contacting a housing company or by buying a condominium.

Since 2000, the number of Senior’s Accommodations have increased, from 11 000 to 33 000. Half of the increase consists of converted retirement housing. The overall supply of housing for the elderly
has thus diminished, at the same time as there is a steady increase in pensioners.

“You do not see our customers in the street”, says Sonja Gaugl, one of the managers at Södermalms Home Care. “They cannot even get out of their own homes. This is a giant invisible problem.”

Today about 25% of all housing is assessed as being accessible to the elderly. Nevertheless, the elderly often live in “older” homes; with narrow spaces, many steps and no elevator. The question is whether or not it is possible to adapt existing homes and areas so that the elderly can continue to live well at home. And how big a problem is the hidden misery of the people trapped in their own homes? Insecurity and isolation are significant problems, just as disabling as physical or mental illness.

SEVERAL MUNICIPALITIES HAVE already started to make ambitious plans to enable the elderly to continue living in their own homes. Among these municipalities are, for example, Kalmar and Eskilstuna. Collaboration with municipal housing companies is often employed. In this way good dwellings can be produced as regular tenancies, which is what many retirees want. Some components of the work include: Inventories of accessibility of available housing; dwelling quality ratings from the availability point of view; clear information on the website regarding supply and resources; and development demands in new housing projects of Senior’s Accommodations.

Many SABO-owned housing companies are also very active. Housing for seniors is presented under various brand-names, such as: Bokvämt (Bostäder i Borås), Plusboende (Mitthem, Sundsvall, Timråbo, Härnösandhus) or Årgångshus (Lulebo). These companies are in the business of adapting existing homes to create greater accessibility, as well as they are developing new estates in areas where many older people live.

The Delegation on Elderly Living concluded its work last year. The delegation concluded that it is not suitable for everyone to continue living in their own home. They proposed a new type of housing for the most elderly; a special housing that is not means tested, but where it is possible to retrieve some professional care, and to have access to common premises and meals. Since 2010, these types of projects receive Government investment grants from the same funding allocation as the other special housing units.

Many municipalities have begun preparatory work. Service buildings that have not yet been converted, as well as Assisted Living Facilities that are threatened by closure, are likely to be turned into these kinds of special housing units. Already this year, over 600 of these homes will be ready for occupancy.

MONICA WILLIAM-OLSSON, initiator behind Färdknäppen, in Stockholm, a collective house for the second half of life, has a different opinion. She sees two problems with those of us who are elderly. First, we are healthy when we retire: We ought to be working, but does the labor market want us? Secondly, we live longer and will come to need much care, which is burdensome for society.

“Is it possible to tie these problems together, to ‘kill two birds with one stone’? Can you replace the shrinking working community and family community with a good housing community? The answer is an unqualified ‘yes’”, says Monica William-Olsson, who has a long experience with Färdknäppen.

In 2009, there were around 33 000 Senior’s Accommodations. Since then the estimation is to build approximately 3000–4000 new units per year. Most of the new Senior’s Accommodations will be regular tenancies, out of which public housing accounts for approximately two-thirds, while one-third will be privately owned. There are far fewer condominium projects and cooperative housing associations are so few you can count them on the fingers of one hand. The actual number of new
housing units will most probably be much lower, partly due to the economic situation. Still, it is interesting to note that there seems to be a pretty good state of readiness; such that when then economy picks up, projects can be launched again.

Right now there are many varying ideas about how senior housing should be designed. Some are well-tested, such as Seniorgården, while others are still in the design phase. The ideas can be grouped by both player/objective and by contents: (1) Lived Experiences, such as Victoria Park, Malmö.(2) The Good Living such as Seniorgården, and the SABO-companies. (3) Special housing focusing on the importance of feeling safe and secure, for example Obbola outside Umeå. (4) Community and Cooperation, such as Sockenstugan in Kärterp.

BOVIERAN, A STANDARD HOUSE with approximately 48 apartments and a large glassed-in courtyard, stands out because of the great interest it has met with in several medium-sized cities around Sweden. The reason for this might be that the developers have managed to create the dream of Good Retirement Housing, at a reasonable price level. Or possibly even, just because such an ideal living option exists.

“It is not society that should pursue the discussion on how we, the elderly, should live”, argues Per-Olov Nylander, housing expert at the Swedish Association of Local Authorities and Regions (SALAR). He believes that Senior’s Accommodations are the responsibility of the individual and the market. He also points out that:

“We do not know how the need for Senior’s Accommodations looks, either quantitatively or qualitatively. To get a better picture of how big the interest most likely is, it is necessary to make careful investigations of demographics and available housing, down on a very local level.”

This lead us to questioning what we, the elderly, can do ourselves to shape our own future housing situation: Are we only referred to ready-made market solutions and concepts?

“Elderly people can choose to stay exactly where they want – except in houses for the elderly”, says journalist Inga-Lisa Sangregorio, who has been looking for an alternative to her own villa. She has met many upper age limits; either when wanting to join a queue or when wanting to buy an apartment in a senior housing complex.

Most people do not realize that they must seek out senior housing before they are 70 years old. Many also feel reluctant about special housing for seniors. They see it is as yet another step towards separate accommodation. Jan Paulsson, CTH, is one of the few who have researched Senior’s Accommodations, and he, on the contrary, would like to see more of them:

“Making a commitment to move to senior housing and to participate and engage in a housing community is a social, cultural and economic investment that can pay dividends in social acceptance and existential security.”

This, he says, is a hypothesis that, to a much higher extent, affects life and work in Denmark, compared to Sweden. It is also a hypothesis which could be worth propagating and supporting in Sweden.

Jan Paulsson has been involved in an interesting study carried out in cooperation between the Catholic University in Seoul and Chalmers Department of Architecture. The investigation compared Danish seniørbofoelleskaber (community housing for senior citizens) with senior housing in rented apartments (SABO-enterprises) and condominiums (Seniorgården) in Sweden.

A MAJOR DIFFERENCE BETWEEN Sweden and Denmark lays in the approach to community and togetherness. In Sweden, staff and services have been key elements. In Denmark, more interest has been paid to communalism and informal networks as a means of feeling safe and secure. The Danish
Bofoelleskaben always have common living areas with kitchens, thus those who move in accept the need to cooperate. There are many similarities with the Swedish collective houses based on cooperation, however, in Denmark these types of housing are more numerous and a natural part of the housing market.

The results of this study were very positive. An overwhelming proportion of participants believe that they have moved into a better dwelling and that they live as well or better than other people the same age. Also, many believe that they have actually found the “home of their dreams”. Danes have even more positive feelings about their collective houses than the Swedes and mutual help is also more frequently found in Denmark. Jan Paulsson suggests that bofoelleskaben, which emerges from the residents’ own initiatives, gives them more opportunities – perhaps forced – to reach a greater degree of communalism and more cooperation during the planning and construction period before occupancy. This way of operating is common in both Denmark and Germany, but rarer in Sweden.

In many Swedish Senior’s Accommodations there are common premises, but these might only be 1–2 square meters per apartment. In Swedish and Danish housing communities, and collective houses with a rich social life and much cooperation, the equivalent figure is 8–10 square meters per apartment. These housing units also have a number of valuable experiences that could be very useful in the continued expansion of senior housing and special housing for elderly.

The economist Petter Ahlström’s dissertation, Strategier och styrsystem för seniorboendemarknaden (Strategies and management systems for the Senior’s Accommodations market), suggests we are afraid of common areas in Sweden. He has compared the situation in the United States with the situation in the Sweden. In the United States, the positive impact of shared areas, collaboration and community feelings upon the residents is highlighted, both in marketing and in other contexts. Different players in the market use housing complements as a way to brand themselves against others. In Sweden on the other hand, common premises are viewed as a problem and a cost, and not as a prerequisite for a good senior’s accommodation.

“Also the planners were in for a few surprises. They had thought that the residents would mainly be well-off elderly, but instead mainly affluent younger people moved in. Half of the population in Västra Hamnen is between 24 and 44 years, said Malmö resident and blogger Lars Tufvesson, a few years ago in an interview for Helsingborgs Dagblad on the European Housing Expo Bo01 area in Malmö.

Malmö is not the only place where it has been difficult to attract seniors. It takes more than a beautiful view for those of us in the target group to leave our safe and seemingly affordable housing, to move into something smaller and often “more expensive”. “This non-compliance” may also be due to the fact that the number of younger retirees (65–79) has declined since the late 1980s. Now the tables are turning. What will this result in? Perhaps it will have the same effect as in Västra Hamnen, where many more middle-aged and older people moved into Dockan, the last completed area, compared with Bo01, which is the neighboring area.

Nowadays many elderly wish to run things themselves. All around the country there are many who want to move into Senior’s Accommodations together. Most have experienced how difficult it is to get something built on their own initiative. Nevertheless, the Senior Citizens’ Housing Association Trappan, in Obbola, will soon reached the goal of occupancy in 2010. This project was initiated in 2000 by many elderly in the community, through the National Pensioner’s Organisation (PRO). A major problem, among many others, was financing. The project was saved by AB Bostaden in Umeå, which became financial guarantor.
In Nacka, a local group supported by AB Seniorliv, planned to build Senior’s Accommodations as well as Assisted Living Facilities, and to also open up activities for association members in the vicinity. For various reasons the project is now a 55+ Housing, where some have already moved in and where the construction of a clubhouse and additional apartments in Boo’s old Town Hall is under way. Boo Seniorforum (Forum for seniors) were also successful in obtaining a large project as a cooperative tenancy, a project that also gave new qualities to an older municipal district.

Stockholm and Gothenburg have associations that work for housing communities for the elderly (Föreningen Framtiden and Bolhop) and which have succeeded in getting several projects started. In Karlskrona, the Karlskrona Seniorhusförening was formed in 2005. The association is working on many fronts: Through a handbook for Senior Housing; through letters to all new retirees, making them think about their housing situation (and join the association); through contact with the Municipality and all prospective developers to ensure that more Senior Housing units, with different orientation, are being built; and through a planned survey mapping out appropriate, accessible housing.

The Homeowners Association (HOA) Sparre, with occupancy in 2006, is the first example of the association’s influence. Thanks to the association, the HOA obtained usable common space in what would otherwise have become an apartment. Today eleven members occupy the house. Residents’ experiences of Sparre are incorporated in their useful handbook.

SOME QUESTIONS FOR THE FUTURE. Good housing and living environments are a prerequisite for us to feel good and to get through the day, even in old age. Already today there is a shortage of quality housing for the elderly and demand will increase significantly. A great strain on society will take place in about ten years, when the number of “old elderly” people will constantly increase. Nevertheless, it is now that we must prepare ourselves, not only in Local Governments, housing companies, and HOA’s, but also as individuals.

This calls for a wide discussion, not only a discussion among professionals. To dare to think about getting older and to also start preparing for it is not an easy process. And it takes time before we, as individuals, realize what is important. The new Tax Deduction for Household-Related Services (ROT-avdraget) is probably being used for completely different things than for adjusting to wheelchair measures and for the removal of thresholds.

We also need more knowledge. In 2009, Stockholm’s Housing Company for Assisted Living Facilities, Micasa, made an ambitious series of seven seminars on Senior’s Accommodation, with the theme “Vision 2030” (this can be followed on their website). Nevertheless it is high time to learn from the senior housing apartments that have now been operating for 15–20 years. Research must get started!

Senior’s Accommodation is needed as one of many options in the housing market. An additional advantage is that the large variation in design and orientation paves the way for innovative thinking about housing and housing areas for all groups, not just retirees. There is every reason to continue to follow the development of senior housing in the years to come!

KERSTIN KÄRNEKULL

Architect and member of the group »Bo i Gemenskap«
Munksøgård, Roskilde. Denmark’s largest »bofælleskab«, consisting of five housing groups, including one senior, placed in the shape of a horseshoe. The 100 households contain 160 adults and 75 children. Architect: RUBOW arkitekter. Occupancy, 2000.

Photo: Kerstin Kärnekull


4, 5. Kvibergsstaden, Gothenburg. Planned project of apartment blocks where all flats have glazed balconies facing the city life. Each apartment also has a traditional balcony in a sunny location, facing the protected courtyard area. Architect: KUB arkitekter on behalf of Seniorgården and JM.

6, 7. The collective house Sockenstugan, Enskede. Two three-storey residential buildings from 1947 (44 rental apartments of 1–3 rooms, on 31–72 sq m), carpentry, sewing and exercise room in the basement. The interconnecting new building includes living room, kitchen and dining room, as well as guest room. Architect of the new building: Jan Lundquist Arkitekter. Occupancy, 1999.

1, 2. Bovieran, Partille. 48 condominiums distributed between three houses, grouped around a glazed communal winter garden, reachable by stairs / lift from the apartments. Additionally, there is an accommodation apartment, as well as a common room and a reception for local nurses. The 1 600 sq m green house also serves as a large solar panel, which gives the houses low energy consumption per square meter. Architect: Liljewall arkitekter. The first house in Partille is occupied. Sales have been made in Västerås, Örebro and Växjö. Plans are underway in some 20 other municipalities.

Photo: Liljewall arkitekter

3. Architect Bertil Håkansson, along with framtida boende (future housing), shows the model of the Senior’s Association, Trappan, in Obbola, Umeå. 42 rental apartments, of which 10 are designed for special housing facilities. Entrance on basement floor with common premises and kitchen. Activity room, guest rooms and lounges at all landings. Occupancy, January 2010.

Photo: Anna-Karin Drugge

Definitions:

SENIOR’S ACCOMMODATION: A collective term for all dwellings not covered by sectoral legislation and intended for people over a certain age.

SHELTERED HOUSING: A form of housing for older people who feel anxious, insecure and / or socially isolated. Residents will have access to a communal area, with the opportunity to eat together, access to staff as a shared resource, as well as security alarms.

ASSISTED LIVING FACILITIES: Accommodation for elderly entitled to assistance under the Social Services Act. The accommodation offers services, personal care and home health care around the clock.
COLLECTIVE HOUSES /COMMUNITY HOUSING: Ordinary housing with shared facilities where residents can cook and eat together, cultivate their interests and socialize. They are both for all ages and for people »in the second half of life«.

1. Boo Seniorforum, Nacka. Cooperative Tenant Association in connection to the old Town Hall in Boo. 75 apartments with cooperative tenancy agreements for the members of the association. In connection with the dwellings, there are plans for a clubhouse and a further 10 apartments. Architect: Grappa Arkitektur & Form, by Helena Stenström. Occupancy, 2007.

Photo: Kerstin Kärnekull

2, 3. Silverkronan, Tumba. Municipal care housing and day center in central Tumba, Botkyrka. 52 apartments spread over five housing groups, welcoming entrance with large common areas, and accessible garden with furniture. Architect: White arkitekter, by Eva Berg (leader), Charlotta Wallander, Anders Olausson. Occupancy, 2009


5–7. Löjtnantsgården, Stockholm. 54 nursing homes, 54 senior apartments and 10 student flats with tenancy contracts, as well as shared premises and common areas. Architect: ÅWL Arkitekter by Tomas Åsberg Frank and Anna Frank (landscaper). Occupancy, 2008.

1 Photo: Åke E: son Lindman (4, 5)

COMMON AREAS

DWELLINGS

NURSING HOMES

COMMON PREMISES

(translation Anna Cecilia Weschke)