

# SILVER LININGS

THE ACTIVE THIRD AGE AND THE CITY

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## FOREWORD

Over the next twenty years the number of people aged over 60 in the UK will increase by over 40 per cent. The social fabric of Britain is changing; our population is both growing and ageing – an unprecedented phenomenon - but how will our towns and cities change in response?

Over the following pages, we present a potential vision of the near future in which an increased cohort of the 'active Third Age' has begun to have an impact on our towns and cities. Will this group stimulate a revival of our troubled High Streets? How might they live? Might they play more of an active role in society, making a significant contribution both socially and economically? Will we come to rely on the wealth of knowledge and skill locked in a generation who enjoyed a boom of relatively cheap and accessible higher education? Will the private sector recognise the significant potential of a skilled and available workforce - one with inadequate pension provision - and look to sponsor whole towns, building a new kind of local economy? These are some of the ideas opened up for discussion within this project; a debate we need to start having now, especially those involved in shaping our built environment for the future.

Building Futures is the think-tank of the Royal Institute of British Architects.

Join the debate by visiting [buildingfutures.org.uk](http://buildingfutures.org.uk) or [architecture.com](http://architecture.com)

DICKON ROBINSON  
Chair Building Futures

STEPHEN HODDER  
RIBA President 2013-2015

# JAPAN

IS CURRENTLY THE

# ONLY

COUNTRY IN THE WORLD WITH  
MORE THAN 30%  
OF ITS POPULATION AGED

# OVER 60...



# ...BY 2050

# THERE WILL BE 64 COUNTRIES

## DEVELOPED WORLD LIFE EXPECTANCY

1900

45 YEARS

2013

80 YEARS

## DEVELOPING WORLD LIFE EXPECTANCY

1900

25 YEARS

2013

70 YEARS

## INTRODUCTION

The UK population is both growing and ageing; people are living, working and participating in mainstream society for longer, whilst maintaining health beyond the typical age displayed by previous generations.

This is part of a wider, global phenomenon. By 2050 there will be 2 billion people aged over 60 worldwide, that's a 250% increase on today's figures<sup>1</sup>. We can all now expect to live longer than any previous generation; since 1970, worldwide life expectancy has risen by around 10 years for both men and women<sup>2</sup>. This is not only being driven by the developed world, which has seen life expectancy nearly double in the last century<sup>3</sup>, the developing world too is a large contributing factor with life expectancy nearly tripling in the same period<sup>4</sup>. This is an enduring condition; we are unlikely to return to the young populations that our ancestors knew.

## THE ACTIVE THIRD AGE

In the UK, the population of older people is growing at a much faster rate than other age groups; evidence suggests that between 2013 and 2035, the number of people aged 60+ in the UK will increase by 43% and that in 2035, nearly a third of our population will be over the age of 60<sup>5</sup>. This means that we can expect a more equal distribution of age groups within our society over the next 20 years and people over 60 years old will no longer represent a minority group.

At the same time, we are seeing an increase in the number of healthy years we can expect during our lifetime. At age 65, men in the UK can now expect to live (on average) a further 10 years in good health, with a life expectancy of 83 years. Women can expect 11.7 years of good health after the age of 65 and a slightly longer life expectancy than men: 85.6 years<sup>6</sup>. This means that, post retirement, we can all expect to live over half of our remaining lives in good health<sup>7</sup>.

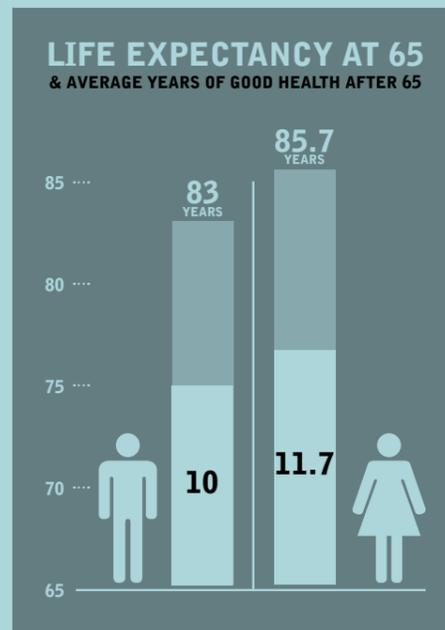
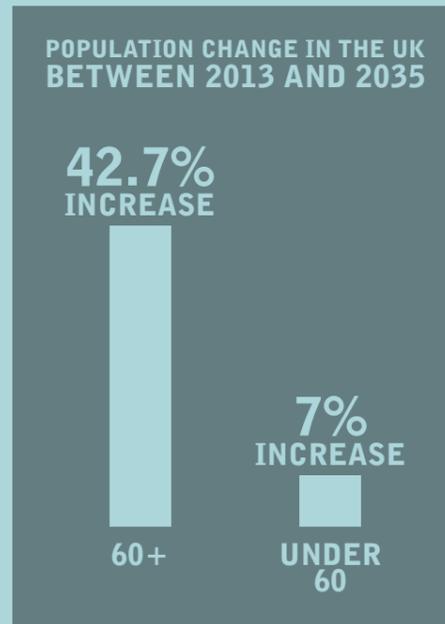
**An increased number of active, healthy members of society approaching (or beyond) retirement, represent a new demographic phenomenon, unique to this period in history; an 'active Third Age'.**

The active Third Age are 60-74 years old, and still very much engaged in leisure and cultural pursuits. They can expect a significant period – maybe a decade or more – between the end of their formal working lives and old age (the point at which they may require assistance or care), unless we see retirement age increased substantially. With time, health and a will to participate in mainstream society, this group are in an exciting phase of life, one which could potentially afford new freedoms and opportunities.

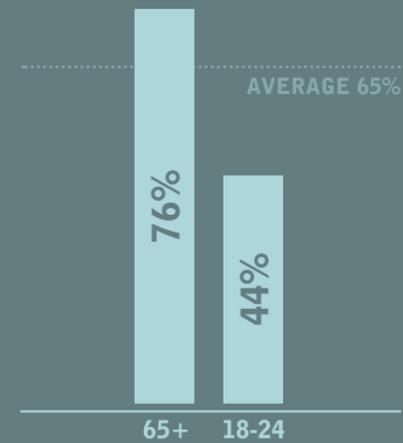
Despite our clear, impending demographic shift, nearly half of us still think that, as a society, we overestimate the impact of our ageing population<sup>8</sup>, but Building Futures believes that a less marginalised cohort of the 60+, characterised by an increase in the active Third Age, are likely to have considerable impact. They will present challenges, but more interestingly, significant opportunities: a cohort fully able to contribute to both society and the economy. Indeed, this group could come to wield substantial influence; consider the 2010 General Election turnout by age group: significantly higher in the over 65 cohort compared to younger groups<sup>9</sup>.

In addition, people aged over 50 today (who currently only account for a third of the population) own 80% of the wealth. This presents a heady mix of potential political and economic power.

Whether the growing, active Third Age harness and retain this potential power is still unclear, but there are certainly many challenges facing us all in adapting to the increased presence of this group.



## ELECTION TURNOUT BY AGE GROUP



THE COST OF PROVIDING  
PENSION WELFARE AND HEALTH SERVICES TO OLDER PEOPLE IS EXPECTED TO RISE BY 60% BY 2030

## THE CHALLENGE

In 2011, Age UK set out 12 challenges facing the UK in accommodating its ageing population<sup>10</sup> which included the need to extend working lives and build communities that tackle isolation. The UK has thus far been slow to respond to our shifting demographics, a sentiment reiterated by a 2013 House of Lords Select Committee report entitled 'Ready for Ageing?'<sup>11</sup>; we are only just beginning to seriously consider the challenges that lie ahead.

Whilst the active Third Age is an emerging and growing phenomenon, the wider context of an increasing number of those aged over 60, presents a range of broader issues.

Wealth inequality amongst this group is increasing, with Age UK noting that the gap between average disposable incomes for the wealthiest retired households is currently nearly four times greater than the poorest<sup>12</sup>. There is also evidence of a widening age gap between those who are and are not preparing adequately for retirement, with those aged between 30 and 50 lagging well behind the over-50s<sup>13</sup>. It is estimated that as many as 10.7 million people in Great Britain are not saving enough to live comfortably in retirement<sup>14</sup>, with over half of all workers not currently members of a work place pension scheme<sup>15</sup>. When you consider this in the context of the rising cost of care for the elderly, wealth inequality will clearly be a significant issue: a single room in a private residential home now costs over £28,000 a year on average, with a typical single pensioner having an annual income of £14,000<sup>16</sup> (the maximum state pension is currently less than half of that).

Health in older age is by no means guaranteed, and only 1 in 5 people aged 65-74 in England are currently doing the recommended level of exercise<sup>17</sup>. This trend could place an even larger burden on a stretched NHS. So too could health inequality, which is increasing. Age UK found that people born in Glasgow can already expect to live 11-14 years less than someone born in Kensington and Chelsea, and this margin has been increasing<sup>18</sup>. If the trend continues, we will see healthier older populations concentrating in wealthier areas, presenting new problems for areas least able to deal with them. Loneliness and social exclusion also remain a key concern; with 1 in 3 people currently aged 65 and over in the UK feeling out of touch with the pace of modern life and 1 in 10 feeling they are completely cut off from society<sup>19</sup>. A quarter of people aged over 65 say their quality of life has deteriorated over the last year<sup>20</sup>.

The geography of age is a diverse one, with evidence to suggest that different age groups prefer to live in different locations. According to Office for National Statistics (ONS) data<sup>21</sup>, there remains a clear trend for older age groups to concentrate around the coast, particularly the east, south and north west, something

# OVER 65s NET CONTRIBUTION TO UK ECONOMY



which is predicted to continue to 2030. At the same time, these coastal towns are struggling with deprivation in the wake of declining domestic tourism, with both the ONS<sup>22</sup> and Centre for Social Justice recently describing a picture of severe social breakdown comparable with the worst inner city areas. Blackpool and Skegness, two places singled out for particular concern, are in areas expected to represent some of the country's oldest median ages by 2030.

The cost of providing pension, welfare and health services to older people is set to rise as much as 60% by 2030<sup>24</sup>, and this will be compounded by a reluctance of working age people to save for their future, a mixed picture of health and a challenging social geography.

## THE OPPORTUNITY

Whilst our ageing population is set to present some significant social and economic challenges by 2030, the emerging group of active Third-Agers represent a unique opportunity for positive change. This group have a key role to play in the successful transition to a new demographic landscape; one in which older age is more widely considered as a dynamic and productive phase of life.

The active Third Age could come to play an integral economic and social role in the wider national interest. In 2010, over 65s made a net contribution of £40 billion to the UK economy through taxes, spending power, provision of social care and the value of their volunteering. This figure is expected to almost double to £75 billion by 2030<sup>25</sup>.

When you consider that childcare is already expensive – a full-time place for a child under two years old being £11,000 a year<sup>26</sup> – and rising, it is clear to see the impact that the active Third Age could have supporting young parents and allowing both to stay in full-time employment.

This group also represent a new cohort of consumers, one which the market has been slow to respond to. The older consumer market is forecast to grow by 81% from 2005 to 2030, compared with 7% growth in the 18-59 year old market<sup>27</sup>. At the same time, 69% of people aged 65 and over think that businesses currently have little interest in their consumer needs<sup>28</sup>.

As previously demonstrated, not everyone will be wealthy. Some people will have to continue working, and prolonging their capacity to do so. Others will choose to keep working and this necessity or willingness to remain actively involved in employment, education or training of some sort, immediately following formal retirement, could present a massive potential asset for the UK. Indeed, 76% of older people believe that the talents and skills they have go unused and are wasted by our country.<sup>29</sup>

In a representative sample study of 46-65 year olds, asked about their aspirations for later life, over half plan to travel more, 30% hoped to learn a new skill (a five-fold increase on their parents' generation), 30% wanted to continue to be involved in work, but on their own terms and 6% wanted to embark on a new business venture – a seven-fold increase on the previous generation.<sup>30</sup>

This kind of activity is going to play a crucial role in the national picture of wellbeing; indeed, research from the Department for Work and Pensions has found that people who take part in more health-maintaining and independence-maintaining behaviours were less likely to feel isolated and more likely to feel that their community was a good one to grow old in.<sup>31</sup>

**It is clear that the active Third Age can contribute both economically and socially to national prosperity, and in doing so, mitigate some of the wider challenges associated with ageing.**

# AN URBAN FUTURE

## HOW COULD OUR AGEING POPULATION SHAPE OUR CITIES?

Following a public debate, expert roundtables and research discussions, Building Futures has identified a series of potential future scenarios, at a range of scales from the home, through the neighbourhood and town to wider urban and international networks. Considered together, these scenarios aim to respond to the socio-economic trends we have identified, whilst drawing out the positive contribution that our shifting demographic landscape could have on the city of the near future. They are not predictions or proposals, but possibilities envisaged to inspire ideas and debate.

Will people be able to afford luxury, international lifestyles in retirement or will intergenerational dependencies dominate future living? Will high streets host health hubs, child care and universities, finding a new lease of life at the heart of very different communities? What could become of our coastal towns, traditionally favoured by older generations, but currently facing big social and economic challenges? There are no clear answers but in this report we have speculated on how an active Third Age could have a very positive impact on Britain's urban fabric.

### THE KEY DRIVERS OF CHANGE

Guiding our speculations and derived from the evidence presented in this report, are a series of key drivers of change. Some scenarios draw on more than one of these, but the principle that unites them all is that we have a growing and ageing population and this will include an increase in an active Third Age.

### OUR SHIFTING DEMOGRAPHICS:

- 1 The Cost of providing pension, welfare and health services to older people is set to rise considerably.
- 2 There is a significant, untapped market opportunity surrounding the older consumer
- 3 There is significant potential for the active 'third age' to contribute to the production economy through work; either voluntary or by necessity
- 4 Lifelong learning in the form of skills transfer, re-training and mentoring is likely to grow in both popularity and necessity.
- 5 Healthy lifestyles and wellbeing are gaining prominence in political discourse as ways to countering the rising cost of public healthcare including issues of obesity, social isolation & mental health

### THE WIDER CONTEXT:

- 6 We have a housing crisis, with a lack of quality, affordable homes for an increasing population.
- 7 Both the traditional British high street and coastal town are in decline
- 8 Technology and virtual networks (of information, or communities) are becoming more influential, enabling new relationships and exchanges.
- 9 Raising a family in the 21st century is becoming increasingly complicated amidst social change, with new types of family unit and new pressures of working parents, cost of childcare and provision of facilities in the modern city.
- 10 Political influence will likely rise as the population ages and we could see a significant shift in policy to reflect this voting power

# 1 MEMBERS' CLUB MANSION BLOCK A NEW URBAN LIFESTYLE

AN INTERNATIONAL NETWORK OF RESIDENCES REPLACES HOME OWNERSHIP, BALANCING PRIVACY WITH SOCIABILITY AND LIBERATING THIRD-AGERS TO EXPLORE THE WORLD IN STYLE

## TRANSIENT LIFESTYLES

In 2030 Third-Agers are travelling more, and travelling light. Over the course of their lives their possessions have dematerialised, with music, movies, photographs, books, magazines and correspondence becoming digital rather than physical assets. Where previously such collections were the amassed clutter of an active social and cultured lifestyle, they can now be slipped into a pocket or simply projected as part of a digital persona. The life lived has come to be defined as a collection of experiences, not things. The active Third Age typify this experience-seeking, light-travelling group and roam the globe, prompting networks of members' club mansion blocks to emerge that allow such itinerant, uncluttered and unencumbered lifestyles to flourish. Increasing numbers of Third-Agers no longer require, or desire a fixed residence, and new ways of encouraging and incentivising them to free up much needed housing for younger families has become a key priority area for Government and policy makers.

.....

**OVER HALF OF  
46-65  
YEAR OLDS**

.....

**PLAN TO  
TRAVEL MORE  
DURING RETIREMENT**

.....

Standard Life – The Death of Retirement



Illustration: Patrick Vale

## CONSUMERS OF CULTURE AND EXPERIENCE

If retiring used to be about winding down, for the active Third Age it is now about gearing up. This increasingly healthy and confident group consider the traditional country idyll to be stifling and isolating, preferring to engage in the cultural melting pot of the world's global cities – more connected and accessible than ever before. Those with money and energy are spending these resources in equal measure, consuming global culture and embracing the urban age. Market innovation and enterprise has responded to cater for this cohort's new demands: accommodation that supports their need for security, comfort and sociability within the home, yet provides easy, integrated access to the stimulation, richness and culture of public life characteristic of the modern city. What began as a response to the active Third Age has come to heavily influence the way buildings and spaces now explore permeability and fluidity between private and social life and the boundaries between transience and permanence. Those shaping the City in 2030 are increasingly concerned with the user experience; how to ensure people are closer and more involved at the heart of the action.

## MANSION BLOCK FOR THE THIRD AGE

Occupying central urban plots with good transport links, high-density Members' Club Mansion Blocks for the active Third Age are a common feature. While stylish, the apartments are economical in the amount of personal space they offer, with their design revolving around a greater focus on the shared and social spaces supporting the private dwellings; with dining, leisure and even learning used to build a very modern sense of transient community. As a 21st-century iteration of the 19th-century mansion block, this metropolitan housing type will be a synthesis of privacy and sociability, re-imagined for the active Third Age.

Networks of these residences - either constructed organically, as a form of international association, or by private companies fusing the model of the hotel with the private members club – have become ever more developed, often attached to key cultural and education institutions. Plentiful and trusted accommodation in international hotspots has resulted in an extreme form of urban time-share; instead of being 'a home away from home' the Members' Club Mansion Block is a chain of 'home after home after home'.

This domestic arrangement is seen as the inevitable conclusion of a trend that has been developing since the 1950s – the rise of individualism. Abandoning the idea of the neighbourhood, it is now the relationship with the ever-changing city that these Third-Agers wish to prioritise, remaining actively engaged in civic life, with their new notion of a supportive community becoming flexible, transient – even global.

**69% OF PEOPLE  
AGED 65+  
THINK THAT BUSINESSES  
CURRENTLY HAVE  
.....  
LITTLE  
INTEREST  
.....  
IN THE CONSUMER NEEDS OF  
OLDER PEOPLE  
.....  
Age UK/Agenda for Later Life, 2012**

'As a 21st-century iteration of the 19th-century mansion block, this metropolitan housing type will be a synthesis of privacy and sociability, re-imagined for the active Third Age.'

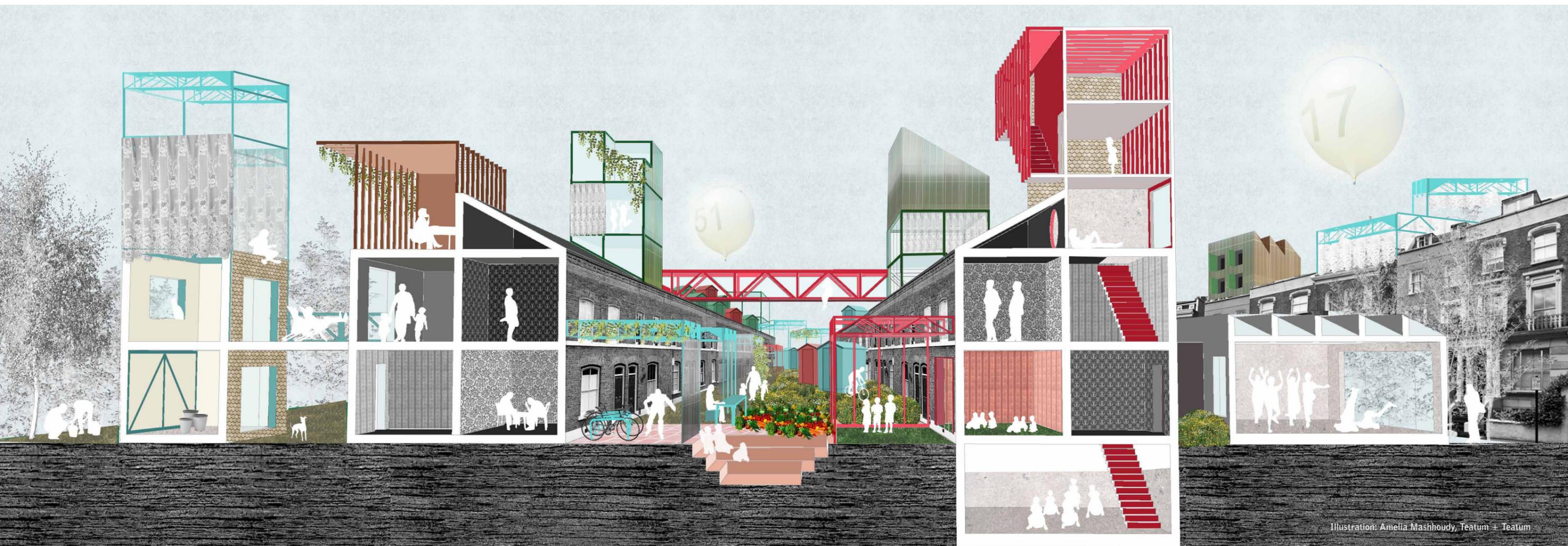
# 2 REINVENTING THE FAMILY HOME

AN INCREASE IN MULTI-GENERATIONAL LIVING HAS BEGUN TO SHAPE NEW ACCOMMODATION; OFFERING INDEPENDENCE FOR, AND CODEPENDENCE BETWEEN THIRD-AGERS AND THEIR FAMILIES

## INTERGENERATIONAL LIVING

Many Third-Agers in 2030 are struggling on inadequate retirement incomes. With all generations being squeezed financially, an ever-tighter familial interdependency is being forged in some quarters, with increasing numbers of extended families living under one roof – something that became increasingly alien in British society towards the end of the 20th Century. What is now necessity for some, is choice for others who (liberated by shifting social attitudes) are recognising the mutual benefit this can bring. Third-Agers are now more physically able than previous generations and willing to play an active role in the household.

With the increasing expense of childcare, many grandparents now provide home-based childcare during the working day, often developing a tacit pact with their children to ensure their own care in old age, a luxury



they can no longer afford privately. With home ownership for young adults now virtually unaffordable, there is significant economic pressure for families to live together for longer, sharing resources and turning their backs on the unsustainable idea that each generation can ride the wave of the property market. The family home has started to adapt, to explore how multiple generations can live together in both harmony and privacy.

### PRIVACY AND COMMUNITY AT HOME

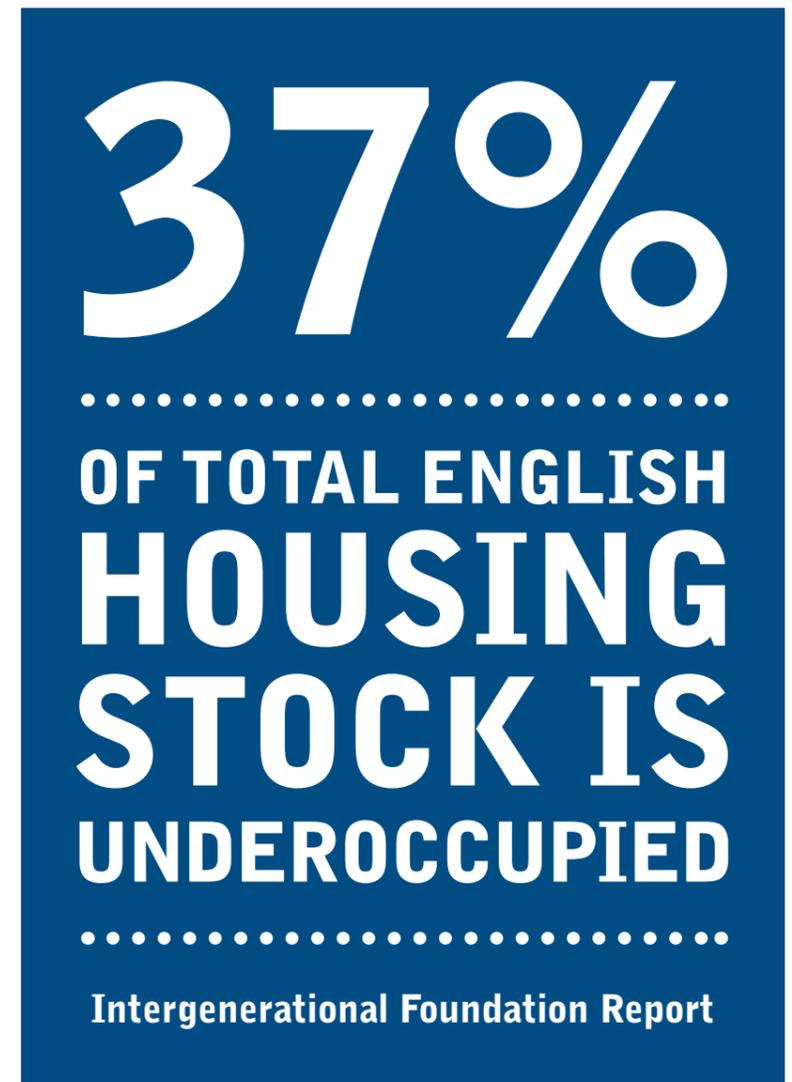
Many people are now modifying their existing home, altering it to accommodate a new organisation of extended family. Internal subdivisions and peripheral extensions reflect experiments and innovation with both communal and private spaces, extending the legacy of the traditional family home into the modern age. There has been a clear evolution of internal layout to create a wider family home that balances the individual private needs of different generations with the benefits of overlapping, shared communal spaces. Transformations are often ad-hoc or temporary to suit very specific needs, leading to a chaotic townscape that is defined by re-used materials and low cost temporary additions.

### COMMUNITY NETWORKS

Ad-hoc experimentation with existing building structures has also inspired more purpose built new development catering for extended families. Drawing on and expanding the ideas explored within the co-housing movement, new multigenerational communities are widespread; with shared facilities and flexibility of accommodation as defining characteristics. Families are able to expand and remain within the same location rather than moving on, or 'up' the housing market ladder. By mixing multiple extended families into one block, there are new opportunities to offer adaptability (as family circumstances change) while living close enough to your loved ones and responsibilities, but at a distance to allow family co-dependence with personal independence.

Where the mansion block lifestyle is rootless, this home is rooted – perhaps quite literally with increased emphasis on the relationship to nature, inviting the tending of shared gardens and the communal growing of food. New experiments with semi-public and semi-private spaces explore the need for comfort, safety and security of grandparents and toddlers alike, whilst stimulating a new multigenerational neighbourliness and wider support network that can open new opportunities to address the spiralling cost of both childcare and elderly care.

Changing, more flexible attitudes towards employment practice provide the perfect opportunity to tie these new residential developments into the wider city by incorporating live-work and business spaces. Whilst allowing parents to work in greater proximity to their extended families and localised communities, at an urban scale they can bring a new active threshold to residential areas: a dynamism to complement the traditional, struggling high streets and ensure a social and commercial hub at the heart of new communities.



'Drawing on and expanding the ideas explored within the co-housing movement, new multigenerational communities are widespread; with shared facilities and flexibility of accommodation as defining characteristics.'

# 3

## THE HIGH STREET REVIVED

THE ACTIVE THIRD AGE HAVE RECLAIMED THE HIGH STREET ACTING AS CATALYST FOR NEW PUBLIC AMENITY, PRIVATE ENTERPRISE AND INTERGENERATIONAL EXCHANGE TO COMPLEMENT EXISTING RETAIL

### REVIVING THE HIGH-STREET

The British high street in 2030 is a hive of activity. After struggling economically for decades – ceding ground first to out of town offers and then the rise of online retail – its social purpose was significantly undermined. However, intrinsic urban characteristics remained that allowed the active Third Age to lead a revival; central locations at the heart of traditional communities, and a comparatively varied and characterful urban fabric, able to host a mixture of uses and frame public life. Third-Agers have invigorated our high streets and shifted the balance back towards diverse, prosperous and active hubs for our new intergenerational communities.

The most important exchanges are no longer those between retailer and consumer, but between different types of people, as monetary transactions recede behind social ones. By their very nature, high streets developed centrally so people could walk to them, and that has become ever more important for a low-carbon future. In appearance the high street remains familiar, yet the activities taking place there have been transformed: the shops remain, but with much less shopping.

**IN THE LAST DECADE THE AMOUNT OF OUT-OF-TOWN RETAIL FLOORSPACE HAS RISEN BY 30%**  
.....  
**WHILST THAT IN-TOWN HAS FALLEN BY 14%**  
.....  
Department for Business, Innovation and Skills/Genecon and Partners (2011) Understanding High Street Performance



Illustration: Patrick Vale

'A flexible and adaptable urban fabric of retail, commerce, service provision and recreation has created an ecosystem of production and consumption, of learning and working, of socialising and caring; all galvanised by the presence of the active Third Age.'

#### CHOREOGRAPHING THE COMMUNITY

This increasing Third Age presence was the catalyst to finally convince Local Authorities that high streets could be better re-imagined as destinations to host local services and support recreation; a distinct shift in emphasis from a retail focus. With Third-Agers playing a much larger role in their grandchildren's care, playgrounds accompanying the local crèche, nursery or infant school became a feature on high streets nationwide. This daily presence of old and young provided the impetus to rethink the urban fabric; from how we use existing buildings, to the character of public spaces. High streets became much more flexible, accommodating a diversity of uses that support a rich, active social and civic life. This, in turn, attracted new families to consolidate the local community. High streets were reborn as places to meet and dwell, going beyond more functional trips to become destinations enjoyed by many age groups.

#### A DYNAMIC SOCIAL HUB

Different high streets took a bespoke, local approach to this transformation. Public space varied from pleasure gardens or covered arcades for meandering and repose, to allotments where food is grown for home-use, sold locally as a living market, or cooked in adjacent cafés and restaurants. Local services from doctors to town hall functions were relocated amongst new opportunities for recreation and play such as health and fitness clubs or sports facilities. Individual shop units that were once mono-functional became exciting hybrids of use; chemists took on larger healthcare roles signing deals with the NHS to offer some of its services whilst also encouraging healthy lifestyles through facilities and classes, delivered within the adjacent public realm. Driven by technological advances facilitating networks of 'pop-up' university courses, libraries saw a renaissance, mixing life-long learning with childcare or providing small business incubator spaces for new Third-Age entrepreneurs. Pubs often became ideal spaces for inter-generational knowledge exchange and skill sharing, as the boundaries between generations began to blur.

This cluster of expertise with both the time and technology to innovate, led to new enterprise and local business taking root locally, from small scale manufacture and 3D printing workshops to specialist consultancy; plenty of the active Third Age now work part-time, with the flexibility and proximity to continue to watch over their grandchildren. Reasons to visit daily, for a variety of purpose, have helped reinstate the high street at the heart of the local neighbourhood. A flexible and adaptable urban fabric of retail, commerce, service provision and recreation has created an ecosystem of production and consumption, of learning and working, of socialising and caring; all galvanised by the presence of the active Third Age.

**36% OF PEOPLE  
AGED 65  
AND OVER IN THE UK  
FEEL OUT  
OF TOUCH  
WITH THE PACE OF  
MODERN LIFE  
.....  
AND 9% SAY THEY FEEL  
CUT OFF FROM SOCIETY  
.....**

GfK/ NOP Help Unite Generations (HUG) survey for Help the Aged, 2005

'The most important exchanges are no longer those between retailer and consumer, but between different types of people, as monetary transactions recede behind social ones.'

# 4 SEASIDE ENTERPRISE ZONES: A NEW LOCAL ECONOMY

FLEXIBLE WORK, LEISURE AND LIVING OPPORTUNITIES FOR THIRD-AGERS HAVE ATTRACTED INVESTMENT TO KICK START COASTAL TOWNS

## A SEA CHANGE IN OUR COASTAL TOWNS

It was the active Third Age that saved our coastal towns. Characterised by a worrying cycle of deprivation and dependency only two decades ago, the seaside town of 2030 is no longer a place of significant social and economic decline with high unemployment and poor levels of education. The trend for older people to move to the coast in later life continued after 2013, but with the threshold between working life and retirement becoming increasingly blurred, the rise of the active Third Age proved a catalyst for wholesale re-birth. The presence of an educated, skilled workforce brought in much needed investment and began to shape a new economic purpose and identity, bespoke to each town but united

.....  
**30%**  
 OF 46-65 YEAR OLDS  
 .....  
 INDICATE THAT THEY  
 WANT TO CONTINUE TO  
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 .....  
**BUT ON THEIR  
 OWN TERMS**  
 .....  
 Standard Life – The Death of Retirement



Illustration: Patrick Vale

as a riposte to the traditional tourism model of the past. Coastal towns now offer a real alternative to our core cities, one that still draws on the charm and nostalgia that remains from their heydays, but couples this with a viable socio-economic future.

'The presence of an educated, skilled workforce brought in much needed investment and began to shape a new economic purpose and identity, bespoke to each town'

#### ENTERPRISE-ON-SEA

At the root of this success was the way the active Third Age allowed them to diversify or specialise their economies; re-thinking the reliance on the same tourism industry that has been declining since cheap, package holidays abroad made such an impact on the British public. Whilst coastal tourism was born in the days of the industrial revolution, as an escape from dirty, polluted cities, there is no reason, in the modern world, why industry and tourism should be so starkly separated.

New specialist industries were well suited to a location outside England's main cities, and encouraged to work in tandem with tourism to revive both the economic structure and the unique identity of coastal towns. Private companies increasingly welcomed older employees who have often proved to be articulate, responsible and reliable members of their workforce. Such companies were encouraged to invest in coastal areas, forming strategic partnerships with the local authority or taking advantage of new national Government policy initiatives to establish special economic zones for innovation. The Coastal Communities Fund, set up by Government back in 2012, acknowledged the public sector role in stimulating investment and became key to unlocking the potential of demographic change and the impact that the active Third Age could have at the scale of a town.

#### BLACKPOOL 2030

A stones-throw from the BBC campus in Salford, Blackpool rebuilt its visitor appeal and bespoke character around the film and digital media industries, utilising the resource of a well skilled and experienced active Third-Age. Government incentives coupled with a ready supply of affordable housing, meant Blackpool became very competitive, attracting increasing investment and establishing a centre of expertise and excellence outside of London. Jobs for skilled Third-Agers dovetailed with modern apprenticeship opportunities for younger generations, placing education and industry at the heart of Blackpool's new entertainment economy. Alongside the Pleasure Beach, people flock from all over the world to visit Britain's answer to Universal Studios, where the making of film is turned into a visitor experience. High Speed Rail consolidated the link between Blackpool and London via Manchester, completing the national picture of both public and private sector specialists in the film, broadcasting and digital media industry.

#### EXPERTISE AS LOCAL IDENTITY

A new model of identity-led regeneration has emerged; one that is replicated around the country, each location being defined by a different industry combining tourism, production and training. This layered economy provides a resilient and sustainable structure which has allowed places to best harness the resource presented by our shifting demographic landscape. Third-Age 'enterprise zones' have become fully integrated into the urban fabric and are now widely supported by new infrastructure from high speed rail links to new public transport routes.

New innovations in housing models now explore retirement housing organised around career type, in order to make an attractive proposition for potential residents who will have confidence they will be living with people sharing similar interests. In this regard, we are seeing both private business and professional institutions investing and committing to a place and its community, reminiscent of the Victorian philanthropists in both scope and impact.

Over time, a synergy has developed between education (inter-generational skill sharing), production (specialist industry) and consumption (entertainment, leisure and tourism) at the scale of the town. Catalysed by the active Third-Age, this has consolidated the image, identity and future of Britain's coastal town heritage. Instead of a spiral of decline and depravation, a new cycle of sustainable innovation and enterprise has emerged to help rebalance the national economy.

THE TREND FOR  
 OLDER  
 PEOPLE  
 TO MOVE TO THE  
 COAST  
 IS EXPECTED TO CONTINUE TO  
 2030

'New specialist industries were well suited to a location outside England's main cities, and encouraged to work in tandem with tourism to revive both the economic structure and the unique identity of coastal towns.'

## 5

## CITY NETWORKS: THE POP-UP UNIVERSITY

THE CITY HAS BECOME A UNIVERSITY,  
UTILISING EXISTING INFRASTRUCTURE  
TO SUPPORT LEARNING AND SKILL  
SHARING BETWEEN GENERATIONS

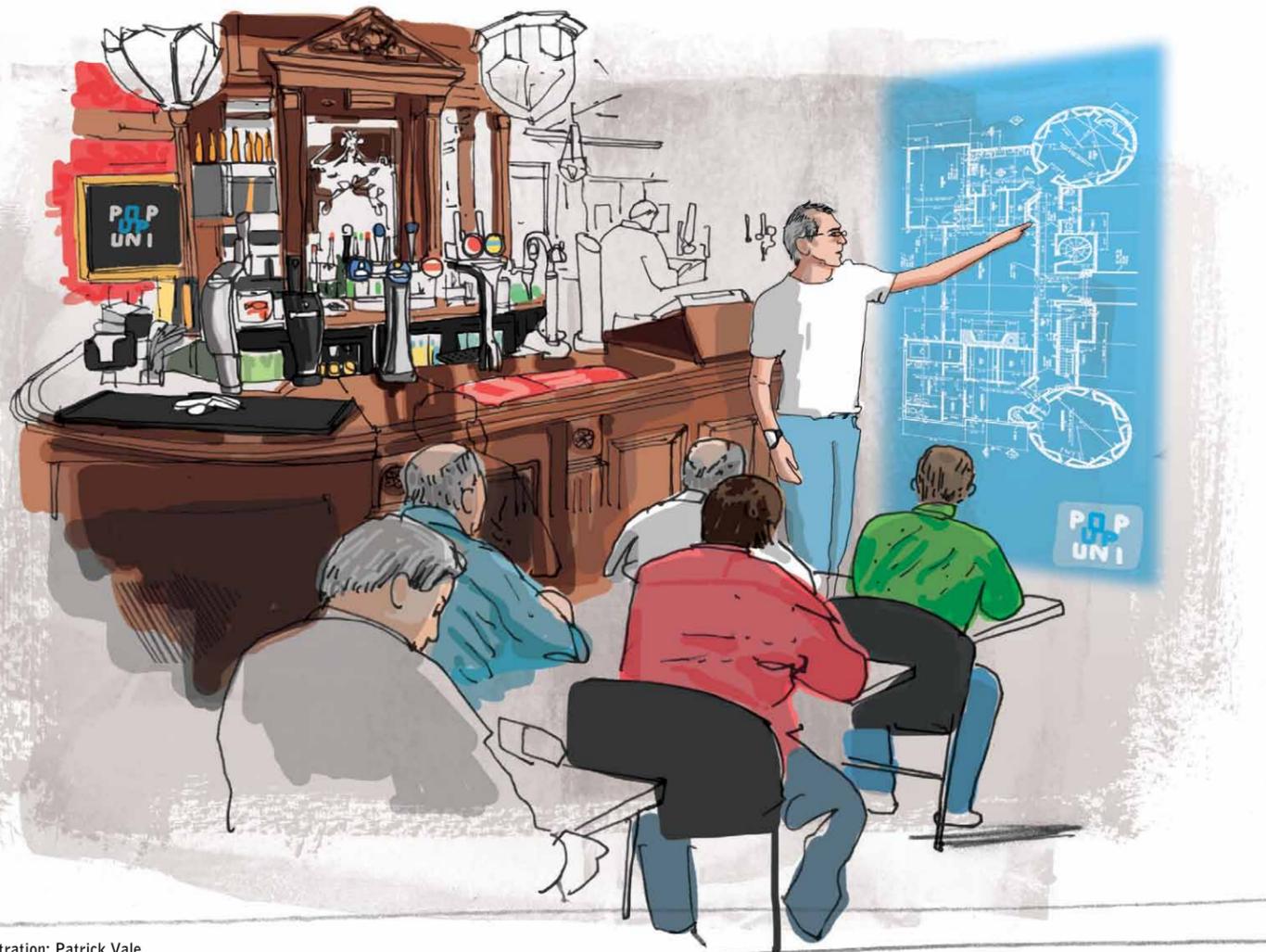


Illustration: Patrick Vale

### INTER-GENERATIONAL KNOWLEDGE TRANSFER

Many active Third-Agers in 2030 are taking the opportunity to study later in life. Some need to re-train to extend their working life, or move into a different sector to better suit their health and lifestyle but many will see learning as part of a leisured life. Studying informally and for the sheer enjoyment of it, this group often pick and mix short courses. The University of the Third Age (U3A) has, for half a century, pioneered older experts or enthusiasts sharing knowledge and skills; using existing spaces for lessons with no help from the State. What began as learning for fun, within a social group, became a defining feature of the increasing active Third-Age presence in the 21st century city. This intensifying demographic phenomenon, coupled with technological advances, enabled U3A to blossom, expanding the network which became chief mediator to connect people from different generations who previously may only have met through family, friends or proximity.

Conversely, some Third-Agers now see participation in education as part of their responsibility to society. Following the dramatic rise in student tuition fees, this type of inter-generational knowledge transfer has come to play a profound role in the higher education market, from course-based accredited formats to practical experience-based ones. Retired accountants now impart book-keeping skills, while those from the building trades are readily mentoring apprentices.

### CITY AS CAMPUS

An array of networks has now become well established to facilitate this new knowledge economy. These mostly, though not exclusively, organise first contact between people digitally, but unlike Open University where remote learning is valued for its convenience, Third-Agers have embraced the more social aspects of face-to-face interaction. Both the giving and receiving of education, are now carried out in ad-hoc urban settings, utilising and appropriating existing spaces and infrastructure.

The city has become a university. The cultural resources of the metropolis easily serve such an enterprise with galleries, museums and theatres offering informal, open and free space to meet. But private businesses were quick to follow suit, with the morning and afternoon lulls in restaurants and cafés readily absorbed by the need for sociable spaces for seminars and workshops. Public transportation is now an essential part of education taking place in the city; transport hubs often accommodate lectures and lessons, which even continue on certain trains

**76%**  
OF OLDER PEOPLE  
SAY THAT THE  
TALENTS AND SKILLS  
THEY HAVE GO  
**UNUSED**  
AND ARE WASTED  
BY OUR COUNTRY

One Voice: Shaping our ageing society, Age Concern and Help the Aged, 2009

and planes. Timetables and travel plans are now increasingly becoming structured around learning; from making the most of the commute to killing time at the airport, education is seeping into the everyday.

### A NEW APPROACH TO WORK/LIFE BALANCE

The active Third-Agers have become the vanguard of this new work-learn-play lifestyle – liberated from being exclusively preoccupied with any one pursuit. Major social and commercial hubs now offer learning opportunities alongside existing products or services, to satisfy demand: libraries, high streets, theatres, galleries, public transport interchanges, cafes, all form part of an informal network of knowledge exchange and dissemination. The boundaries between work, education and leisure have blurred and the city has started to respond to this opportunity. New city educational networks have become a valuable piece of social and financial infrastructure, giving purpose and employment to those seeking to learn or teach for enjoyment or enrichment.

# 6

## CITY NETWORKS: HEALTHY INFRASTRUCTURE

A NETWORK OF THIRD-AGE HEALTH HUBS, CONNECTED BY ROUTES PROMOTING EXERCISE IN PUBLIC SPACES, NOW ENCOURAGE ACTIVE AGEING AND WELLBEING IN THE CITY

### PROMOTING HEALTH

Staying healthy is of increasing importance to Third-Agers in 2030. The determining factor of whether you will lead a fulfilled and varied later life is now widely acknowledged to be the degree to which you can remain active; a member of the active Third Age. Public and private bodies were slow to react to the poor levels of exercise in older people but now endeavour to encourage fitness – both physical and mental - as part of daily routine. A new culture of public exercise is now perceived to help keep national health costs down and ensure active Third-Agers can remain part of a reliable and productive workforce.

**80%**  
OF 65-74YR OLDS  
IN ENGLAND  
**ARE NOT**  
DOING RECOMMENDED  
**LEVELS OF**  
**EXERCISE**



Illustration: Amelia Mashhoudy, Teatum + Teatum

'Travelling across the city by recreational networks and integrated public transport has become the most healthy, efficient and accessible option; the obvious choice.'

**STREET LEVEL INTERVENTIONS**

With an eye on health budgets, Governments dramatically expanded active life campaigns and urban planning follow suit. Encouraged by national codes and local strategic plans, cities have invested in and developed long term innovations in 'healthy infrastructure'. They have been transformed with generous routes for walking, running and cycling along with integrated opportunities for sports and games or dwelling and socialising, catering for a broad demographic. Connections often link key landmarks, public parks or different communities by providing spaces and facilities that prioritise the active pedestrian. Money is increasingly invested in new environments which draw on design to foster and support healthy lifestyles rather than spending unsustainable amounts on health provision - a move from reactionary towards preventative action.

We also now see private companies marketing health services to Third-Agers. More than just a gym exclusively for an older clientele, innovative facilities act as a point-of-contact in the transition from work to retirement, creating a crucial social network – an arena not only for exercise but for camaraderie, support and even romance.

**HEALTH HUBS AND ACTIVE NETWORKS**

There is now increasing potential to bring together public and private services, with gym providers creating facilities to support emerging recreation networks. Like the red telephone boxes that used to be an essential ingredient of the street, branded facilities are dispersed around the city, piggy-backing off existing exercise spaces. These offer changing rooms, showers and bathrooms, cycle hire, cycle parking and social spaces to allow friends to meet. Crucially, they provide a 24 hour constant monitoring service that is linked to the health cloud and your local GP. Wrist bands take heart readings and blood pressure, and constant monitoring increasingly allows health problems to be predicted before they develop.

Travelling across the city by recreational networks and integrated public transport has become the most healthy, efficient and accessible option; the obvious choice. In the same way commuting was once seen as an opportunity to catch up on the daily news, it's now seen primarily as an opportunity to stay healthy and socialise while moving around the city.

.....  
**IN 2013**  
.....  
**TWO THIRDS OF  
NHS CLIENTS  
ARE AGED**  
.....  
**65 AND OVER**  
.....  
**Source: Later Life Fact sheet, Age UK, 2013**  
.....

'Money is increasingly invested in new environments which draw on design to foster and support healthy lifestyles rather than spending unsustainable amounts on health provision - a move from reactionary towards preventative action.'

# URBAN ADAPTATION UNDER THE INFLUENCE OF WELL-AGED CITIZENS

## MATTHEW BARAC

As recently as 2005, news of the dramatic demographic transformations underway was reported as a 'wake-up call' at every level – particularly for politicians, who had failed to appreciate the policy implications for issues ranging from work to pensions to immigration. We have seen that these impending changes challenge us to reimagine the future; an altered balance between young and old will determine, in the years ahead, almost every aspect of our experience. The scenarios laid out in the preceding pages explore this challenge. Using the architectural imagination as a tool to test the efficacy of alternative urban configurations, they go some way to suggesting what that future might look like, addressing the implications of emerging social forms and identifying opportunities for innovation. As such, they provoke enthusiasm in some and bait others with their at times radical reorientation of urban expectations.

But if we read between the lines of the stories told in these scenarios, unpacking the concepts embedded within them, we find much to consider. Questions arise in relation to research and policy, to professional life, the business community, and debate about design. How can the built environment respond to the interests of this age bracket in ways that benefit everyone? Are our cities resilient enough to adapt to the requirements of an ageing population? What are the consequences of the shifting balance of influence represented by this demographic trend? And what impact will changing relationships between generations, mobilized by communications technologies and given voice through networks, have on institutions, ideas of citizenship, and related ethical issues?

It goes without saying that these questions should be of concern to architects and urbanists, but also to all those involved in the development of towns and cities – with regard to street life, urban metabolism, and the home environment. How we begin to formulate answers relies on our capacity to come up with an appropriate critical framework for the speculative endeavor upon which we have embarked. A key dimension to this framework is its focus on urban living, and the two concepts of

'adaptation' and 'influence' – the adaptation of the city to change, and the increased influence, politically and socially, that older people will progressively wield – are important components. A third, rather abstract concept is the integration of diverse factors into a single, coherent shape. This is particularly significant for the discipline of architecture because it acts as a cipher for the power of design to synthesise: to combine spatial and social phenomena into an orderly whole.

The urban environment, both an artifact of civilisation and a living, breathing thing, can never be reduced to a diagram. Not only is it too unpredictable in its everyday reality, but its manifest depth – concisely summarised by Katherine Shonfield, in a 1998 paper, as the 'richness of cities' – will always be forfeited in efforts to turn it into data. For this reason, the research strategy of depicting it in several scenarios, all related to one another but neither continuous nor mutually exclusive, offers a fruitful way to engage with the challenge of anticipating the urban future. A methodology formed of equal parts creative speculation and conceptual design is naturally suited to this research challenge. Weaving together what may, in due course, constitute a comprehensive vision of urban adaptation influenced by grey power dynamics as yet untapped, these scenarios introduce new tasks for interpretation.

Adaptation is a capability attributed to living things; a measure of the advantage of one natural species over another. Rarely have we thought about the need for a city – that most artificial of organisms – to adapt to those who live within it; indeed the very opposite impulse has guided much urban ambition. And yet history is littered with the ruins of cities that failed to act upon signs of change. Debate about global warming has begun to give credence to the notion that cities able to adapt are more resilient. For the homeowner, the idea that houses may be adapted as we grow older typically translates into an expensive check-list: level thresholds, walk-in showers, and stair lifts. At the scale of public policy, this concept has given rise to guidance such as the Lifetime Homes standard of 1991 which envisages an evolutionary path for housing stock

so that it better suits the long-term needs of its occupiers. Applying Darwinian adaptation to the city – only a city fit-for-purpose will survive – throws up clear indications of how and why the urban environment must adjust as priorities change.

New construction and the refurbishment of existing stock to deliver improved housing options will be important. But tailoring a better fit between the city and its increasingly discerning inhabitants will be driven increasingly by forces both powerful and organised: by patterns of consumption, in that spending decisions will guide design innovation, and by influence democratically expressed through the ballot box. Recent elections have seen new campaigning and coalition-building trends emerge, with politicians and activists alike acknowledging the burgeoning power of the grey vote. And that vote is backed up by cash; a 2013 report by think tank Demos notes that the wealth of the over-60s amounts to well over a trillion pounds in housing equity alone.

Such headline-grabbing figures draw attention not only to what is at stake, for investors and industry, but also to the specificity of design as a form of practice. Design, as problem-solving or as creative synthesis, brings things together in order to produce something new. Despite architecture's definition as interdisciplinary, few firms today give much time to its imaginative dimension – they are too preoccupied by keeping costs down or getting skilled-up on Revit. Nevertheless, creativity underpins much of what we do. That includes connecting, in design, human activities to spatial composition: designs that are then transformed into the assembly of material objects, often on schedule and occasionally to cost. Cities also orchestrate this joining-up of different categories of stuff, of space, time, money and imagination, but inevitably in a less purposeful way than architects do. We tend to take the city for granted, relying upon it to 'work for us', so relationships between urban policies are often obscured until things go wrong.

And, according to any number of think-tanks, industry pundits, and government reports, things have indeed gone wrong. Against a backdrop of escalating healthcare and social costs, the built environment has historically done little to enhance and support the wellbeing of older people. A case for comprehensive improvements to both homes and neighbourhoods has been made based on claims that better design could deliver benefits and healthcare savings. Better housing, for example, could save the NHS some £600 million, but poor connection between housing, care and health policies – each stuck in its own silo – is an obstacle. Here, as elsewhere, policies should be integrated according to broader imperatives. This joining-up need not imply ever more comprehensively networked

systems and processes but rather greater coherence in which the role of decision-making is not obscured by the diversity of actors involved.

By looking at the difficulties of integrating different strands of policy in order to improve wellbeing, we can begin to appreciate how deeply bureaucratic issues affect the design challenges addressed by this discussion. Making cities more responsive is not just a question of form but also process – particularly planning processes. The High Street Revived scenario depicted in this document, a vision of neighbourhood life that depends, for its efficacy, on reinterpreting declining commercial viability as an asset, offers an indication of how social and administrative processes could provide for rethinking the high street: no longer a retail strip but a site for reconstructing collective values. A built environment response entails not only repairing the urban fabric but also optimising its latent spatial attribute as community infrastructure. In the case of the Members' Club Mansion Block, the conceit of seeing cities as elements in a global diorama, repackaged for entertainment, suggests the role for architects may lie as much in reinventing inherited spaces and structures as it does in coming up with something new.

Envisaging the built environment as a responsive resource, rather than a barrier to change, demands that we reevaluate its capacity to adapt. Adaptation looks to readdress both the tectonic city, placing new spaces and buildings within it, and also attitudes towards older people who will, in all their variety, be increasingly visible on the urban scene. Acknowledging that 'golden oldies ... contribute a lot to the economy', newspaper columnist Katharine Whitehorn points out that 'if we are all living longer we can't all just do nothing'. Bringing together society's potential to adapt with the human resources embodied in those not ready to retire, the Pop-up University predicts the evolution of academic institutions and also the realm of knowledge. While older people are often flummoxed by web protocols, employers today bemoan the lack of social skills in a generation better at texting than letter-writing. New patterns of learning could thus offer not only the prospect of passing on a lifetime's experience but also of exchange. A similar dynamic underpins the Healthy Infrastructure scenario. Notwithstanding the business opportunity captured by the notion of Third Age gyms – barred to the under 55s – the adaptation of outdoor space to intergenerational aspirations could have a profound impact on parks and public spaces. Multi-disciplinary research consortium I'DGO (Inclusive Design for Getting Outdoors) has begun to compile evidence-based recommendations for realising such a vision.

Much discussion underpinning the Silver Linings project has sought to understand the economic implications

of demographic change, in particular how Third Ager buying power might shape future cities. Offering targeted employment and leisure opportunities, the Seaside Enterprise Zone invites older people to invest their considerable resources in a coastal revival. Regeneration of this kind would depend, for its success, on making cities like Blackpool competitive – able to tempt downsizers and silver surfers to ‘vote with their wallets’. The Members’ Club Mansion Block similarly acknowledges the potential impact of this cohort’s future spending on leisure. But economic power is not the only way that in which older consumers will exert influence. Local and national politics will increasingly respond to policy priorities and ideological imperatives represented by a group that has often, in the past, been overlooked.

While age is traditionally associated with great wisdom and patience, the old are routinely caricatured today as disconnected from the real world. Drawing attention to the prospect of Third Agers wielding their economic power and political influence more effectively, current debate suggests that demographically-driven market forces will transform these attitudes, and changes to the shape of the city will follow. Yet the efficacy of this suggestion depends upon a reductive interpretation of human nature: on the idea that we are all, at heart, commercial speculators driven by a logic of accumulation. If this is indeed the case, then it is a combination of pleasure-seeking and the smell of profit that will drive innovation, rather than the ethically or socially framed notion of a ‘better life’.

Some of the scenarios set out above portray the Third Ager – albeit affectionately – as fully-fledged consumer rather than elder statesman; perhaps the Members’ Club Mansion Block, which celebrates the globe-trotting, hedonistic, Soho House platinum card holder, is one of these. But other scenarios envisage a future underpinned by an emphatically different ethic, one which admits unwelcome truths that have been a long time coming: statistics about loneliness in later life, a lack of housing choice for many as they grow old, especially those who feel consigned to an old-people’s home, believing they have been abandoned by their family and infantilised by society. Such sad stories may seem inevitable, but they are the result of the world we have made for ourselves. This world, manifest most enduringly in cities that often unwittingly – as we have found – exclude, marginalize, and isolate the elderly, could be otherwise. The Multi-Generational Family Home and High Street Revived, among other scenarios, should provide urbanists, activists, and policymakers with encouragement about the possibility of envisaging a future in which capital value – measured in social terms – has greater purchase on determining the spatial economy of the city.

**Dr Matthew Barac leads on research in the School of Architecture at London South Bank University, where he is a member of the Medical Architecture Research Unit.**

# A CALL TO ACTION

In the past, societies have revolved around a young demographic; from popular culture to economic growth, it has been the youth defining the state of the nation. Our cities are products of that history and older generations have often had to ‘make-do’ in a world that wasn’t designed for them. As we have explored in this report, this is set to change in Britain, with an active Third Age having an increasing influence over our social, economic and political agenda. The potential opportunity for this demographic to contribute to the positive experience of life in the city, is something that should prove crucial - as a design driver - for architects and urbanists over the coming decades. With this report, we hope to have prompted a wider discussion of the ways in which demographic shifts will intersect with the planning, design and experience of the built environment at a variety of scales from the home, to the city to the wider world. It’s now over to the design and construction industry, to Government and policy makers, to students and educators to consider the innovations that will shape the built environment of the future; one that harnesses the vast potential embedded within the active Third Age to deliver a more sustainable, resilient and engaging urban experience – a city for all.

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### Authors

James Parkinson  
Will Hunter  
Matthew Barac

### RIBA Building Futures Project Team

Rebecca Roberts-Hughes  
Tom Teatum  
Dickon Robinson  
Caroline Cole  
Jane Wernick

### Illustrations

Patrick Vale  
Amelia Mashhoudy, Teatum + Teatum

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