

## Understanding Downsizing in Later Life and its Implications for Housing and Urban Policy

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**Abstract:** The ageing of the population is one of the major policy challenges of the 21st Century and has major implications for the future of Australian cities. Downsizing is often assumed as inevitable or necessary in housing and urban policy as a response to the ageing population, yet has been the subject of little research in Australia. This paper discusses the findings of a recently completed AHURI research project on downsizing involving analysis of ABS data, and a national mail survey together with in-depth interviews and policy forums in three states of Australia (New South Wales, Victoria and South Australia). Based on the survey findings and ABS analysis it provides an estimate of the extent of downsizing in Australia. It then explores how downsizing is conceptualised in the academic and policy literature as well as in the popular understanding of the older participants in the survey and interviews. It reviews evidence from the survey and interviews concerning the motivations of older people who downsize, the processes they undertake and their views of the economic and social outcomes of having downsized. Finally, based on the perceptions of downsizer survey respondents and interviewees and the policy forum participants, the paper concludes by considering the implications of this research for housing and urban policy.

### Background

In common with most developed countries, Australia has an ageing population whereby in the first half of the 21st century the percentage of Australians 65 and over is expected to double and those 85 and over to quadruple (ABS, 2008). This presents considerable challenges to economic and social policy as well as to the nature of Australia's housing and urban environments. One of the key policy responses to the ageing population has been to encourage ageing-in-place, however this focuses even more attention on the need for appropriate housing and neighbourhoods. It is also in conflict with the view that older people underutilise their dwellings and should move to release the larger housing stock to younger families. Given the predominance of detached housing (often of two storeys) on large allotments, much of the existing housing stock is not particularly 'age-friendly' (Judd et al, 2010). Despite the recent extension of the mandatory Access to Premises Standards (ComLaw, 2010) to include common areas of apartment buildings, and the introduction of the voluntary Livable Housing Guidelines (Livable Housing Australia, 2012), neither policy effectively addresses directly the supply of new age friendly housing stock.

When unable to cope with the maintenance of a large house and garden, older homeowners are confronted with two choices – modify the existing home, or move to a more suitable dwelling and/or yard. This may involve downsizing to a smaller dwelling. However to date little has been known about the extent of downsizing (as opposed to moving generally), why people downsize and with what outcomes. If downsizing is desirable it is also important to consider what barriers exist, and the role policy might take to address these. ABS Census data is limited when it comes to downsizing. While the extent of moving within a five-year intercensal period and the number of bedrooms of the current dwelling are recorded, nothing is recorded about the previous dwelling.

### The Study

The study on which this paper is based, entitled 'Downsizing Amongst Older Australians' (hereafter referred to as the Downsizing study), was funded by the Australian Housing and Urban Research Institute (AHURI) and conducted between 2011 and 2013 by the UNSW AHURI Research Centre which is housed within City Futures Research Centre at the University of New South Wales. It followed an earlier AHURI study led by the first author on 'Dwelling, Land and Neighbourhood Use by Older Home Owners' which found that contrary to the apparent underutilisation of housing by older Australians as officially measured using an adaptation of the Canadian National Occupancy Standard (CNOS), most older Australians surveyed were satisfied with the size of their dwellings and well utilised their domestic space for activities/uses important to their health and wellbeing (Judd et al, 2010). This begs the question as to how

many older Australians do downsize, for what reasons and with what results and is the knowledge gap that prompted the current study.

The Downsizing study used a multi-method approach including analysis of relevant ABS Census and Survey of Disability, Ageing and Carers (SDAC) data; a national survey of 2,767 older Australians (50 years and older) who had moved since turning 50 years of age; 60 interviews in three selected states (NSW, Victoria and South Australia) and three policy forums (one in each of the three states) using the World Café method<sup>1</sup> (Brown and Isaacs, 2001) involving a wide range of policy stakeholders. The survey form was distributed via Australia's highest subscription seniors magazine '50 Something' and analysed using SPSS. Survey findings compared the responses of downsizers with those who had not downsized (referred to as 'other movers'). The interviews were analysed with the assistance of NVivo qualitative data management software.

For the purposes of this study, older Australians were considered to be those 50 years and over since it was considered useful to capture the important pre-retirement baby boomer group who may already be making decisions about future housing options. For the purposes of the quantitative survey analysis, downsizing the number of bedrooms of the former and current dwelling was used to indicate and measure the extent of downsizing, though it is acknowledged that this is a conservative and somewhat reductionist measure, as discussed later in this paper.

### **Estimating Downsizing**

The analysis of ABS 2011 Census data revealed that during the five-year period between 2006 and 2011 18% of Older Australians (aged 50 and over) had moved. Of our survey respondents 43% had downsized and the remaining 57% had moved without downsizing regarding the number of bedrooms. When matched to the similar cohort in the Census data (those 50 and over who moved between 2006 and 2011) the percentage increased to 50%. When applied to the Census data it was estimated that 9% or 235,509 of all older Australians 50 and over in 2001 had moved in the 5-year intercensal period. Using this same method, the number of downsizers in Sydney for the same period was estimated as 59,733, Melbourne 53,920 and Adelaide 14,815. What this suggests is that while 18% of people over 50 moved within the five-year period, only half of these downsized, and the remaining half moved to similarly sized or larger dwellings. This leads to the question as to what kind of dwellings they moved into.

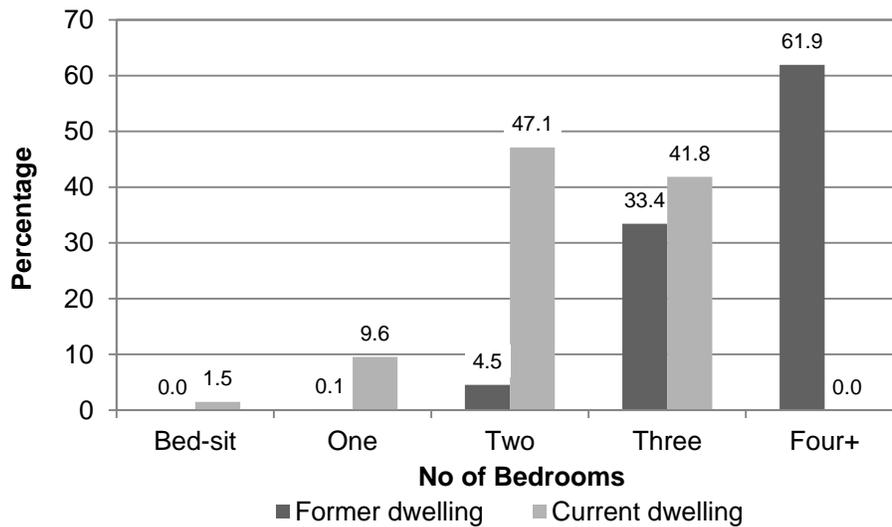
It is clear from our survey results that a considerable percentage of downsizers moved into retirement villages. While 98% of previous dwellings were in the general community, this had reduced to 71% for the current dwelling, whereas the percentage in retirement villages had increased from 0.1% to 21%. In terms of former and current dwelling type the 91% who had lived formerly in a separate house had reduced by almost half to 43% for the current dwelling, with a corresponding increase in various attached dwelling forms (most likely including many in retirement villages) from 5% to 28% and from 3% to 23% in flats/apartments. In contrast, other movers remained living in separate houses in almost identical proportions (76%) with only marginal increases in attached housing and an actual reduction in flats/apartments. Likewise those downsizers living in single storey dwellings had increase from 69% to 79% while those in two-storey dwellings had halved from 28% to 14%. But how did these differ in dwelling size?

Figure 1 shows the reduction in number of bedrooms of downsizers in the survey. Prior to moving, close to two-thirds had been living in dwellings of four or more bedrooms and one-third in three bedroom dwellings. After moving, there was a dramatic increase in the proportion of two-bedroom dwellings and a modest increase in three-bedroom dwellings but none living in four or more bedroom dwellings. Given the significant proportion of downsizers who move into retirement villages, it is likely that they account for a substantial proportion of the increase in two- and one-bedroom dwelling, and perhaps even some three-bedroom dwellings.

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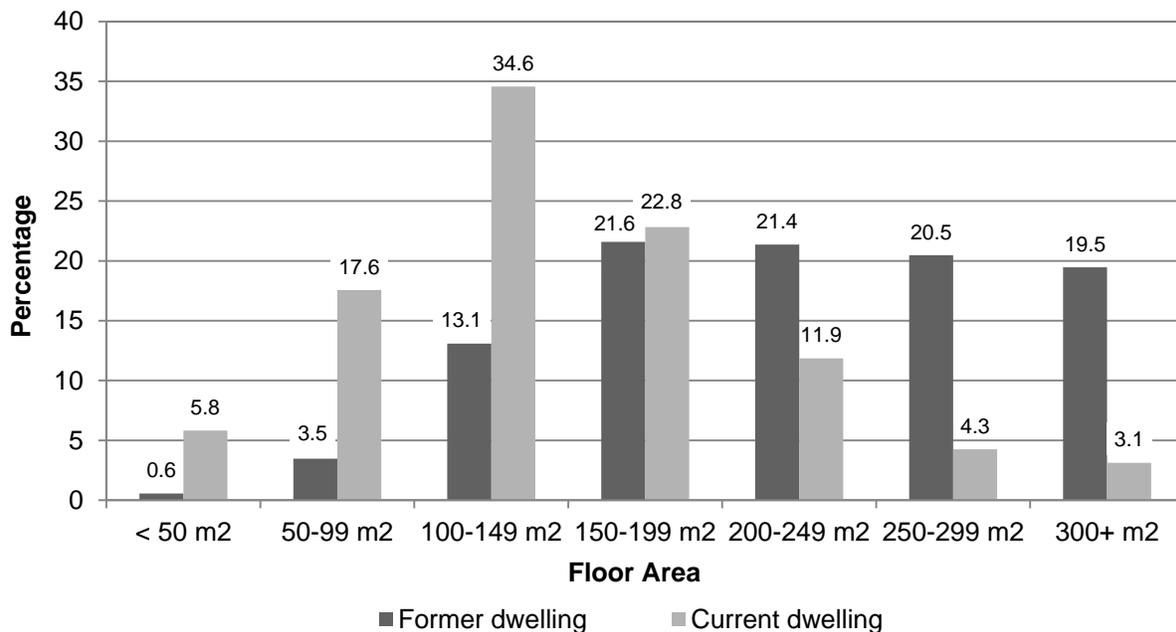
<sup>1</sup> The world Café structured conversation method involves rotating small group discussion around selected themes with a fixed note taker at each table reporting later to the group as a whole. Questions are deliberately left open ended to encourage creative responses, "...generate energy, focus inquiry, and bring assumptions to the surface" (Schieffer et al 2004:1).

**Figure 1 Change in Number of Bedrooms, Former and Current Dwelling, Downsizers**



The survey also asked respondents to indicate the floor area of their former and current dwelling. The results are shown in Figure 2. Former dwellings were spread almost equally over the highest four categories, but the highest three of these progressively reduced for the current dwelling. The greatest increases were in 100-149m<sup>2</sup> (typical of 2 bedroom dwellings) and 50-99m<sup>2</sup> dwellings whereas 150-199m<sup>2</sup> dwellings (typical of 3 bedroom dwellings) consistent with the reduction in number of bedrooms indicated in Figure 1.

**Figure 2 Change in Floor Area, Former and Current Dwelling, Downsizers**



It seems clear then that for many downsizers a dwelling that is smaller, but not too small, is preferred. This is relevant to the under-utilisation debate referred to earlier. Older people seem to need more than the minimum space calculated according to number of permanent residents and number of bedrooms

post-retirement for many reasons important to their health and wellbeing (Judd et al 2010). This sentiment was also evident amongst the interviewees.

*"We needed the house because...some of our children live interstate so we need accommodation when they come to visit. We wouldn't exist in too small a place I don't think. Not happily anyway."  
(Couple, 75-79)*

### **Conceptualising Downsizing**

Despite using a reduction in the number of dwellings as a measure of downsizing, and its corollary floor area for reasons of convenience as a measure of downsizing, conceptualising downsizing is not as straightforward as this suggests. Evidence from the literature review undertaken for the Positioning Paper published for the Downsizing study (Judd et al, 2012) reveals that while downsizing implies less housing consumption (Lenhert, 2004) it raises the question: less of what? Indeed, according to the literature, the term downsizing could include reduced space in the dwelling, but also (or alternatively) a reduction in associated land/garden size, reduction in financial value (also referred to as downpricing) (Banks et al, 2007; Bradbury, 2010) or even a reduction in personal possessions (de-cluttering) (Luborsky et al, 2011).

When interviewees were asked what downsizing meant to them, a similarly broad range of responses were given. A few focussed on the dwelling alone, in the following case also referring to a change in dwelling type:

*"It means moving from a larger house to a smaller house with fewer rooms and, perhaps, a smaller area. Downsizing could mean going from a house to a unit or an apartment or a townhouse or a villa." (Male with partner, 70-74)*

To others it could embrace a reduction in either house or land, or both.

*"[Downsizing means] a smaller home... A smaller home should equate to smaller garden, which I've already done in any case because I sold up the old family home six years ago and I was looking for a smaller two bedroom home on a smaller block." (Single Male, 75-79)*

Others associated a smaller property with reducing personal belongings, consistent with Luborsky's (2011) observation, but also with life stage and lifestyle change.

*"Downsizing means moving to another stage of life. ... we've got various stages of life and by the time the children have grown up and left home you don't require as big a property and you don't need too the expense of maintaining a bigger property. Your lifestyle's different and so you look at doing what is appropriate to that stage of your life so life's just a cycle." (Single Female, 65-69)*

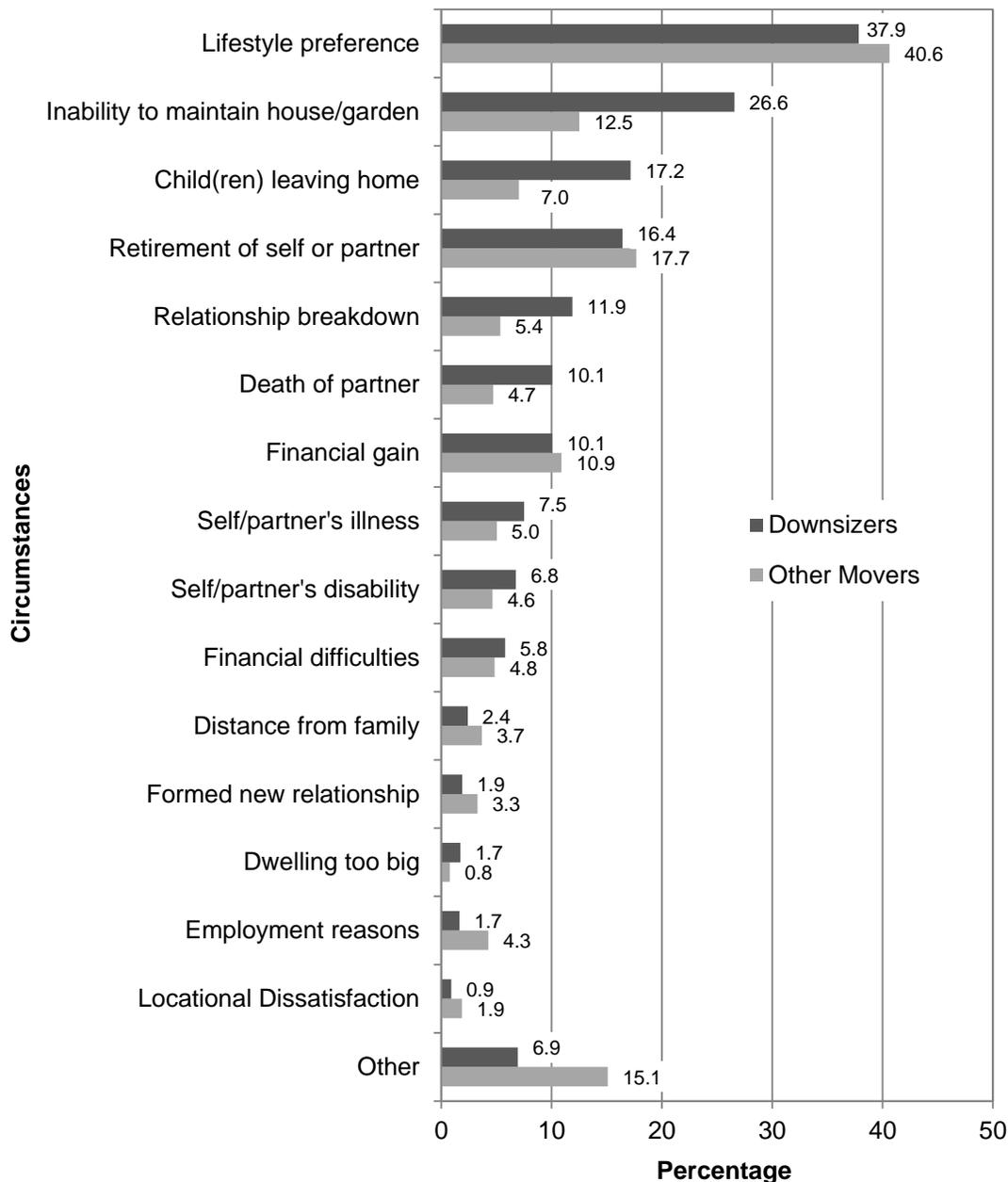
Clearly, in the view of interviewees downsizing rarely means one thing, and while moving to something smaller (dwelling and or land) is typically included in the concept, it is often also associated with other 'reductions' (such as belongings) or more intangible lifestyle or life stage change factors. However, references to reduction in housing value or equity were rarely mentioned in this study. Thus, for the purposes of our study the following definition of downsizing was used:

*"Downsizing involves moving from a larger to a smaller dwelling (in number of bedrooms or floor area) and/or garden/yard requiring less maintenance often including a reduction in personal belongings (de-cluttering), lifestyle changes and occasionally reductions in housing value or equity".(Judd et al, 2013)*

### **Motivations for Downsizing**

Just as older people's conceptualisation of downsizing was varied, so are their reasons for making such a change. When asked about the circumstances leading to downsizing, survey respondents gave the answers indicated in Table 3. The table shows responses for both downsizers and other movers (those who moved without downsizing).

**Figure 3 Circumstances Contributing to Downsizing and Other Moving**  
(Multiple answer question)



The foremost circumstance for both downsizers and other movers was 'lifestyle preference', a term that is difficult to interpret as it can embrace a range of motivations including an easier lifestyle due to less maintenance of house and garden, a desire to move to a better 'lifestyle' location, more favourable climate or closer to services, or family members. This is well illustrated in the following comments:

*"In [country town] no train, no bus, no shop. Very rural area. 'though I loved it, I just decided four years ago that it was really time to be sensible and to move while I was still well and while I could still do things and to take on some activities that I hadn't had time to do before, and to be close to*

*conveniences, of course. So that was this choice to move here, this was the downsize.” (Single Female, 65-69)*

The second most common reason given by downsizers was ‘inability to maintain house/garden’, which was a much less important motivation for other movers.

*“We had this stepped garden... I’ve always been used to doing everything...in the garden myself, and everything around the house myself. I’ve never had a tradesperson in the place in my life. It was just a question of [whether] I could do everything myself, and then we found that it was a wee bit too much for us when she had the broken ankle and I had my bad back, and trying to get lawnmowers up and down the different steps... We thought, oh, this is silly. We must do something about downsizing, and go to a smaller place on the flat, where we can do things.” (Couple, 80-84)*

*“It required a lot more maintenance. It was a much, much bigger yard. It was on a sloping block. Part of it was almost a wilderness area. It was a difficult block to maintain in terms of the lawn mowing. It was just getting to me.” (Male, 70-74)*

‘Children leaving home’ was the third most important reason for downsizers, but much less so for other movers. The following interviewee elaborated on their particular circumstances.

*“[Our son] came back a year after quite unexpectedly and kick-started a uni course that he’d put his name down for, which meant he had to stay in the old family home for another three years. So rather than move and have him unsettled even more so, we thought, well it might be best for us to stay around so that he can complete his uni degree and then things will work out differently. So that’s what we did. We waited until he finished his university degree and then his lady friend came along. He’s married now so he left only about a year or two after the uni degree was completed. Then there was absolutely no real reason for us to stay there.” (Male with partner, 60-64)*

This was closely followed by ‘retirement of self or partner’ as a circumstance leading to downsizing, and was very similar for downsizers and other movers.

*“So when [my] business was closed and I retired, there was no real reason to keep me in that area from a business perspective.” (Male with partner, 60-64)*

What is surprising, particularly given the emphasis in much of the literature on financial difficulties as a driver for downsizing (Banks et al, 2007), is that amongst the survey respondents ‘financial gain’ (e.g. from superannuation upon retirement, or inheritance) is much more commonly cited as a motivation for moving than ‘financial difficulties’ (e.g. inability to keep up with mortgage/other costs). Also important to some downsizers, but much less so for other movers, were ‘relationship breakdown’ and ‘death of a partner’. Likewise, illness and disability were more likely to result in downsizing than moving without downsizing, but for relatively few respondents.

### **The Downsizing Process**

Close to three-quarters of the survey respondents found that the downsizing process had been ‘fairly easy’ or ‘very easy’. For those who did find it difficult, the main issues were the ‘availability of a suitable housing type’ (64%), ‘cost or affordability of housing’ (45%) and ‘suitability of available locations’ (33%). Three other locational issues followed these: ‘distance from family and friends’ (18%), ‘distance from retail facilities’ (12%) and ‘distance from health facilities’ (9%)<sup>2</sup>. Again financial factors (‘fees or stamp duty costs’ and ‘difficulty obtaining finance’) were mentioned only by very few.

Other difficulties in the downsizing process raised in the interviews were emotional attachment to the former home, neighbourhood and social networks. The experience of the actual move had also been

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<sup>2</sup> Multiple answer question, so the sum exceeds 100%..

challenging from some interviewees, particularly in regard to sorting, packing and disposing of belongings for the move, often depending on the assistance of family and friends.

*"Getting rid of a lot of your clutter that you've accumulated over the years, which is extremely difficult, because there's a lot of sentimental items there. So it's quite a stressful time downsizing." (Single Female, 70-74)*

*"So it was a lot of work. I had time. I had a bit of time. I managed it with all these wine cartons, because they're strong and they're not very big, so I could carry them. I'd pack a few every day. It was a lot. By the time we got in here and unpacked, my daughter came over to help me unpack, I was extremely tired. I just felt I couldn't do another thing." (Couple, 85+)*

Many stressed the importance of moving sooner, rather than later in life, while still young and healthy enough to cope with the process.

*"I think we should have downsized about 10 years ago but now, having got to this stage with both of us in our late '80s, comfortable here and coping modestly well but with supportive family and so on ...I think it's common sense that I've ignored." (Couple, 85+)*

Advice and assistance sought about downsizing was obtained primarily from family members (52%) and to a lesser extent also from friends (30%) and real estate agents (27%). Some sought advice from professional financial advisors (11.9%)<sup>3</sup>, but very few from health or aged care professionals, government information services, seniors organisations or popular media.

### **Outcomes of Downsizing**

A very high proportion (90%) of survey respondents was either 'very satisfied' or 'mostly satisfied' with the home into which they had downsized. Reduced maintenance was often a key reason for such satisfaction, as indicated by this interviewee.

*"The difference that it's made [moving to a new property] is [my husband] doesn't have to spend all weekend doing things for me and building things and mowing lawns and doing anything inside the house... That was important to me because he's a couple of years younger than I am but his body has suffered through what he has done in his life. He's hoping he'll work another five years, maybe, but he's physically...tired." (Female with partner, 55-59)*

The attributes of the new location were also a common reason for satisfaction in the interviews.

*"I can walk to the end of the street here and there's a bus, if I want to take a bus to the shopping centre, to the train, whatever. The village down here where if I wanted to do my shopping there I could, for food. Post office and all that sort of things." (Single Female, 65-69)*

Safety and security of the area or development into which they had downsized was also an important reason for satisfaction for a number of interviewees.

*"It's very safe here at night. Well, I never worry about going out at night or walking but I do notice quite a lot of single women walking around at night and there doesn't seem to be any problem here at all." (Couple, 65-69)*

The impacts of downsizing on familial and social networks were also generally positive. For those who had moved away from their former neighbourhood, most were able to successfully establish new networks, though sometimes this took some time. Organised community activities could be helpful in establishing new networks.

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<sup>3</sup> Multiple answer question

*"The [local area] Community Centre has a lot of formal activities... There's a newsletter comes out once a month and they have coffee mornings, they have fitness classes for elderly people. They have morning get-togethers for mothers with babies, right across the spectrum; meetings for single people just to go out and have coffee, if they don't know anybody in the area. We have the community dinners, we have fundraising, so it's all - it all gets together, so you meet a lot of people that way. Also as you tend to walk in this area a lot, over a period of time you get to say hello to people and then you get to know them, then you have a cup of coffee with them and these friendships develop." (Male with partner, 65-69)*

Health outcomes were also generally positive, as many interviewees had moved into more accessible dwellings or to more favourable climates.

*"The timing was really good because I got sick just after we moved. We'd have been in real trouble. Because it was on one level - the villa - I was able to do things like the washing but I've [could] never ... [have with] stairs and things like that. So that was...less to look after and easier because it's on one level." (Couple, 65-69)*

*"The big change for me health wise was that I had asthma in [previous location]. I have no asthma now... The air is so fresh. There is no pollution." (Male with partner 65-69)*

For others the health benefit was more psychological than physical.

*"It was a really positive, I think psychologically uplifting. It was nice to make the change, never regretted it." (Female with partner, 55-59)*

For the 10% of survey respondents who were 'not very satisfied' or 'dissatisfied' as a result of downsizing the key reasons were related to 'building defects and maintenance' (25%), building or village management issues (22%), inadequate space (20%), affordability (16%) and unexpected costs (16%)<sup>4</sup>. Many of these appeared to be those who had downsized into retirement villages or strata titled apartments.

## **Policy Implications**

A critical part of the Downsizing study was to identify possible policy issues and options via the three Policy Forums. Similar ranges of participants were included in each state including national and state housing policy professionals, non-government aged housing and care providers and representatives from the housing industry. The discussion was framed around the following four questions:

- What issues are most important in framing the debate around downsizing?
- What are the current downsizing policy concerns, and what change if implemented would make the most differences to downsizing numbers and outcomes?
- What are the barriers/opportunities related to downsizing? and
- What assumptions do we need to test or challenge about downsizing amongst older Australians? What's possible and who cares?

It was generally agreed amongst Forum participants that downsizing amongst older Australians is a positive objective warranting greater policy attention since it offers both a better match between older people's preferences and their housing while releasing larger housing stock to younger families. It was questioned, however, by some participants as to whether downsizing was the most appropriate term, suggesting that the emphasis rather should be on choice and appropriateness of housing at the various life-cycle stages (or right-sizing) rather than downsizing *per se*. While it was generally agreed that governments (both state and national) should have a role in policy to encourage downsizing, it was argued that this should be based on choice and protecting the rights of older people rather than by taking an authoritarian approach.

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<sup>4</sup> Multiple answer question

Other issues identified included the lack of suitable alternatives in the market place and hence the need for greater innovation on the part of the housing industry. It was acknowledged that downsizing was driven primarily by inability to maintain the house and garden and therefore could have a positive effect on health and wellbeing. Some however noted that downsizing could also have negative impacts on some people's health, social networks and access to services, and that the assumption that proceeds of the sale of a larger dwelling would cover the cost of a smaller dwelling may be unfounded when the costs associated with moving are taken into account.

There was agreement across all the Policy Forums that the key barriers to downsizing were housing availability and housing affordability and that if these could be addressed, downsizing amongst older Australians would likely increase. It was also agreed that addressing these issues would require a broad approach across housing, planning, economic and ageing policies. Specific policy recommendations suggested at all the forums included:

- The fostering of greater innovation within the housing industry with respect to appropriate housing options for older people;
- The removal of financial disincentives to downsizing, including those related to moving costs such as stamp duty and eligibility for the age pension;
- Improved information provision about housing choices and the practical aspects of downsizing; and
- Specialised services to assist older people in the moving and downsizing process including forward planning for housing and care needs, financial advice and to assistance in the moving process.

Drawing on the findings of the survey, interviews and Policy Forums, the barriers to downsizing amongst older Australians appear to fall into three main categories:

1. **Dwelling and locational availability:** including lack of housing diversity and suitable alternatives arising from inflexibility of current planning controls and regulations; the lack of innovation in the housing industry; the lack of age-friendly housing options in areas that older people wish to either remain in or move to; and lack of options in areas with good access to services, shops, amenities and transport infrastructure.
2. **Financial Disincentives:** including moving fees (real estate agents fees, removalists fees, storage costs, and stamp duty payable on the purchase of a new dwelling); the impact of releasing capital on eligibility for the Age Pension; and pricing creep and fluctuating housing markets;
3. **Psychological and Practical Barriers:** including lack of awareness of housing options available; lack of support services to assist older people with decision-making around housing options and moving/downsizing; widespread lack of retirement planning resulting in reactive moving in response to a crisis; and the practical and physical difficulties associated with moving (cleaning; renovating before selling; managing the sale process; physical relocation of belongings; and disposing of excess belongings).

These barriers define what needs to be the major policy focus to facilitate downsizing if this is continued as a major focus regarding ageing and housing in this country. The challenge for housing policy is to address the three issues of supply, affordability and accessibility of housing that is smaller (but not too small) and to encourage innovation within the housing industry. Planning policy has a role to play in ensuring that planning and development controls support increased provision of appropriate dwelling types in areas close to retail, public transport, health and care services and with age-friendly neighbourhood infrastructure. The focus of economic policy needs to be on reducing or eliminating financial disincentives such as stamp duty and impacts on eligibility for Age Pension entitlements and providing assistance with the costs of moving (for example through a 'last home owner's scheme'). The role of ageing policy is to address the issues associated with age integrated and age segregated housing

choices and provide accessible and nuanced information to assist older Australians to carefully weigh up the options so that trade-offs such as affordability, access, and quality can be quantified appropriately relevant to their circumstances, aspirations and budget.

## Conclusion

The Downsizing study reveals that, while only undertaken by a relatively small proportion of the older Australian population, downsizing is nevertheless an important option that can have positive financial, health and wellbeing outcomes while releasing larger housing stock for younger families and larger households. It is a concept that is not limited to a reduction in the size or number of bedrooms alone, but also embraces reduction in the size and maintenance of the yard or garden and can include a reduction in the value of the house or even possessions. Downsizing is motivated primarily by the desire for a change in lifestyle and the burden of maintenance of a large house and garden, but can also be precipitated by children leaving home, retirement or negative shocks due to death of a partner, illness or disability. Only rarely is financial hardship a driver of downsizing. Downsizers move largely into smaller detached dwellings with fewer bedrooms, but also into a broad range of detached, medium density and apartment forms, often located in retirement villages. They rely mostly on the advice of family and friends rather than professional services, government or non-government agencies. There is generally a high degree of satisfaction with the downsizing move with mostly positive outcomes for health and wellbeing, familial and social networks and finances.

Downsizing is, however, constrained by a number of barriers that can be addressed by government policy and greater innovation in the housing industry. These include ensuring an inadequate supply of appropriate housing in suitable locations, and ameliorating financial disincentives and psychological and practical barriers regarding the moving process. If these barriers were addressed, it is likely that the downsizing option would be taken up by more older Australians. The choice to downsize or not will become increasingly important as the population continues to age and an increasing proportion of older Australians will be ageing in place.

Just what constitutes appropriate housing and location and how supply can be increased remain important questions. This study suggests that small, but not too small, is seen by most older people as appropriate – i.e. two or three bedrooms rather than four or more. Detached and single level attached/row housing forms with a small garden are also favoured over apartment living, and living in the general community is favoured over retirement villages or other forms of age segregated seniors housing. The well serviced locations preferred by older people imply close proximity to town centres and transport nodes. How this can be reconciled with current transit oriented compact city strategies which concentrate higher density apartment developments in such locations remains a challenge both for planners and the development industry.

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