



Final Report

Downsizing amongst older Australians

authored by

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ACRONYMS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AGSC	Australian Standard Geographical Classification (ABS)
AHURI	Australian Housing and Urban Research Institute Limited.
ALGA	Australian Local Government Association
ARPA	Australian Retired Persons Association
ASGS	Australian Statistical Geography Standard
CACP	Community Aged Care Packages
CBD	Central Business District
ComLaw	Australian Government legislation website
COP	Community Options Packages
COTA	Council on the Ageing
DS	Downsizer (in interview reference code)
DDA	<i>Disability Discrimination Act 1992</i>
EACH	Extended Aged Care at Home program
EACH-D	Extended Aged Care at Home—Dementia
FaHCSIA	Australian Government Department of Families, Housing, Community Services and Indigenous Affairs
GFC	Global Financial Crisis
HACC	Home and Community Care program
NGO	Non-government organisation
NSA	National Seniors Australia
NSW	New South Wales
NT	Northern Territory
OM	Other Mover (in interview reference code)
OECD	Organisation for Economic Co-operation and Development
PUR5P	Place of Usual Residence Five Years Ago variable (ABS)
RMIT	RMIT University
RPIP	Family/Household Reference Person Indicator variable (ABS)
QLD	Queensland
SA	South Australia
SA4	Statistical Area Level 4 (ABS)
SD	Statistical Division
SDAC	Survey of Disability, Ageing and Carers (ABS)
TAS	Tasmania

UAI5P	Usual address five years ago indicator (ABS)
U3A	University of the Third Age
VIC	Victoria
WA	Western Australia

EXECUTIVE SUMMARY

Context

The context of this research is the ageing population in Australia and its implications for housing and urban development. Ageing in place is a key policy response to population ageing, but this begs the question: ageing in what kind of place? It is well established that a significant majority of older Australians live in detached suburban dwellings of three or more bedrooms (ABS 2011a) which are often regarded by policy-makers as under-utilised (Batten 1999; Judd et al. 2010; Wulff et al. 2004). Much urban policy is premised on the assumption that an ageing population will require more diverse (implying smaller) housing stock into which older people will (or should) downsize. However, little is known about older people's downsizing behaviours (Judd et al. 2012).

Aims

The broad aim of this research was to understand more fully the phenomenon of downsizing in the Australian context including: the extent of downsizing amongst older Australians; who downsizes and why; what is involved in the process; what are the outcomes; what obstacles discourage downsizing; and what policies could facilitate downsizing where appropriate and desired by older people.

Definitions

This project accepts a broad definition of downsizing which encompasses a decrease in dwelling size (i.e. number of rooms and/or spatial dimensions), and/or garden/yard area), and/or monetary value. However, for practical purposes a reduction in the number of bedrooms is used as a proxy for downsizing in analysing ABS and other survey data.

For the purposes of this study, older people are regarded as those aged 50 years or over, in order to capture the pre-retirement cohort who may be making decisions about their housing futures. 'Older Downsizers' are therefore those who have moved to a dwelling with fewer bedrooms since turning 50 years of age. Another category, 'Other Movers' are those who changed their dwelling without reducing the number of bedrooms. Both homeowners and tenants are included in the study, along with residents of retirement villages under loan/lease tenure.

Approach and methods

The research is approached from a person–environment theory perspective. The following methods were used in the study:

- A systematic literature review, reported in the Positioning Paper (see Judd et al. 2012).
- Analysis of relevant data from the ABS Census of Population and Housing (ABS Census) for the years 2001, 2006 and 2011, and the 2003 and 2009 Survey of Disability, Ageing and Carers (SDAC).
- A national questionnaire survey of 2767 older people who had moved since turning 50 years of age, distributed with the seniors magazine *50 Something*.
- In-depth interviews with 60 survey respondents, 20 each in New South Wales (NSW), Victoria and South Australia (SA).
- Three Policy Forums using the World Café method in NSW, Victoria and SA.

The AHURI questionnaire survey did not attempt to collect data on older people who had not moved since turning 50. Hence, demographic comparisons with the population of older non-movers was not possible.

ABS Census and SDAC indicative findings

- Australia's population continues to age both in absolute and proportional terms, with 14 per cent of the Australian population in 2011 aged 65 years and over (see Table 5).
- Australians aged 65 and over continue to be more likely to be living in larger dwellings (three or more bedrooms) than their younger counterparts, with a higher percentage share of older Australians living in larger dwellings in 2011 than in 2001. By contrast, the proportion of older Australians living in flat/apartment dwellings (i.e. likely to be smaller dwellings) remains low, with the percentage share decreasing since 2001. Australians aged 65 and over are increasingly likely to be living in detached dwellings, though the percentage share of the younger population (aged 0–54) living in detached dwellings was comparatively higher still. The pre-retirement age group of 55-64 was the most likely to live in detached dwellings in 2011.
- Full home ownership continued to be the dominant tenure type for older Australians (i.e. people aged 55 or over). While the percentage share of older Australians living in mortgaged dwellings or in private rental accommodation remained relatively low in 2011 (less than 10%), this has increased since 2001, with the percentage share of older Australians aged 65 and over living in mortgaged dwellings having doubled in most states/territories.
- Older Australians were less likely to have moved home in the period 2006–11 than 2001–06. Their likelihood of moving also decreased with age except for those aged 85 years and over, a life stage where the most significant decline in the ability to self-care was most likely. This lower likelihood of relocation was also reflected in the lower proportion of older SDAC respondents in 2009 who relocated due to disability and/or age compared to 2003.

The extent of moving and downsizing

Forty-three per cent of survey respondents who had relocated had downsized. Around half had downsized or moved only once since turning 50 years of age, and a little under a third had moved more than twice.

When calculated for the whole of Australia using the percentages for each age cohort applied to 2011 Census data for those of corresponding age who had moved in the five years from 2006 to 2011, it was estimated that:

- Of all of those who moved since turning 50, 50 per cent (235 509) had downsized (according to the number of bedrooms in the dwelling), representing 9 per cent of the total population over 50 years of age.
- The proportion of Downsizers did not vary greatly between states, with Victoria having the highest percentage of Downsizers (54%), NSW second (52%) and South Australia the lowest (43%).
- The proportion of the total population in each of the three case study states (NSW, Victoria and SA) who had downsized was higher in the capital cities than for other areas.

These estimates need to be considered in the light of likely biases in the survey sampling due to the recruitment method (self-selected participation in the survey).

Demographic characteristics of Downsizers and Other Movers

Overall, the demographic differences were not great between survey respondents who had downsized since turning 50 years of age and those who had moved without downsizing. Compared to Other Movers, Downsizers were found to be marginally more likely to be:

- Older.
- Female.
- Single.
- Living in one-person households.
- Resident for fewer years in their current dwelling.
- Fully retired, as opposed to working part or full time.
- Dependent upon either superannuation or the full Age Pension for their income rather than wages and salaries.
- Of lower income, corresponding with the single and couple Age Pension.

Dwelling and locational characteristics of Downsizers and Other Movers

The survey findings revealed that the main differences between Downsizers and Other Movers in terms of dwelling and location characteristics were as follows:

- Downsizers were more likely to have moved into retirement village accommodation than Other Movers.
- Downsizers were much less likely to have moved into a separate house, and more likely to have moved into a form of multi-unit housing, than Other Movers.
- Downsizers were a little more likely to have moved from a two-storey to a single-storey dwelling.
- Downsizers had more often moved from larger to smaller dwellings than had Other Movers. For example, whereas Downsizers had more often moved from four-bedroom dwellings into two- and three-bedroom dwellings, Other Movers had predominantly moved from two and three bedroom dwellings into three- and four-bedroom dwellings.
- Consistent with changes in number of bedrooms, Downsizers had generally moved from 200 square metres or larger dwellings into 100 square metres to 190 square metres dwellings, whereas Other Movers had largely remained in dwellings of similar or larger floor area than their previous dwelling.
- Downsizers were less likely to be either outright owners or owner-purchasers, and more likely to live in dwellings under loan/lease arrangements (as is typical of retirement villages).
- While around 22 per cent of Downsizers and Other Movers had relocated within the same postcode area, Downsizers were more likely to have moved within the same statistical division and less likely to have moved elsewhere in the same state or to a different state or territory.

A common thread among these findings is the influence of the proportion of Downsizers moving into retirement villages. Although still a minority (around 21%) of Downsizers, this is likely to explain many of the differences in dwelling form compared to Other Movers including number of storeys, number of bedrooms, floor area and

forms of tenure. While separate houses in the private market remain the main housing type for both Downsizers and Other Movers, retirement villages appear to be the primary alternate means of downsizing for many older Australians.

Motivations and circumstances leading to downsizing and other moving

The decision to downsize is multi-faceted. The study/questionnaire survey identified a number of key drivers:

- The most common factor contributing to downsizing for older Australians was a desire for a change in lifestyle.
- The second most important factor contributing to downsizing was inability to maintain the home and/or garden.
- Children leaving home and retirement were also important factors.
- Relationship breakdown, health and disability were important only for a smaller percentage of older people.
- Financial motivations were of importance to relatively few Downsizers and, amongst these, financial gain was a more common motivation than financial difficulty.

Key drivers that were of similar importance for housing moves by Downsizers and Other Movers included:

- Lifestyle preference as the primary driver.
- Retirement and financial reasons (both positive and negative) as somewhat important drivers for both groups.

A number of differences in the motivations for moving were also identified between the two groups. For example:

- Maintenance was a much more important driver for Downsizers than for Other Movers.
- Demographic changes (children leaving home, relationship breakdown and death of a partner) were more important drivers for Downsizers than for Other Movers.
- Illness and disability were more important drivers for Downsizers than for Other Movers.

Age was an important factor for a number of circumstances identified by this study which influenced and ultimately led to downsizing or other moves, for example:

- Maintenance as a factor increased in importance with age, particularly for Downsizers.
- Children leaving home was a prominent factor only for the 55–64 and 65–74 age groups.
- Relationship breakdown decreased markedly with age as a factor for Downsizers.
- Death of a partner, as might be expected, increased in importance with age for both groups, but much more so for Downsizers.
- Financial gain as a factor decreased with age, similarly for both Downsizers and Other Movers.
- Health and disability generally increased in importance with age, particularly for Downsizers.

It should be noted that in this analysis 'age' refers to the age of the respondent at the time of the survey, rather than at the time of downsizing or moving.

Considerations influencing downsizing and other moves

The main findings from the questionnaire survey in respect to considerations influencing downsizing for older Australians were as follows:

- Dwelling related considerations dominated with maintenance of the home and yard of equal importance for around three-quarters of respondents, followed closely by the associated factor of a desire for a smaller dwelling.
- Lifestyle improvement was a secondary but important factor for Downsizers, followed by a number of locational factors (e.g. closeness to shops, transport, services, children and relatives).
- Middle order considerations included accessible design of the new home, reducing the cost of living and moving to a more attractive area.
- Financial considerations such as mortgage discharge or reduction or improved investment were among the least important motivations for downsizing noted by survey respondents.

The major differences observed between the considerations which influenced the decision to move for Other Movers and Downsizers were:

- The dominance of lifestyle improvement as the primary objective of Other Movers.
- The greater importance placed on other amenity and consumption aspects by Other Movers, such as more attractive area, more modern home, better investment, and (obviously) larger dwelling, as compared to Downsizers.

Factors where age appeared to be important were:

- Less maintenance of home and yard—increased with age, particularly for Downsizers.
- A more accessible home—increased with age for Downsizers until age 85 and over, and reduced with age for Other Movers.
- Lifestyle improvement—decreased with age for both Downsizers and Other Movers.
- Proximity to shops, health services and public transport—increased steadily with age for both Downsizers and Other Movers then flattened out or reduced for those aged 85 and over.
- Attraction to area—reduced in importance with age for both Downsizers and Other Movers.
- Financial considerations (reducing cost of living, discharging a mortgage and improved investment)—each reduced with age.

Generally the interviews supported and expanded on these findings. However, a number of other issues were emphasised including the importance of:

- A dwelling that was on one level (without stairs).
- A small and manageable garden.
- Good neighbours.
- Moving back to an area to which they had a history and emotional attachment.
- Moving to a better climate for health reasons.

- Deciding against retirement villages because of concern about the costs and financial arrangements.

Information and advice obtained

Information and advice informing the moving process were sought from a variety of sources.

- Both Downsizers and Other Movers sought their advice primarily from family, and slightly more so for Downsizers.
- Secondary sources of information and advice (e.g. friends and real estate agents) were utilised by both groups. Downsizers, more commonly consulted friends, while Other Movers more commonly consulted real estate agents.
- Financial advisors appeared to be the only other source of any significance for both groups, but an equal proportion of Downsizers and Other Movers said they relied on no one and had made their own decisions.
- There was very little reliance by either group on government information services, seniors peak organisations, lawyers or the popular media for information, advice or guidance.

Once again these findings were generally supported by the interviews, which also emphasised independence, advice and support from family and friends, but with some interviewees commenting on the usefulness of the internet, retirement seminars, seniors organisations and magazines. (The latter was not surprising given that interviewees were recruited through responding to a survey distributed with the *50 Something* seniors magazine.) However, some interviewees noted that information was not always easy to obtain and advice was not always sound. The latter felt that more information should be made available to older people contemplating downsizing or moving.

Difficulties encountered in the process of moving

Around three-quarters of respondents found the process of downsizing, or moving without downsizing, 'Fairly Easy' or 'Very Easy'. For the remaining quarter the key difficulties encountered (in order of importance) were:

- Availability of suitable housing type—a factor for around two-thirds of those who found the process of moving difficult.
- Cost and affordability of housing—a concern for a little under half of the respondents who found the process of moving difficult.
- Suitability of location—a difficulty expressed by around one-third of respondents who found the process of moving difficult.

Less common difficulties included locational factors (distance from family and friends, retail facilities and health facilities) and, surprisingly, fees or stamp duties, which were often cited as a major concern for older movers. Interestingly, the percentage finding moving difficult or very difficult generally reduced with age, more so for Other Movers than for Downsizers.

Interviewees spoke extensively about the three key difficulties raised in the survey (housing types, location and availability), often conflating the three. Difficulty finding suitable accommodation sometimes resulted in moving into less than ideal dwellings or locations or having dwellings built to suit their needs. For those experiencing financial difficulties such difficulties often related to the reduced value of their previous

home due to a depressed property market, or the costs associated with moving (e.g. real estate agent's fees, stamp duty, removalists and storage costs).

Other issues raised by interviewees in respect to the moving process that were not identified in the questionnaire survey included:

- The importance of emotional attachment to the existing home and neighbourhood and the difficulty this presented in the process of moving.
- The difficulties associated with the actual move and the importance of support and assistance from family and friends during this process.
- The importance and difficulty of 'downsizing' belongings in order to move into a smaller property, often being a practically difficult, time consuming and emotional experience.
- The importance of not leaving the move too late but rather moving while still young and healthy enough to cope with the process.

Appropriateness to needs and circumstances

Overall, levels of satisfaction among Downsizers and Other Movers who participated in the survey were very high (around 90%) and there was little variation with age. The interviews revealed that satisfaction with the dwelling was often related to:

- Lower maintenance of a smaller house and/or garden.
- Having enough space to entertain/accommodate family and friends.
- Where space was limited, having access to shared common spaces.
- The layout and accessible design of the dwelling.
- Having adequate storage.
- Having a good owner's corporation (strata title) and/or residents' committee (retirement village).
- Close proximity of shops, transport and other services.
- Living in a safe area, and having good security.

For the small percentage of survey respondents who were dissatisfied with their move, the most common concerns for both Downsizers and Other Movers related to defects and maintenance issues. Beyond these shared concerns there were some significant differences between the dissatisfaction of the two groups with Downsizers more likely to cite the following concerns:

- Building/development management issues.
- Inadequate space.
- Affordability problems.
- Unexpected costs (e.g. strata and management fees).
- Strata title issues.
- Lack of privacy.
- Inappropriate/poor design.

Conversely, dissatisfaction for Other Movers was more likely to arise from:

- Neighbourhood/social issues.
- Accessibility/location issues.

Dissatisfaction with building or development management arose as a prominent issue in the in-depth interviews with some residents citing inadequate resident consultation/representation; lack of on-site care and support; and stressful experiences of involvement on residents' committees of strata title developments or retirement villages. The importance of good location in relation to services and facilities was also stressed and, conversely, the disadvantages of car dependency where access to public transport was not available. Safety and security of the area was seen as an important aspect both for Downsizers and Other Movers, with retirement villages often being preferred for this reason.

With a few exceptions, interviewees generally reported their most recent move as having a positive impact on health and well-being from both a physiological and psychological perspective, often as a result of moving to a more favourable climate.

Impacts on familial, social and support networks

Proximity to family members was often an important consideration in choosing a location to move to. The interviews revealed that where Downsizers or Other Movers had been able to achieve this, the impact on familial relationships was positive. Similarly, the ability to retain or develop social networks was important. Some were able to maintain previous social networks despite moving away. However, for others, moving away from family and/or friends and establishing a new social network had proved difficult.

Factors assisting social integration in a new area included:

- Having existing contacts, friends or family in the area.
- Having good (friendly and supportive) neighbours.
- Participating in community events, activities and groups (religious, cultural, recreational, educational etc.).

The availability of care services featured as an important outcome for many interviewees, especially for those in retirement villages. Key elements of importance included:

- Call buttons in retirement villages.
- On-site/on-call management and nurse in some retirement villages.
- Community care from non-government organisations (NGOs) and local councils.
- Emergency transport to medical care from remote locations.

Financial impacts

While financial factors did not strongly influence moving decisions or dwelling type, they did feature as the fourth most important reason for dissatisfaction among the small number of Downsizers who were 'Very Dissatisfied' or 'Dissatisfied' with their current home. Financial issues were also commonly raised in the interviews.

Financial outcomes were mixed. Positive financial outcomes tended to relate to savings in maintenance and heating costs as a result of moving to a smaller dwelling. Some may have experienced equity gains but this was not a major finding. Negative outcomes were often associated with the financial arrangements of the retirement village loan/lease model due to unforeseen or escalating weekly/monthly fees, or the lack of capital gain inherent in the loan/lease model.

Impact on future mobility

Downsizers were less likely to be planning to move again than Other Movers. In the survey, only 13 per cent of Downsizers intended or expected to move again in the foreseeable future, with an additional 20 per cent who did not rule a future move out (as compared with 19% and 23%, respectively, of Other Movers). Of the Downsizers who intended or expected to move in the future the following observations can be made:

- Most indicated an intention to move within three years.
- They were more likely than Other Movers to indicate an intention to move within one year.
- While 42 per cent preferred detached housing, their preference for multi-unit housing forms was somewhat greater than for Other Movers.
- Moving to a single-storey dwelling was a very high priority (similar to Other Movers).

The major circumstances likely to lead to a future move for Downsizers included (in order of importance):

- Lifestyle preference.
- Inability to maintain house/garden.
- Illness.
- Disability.
- Retirement of self or partner (for younger respondents).
- The need for a more accessible dwelling, in particular, one without stairs.
- To obtain a higher level of care services, for example, in retirement villages or other age-specific accommodation.
- To be closer to family.
- Retirement (for younger interviewees).
- Health reasons.

However, despite this, some Downsizers expressed a strong desire to remain in their current home.

Policy implications

The major issues identified in the Policy Forums as important in framing the debate about downsizing fell into three broad categories:

- Improving dwelling and locational availability.
- Removing financial disincentives.
- Addressing psychological and practical barriers.

Housing availability and housing affordability stood out as the two key barriers to downsizing for older people seeking suitable smaller accommodation.

There was consensus among delegates at the Policy Forums that if more age-friendly and accessible dwellings in desirable locations and existing neighbourhoods were made available for older people, downsizing rates would increase accordingly. It was also widely recognised that these issues needed to be addressed across the broad

spectrum of housing, planning, economic and ageing/care policy in order to make a real difference. Possible specific policy interventions suggested at all forums included:

- Specialised services to assist older people in the moving and downsizing process, including forward planning for housing and care needs, financial advice and assistance in the moving process.
- Improved information provision about housing choices and the practical aspects of downsizing.
- The removal of financial disincentives to downsizing, including those related to the purchase and transfer of housing (e.g. stamp duty) and eligibility for the Age Pension.
- The fostering of innovation within the housing industry.

Conclusion

While downsizing was undertaken by around half of the older population who moved over a five-year period, this still represented only a small percentage of the total older population. This study found that those who did downsize moved from three- and four-bedroom dwellings to two- and three-bedroom dwellings, and many did so into retirement villages. Downsizers were motivated mostly by a desire for lifestyle change and an inability to maintain the house or garden, and financial factors were important for very few. Downsizers relied primarily on family and friends for information and advice rather than professional, government or seniors organisations. The vast majority found the downsizing process easy, but for the few who did not the main difficulties faced were availability of suitable housing that was affordable and in a suitable location. Satisfaction with the smaller home was generally very high, but for the few who were dissatisfied, the reasons were mostly related to defects/maintenance and management issues associated with apartments or retirement villages, inadequate space and cost/affordability.

The policy forums identified the key barriers to downsizing as dwelling and locational availability, financial disincentives and the psychological and practical challenges of the moving process. The most effective policy strategies recommended for overcoming these barriers were improving information and support services to assist in the moving process, removing financial disincentives, and fostering innovation in the housing industry. If implemented, participants believed this could result an increase in downsizing on the part of older Australians, thus providing a better match with the housing needs of some older people while releasing their larger homes into the market. The reality is, however, that the majority are likely to continue to remain living in their larger suburban homes for as long as possible.

1 INTRODUCTION

1.1 Background to the research

This project builds on earlier research by the authors (Judd et al. 2010; Bridge et al. 2011) and others (Faulkner & Bennett 2002; Olsberg & Winters 2005; Jones et al. 2007; Beer & Faulkner 2009) for AHURI on ageing and housing in Australia. Population ageing is an international phenomenon which is also impacting on Australia. According to the Australian Bureau of Statistics (ABS), at 30 June 2011 14.0 per cent of Australians were 65 years or older (see Table 5). This figure is expected to nearly double to between 23 and 25 per cent by 2056, with the percentage of those aged 85 and over quadrupling from 1.9 per cent to between 4.9 and 7.3 per cent¹ (ABS 2008).

Amongst the member countries of the Organisation for Economic Co-operation and Development (OECD) and other most populous countries of the world, including Australia's near neighbours and trading partners², Australia ranks eighth in terms of the percentage of the population aged 65 and over, similar to Canada, New Zealand and the USA but considerably less than the world's oldest country Japan (22.7%) and much of Europe (ranging from 16.6% in the UK to 20.7% in Italy) (ABS 2011a). In common with many international countries, Australia's ageing population presents many challenges to policy-makers. Not least of these is its economic impact, acutely described by former Federal Treasurer Peter Costello in the *Intergenerational Report 2002–03* (Australian Treasury 2002) as being due, in large part, to a reducing income tax base and increased financial burden of health and aged care. This has led to a number of policy shifts regarding superannuation, pensions and the aged care system, but also has important implications for housing and urban policy.

1.1.1 Ageing in place and efficient use of the housing stock

'Ageing in place' has emerged as a key strategy in attempting to reduce the cost burden of aged care on government and to encourage independent and active ageing. It is regarded as a win-win policy as it is also the often stated preference of older people themselves to live independently in their own homes for as long as possible (Judd et al. 2010). To facilitate this, governments have progressively stepped up the level of care delivered in the home from the fairly basic support provided under the inaugural rollout of the Home and Community Care (HACC) program that was introduced in the mid-1980s. Since that time, governments have added more Home and Community Care (HACC) providers and service types, and more recently rolled out a series of programs including: Community Options Projects (COP); Community Aged Care Packages (CACP); the Extended Aged Care at Home (EACH) program; and the Extended Aged Care at Home—Dementia (EACH-D) program.

However, a higher percentage of older people remaining in their own homes with higher support needs has implications for new and existing housing design. Clearly, much of the existing housing stock does not support ageing in place. Four main options therefore exist for older households: (1) modify the existing home; (2) move to more appropriate accommodation; (3) move into a retirement village or other age-specific accommodation; (4) if eligible, move into residential aged care. However, despite some encouraging recent moves toward more accessible/adaptable/universal

¹ Australian Bureau of Statistics Series B and C population estimates respectively. 2011 Census projections were not published at the time of writing.

² Includes non-OECD countries: China, Hong Kong, India, Indonesia, Papua New Guinea, Philippines, Singapore, South Africa and Vietnam.

housing design, the bulk of new housing and existing stock remains unsupportive of ageing in place (Judd et al. 2010).

Paradoxically, while advocating for ageing in place, there is also a concern among policy-makers about inefficiency due to the underutilisation of housing stock by older people who largely choose to remain in three or more bedroom suburban detached housing. While this mismatch assumption has been questioned in earlier research by the authors (Judd et al. 2010) and others (Batten 1999; Wulff et al. 2004), the assumption that population ageing will require greater diversity of (implying smaller) housing types is commonly included in housing and planning policy documents (e.g. Department of Infrastructure and Transport 2011; NSW Department of Planning and Infrastructure 2013).

It is in this context that the question of downsizing is worthy of investigation. If ageing in place is desirable and existing dwellings are largely unsuitable, moving to more appropriate accommodation is clearly important. The extent to which downsizing of the dwelling and/or property is important in this process, and in the housing market at large, is the subject of this research.

1.1.2 Definition and scope

It is important to clarify what is meant by downsizing for the purposes of this research. The literature review in the earlier Positioning Paper (Judd et al. 2012) noted the different perspectives on the meaning of 'downsizing': some focused more narrowly on the size of the dwelling (measured by number of rooms or floor area) and/or associated land or yard; others including a reduction in property value (down-pricing); and others including a reduction in accumulated belongings (de-cluttering). For the purposes of this research a broader definition of downsizing is accepted which includes any or a combination of the above perspectives. However, for practical reasons, the narrower and more conservative definition of reduction in dwelling size is used for the analysis of ABS Census data, SDAC data and questionnaire survey included in this report.

The focus of this research is downsizing and other moving amongst older Australians (aged 50 and over) within the private housing market. It includes both Downsizers and Other Movers (i.e. those who move without downsizing) to understand the differences between these two groups and to investigate how these differences vary across five age groups: less than 55; 55–64; 65–74; 75–84; and 85 and over. It does not attempt to investigate downsizing in the social housing sector as this is highly constrained by policies concerning housing allocation and security of tenure. Since the national survey was conducted via a prominent seniors magazine, it is also likely that there is some bias towards its membership profile. This is examined further in Chapter 2.

1.2 Policy context

The housing implications of population ageing has been recognised by Australian governments as an important policy issue since the mid-1980s with the introduction of the Home and Community (HACC) Care program as part of the federal government's Aged Care Reform Strategy (AIHW 1993). Early 1990s initiatives included the National Housing Strategy (Howe 1992) and the New Homes for Old Strategy, a recommendation put forward in the Australian Urban and Regional Development Review (AURDR 1994). Since 2000, ageing issues have been addressed in a number of policy documents and reports including: the National Strategy for An Ageing Australia (Andrews 2001), the Prime Minister's Science, Engineering and Innovation Council report *Promoting healthy ageing in Australia* (PMSEIC 2003); *Policy Implications of the Ageing of Australia's Population Conference* proceedings

(Productivity Commission 1999); the 2002–03, 2007 and 2010 *Intergenerational reports* of the Australian Treasury (Australian Treasury 2002, 2007, 2010); and the Department of Health and Ageing's (2006) Office for an Ageing Australia report *A Community for All Ages—Building the Future*. More recently, aspects of the Henry Tax Review (Australian Treasury 2010a), the Productivity Commission's report *Caring for older Australians* (Productivity Commission 2011), the Department of Infrastructure and Transport's national urban policy documents (Department of Infrastructure and Transport 2011) and Major Cities Unit publications on the State of Australian Cities (Major Cities Unit 2012) have made reference to the importance of population ageing and its implications for housing and urban planning. Similarly, many state government metropolitan planning strategies also address population ageing (e.g. NSW Department of Planning 2005).

The policy review in the Positioning Paper (Judd et al. 2012) which supports this study identified four main areas where policy impacts specifically on downsizing:

- Availability of information on housing choice and downsizing.
- Taxation policies related to the sale and transfer of property such as stamp duty.
- Planning policies which affect the location and design of housing, community infrastructure and services.
- Policies governing the application of income and assets tests for the Age Pension and realisation of equity arising from the downsizing process.

1.2.1 Information provision

Information services on housing options are provided by both the federal and state governments. At the federal level the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) has published the booklet *Accommodation choices for older Australians and their families* (FaHCSIA 2010). While this booklet does not mention downsizing *per se*, it does discuss the option of moving to a more suitable home (including retirement villages) as a lifestyle choice (and the process of moving) and how this might affect eligibility for the Age Pension and other benefits. Likewise, relevant departments in most states and territories publish information guides on retirement planning issues for people holding Seniors Cards though only rarely on downsizing *per se*.

An impressive recent initiative is the collaboration between the WA Department of Commerce and the Council on the Ageing (COTA) in the development of the WA Seniors' Housing Centre. In addition to providing an online information service for individuals, the Centre, auspiced through COTA, offers a wide range of housing related resources for older people. These include: *Your home: a guide to housing options for people over 55* (Department of Commerce 2013); *So you're thinking about moving into a retirement village* (Department of Commerce 2009); and '*Thinking of using the equity in your home*' (ASIC 2011). It also runs community education seminars on 'Making Informed Housing Decisions', 'Retirement Villages and Residential Parks', 'Accessing Equity', 'Modifying Your Home' 'Low Cost Housing Options' and, most specifically in relation this to research, on downsizing: '*Downsizing—A Field Guide*' (Airey 2012).

1.2.2 Taxation

The Henry Tax Review (Australian Treasury 2010a) suggested that the taxation of housing purchasers and its interaction with income support systems has a considerable impact on housing decisions. Taxation policy impacts on downsizing in a number of ways. Firstly, capital gains tax exemption on the principal residence can

itself act as a disincentive to sell as it encourages wealth to be retained in the family home. Secondly, as the Review noted, 'the assessability of capital withdrawn from the home though location to a lower value property (or by way of a reverse mortgage) also discourages downsizing' (Australian Treasury 2010a, Chapter 10.3). Thirdly, stamp duties levied by state governments on the purchase of dwellings also impacts on downsizing by increasing the cost of the transfer and reducing equity realised from the sale of the home (Australian Treasury 2010a, Chapter 2.3). According to the Henry Tax Review, the impact of stamp duties on transaction costs varies considerably between Australian capital cities ranging from \$5915 in Brisbane to \$26 596 in Darwin (based on median value of the home). Stamp duties therefore contributed significantly to total moving costs of between \$17 550 in Brisbane to \$47 699 in Darwin, an effective tax rate of between 34 and 126 per cent respectively (Australian Treasury 2010a).

The policy review undertaken for the Positioning Paper found that four states had adopted stamp duty exemptions or concessions for older people (ACT, NSW, Northern Territory and Victoria), mostly targeted towards those on the Age Pension or equivalent low income with different eligibility and concessional arrangements (Judd et al. 2012, pp.58, 59). The Henry Tax Review recommended replacing stamp duties with land taxes, which it estimated could reduce the cost of downsizing by up to 50 per cent (Australian Treasury 2010a).

1.2.3 *Planning and housing policies*

Planning and housing policies have implications for downsizing at all three tiers of government. At the Commonwealth level the Major Cities Unit of the Department of Infrastructure and Transport is responsible for urban policy. The Unit's 2012 *State of Australian Cities* report contains a section entitled 'Cities for people of all ages and abilities', which proposes that,

...an increasing proportion and number of older people will require different housing, better access to health and transport services, more accessible public transport and pedestrian areas that are easier to manage by people with poor mobility.

Which will require that 'our cities and their suburbs ... be able to adapt and adjust to demographic and social changes' (Major Cities Unit 2012, p.218). In particular the importance of ageing in place and the relationship between appropriate housing and urban design and the health and wellbeing of older people is recognised:

As people age they find things such as self-care and personal mobility more difficult. The availability of suitably designed housing, neighbourhoods, commercial centres, public space and transport has an influence on the health and wellbeing of people of all ages but particularly affects the level of independence, mobility and social interaction enjoyed by older people.' (Major Cities Unit 2012, p.220)

The Liveable Cities Program, established in 2011, provides grants to support state and territory governments in applying these and other priorities including to transit-oriented, affordable, adaptable and accessible residential developments. This initiative accompanies the earlier introduction of the 'Disability (Access to Premises—Buildings) Standards 2010' (ComLaw 2010) under subsection 31(1) of the *Disability Discrimination Act 1992* (DDA), which require common areas of all multi-unit housing to be accessible and, in collaboration with the development industry, the subsequent introduction of the voluntary '*Liveable housing design guidelines*' (Liveable Housing Australia 2012). The introduction in 2002 of Disability Standards for Accessible Public Transport (ComLaw 2002) in association with the DDA additionally established

'minimum accessibility requirements to be met by providers and operators of pu[b]lic transport conveyances, infrastructure and premises', effecting a 30-year program to upgrade accessibility for public transport. As a further initiative, the Department of Health and Ageing partnered with the Australian Local Government Association (ALGA) in developing the *Australian Local Government population ageing action plan: 2004–2008* (ALGA 2004), which has led to a range of programs to assist local councils in responding to an ageing population including age-friendly urban design and planning.

At state and territory government level, the importance of considering the ageing population in planning and housing provision is either explicit or implicit in the various capital city metropolitan planning strategies. The emphasis is often on the need for more diverse (implying smaller) housing types, age friendly urban design and intensified mixed-use development around transport nodes. For example, the Sydney Metropolitan Strategy (currently under review) states:

The trend to smaller households is partly driven by the ageing of the population, which tends to result in more single and two person households. This will inevitably lead to a greater demand for smaller housing with good access to shops, transport and services such as health. (NSW Department of Planning 2005, p.24)

It is a common assumption amongst planning and housing policy-makers, both federal and state, that older people will need or want to move from 'under-utilised' larger suburban dwellings into these new housing forms. However, evidence suggests that at present the vast majority of older Australians continue to choose to age in place in larger suburban dwellings for very understandable reasons, and actually utilise the 'surplus' space more effectively than presumed (Judd et al. 2010; Wulff et al. 2004).

1.2.4 Age Pension income and assets tests

Assessing the impact of downsizing on pension eligibility is not straightforward. Both the Henry Tax Review (Australian Treasury 2010a) and a recent Productivity Commission report (Productivity Commission 2011) note the distorting effect of income and assets tests on the housing and retirement decisions of older people. The Productivity Commission (2011, p.293) stated in its report:

The current assets test has a significant deterrent effect on people's willingness to sell their home and move to more appropriate housing, particularly if that would involve renting or other forms of periodic payment for accommodation.

Research undertaken by the Australian School of Business at the University of NSW (UNSW) (Piggott & Sane 2007; Sane & Piggott 2011) supports this view. However, this is disputed by the Seniors Means Test Policy division of FaHCSIA, which regards the Productivity Commission view as representing a limited number of views expressed by seniors interest groups and Sane and Piggott (2011) paper, in which they regard the definition of downsizing to be unclear. Rather, their view is that older people on the Age Pension will be in a better position financially overall if they obtain excess funds through downsizing, as any reduction in pensions will be more than offset by increased income and they will retain their rights to health benefits and the Commonwealth Seniors Health Card. They cite the Harmer Pension Review (Harmer 2009) as finding no evidence of such distortion effects. Nevertheless, whether the impacts are real or imagined by older age pensioners and seniors interest groups is immaterial if people act accordingly. Nevertheless, in the 2013–14 Federal Budget the Australian Government introduced a three-year pilot project providing exemption from the means test for up to \$200 000 of the proceeds of sale of their home for older

Australians eligible for the Age Pension if they had lived in the home for at least 25 years. The clear intention is to encourage downsizing/moving to more appropriate housing.

1.3 Housing market conditions

There has been a widening gap in housing demand and the supply of new housing in Australia in recent decades. This has led to an estimated cumulative shortfall of 186 800 dwellings nationwide in the decade to 2011, which is projected to grow to over 600 000 dwellings by 2030. This widening gap is mostly due to continued shortfalls in building completions despite successive policies by the federal and state governments aimed at increasing supply. While the onset of the Global Financial Crisis (GFC) in the late 2000s impacted negatively on housing markets worldwide, its effects were less adverse in Australia. The National Housing Supply Council (NHSC 2011) reported that the Australian housing markets only showed their first signs of slowing in 2011 after the economic stimulus package introduced by the Australian Government in response to the GFC increased first home-buying activities during the late 2000s. These activities were concentrated in urban areas of major capital cities, with some criticising the stimulus for further inflating house prices in traditionally less affordable markets in Australia (Randolph et al. 2012).

Of our three case study states, Victoria was the only state where the housing shortfall had narrowed in recent years, though affordability pressure was still noted as one of the greatest in the country. The shortfalls in NSW and South Australia had continued to widen with most measures showing households in Sydney facing the greatest housing pressures (NHSC 2011, 2012). In the capital cities, the majority of new supply is expected in infill sites. This may facilitate older households that want to downsize locally to do so, especially if a wider range of housing stock comes onto the market. A decrease in housing affordability, especially in the first home-buying markets, however, has seen changes in young people's timing of entering home ownership, with staying in the parental home for longer noted as an affordable option (Liu & Easthope 2012; NHSC 2011, 2012). These changes can have significant impact on the ability of older households to downsize. Market conditions therefore need to be kept in mind when interpreting both ABS Census data and the AHURI questionnaire survey and interview findings.

1.4 Research aims

The broad aim of this research is to understand more fully the phenomenon of downsizing in the Australian context including: the extent of downsizing amongst older Australians; who downsizes and why; what is involved in the process; what are the outcomes; what obstacles discourage downsizing; and what policies could facilitate downsizing where appropriate and desired by older people.

1.4.1 Research questions

This study addresses these aims by responding to the following 13 research questions:

1. What evidence is there from ABS Census data of downsizing amongst older Australians, and has this increased over the last three censuses (i.e. 2001, 2006, 2011)?
2. What is the extent of downsizing amongst older Australians (Australians aged 55 and over)?
3. What are the demographic characteristics of Downsizers?

4. What motivations and circumstances precipitate downsizing?
5. What types of accommodation do older people downsize into?
6. To what locations do downsizers move in relation to their previous dwelling?
7. What are the impacts of downsizing on familial, social and support networks?
8. What are the financial considerations and consequences of downsizing?
9. What processes do people undertake in downsizing?
10. How appropriate do Downsizers find their new home for their needs and circumstances?
11. How does downsizing impact on access to care services?
12. What barriers exist to downsizing?
13. What are the policy options for encouraging or supporting downsizing for people who wish to do so?

2 METHODOLOGY

2.1 Approach

The research was approached from a person–environment fit perspective which hypothesises that stress arises from a misfit between an older *person's* housing needs/wants and what their current housing and neighbourhood *environment* affords, and that this fit or misfit with their needs/wants impacts their decision-making. Understanding satisfaction with the downsizing of their housing in later life has relevance to wellbeing and life satisfaction outcomes for older people. This knowledge has the potential to inform better policy instruments. Following a national and international literature and policy review, the research reported here represents a mixed-method approach including: analysis of ABS data; a national questionnaire survey of 2819 people who had moved since turning 50 years of age; in-depth interviews with 60 survey respondents and policy forums in three states (NSW, Victoria, SA), as outlined in detail in the sections following.

2.2 Literature and policy review

A systematic review of peer-reviewed academic articles and reports was undertaken using a method developed by Bridge and Phibbs (2003) for home modification research projects. The search frame was based on synonyms and keywords related to downsizing of housing consumption and residential mobility (downsizing, down-pricing, housing adjustments, relocation, moving, housing options, housing choices) and older people and retirement (older people, elderly, seniors, retirement).

Literature was accessed through the AHURI and UNSW library databases and via the World Wide Web (WWW). It was limited to English language sources without any set date criteria. Once collected themes were identified and related to the research questions for the project and used for further searching. The literature review is reported in Chapter 4 of the Positioning Paper (Judd et al. 2012, pp.24–53).

In addition to drawing from the literature review, the policy review was undertaken by searching the WWW, Google, parliamentary databases and government websites published in English. For international policy, the scope was limited to Canada, the European Union, the United Kingdom, New Zealand and the United States of America. The findings are outlined in Chapter 5 of the Positioning Paper (Judd et al. 2012, pp.54–72).

2.3 ABS data analysis

2.3.1 Census data analysis

The five-yearly ABS Census of Population and Housing does not include specific questions that can reveal downsizing (e.g. area/value of current or previous dwelling/land or number of bedrooms of previous dwelling). It was considered, however, that inferences may be drawn from changes in dwelling size (number of bedrooms), dwelling type, tenure and mobility over a 10-year period (1996–2006). Custom tables were purchased from the ABS 2006 Census cross tabulating these variables with four age groups (55–64, 65–74, 75–84, 85 and over) at Statistical Division (SD) level. Preliminary findings by state/territory level were included in Chapter 3 of the Positioning Paper (Judd et al. 2012, pp.12–23) with the intention of undertaking analysis at selected SD level in this Final Report.

Since comparable data from the 2011 Census became available in 2012, it was decided to update the analysis of the Positioning Paper for the period 2001–11 in this Final Report (see Chapter 3). The additional SD level analysis for this Final Report is

therefore based on ABS Census data for 2001, 2006 and 2011. Interpretation of this data needs to consider the housing market conditions following the GFC, as described in more detail in Section 1.3, which may explain some fluctuations in the 2011 Census data.

2.3.2 ABS SDAC data analysis

Analysis of 2003 and 2009 ABS Survey of Disability, Ageing and Carers (SDAC) data regarding motives for relocation due to a functional impairment of care need was also undertaken for the Positioning Paper for the same age groups. While a more recent SDAC survey had been undertaken in 2008, the results were not available at that time. They have since become available; hence the SDAC analysis provided has been updated in Chapter 3 to include data from both the 2003 and 2008 surveys.

2.4 The national survey

2.4.1 Survey design

A questionnaire survey was designed for dissemination via a nationally circulated seniors magazine for return by pre-paid mail and was also made available in online form via a number of other sources. The person–environment theoretical framework explicitly guided the type of questions asked in the survey. The survey included standard demographic questions, including economic status and number of moves. Definitions of variables are given in Appendix 5.

The survey tool was developed following a systematic literature search which revealed a range of instruments developed in other countries but no tool that had been statistically validated and none designed for distribution in Australia. At best, statistical piloting and validation of survey tools is a highly complex enterprise, and in this case no ‘norm-referenced’ and ‘criterion-referenced’ test or gold standard yet exists. However, a small pilot sample was conducted with 12 fluent English speaking Australian users fitting the inclusion criteria for the survey. The pilot revealed only a few minor issues resulting in some previously open-ended answers being made closed and some minor changes in wording to improve clarity. The survey included both closed and open-ended questions and an invitation to participate in a follow up interview. Survey participants were provided with information about the purpose of the research before commencing the survey (see Appendix 2).

2.4.2 The magazine survey

A four-page printed questionnaire survey (see Appendix 1) was bound into the August/September issue of *50 Something*, the bi-monthly magazine of National Seniors Australia (NSA) with pre-paid postal return. At the time of the survey the NSA had a membership of 256 000 and the largest circulation of a seniors magazine in Australia, with a readership of 367 998 covering all states and territories. The majority of survey responses were received by mail through this recruitment method. It should be noted that whilst this is an effective recruitment strategy for engaging older people, magazine subscribers in general have a higher disposable income than other groups (Oster & Morton 2005). This wealthier demographic may have led to some bias in the reporting of financial considerations and outcomes for Downsizers and Other Movers in our results.

2.4.3 The online survey

The online survey was developed using Key Survey software, which provides a vehicle for collection and analysis of data in a secure, controlled environment. Use of the Key Survey tool facilitated survey creation and survey deployment, and the design of the online survey mirrored the hardcopy paper-based version. Table 1 lists the

magazines and websites in which the survey was advertised in August, September and October 2011.

Table 1: Website and newsletter advertising for the online survey

Organisation	Medium	Circulation
Council on the Ageing (COTA)	<i>OneCota</i> magazine	30,000
Your Life Choices	E-newsletter	50,000
University of the Third Age (U3A)	Online link advertised on the Seniors page of U3A	64,160 (in 2008)
Retirement Village Residents Association	Email message	500 (Email) 5,000 (Newsletter)
Combined Pensioners and Superannuants of NSW	Advertisement in Newsletter	Over 37,000 membership
City Futures Research Centre	Hyperlink to survey on website	N/A

2.4.4 Response to the questionnaire survey

A total of 3297 completed surveys were received, 2942 by mail and 355 online. While the survey had sought responses from older people who had moved at least once since turning 50 years of age, 478 were found to have not done so. This left a total of 2819 valid responses: 2492 (88.5%) in hard copy and 327 (11.6%) online. A total of 1214 respondents had downsized from their previous dwelling, while 1553 had not. Additionally, 52 respondents did not provide enough information for us to determine whether they had downsized or not and were subsequently excluded from the analysis, leaving 2767 total valid responses where the mode of moving was known.

It should be noted that the sample resulting from the combination of the self-administered magazine survey and online survey inherently contains an element of bias towards the middle 65–74 and 75–84 older age cohorts (see Section 4.1.1); towards English speakers (the survey was not available in other languages); possibly towards middle- and higher-income bracket groups (groups with a higher disposable income) who may be more likely to be members of the NSA or subscribers to their magazine; and to those engaged individuals more inclined to complete surveys. Similar biases are likely in membership/readership of other organisations and online seniors services within which the online survey was promoted. Additionally, the sample does not include people who had not moved since turning 50 years of age but may have wished, or unsuccessfully attempted, to move or downsize but were constrained from doing so by financial or other considerations or barriers.

2.4.5 Replicability and reliability

In order to ensure that the data collected was as reliable and valid as possible, the design of the methodology was guided by the principles of measurement theory in regard to sample size calculations, survey design, processing and analysis.

Sample size

The total population is based on the number of Family/Household Reference Person Indicators aged 55 and over who moved within Australia (excluding those moving from overseas) in the period 2006–11 (the RPIP is ‘the household member used in Census coding as the starting point for identifying the relationships between usual residents of a household’ (ABS 2011b)). This population includes most persons aged 55 and over

who changed residential address at least once during the period, including multiple movers, but excludes persons aged 55 or over in households where the RPIP was aged 0–54 years. From this value all RPIPs counted both in non-private dwellings and in the social rented sector were removed, while those counted in private rental were retained. The RPIP variable can be seen as equivalent to a household count. Over 95 per cent of RPIPs are either the husband, wife or de-facto partner in a single family household or a lone person in a non-family household.

Of the 2 533 578 households with a RPIP aged 55 or over in 2011, approximately 427 438 (16.9%) had downsized. This value will not be the absolute population of all Australian households meeting the criteria of the survey as the survey targeted any household with a respondent who had moved since turning 50 years of age. It can, however, serve as a useful minimum for the purposes of calculating sample size error. To achieve the maximum value, the approximate number of Downsizers was multiplied by three (1 282 314), because in the 15 years preceding 2006 (i.e. 1991–2006) the over 50 age group was as mobile as that observed in the 2006–11 period.

This maximum value provides a proxy value for the total population from which to draw a robust sample. To do this the Sample Size Calculator on the National Statistical Service’s website: <http://www.nss.gov.au/nss/home.nsf/pages/Sample+Size+Calculator+Description?OpenDocument> was used. Table 2 sets out the required sample size with a confidence level of 95 per cent and a confidence interval of 2 per cent. The 95 per cent confidence level is the standard used by social researchers.

Table 2: Sample size calculation

Confidence level	95%
Population size	1,282,314
Proportion	0.5
Confidence interval	0.02
Upper	0.52
Lower	0.46
Standard error	0.01020
Relative standard error	2.04
Sample size	2,399

The required sample size needed to meet these assumptions is 2399. The survey returned 2767 households who had moved at least once since the respondent had turned 50 years of age.

2.4.6 Data processing and analysis

The paper surveys were coded into Key Survey to create a combined database that was then analysed using SPSS software. Some variables in this study are nominal level measures, and some are interval. Variable type and question therefore has determined the data analysis undertaken. For example, nominal level measures include counts of moves, number of bedrooms etcetera. Since the study is primarily descriptive, initial analyses focused on a descriptive summary of the data, especially the nominal measures. Histograms and cross tabulation tables were the main descriptive devices used to answer the research questions.

Chi Square tests were used to ascertain the associations between the phenomenon of downsizing and selected demographic characteristics. These characteristics included: age; gender; relationship status; household size; length of residence; number of home

relocations since turning 50; employment/retirement status; income source and household income level. Results of these tests are discussed in Chapter 5.

2.4.7 Estimating downsizing in the older Australian population

Estimates of the number of Downsizers in Australia and in the three case study states (NSW, Victoria and SA), their capital cities and balance of the state in 2011 were made using the percentage of Downsizers in each age cohort from the survey who moved during 2006–11. These proportions were then used to calculate estimates of the downsizing population for Australia using the number of persons aged 55 or over who had moved at least once between 2006 and 2011 (i.e. people who had moved since turning age 50) as the base number.

2.5 The in-depth interviews

The questionnaire survey included an invitation for respondents to participate in an in-depth interview. A total of 1220 (43.3%) valid respondents indicated their willingness to be interviewed. Sixty interviews were subsequently undertaken, 20 in each of the three states of NSW, Victoria and South Australia.

Purposive sampling of those willing to be interviewed was used for the 20 interviewees from each state using a sampling frame developed to ensure representation of a range of ages, gender, relationship status and urban/regional location. As 43 per cent of survey respondents were Downsizers, and 57 per cent were Other Movers, the sample was divided into approximately 50 per cent of each. The sampling frame is shown in Table 3 below. Within each category, random sampling was used to select participants with replacement candidates for each in the event of any refusals.

Table 3: Purposive sampling frame for the in-depth interviews

State	50–64	65–74	75–84	85+	Urban/ Regional	Total
NSW	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	12 urban	20
	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	8 regional	
VIC	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	12 urban	20
	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	8 regional	
SA	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	3 urban (2 couples + 1 single)	12 urban	20
	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	2 regional (1 couple+ 1 single)	8 regional	
<i>Total</i>	15	15	15	15	60	60

Note: Approximately 50 per cent in each cell were Downsizers and 50 per cent Other Movers.

The interviews were undertaken between May and August 2012 by four members of the research team—two in NSW and one each in Victoria and South Australia. The interviews were semi-structured around the key themes of the research (see Appendix 6 for details). Duration of interviews was approximately one hour. The interviews were digitally recorded, transcribed and coded into thematic codes using NVIVO qualitative data management software. All interviewees were provided with information about the purpose of the interviews and provided their consent before participating (see Appendices 3 and 4).

2.6 The policy forums

Policy forums were held in each of the three states selected for interviews (NSW, Victoria and SA) using the World Café methodology. This method has been used successfully in a previous AHURI project (Bridge et al. 2011), and is designed to mobilise 'dynamic networks of conversation and their systemic importance for large-scale collaboration, learning and change' (Brown & Isaacs 2001, p.1). Participants were selected from relevant government departments, seniors organisations, the housing industry and residents' associations.

The forums were of approximately three hours duration and undertaken in two parts:

1. A presentation by the researchers of the preliminary findings of the survey and interviews for approximately one hour.
2. A structured discussion using the World Café conversation process of approximately two hours.

For the World Café structured conversation, participants were divided into a number of small groups at separate tables, each focusing on different discussion questions. A note taker from the research team was stationed permanently at each table to keep a written record of the discussions. Participants were then rotated between tables after 20-minute intervals, with the composition of the groups changing organically during each rotation. Linking small group and large group conversations to foster collective insight is an objective of the World Café method (Brown & Isaacs 2001, p.1). After each question was considered by each group the note takers reported on the key aspects of the discussion back to the group as a whole. Questions were deliberately left open-ended so as to encourage creativity in responses and to 'generate energy, focus inquiry, and bring assumptions to the surface', as encouraged by the method (Schieffer et al. 2004, p.1). Questions included:

- 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 difference to downsizing numbers and outcomes?
- What are the barriers/opportunities related to downsizing?
- What assumptions do we need to test or challenge about downsizing amongst older Australians? What's possible here and who cares?

In total 50 people attended the policy forums. Participants included a wide cross-section of stakeholders. Stakeholders included: national/state housing and ageing policy representatives; non-government organisations with either an ageing or housing focus; and community housing managers and housing industry representatives with a seniors focus. Policy forums were held in three states in order to capture as many views within the sector as possible, and to reflect any regional or state-based differences in policy or practice.

A written summary of the key findings of the discussion was then prepared by the researchers and circulated to respondents for their information and comment. These reports form part of Chapter 10 of this report.

3 EVIDENCE OF DOWNSIZING FROM ABS DATA

This chapter addresses Research Question 1: What evidence is there from ABS Census data of downsizing amongst older Australians, and has this increased over the last three Censuses (i.e. 2001, 2006, 2011)?

Due to data availability, the analysis of ABS data included in the Positioning Paper (Judd et al. 2012) was limited to the 1996 and 2006 Censuses as well as data from the 2003 SDAC. New data were released since the publication of the Positioning Paper, and this chapter presents analyses of this new data to facilitate time-series and trend analyses on how the housing consumption and relocation behaviours of older Australians have changed since the mid-2000s. Further, analyses included in the Positioning Paper were at the state/territory level.

This chapter includes more detailed analyses of these datasets at selected SD level to highlight regional differences within the selected states of NSW, Victoria and South Australia. It commences by updating ABS population ageing data from the 10 years 1996–2006 to 2001–11 (Section 3.2). It then analyses changes in dwelling size (no. of bedrooms) (Section 3.3), dwelling type (Section 3.4), housing tenure (Section 3.5) and concludes with updating the analysis of residential relocations of older people for the same period (Section 3.6). In the latter case ABS Census data is accompanied by ABS SDAC data on older people relocating for reasons of disability or old age. The figures presented represent percentage change over the 10-year period.

In Sections 3.3 to 3.6 on housing characteristics the changes for the total population are discussed first, followed by commentary on the older population. Five age cohorts are used for the older population (<55, 55–64, 65–74, 75–84 and 85+) together with the total for those aged 65 and over. In each case the figures for 1996–2006 as calculated for the Positioning Paper (Judd et al. 2012) are also included for comparative purposes.

3.1 Data sources

Two main ABS datasets are referred to in this chapter: ABS Census data for 1996, 2001, 2006 and 2011; and SDAC data for 2003 and 2009. Australian Census tables were obtained both through custom purchase from the ABS' and through downloading ABS data cubes generated via the ABS' online program TableBuilder Pro. The custom purchased tables and TableBuilder Pro cross-tabulations were adapted to replicate the analyses included in the Positioning Paper. Data from the 1996 and 2006 ABS Census were included in the Positioning Paper to provide a 10-year time series analysis. Data from the 2001 and 2011 Census are included in this Final Report to further extend this time series analysis by analysing change over the 10-year period of 2001 to 2011. Analysis of 2003 SDAC data was included in the Positioning Paper; analysis in this Final Report focuses on 2009 SDAC data. References to trends arising in the analysis of the 1996–2006 Census data and 2003 SDAC data are made where applicable to facilitate time-series analysis.

3.1.1 ABS Census data

While there is no direct data on downsizing available from the ABS Census or other national surveys, some indications can however be drawn from Australian Census of Population and Housing data. This includes: dwelling size (number of bedrooms); dwelling type (structure); tenure; and mobility (between Censuses). When cross-tabulated by age group, such analyses provide a useful indicator of relocation behaviours within the Australian population. Trends over time can be studied by comparing this data with data from previous censuses.

In order to ascertain the incidence of downsizing amongst older Australians, customised tables were commissioned from the ABS from the 1996, 2001, 2006 and 2011 Censuses. These customised tables comprised four housing variables: dwelling type; dwelling size (number of bedrooms); household size (number of usual residents); and tenure. These variables were cross-tabulated by five age groups (0–54 years; 55–64 years; 65–74 years; 75–84 years; 85 years or older) and by geographic variables (Australian States and Territories and all Statistical Divisions³).

The analysis of dwelling type data uses four of the categories of the ABS variable 'dwelling structure'—namely 'separate house', 'flat, unit or apartment in a three or less storey block', 'flat, unit or apartment in a four or more storey block', and 'flat, unit or apartment attached to a house'—as these are the most common dwelling types in which older Australians reside. For ease in analysis, the categories 'flat, unit or apartment in a three or less storey block', 'flat, unit or apartment in a four or more storey block' and 'flat, unit or apartment attached to a house' are aggregated to form the category 'flat dwellings', while the category 'separate house' is referred to as 'detached dwelling' in this chapter. For tenure, both fully owned and mortgaged categories from the Census variable 'tenure' are used.

Census data on resident relocation was downloaded from the ABS online program, TableBuilder Pro (ABS 2012b), specifically the variable 'Usual address five years ago indicator' (UAI5P). Analysis of this variable allowed analysis of the current residence of Australians compared to five years prior. An analysis of relocations between 2001 and 2006 at the SD level was included in the Positioning Paper. Due to changes to the Australian Standard Geographical Classification (ASGC), no data from the 2011 Census at the SD level was available for customisation through TableBuilder Pro. The 'Statistical Area 2 2011 to Statistical Division 2011' correspondences (ABS 2012c) were instead used to calculate SD-level population using Statistical Area Level 2 (SA2) data downloaded from TableBuilder Pro. These correspondences are population-weighted rather than area-weighted so the correspondences reflect the actual population distribution within the SA2 boundaries rather than assuming an even distribution. Figures calculated using these correspondences are therefore accurate and reliable at the SD level. The change in ASGC did not impact on state/territory level data and therefore did not require any correspondence calculations.

In the Positioning Paper for this study (Judd et al. 2012) an analysis of a cross-tabulation of residents' current residential SD compared to their residential SD five years previously was included. This permitted analysis of the movements of Australians during the five-year period of 2001–06, from which it was concluded that the majority of those who relocated did so within their original SD rather than further afield. Due to changes to the ASGC, this cross-tabulation unfortunately could not be performed on 2011 Census data. Instead, Statistical Area Level 4 (SA4), the largest sub-state regions in the Main Structure of the Australian Statistical Geography Standard (ASGS) were used. The variable 'place of usual residence five years ago' (PUR5P), while not exactly replicating the analysis included in the Positioning Paper, was selected to showcase the movement of Australians at a regional scale during the five-year period of 2006–11. Since SA4s cover large geographic areas (although they are mostly smaller than SDs), analysis of this new cross-tabulation provides a more detailed view of movements of Australians. Due to the large size of this cross-

³ A Statistical Division (SD) was an Australian Standard Geographical Classification (ASGC) defined area, which represented a large, general purpose, regional type geographic area. SDs represented relatively homogenous regions characterised by identifiable social and economic links between the inhabitants and between the economic units within the region, under the unifying influence of one or more major towns or cities. The ASGC was updated in 2011 and the categories of SDs, SSDs, and Statistical Local Areas (SLAs) were replaced and were not used from the 2011 Census onwards.

tabulation (750 rows by 127 columns), it is not reproduced in full in this Final Report. The presented analysis therefore focuses on older Australians (65+) in order to provide cross-referencing with the other tables included in this chapter.

3.1.2 ABS SDAC data

The ABS Survey of Disability, Ageing and Carers (SDAC) is currently the only Australian survey that includes data on residential relocations due to a functional impairment or care need. Analysis of the 2003 survey was included in the Positioning Paper, and since then results from the 2009 survey have been released by the ABS. Analysis of these new 2009 results were analysed at the state/territory level, with comparisons made to the results of the 2003 survey, giving a time series perspective.

3.1.3 Selection and descriptions of Statistical Division case studies

The Census data purchased from the ABS were at Statistical Division (SD) level to enable analysis of selected areas where there were high numbers of respondents to our survey. Table 4 shows the survey responses from the SDs in NSW, Victoria and South Australia (our case study states).

The intention had been to take three SDs from each of these states with the highest representation in the survey for further analysis. However, this proved problematic in Victoria and South Australia where responses were low from non-metropolitan areas. It was determined therefore to only undertake such analyses in SDs where 50 or more survey responses were received. Analyses at SD level were therefore undertaken for three SDs in NSW (Sydney, Hunter and Mid North Coast), and only one in each of Victoria (Melbourne) and South Australia (Adelaide).

Only data custom-purchased from the ABS and downloaded from TableBuilder Pro was used in these SD-level tables. SDAC data is only available at the state/territory level and not at any smaller geography; as such it has been omitted from analysis and discussion in this section.

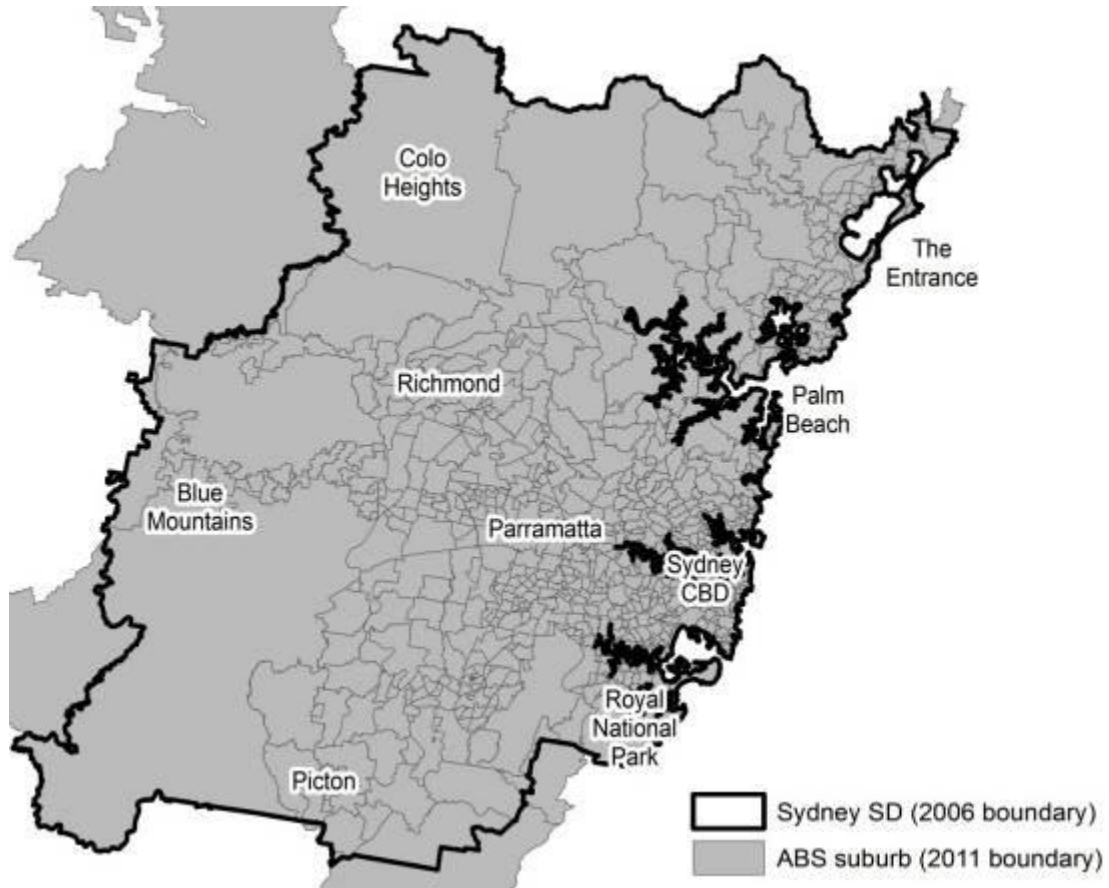
Table 4: Survey responses from Statistical Divisions in NSW, Victoria and SA

State	Statistical Division	Downsizers		Movers		Total
		No.	%	No.	%	
NSW	Sydney	223	52.1	205	47.9	428
	Hunter	31	33.7	61	66.3	92
	Illawarra	32	49.2	33	50.8	65
	Richmond–Tweed	27	46.6	31	53.4	58
	Mid North Coast	29	42.0	40	58.0	69
	Northern	2	10.0	18	90.0	20
	North Western	5	45.5	6	54.5	11
	Central West	10	40.0	15	60.0	25
	South Eastern	18	38.3	29	61.7	47
	Murrumbidgee	8	42.1	11	57.9	19
	Murray	9	47.4	10	52.6	19
	Far West	1	100.0	0	0.0	1
Victoria	Melbourne	162	52.1	149	47.9	311
	Barwon	11	40.7	16	59.3	27
	Western District	9	69.2	4	30.8	13
	Central Highlands	22	66.7	11	33.3	33
	Wimmera	1	14.3	6	85.7	7
	Mallee	2	50.0	2	50.0	4
	Loddon	10	27.8	26	72.2	36
	Goulburn	7	50.0	7	50.0	14
	Ovens–Murray	7	46.7	8	53.3	15
	East Gippsland	0	0.0	1	100.0	1
	Gippsland	5	71.4	2	28.6	7
	North West	1	100.0	0	0.0	1
	Northern	0	0.0	1	100.0	1
SA	Adelaide	55	44.0	70	56.0	125
	Outer Adelaide	5	27.8	13	72.2	18
	Yorke & Lower North	1	12.5	7	87.5	8
	Murray Lands	4	66.7	2	33.3	6
	South East	1	25.0	3	75.0	4
	Eyre	1	50.0	1	50.0	2
	Northern	1	25.0	3	75.0	4

Sydney Statistical Division

Sydney SD covers a vast geography (over 12 000 square kilometres) and in 2011 included 835 suburbs and almost 4.5 million residents. It spreads from the Sydney CBD in the east westward to the Blue Mountains, northward to the Central Coast (including areas, e.g. The Entrance), northwest towards Colo Heights and southwest towards Picton (see Figure 1). It was the SD where the highest number of survey respondents currently reside, with 428 surveys returned (0.01% of total population; 0.04% of its population aged 55 years and over). More than half (52.1%) of these survey respondents had downsized since turning 50.

Figure 1: Suburbs of Sydney Statistical Division, NSW



Hunter Statistical Division

The Hunter SD is located north of Sydney and includes the large regional city of Newcastle (see Figure 2).

Figure 2: Suburbs of Hunter Statistical Division, NSW

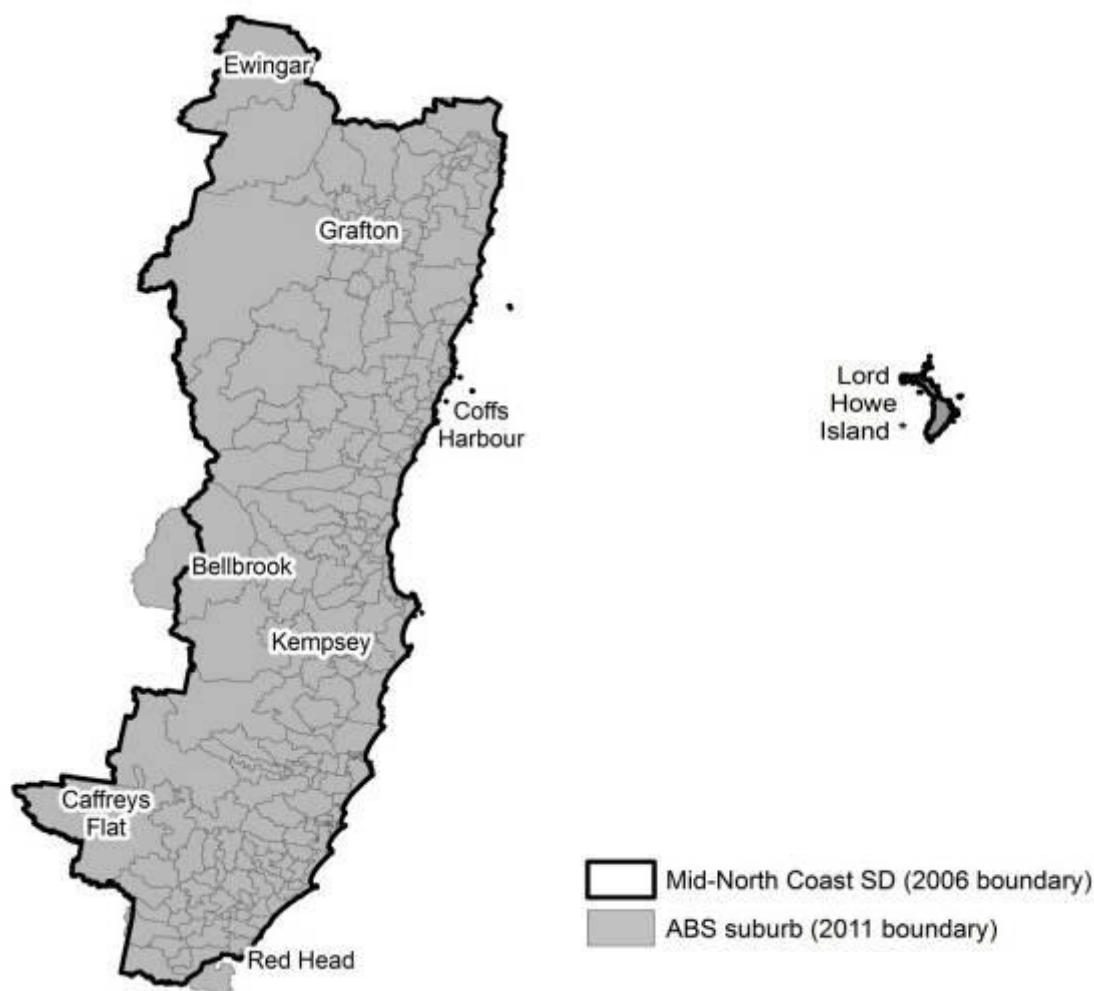


It covers nearly 29 000 square kilometres, and in 2011 included 345 suburbs and 617 993 residents. It has an older population than the whole of NSW, with 16.9 per cent aged 65 years and over (compared to 14.6% in NSW). While it is ageing at a similar rate to the state of NSW (at 23.1% during 2001–11, compared to 22.1% in NSW), it is ageing more rapidly than Sydney SD (19.4%). The number of those aged 55–64 especially had increased considerably, by more than one-third (37.4%) over the same period. The number of those aged 85 years and over increased by almost two-thirds (60.6%) during 2001–11, although from a relatively small base population in 2001 (8916). Ninety-two survey responses were received from residents of the Hunter SD, representing 0.01 per cent of its total population, or 0.05 per cent of its population aged 55 years and over.

Mid North Coast Statistical Division

The Mid-North Coast SD is located north of Hunter SD and south of Richmond–Tweed SD (see Figure 3). It covers an area of 25 524 square kilometres and 345 suburbs, including many sea/tree-change destinations such as Coffs Harbour and Grafton as well as other major regional centres like Kempsey.

Figure 3: Suburbs of Mid-North Coast Statistical Division, NSW *



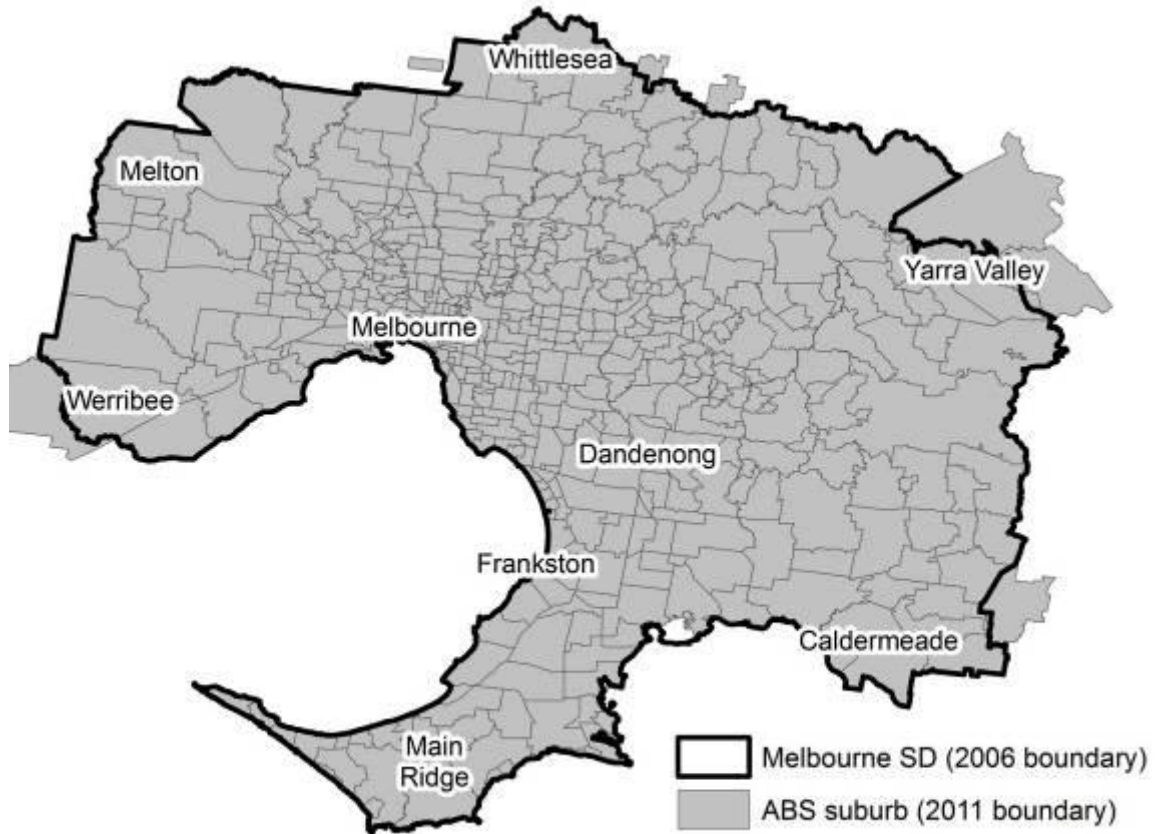
Note: * Lord Howe Island is not drawn to scale in this map.

In 2011 the Mid-North Coast SD had a population of 298 892 people, and was the only SD in NSW with more than one-fifth of its population (21.9%) aged 65 and over, making it one of the oldest SDs in Australia. It has a relatively slow population growth, increasing by 8.7 per cent during 2001–11 (compared to 9.2% in NSW, and 14.5% nationwide). Like most non-metropolitan areas in Australia, the Mid-North Coast SD has experienced a population decline amongst its younger age groups, and there were 2956 fewer people aged 0–54 (-1.5%) living in the Mid-North Coast SD in 2011 than in 2001. Consequently, its older population (65+) increased by more than one-quarter (27.9%) over the same period, compared to 25.1 per cent during 1996–2006. The proportional population increases were considerable for the 55–64 (38.8%) and 85 and over age groups (70.1%), although these only represented relatively small populations (12 520 and 3462 people respectively). A total of 69 survey responses were received from Mid-North Coast SD residents, representing 0.02 per cent of its total population, or 0.06 per cent of its 55 and over population.

Melbourne Statistical Division

The Melbourne SD (see Figure 4) comprises the metropolitan area of Melbourne, and covers an area of 7693 square kilometres. In 2011, it had a population of 3 955 709 people, making it the second most populous SD in Australia (after Sydney SD). It has a relatively young population, with only 12.9 per cent aged 65 and over (compared to 14.0% nationwide).

Figure 4: Suburbs of Melbourne Statistical Division, 2011



It is one of the fastest growing regions in Australia, with a 17.5 per cent population growth during 2001–11. During this period, its older population (65+) increased by one-quarter (25.5%, or 103 537 people), at nearly twice the rate of those aged 0–54 (13.7%). The second highest number of surveys were returned from residents living in Melbourne SD (311 responses, representing 0.01% of the total population, or 0.03% of its population aged 55 and over), half of whom (52.1%) downsized in their last move.

Adelaide Statistical Division

The Adelaide SD comprises the metropolitan area of the South Australian capital city Adelaide (see Figure 5). In 2011, it covered an area of 1826 square kilometres and 410 suburbs, including the Adelaide CBD, north towards Buckland Park and Gawler, east towards Aldgate and Montacute, and south towards McLaren Vale and Sellicks Beach.

Figure 5: Suburbs of Adelaide Statistical Division, South Australia



It had a population of 1 167 214 people, almost three-quarters of whom were aged less than 55 (72.6%), a proportion that had declined from 76.0 per cent in 2001, partly as a result of younger residents moving interstate or overseas to pursue education and employment opportunities. Consequently, there were notable increases among the older populations of Adelaide SD during the period, 2001–11 with those aged 55–64 increasing by more than one-third (38.3%, or 38 505 more people), and those aged 85 and over increasing by half (50.7%, or 9713 more people). Despite the slow growth of its younger population, Adelaide is one of Australia's least rapidly ageing SDs, with its 65 and over population increasing by just 15.4 per cent in the period 2001–11 (just over half the national average of 27.1%). The Adelaide SD recorded 125 survey responses, representing 0.01 per cent of the total population (or 0.04% of the population aged 55 and over).

3.2 Population ageing, 2001–11

As outlined in Section 1.1, Australia has a rapidly ageing population in common with much of the developed world. Between 1996 and 2006, the number of people who had reached retirement age (65+) increased by one-quarter (23.0%) despite the total population increasing by only 12.1 per cent over the same period. In the 10-year period between 2001 and 2011, the percentage share of people aged 65 and over increased from 12.6 per cent to 14.0 per cent (Table 5). This increase can be largely attributed to the ageing of the baby boomer generation.

Table 5: Percentage share of population by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	12.6	13.3	14.0	74.4	11.7	7.6	4.5	1.9
NSW	13.1	13.8	14.6	73.7	11.7	7.8	4.8	2.0
VIC	12.7	13.3	13.8	74.8	11.3	7.3	4.6	1.9
QLD	12.3	12.9	13.7	74.6	11.7	7.8	4.2	1.6
SA	14.4	15.1	15.9	71.7	12.4	8.2	5.3	2.4
WA	11.1	12.0	12.3	76.2	11.5	6.9	3.9	1.5
TAS	13.4	14.5	15.8	71.1	13.2	8.6	5.1	2.1
NT	5.3	6.5	7.6	81.1	11.3	5.6	1.7	0.4
ACT	8.3	9.4	10.4	78.8	10.8	5.9	3.2	1.3
Statistical Divisions								
Sydney	11.8	12.2	12.8	76.4	10.9	6.8	4.2	1.8
Hunter	15.1	15.9	16.9	70.7	12.5	8.9	5.7	2.3
Mid N Coast	18.6	20.0	21.9	63.1	15.0	11.9	7.2	2.8
Melbourne	12.1	12.5	12.9	76.4	10.7	6.7	4.3	1.8
Adelaide	14.6	15.1	15.5	72.6	11.9	7.7	5.3	2.5

Source: Adapted from ABS custom tables

The Northern Territory had the most rapidly ageing population of all states and territories between 2001 and 2011, with the percentage share of older Australians aged 65 and over increasing from 5.3 per cent in 2001 to 7.6 per cent in 2011. A similar observation can be made of the Australian Capital Territory (ACT) where the population aged 65 and over increased from 8.3 per cent in 2001 to 10.4 per cent in 2011. In the more populous states, SA had the oldest population, with 15.9 per cent of its 2011 population aged 65 or older, closely followed by Tasmania (15.8%). Of note also is that both Tasmania (13.2%) and SA (12.4%) had the highest percentage shares of pre-retirement age residents (55-64) in Australia, an age group that will likely further contribute to the ageing of the population in these States/Territories.

At the SD level, metropolitan SDs (Sydney, Melbourne and Adelaide) had relatively younger populations compared to the regional SDs of Hunter and Mid North Coast. Both Sydney and Melbourne had a higher proportion of their population aged 0–54 (each 76.4%), compared to their respective states (NSW 73.7%; Victoria 74.8%). In contrast, the proportion of the population aged 65 and over was lower both for Sydney

and Melbourne than their respective state's average. The Mid North Coast SD had the oldest population amongst the five SD case studies, with more than one-fifth (21.9%) of its population aged 65 and over in 2011. It also had higher proportions of its population in all of the older age groups (except 0–54) compared to the other four SDs and all states and territories. This is largely due to its popularity as a retirement, sea-change and tree-change destination, where its population aged 65 and over increased further from an already high 18.6 per cent in 2001 to 21.9 per cent in 2011, with a corresponding decline in the number of residents aged 0-54 during 2001-2011.

Of special note is the absolute increase in the size of Australia's older population (see Table 6). During 2001–11, Australia's total population increased by nearly 3 million, with increase in the number of older Australians aged 65 and over accounting for almost one-quarter (23.5%, or 646 603 people) of this growth. This is a significant increase, particularly when the 65 and older population increased in comparison by only 498 760 during 1996–2006, so that there were almost 150 000 more older persons (65+) Australia-wide between 2006 and 2011. Amongst the five case study SDs, Melbourne had the biggest absolute increase in the number of older residents aged 65 and over while the Mid North Coast had the smallest increase. For the Mid North Coast, however, the increase in the number of older residents during 2001–11 accounted for more than half of its population increase during this period, with the other half comprising mostly residents of pre-retirement age (55–64) with an actual decline of its younger (0–54 years) population.

Table 6: Absolute changes in older population, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	1996–2006	2001–11						Total
	65+	65+	0–54	55–64	65–74	75–84	85+	
Australia	498,760	646,603	1,352,619	755,615	351,540	155,095	139,968	2,754,837
NSW	140,061	184,479	186,679	215,903	92,550	43,233	48,696	587,061
VIC	125,075	152,976	372,615	180,703	75,868	41,833	35,275	706,294
QLD	118,835	158,982	476,061	167,749	98,133	34,521	26,328	802,792
SA	30,822	41,587	29,138	55,574	20,818	7,837	12,932	126,299
WA	58,340	74,569	258,853	93,505	42,524	20,798	11,247	426,927
TAS	11,324	15,688	-2,732	19,419	9,560	3,033	3,095	32,375
NT	4,554	6,699	7,670	9,374	5,280	1,318	101	23,743
ACT	9,689	11,542	23,830	13,231	6,750	2,501	2,291	48,603
<i>Statistical Divisions</i>								
Sydney	64,513	92,038	210,206	129,469	49,409	16,170	26,459	431,713
Hunter	15,493	19,528	14,700	20,934	9,547	4,577	5,404	55,162
Mid N Coast	11,522	14,279	-2,956	12,520	6,994	3,823	3,462	23,843
Melbourne	87,588	103,537	363,339	122,291	50,103	28,915	24,519	589,167
Adelaide	18,807	24,131	31,993	38,505	10,895	3,523	9,713	94,629

Source: Adapted from ABS custom tables

The data analyses included in this and the ensuing section highlights a rapidly ageing Australian society. This is especially the case when considered with the significant demographic shifts in Australia and overseas since the mid-1990s, which point to an increase in both the need for more age friendly housing and the relative complexity of this need, given the heterogeneity amongst these older age groups. The following sections provide a description of these shifts between 2001 and 2011 at both the state/territory and SD levels, as well as a preliminary analysis of the Census datasets to provide a background for understanding downsizing practices in Australia.

3.3 Dwelling size of older Australians, 2001–11

In 2011 three-quarters (75.9%) of all Australians lived in larger dwellings (with three bedrooms or more), with the majority of the remainder living in smaller dwellings (two bedrooms or fewer, 15.7%). These proportions are comparable to those observed in 2006, where 75.6 per cent lived in larger dwellings and 15.5 per cent lived in smaller dwellings. The following section presents an analysis of 2001–11 Census data on the dwelling size (according to number of bedrooms) of residential homes that Australians—especially older Australians (65+)—live in, first focusing on smaller dwellings (two or fewer bedrooms) and then on larger dwellings (three or more bedrooms).

3.3.1 Smaller dwellings

Older Australians aged 65 and over were more likely to have lived in smaller dwellings compared to their younger counterparts in 2011 (Table 7). A little less than one-quarter of older Australians aged 65 and over (23.3%) resided in smaller dwellings in 2011, compared to 14.1 per cent of persons aged 0–54 years, and 16.8 per cent of persons aged 55–64. Further, the likelihood of residing in a smaller dwelling increases with age, so that more than one quarter of people aged 75–84 (26.2%) and aged 85 and over (26.5%) lived in smaller dwellings. This trend is observed across all states and territories. Amongst the states and territories in 2011, however, older people in the NT were more likely to live in smaller dwellings than those from other States/Territories (31.7%), closely followed by those in Tasmania (27.6%) and South Australia (26.3%). Older persons in the ACT were least likely to live in smaller dwellings (15.0%), reflecting partly the availability of local housing stock. Further, there were higher percentage shares across all age groups in metropolitan SDs that resided in smaller dwellings than their respective States and in regional SDs; with Melbourne SD being the exception. In Sydney, for example, close to one quarter (24.3%) of older Australians aged 65+ lived in smaller dwellings in 2011, and again this percentage share increased with age so that 27.6 per cent of those aged 85 and over lived in smaller dwellings. In Melbourne SD, however, the percentage share of older persons living in smaller dwellings was the lowest amongst the five case study SDs (at just 21.7%, only marginally lower than the Victoria state percentage share of 21.8%). Indeed, the percentage share of Melbourne's population living in smaller dwellings was comparatively lower (though mostly just marginally) than the Victoria state percentage shares—with the exception of those in the 0–54 and 85 and over age groups. This may reflect the large numbers of specially designed smaller student accommodation to cater for the numerous university campuses at and near the city centre.

Over time, the percentage shares of older Australians living in smaller dwellings decreased, from 28.8 per cent in 2001 to 23.3 per cent in 2011. This trend is observed across all states and territories with the exception of the NT, where its percentage share returned to the 2001 level after a slight dip in 2006. This decreasing trend reflects the growing size of new housing stock constructed during this period but also

the gradual reduction of smaller housing units, resulting from the renewal of older strata units, and a move away from bed-sit type retirement accommodation. It may also reflect the growing policy push towards ageing in place, where older Australians are encouraged to reside in their private homes rather than relocate to care and/or retirement facilities, and consequently older Australians may now be more likely to remain living in their family homes (that may be larger rather than smaller dwellings).

Table 7: Percentage share of residents in dwellings with two bedrooms or fewer*, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	28.8	25.1	23.3	14.1	16.8	20.8	26.2	26.5
NSW	30.1	25.8	23.9	18.3	18.5	21.6	26.5	26.9
VIC	27.3	23.6	21.8	14.1	15.2	18.7	25.1	25.8
QLD	27.8	25.4	23.4	11.4	17.1	21.9	25.6	24.8
SA	33.0	28.6	26.3	12.2	16.9	21.9	30.8	31.3
WA	26.3	22.3	21.4	8.5	13.3	19.0	24.2	25.4
TAS	32.4	28.9	27.6	13.7	19.7	24.6	31.4	30.8
NT	31.8	30.3	31.7	17.9	29.2	33.1	29.2	21.7
ACT	17.4	15.1	15.0	11.2	9.7	12.2	17.9	20.8
Statistical Divisions								
Sydney	30.2	26.0	24.3	21.6	19.0	21.8	26.9	27.6
Hunter	33.9	28.2	25.2	12.3	17.3	21.7	29.2	28.6
Mid N Coast	32.1	27.9	25.7	13.1	20.4	23.9	28.0	27.2
Melbourne	27.6	23.6	21.7	15.5	14.9	18.2	25.0	26.5
Adelaide	33.8	29.1	26.5	13.3	16.6	21.8	31.0	31.9

Note: * Includes bed-sitters and studios.

Source: Adapted from ABS custom tables

3.3.2 Larger dwellings

In contrast to older Australia's higher propensity to living in smaller dwellings, there was a comparatively lower percentage share of older Australians aged 65 and over living in larger dwellings (with three bedrooms or more) in 2011 than their younger counterparts (Table 8). In 2011, almost two-thirds of older Australians (63.3%) lived in larger dwellings, compared to almost four-fifths (78.3%) of Australians aged 0–54 and three-quarters of Australians in the pre-retirement age group of 55–64 years (75.8%). The downward trend of likelihood of living in a larger dwelling continues as age increases, with only two-fifths of the oldest cohort aged 85 and over (39.9%) living in larger dwellings. This trend is observed across all states and territories. Amongst the states and territories, the ACT had the largest percentage share of oldest residents living in larger dwellings (74.6%), while the NT had the smallest percentage share (42.6%). There were also no real discernible differences amongst the five metropolitan and regional case study SDs where between 60 and 65 per cent of older residents in each SD resided in larger dwellings in 2011. The main difference, however, was the percentage share of younger residents living in larger dwellings, with a higher percentage share of younger residents in the regional SDs (and in

Adelaide) living in larger dwellings than in the metropolitan SDs. This reflects the housing stock available in these regional areas, where detached houses with more bedrooms are more readily available than other dwelling types with fewer bedrooms.

Between 2001 and 2011, the percentage share of older Australians aged 65 and over living in larger dwellings gradually increased, from 58.9 per cent in 2001 to 63.3 per cent in 2011. This upward trend is also observed across all states and territories with the exception of the NT, where the percentage share of older residents living in larger dwellings remained relatively steady during this period. For all other states and territories, there were consistently around a 4 percentage point increase between 2001 and 2011 of older Australians living in larger dwellings. As discussed in the previous section, this may likely reflect the policy push for older people to age in place, resulting in larger numbers remaining in (or relocating to) larger family homes. Further, this may also reflect changes to social structures with, for example, adult offspring delaying their home leaving, or 'boomeranging' to reside with their older parents following life shocks (Liu & Easthope 2012). Judd et al. (2010) also described the need for retired older people to require more space at home, whether it was for the purpose of a home office, a hobby room, visiting family and friends, or the need of a separate bedroom for a partner. All these may have contributed to the increasing percentage share of older Australians living in larger dwellings between 2001 and 2011 as shown in Table 8.

Table 8: Percentage share of residents in dwellings with three bedrooms or more, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	58.9	60.5	63.3	78.3	75.8	70.9	60.2	39.9
NSW	57.7	60.0	62.9	74.6	74.6	70.5	60.2	39.8
VIC	60.7	62.4	65.4	79.6	78.8	74.2	62.1	40.3
QLD	59.4	59.5	61.7	79.8	73.7	67.7	58.6	41.3
SA	55.4	57.2	60.8	82.1	77.3	71.4	56.6	34.1
WA	61.5	62.9	65.6	81.3	77.3	72.4	62.6	41.8
TAS	56.7	58.2	61.0	80.9	74.7	69.1	56.9	36.7
NT	43.0	42.7	42.6	63.8	49.5	42.7	42.5	41.1
ACT	71.8	73.0	74.6	80.3	84.6	82.0	71.2	49.5
Statistical Divisions								
Sydney	56.5	59.1	62.6	71.4	74.4	70.5	59.9	39.4
Hunter	55.8	59.2	62.4	82.2	77.0	71.5	58.1	38.0
Mid N Coast	57.9	59.5	61.7	81.1	72.9	68.2	59.3	40.4
Melbourne	60.1	62.2	65.6	78.4	79.0	74.6	62.2	39.9
Adelaide	54.7	56.6	60.4	81.4	78.2	71.9	56.3	33.4

Source: Adapted from ABS custom tables

3.4 Dwelling type of older Australians, 2001–11

3.4.1 Detached dwellings

As in 2006, in 2011 the majority of Australians continue to live in detached dwellings (77.2% in 2011 and 74.7% in 2006). The age group that is most likely to live in a detached dwelling is persons aged 55–64, at 79.5 per cent nationwide. This likelihood of living in a detached dwelling decreased with age, with just half (50.3%) of the oldest-olds aged 85 and over living in detached dwellings in 2011 (Table 9). Tasmania (87.5%) and South Australia (82.0%) had the highest proportion of their populations living in detached dwellings, while the Northern Territory (65.4%) had the lowest. Amongst older Australians aged 65 and over, Tasmania (79.3%) and Victoria (74.3%) had the highest percentage share of their older population living in detached dwellings, while the Northern Territory, once again, had the lowest (48.3%). At the SD level, there were lower percentage shares of all age groups in the metropolitan SDs living in detached dwellings than their respective States and also compared to the regional SDs of the Hunter and the Mid North Coast. This reflects the type of housing stock more readily available in metropolitan Australia, especially with many of these areas adopting compact city agendas, which promote higher density living in semi-detached and flat dwellings. Over time, the percentage share of older Australians living in detached dwellings increased, from 69.0 per cent in 2001 to 70.8 per cent in 2011. This represents a relatively modest 1.8 percentage point increase, an increase that is largely consistent amongst all states and territories with WA (+4.4 percentage points) and SA (+4.0 percentage points) being the notable exceptions. As discussed in the previous sections, this may have resulted from public policies encouraging older people to age in place by remaining in their (relatively larger, and more likely detached) homes rather than moving to a smaller dwelling and/or care facility, or reflect changed societal norms with the (re)emergence of multi-generational households (Liu & Easthope 2012) and personalised hobby rooms and offices for the retired (Judd et al. 2010). At the SD level, however, and particularly in Sydney and Melbourne SDs, two areas where the compact city agenda is being pushed the hardest, the increase in the percentage shares of older Australians living in detached houses were the most modest (by just over 1 percentage point between 2001 and 2011).

Table 9: Percentage share of residents in detached dwellings, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	69.0	69.6	70.8	78.0	79.5	76.7	69.3	50.3
NSW	67.5	68.5	69.0	72.0	76.6	74.8	67.7	49.5
VIC	72.9	72.9	74.3	79.9	83.2	81.2	72.8	52.3
QLD	67.5	67.2	68.7	81.0	78.1	73.3	66.9	50.6
SA	68.1	70.1	72.1	83.8	83.8	80.5	70.3	47.8
WA	65.9	68.1	70.3	81.5	79.5	76.1	68.3	48.4
TAS	78.0	77.8	79.3	89.1	88.6	86.0	77.3	56.4
NT	46.5	49.6	48.3	68.6	54.1	47.7	49.9	50.2
ACT	70.3	72.7	72.3	74.3	80.9	79.3	69.0	49.5
Statistical Divisions								
Sydney	63.0	64.1	64.2	64.9	71.3	70.0	62.9	45.9
Hunter	75.0	75.6	75.1	87.1	85.4	81.5	73.5	54.8
Mid N Coast	68.0	69.0	71.9	86.4	82.2	77.1	70.7	52.7
Melbourne	70.1	70.1	71.5	76.4	80.2	78.3	70.0	50.1
Adelaide	65.3	67.5	69.3	81.8	82.2	78.3	67.2	45.5

Source: Adapted from ABS custom tables

3.4.2 Flat/apartment dwellings

With detached houses continuing to be the dominant dwelling structure in Australia, flat dwellings remain a less common form of residence for Australians. In 2011, only one-in-ten Australians lived in flats (9.9%), having increased only marginally since 2006 (9.6%). There are notable differences in living in flat dwelling amongst the different age groups, with those in the pre-retirement (55–64) and retirement age groups (65–74) least likely to live in flat dwellings, with just less than one-tenth of older Australians aged 65 and over living in flat dwellings (Table 10). The percentage share living in flats increases with age from the pre-retirement age group of 55-64, with the oldest-olds (85+) representing the highest percentage share amongst all age groups. Amongst the states and territories, NSW had the highest percentage share of older Australians (65+) living in flat dwellings in 2011 (11.8%), following by NT (9.7%) and QLD (9.3%) with the ACT having the lowest (6.1%). Amongst the three metropolitan case study SD, there were higher percentage shares of residents (of all age groups) living in flat dwellings than their respective States, with Sydney SD having the largest percentage share of older Australians living in flat dwellings (16.2%). This further reflects the compact city agendas of these metropolitan areas.

Despite the increasing prominence of the compact city agenda, however, there is a decreasing trend for older Australians to live in flat dwellings. The percentage share of older Australians aged 65 and over living in flat dwellings decreased from 10.8 per cent in 2001 to 9.5 in 2011. This observation also holds true for all states and territories (except for NT and Tasmania) where a lower percentage share of older residents lived in flat dwellings in 2011 than in 2001. This may be due to flat dwellings being more attractive (and affordable) to younger Australians, but it may also reflect

the ageing in place policy as discussed above, leading to more older Australians remaining to live in their family home. This decreasing trend is also observed in the five case study SDs (except for in the Hunter SD), where the percentage share of older residents living in flat dwellings decreased by around 1 percentage point during 2001–11.

Table 10: Percentage share of residents in flat dwellings, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	10.8	10.9	9.5	10.3	7.9	8.6	10.6	10.9
NSW	13.1	12.5	11.8	15.6	11.0	11.1	12.7	12.7
VIC	9.4	9.7	8.7	9.7	6.8	7.7	9.8	10.1
QLD	11.7	12.3	9.3	8.0	7.6	8.5	10.5	10.3
SA	8.9	8.7	7.5	5.8	4.6	5.9	8.7	10.2
WA	7.6	8.1	7.0	5.3	4.6	5.6	8.3	9.7
TAS	6.7	9.2	7.3	4.6	4.4	6.0	8.7	9.1
NT	9.4	9.3	9.7	10.5	10.1	9.2	11.2	10.2
ACT	6.4	5.8	6.1	9.2	5.9	5.2	6.9	7.9
Statistical Divisions								
Sydney	17.3	16.8	16.2	21.0	15.3	15.6	17.1	16.3
Hunter	6.0	6.5	6.4	4.4	4.9	5.8	7.1	6.7
Mid N Coast	9.2	7.9	6.7	4.9	5.1	5.9	7.5	8.1
Melbourne	10.9	10.8	9.9	11.7	8.2	9.0	10.8	10.9
Adelaide	10.3	9.9	8.8	7.2	5.7	7.3	10.0	11.1

Source: Adapted from ABS custom tables

3.5 Housing tenure of older Australians, 2001–11

3.5.1 Fully owned dwellings

In 2011, one-quarter of all Australians (25.6%) lived in a fully owned dwelling. Older Australians were more likely to be outright owners of their homes than their younger counterparts, with almost two-thirds (62.8%) living in fully owned dwellings compared to just 15.2 per cent of Australians aged 0–54 years (Table 11). Across the State and Territories, Victoria had the highest percentage share of older residents aged 65 and over living in fully owner dwellings (66.1) followed by Tasmania (65.9%), while the NT (38.7%) and QLD (59.4%) had the lowest. The likelihood of older people living in fully owned dwellings decreases with age in the two oldest age groups, with the 65–74 years age group having the largest percentage share living in fully owned dwellings nationwide in 2011 (65.5%) before gradually decreasing to less than half of those aged 85 and over (48.5%). This trend is observed across all states and territories. In the metropolitan case study SDs, there were generally lower percentage shares of Australians (of all age groups) living in fully owned dwellings than in their respective States, though the differences are generally only marginal. This reflects the (generally) higher property prices in metropolitan Australia—which implies lower affordability, and a likely longer repayment period. This is especially the case with

sharp increases in house prices in Australia in recent decades, where it is acknowledged that it is much harder for first home buyers to enter the housing market now than 10–20 years ago or to repay the mortgage in full (Yates & Gabriel 2006), resulting in some young adults (including young couples) living with their older parents in order to save for a home deposit (Liu et al. 2013).

The gradual decrease in housing affordability has also impacted older Australians' ability to repay their mortgage in full, with a lower percentage share of older Australians aged 65 and over living in fully owned dwellings in 2011 (62.8%) than a decade prior in 2001 (68.2%). The decline was sharpest between 2001 and 2006—by 5 percentage points nationwide. This decline in the percentage share of older Australians living in fully owned dwellings is observed in all States but not in the two Territories, where in the ACT a marginal increase was observed, while in the NT there was a 4.3 percentage point increase during 2001-2011. Amongst the five case study SDs, there was around a 5 percentage point decrease between 2001 and 2001 in metropolitan and regional SDs alike.

Table 11: Percentage share of residents in fully owned dwellings, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	68.2	63.2	62.8	15.2	47.3	65.5	64.2	48.5
NSW	68.8	63.9	63.4	16.0	47.3	65.9	65.1	49.4
VIC	71.4	66.5	66.1	17.4	50.8	69.0	67.9	51.1
QLD	65.8	60.2	59.4	12.4	43.8	61.6	60.3	46.2
SA	65.9	61.1	61.3	15.8	48.6	66.0	61.6	44.4
WA	65.7	60.6	61.2	13.7	45.4	64.0	61.8	46.5
TAS	70.1	65.6	65.9	16.8	53.3	69.1	67.0	49.6
NT	34.4	35.0	38.7	7.4	29.9	41.3	33.2	24.1
ACT	64.7	63.7	65.2	13.3	48.9	68.6	65.7	49.1
Statistical Divisions								
Sydney	66.7	61.5	61.3	15.9	44.6	63.3	63.4	49.0
Hunter	73.3	68.2	67.3	14.5	50.4	70.7	68.3	51.7
Mid N Coast	71.6	67.4	66.7	16.5	52.1	69.9	68.1	50.0
Melbourne	70.7	65.9	65.6	17.4	49.4	68.2	67.6	51.5
Adelaide	65.6	60.8	61.0	15.2	47.6	65.8	61.6	44.5

Source: Adapted from ABS custom tables

3.5.2 Mortgaged dwellings

In contrast to those who fully owned their homes, older Australians were far less likely to live in mortgaged dwellings than their younger counterparts. In 2011, whereas just over one-third of all Australians lived in a mortgaged dwelling (37.9%), less than one in eleven older Australians aged 65 and over lived in a mortgaged dwelling (8.4%). The likelihood of living in a mortgaged dwelling decreases with age, so that almost half of those aged 0–54 lived in a mortgaged dwelling in 2011 (44.9%), gradually decreasing to 11.1 per cent of those aged 65–74, and to just 3.7 per cent of those aged 85 and over (Table 12). This downward trend is observed across all states and

territories, though to a far less significant extent in the NT, where only one-quarter of those aged 0–54 (25.4%) and one-tenth of those 85 and older lived in a mortgaged dwelling. This reflects higher property prices, and hence lower affordability and higher percentage shares of older Australians (65+) in the metropolitan SDs living in mortgaged dwellings in 2011 compared to their respective State and regional counterparts. Sydney SD has the highest percentage share of older Australians living in mortgaged dwellings, at almost one-in-ten (9.8%).

Further reflecting the sharp increase of property prices in Australia in recent decades and declining affordability, the percentage share of older Australians aged 65 and over living in mortgaged dwellings doubled between 2001 and 2011, from 4.3 per cent in 2001 to 8.4 per cent in 2011. This doubling trend is observed in all States, with NSW and QLD having the biggest percentage point increase (+4.4 percentage points). In the two territories, the increases were more modest (less than 2 percentage points), though both had far higher percentage shares of older residents living in mortgaged dwellings in 2001 than the States, and this trend continued to 2011. The sharp increase is most obvious in the metropolitan SD of Sydney, with the 4.5 percentage share of older residents aged 65 and over living in mortgaged dwellings in 2001 more than doubling to 9.8 percent in 2011.

Table 12: Percentage share of residents in mortgaged dwellings, by age group, Australian states/territories, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	4.3	6.7	8.4	44.9	28.5	11.1	5.7	3.7
NSW	3.9	6.6	8.3	44.3	28.1	11.0	5.9	3.9
VIC	4.4	6.5	8.0	47.5	28.9	10.9	5.4	3.4
QLD	4.7	7.1	9.1	42.4	28.4	11.7	6.3	4.4
SA	4.0	5.9	7.4	48.1	29.3	10.6	4.8	2.5
WA	4.9	6.9	8.8	44.9	29.2	11.6	5.8	3.7
TAS	3.8	5.4	7.0	47.9	25.8	9.4	4.5	2.8
NT	9.2	11.3	10.8	25.4	20.9	10.8	11.0	10.3
ACT	7.1	8.7	9.7	46.6	31.1	12.3	6.9	4.5
Statistical Divisions								
Sydney	4.5	7.8	9.8	44.4	30.0	12.8	7.2	4.5
Hunter	2.9	4.8	6.4	48.2	27.5	8.7	4.4	2.9
Mid N Coast	3.0	5.0	6.3	41.7	24.7	8.3	4.3	3.0
Melbourne	4.8	7.1	8.7	47.2	30.0	11.7	6.1	3.8
Adelaide	4.0	5.7	7.3	48.6	30.7	10.6	4.7	2.6

Source: Adapted from ABS custom tables

3.5.3 Private rental

Private rental is becoming an increasingly important tenure in Australia. Once thought of as a stepping stone for young people before they move onto home ownership, there are now significant numbers of Australians who rent privately on a long-term basis (Hulse et al. 2012). This is partly a result of Australia's retracting public housing sector and increasing house prices, where Australians across different age groups

(mostly still among the younger age groups, but increasingly among older Australians) find difficulty entering and staying in home ownership, with private rental often the only alternative.

In 2011, more than one-fifth (21.8%) of the Australian population lived in private rental accommodation, having increased from 19.6 per cent in 2006 and 19.0 per cent in 2001. This represents a 2.8 percentage point increase during 2001–11, making it the second quickest growing housing tenure in Australia (after those in mortgaged dwellings). Of all states and territories in 2011, Queensland had the highest percentage share of its population in private rental (25.8%), while Tasmania had the lowest (18.0%).

Private rental remains a relatively uncommon tenure for older Australians—only 6.5 per cent of older Australians aged 65 and over are private renters in 2011. Their younger counterparts (0–54 years) are far more likely to be private renters—more than one-quarter (26.4%) were renting in 2011. The likelihood of living in private rental decreases with age, with a minimal percentage share of the oldest cohort (85+) having this tenure in 2011 (Table 13). Across the states and territories, QLD has the highest percentage share of older Australians aged 65 and over living in private rentals (8.6%) followed by NT (7.6%), while the ACT has the lowest (3.2%). The percentage share of older Australians living in private rental was comparatively higher in the regional rather than in metropolitan SDs.

Over time, larger percentage shares of older Australians have come to live in private rentals. Between 2001 and 2011, the percentage share of older Australians living in private rentals increased from 6.0 per cent to 6.5 per cent. QLD and the ACT were the only States/Territories where there was a lower percentage share of older residents living in private rentals in 2011 than in 2001. At the SD level, private rental has also increased its prominence as an older Australians' tenure, with only the Mid North Coast SD experiencing no change at all during 2001–11. While the increases have in general been modest (at around half a percentage point), there are significant socioeconomic differences amongst those who own (whether outright or mortgaged) or privately rent their homes, with those in private rental more likely to suffer housing and emotional stress than their owner-occupier counterparts (partly from lower security of tenure), and that Australians are more likely to age 'in tenure'—i.e. private renters will continue to be priced out of the market (Stone et al. 2013).

Table 13: Percentage share of residents in privately rented dwellings, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001	2006	2011					
	65+	65+	65+	0–54	55–64	65–74	75–84	85+
Australia	6.0	6.3	6.5	26.4	11.1	7.7	5.6	3.5
NSW	5.7	5.8	6.2	26.8	11.6	7.7	5.3	3.0
VIC	5.0	5.2	5.8	24.2	9.8	7.0	5.1	3.2
QLD	8.9	9.3	8.6	30.8	13.6	9.9	7.7	5.0
SA	4.0	4.3	4.9	23.4	8.5	5.8	4.4	2.8
WA	5.9	6.4	6.2	25.0	10.3	7.2	5.4	3.5
TAS	5.0	6.0	6.4	22.3	8.8	7.1	6.2	4.0
NT	7.4	7.3	7.6	23.8	13.5	8.5	5.3	4.0
ACT	3.3	3.2	3.2	24.1	7.9	4.0	2.5	1.9
Statistical Divisions								
Sydney	5.5	5.6	6.2	27.5	12.3	7.9	4.9	2.7
Hunter	4.8	5.2	5.6	25.6	10.3	6.7	4.8	2.8
Mid N Coast	7.3	7.3	7.3	29.5	11.9	8.5	6.6	3.9
Melbourne	5.2	5.1	5.6	25.1	10.2	6.9	4.7	2.9
Adelaide	3.8	4.0	4.5	24.3	8.4	5.5	3.9	2.4

Source: Adapted from ABS custom tables

3.6 Residential relocations of older Australians

3.6.1 2001–11 Census data

In addition to the analysis of custom-purchased data tables from the ABS as presented above, the ABS online tool TableBuilder Pro was used to collate and analyse information regarding the residential relocations of Australians, using the variable 'usual address five years ago indicator' (UAI5P) to interpret if a person had relocated during the previous five years. In the Positioning Paper, this referred to relocations between 2001 and 2006; for this Final Report, it refers to relocations between 2006 and 2011, with comparisons made to 2001–06. Persons aged four years or younger are excluded as they did not have an address five years prior.

Table 16 shows the proportion of Australians who relocated during the five years prior to the 2006 and 2011 Census. Two-fifths of the Australia population relocated during this period (39.2%). This is a slightly lower proportion than during 2001–06, when 40.1 per cent of the total population relocated. The likelihood of relocation decreases with age until the 85 and over age group, when it increases to reflect the increased likelihood (or need) of persons in this age group to relocate to lower maintenance and/or cared accommodation.

Amongst the states and territories, Queensland has the most mobile population, with 45.0 per cent having relocated during 2006–11 (compared to 47.6% during 2001–06), while South Australia had the least mobile population, with only 36.0 per cent of the population having relocated (compared to 36.2% during 2001–06). When analysed at the SD level, metropolitan populations were significantly more mobile during 2001–06 than regional populations. More than one-third of Sydney's population (37.5%) and

one-quarter of Melbourne's population (25.2%) relocated during 2006–11, compared to fewer than one in 20 residents in the Hunter (3.9%) and the Mid North Coast (1.9%). Adelaide was a special case amongst the three metropolitan SDs included for analysis, where less than one-tenth of its population relocated during 2006–11 (7.3%).

Table 14: Percentage share of population who relocated during the previous five years, by age group, Australian states/territories and selected Statistical Divisions, 2001–11

	2001–06	2006–11						
	65+	65+	5–54 *	55–64	65–74	75–84	85+	Total
Australia	20.1	18.0	46.3	23.2	18.5	15.6	21.7	39.2
NSW	18.7	17.1	43.9	21.5	17.3	15.0	21.4	36.9
VIC	17.0	16.6	44.0	20.8	16.8	14.5	21.2	37.0
QLD	26.0	21.7	52.2	29.0	23.1	18.5	22.9	45.0
SA	18.7	17.1	43.6	20.8	16.9	14.9	22.7	36.0
WA	23.3	18.4	49.6	25.2	19.3	16.0	20.2	42.5
TAS	21.0	18.1	43.7	23.2	18.8	15.7	21.6	36.3
NT	22.9	21.2	45.0	30.9	22.1	17.6	24.2	42.1
ACT	16.5	15.6	50.3	19.1	14.0	15.4	23.2	42.7
Statistical Divisions								
Sydney	16.9	15.9	44.3	20.0	15.6	14.4	20.4	37.5
Hunter	19.1	2.4	4.3	2.7	2.4	2.1	2.9	3.9
Mid N Coast	25.4	1.7	1.9	1.9	1.9	1.5	1.6	1.9
Melbourne	15.7	10.3	29.9	13.0	10.4	9.3	12.6	25.2
Adelaide	17.4	3.7	8.4	4.2	3.4	3.5	5.4	7.3

Note: * This age group excludes those aged 0–4 years who did not have an address five years prior.

Source: ABS TableBuilder Pro

Younger Australians (5–54 years) are more likely to relocate, with almost half having relocated during 2006–11 (46.3%), the same proportion as those younger Australians who relocated during 2001–06. The decline in relocation rate was due almost entirely to the lower proportion of older Australians who relocated during 2006–11. The proportion of older Australians (65+) who relocated during 2006–11 was 18.0 per cent, decreasing from 20.1 per cent during 2001–06. This decreasing trend is also observed in all states and territories as well as the five SDs included as case studies. In the regional SDs especially, there was a significant decrease in mobility of older residents during 2006–11 compared to 2001–06. In the Hunter SD, one-fifth of older residents (65+) relocated during 2001–06 (19.1%); this proportion decreased to 2.4 per cent during 2006–11. Likewise in the Mid North Coast, one-quarter of the older population (65+) relocated during 2001–06 (25.4%); this decreased to 1.7 per cent during 2006–11. The older population of Adelaide (65+) were also less mobile during 2006–11 (3.7%) than compared to 2001–06 (17.4%).

Amongst older Australians (65+), the majority (more than 80%) resided in the same SA4 in 2011 as they did in 2006. This includes the high proportion of those aged 65 and over who did not relocate during the period of 2006–11, as well as those who relocated within the same SA4. This observation holds true for metropolitan, regional

and rural areas, with only those older Australians who did not have a usual address in 2006 less likely to still not have a usual address in 2011 (about 25%).

Of those who relocated out of their SA4 (Statistical Area Level 4) during 2006–11, most relocated to neighbouring SA4s, although given the large proportion who did not relocate or had relocated within the same SA4, the proportions of these out-migration behaviours were very small (around 2–3% for the most popular destination SA4s). There was also little evidence to suggest that older Australians relocated from metropolitan to regional or rural areas (e.g. sea/tree-change) or vice-versa. Overall, this analysis confirmed the relative lack of relocation activities for older Australians during 2006–11, with most not having relocated during this period or having relocated locally.

3.6.2 2003 and 2009 SDAC data

Aside from the ABS Census, the ABS SDAC is the only other Australian survey that collects data on the relocation practices of Australians. While pertaining only to relocation resulting from disability and/or age, the dataset gives a rare insight into Australians' relocation needs (as opposed to desires). As illustrated in Table 15, 6.4 per cent of the older (65+) SDAC respondents in 2009 had to relocate because of their disability and/or age. This is a slight decline compared to 8.2 per cent of SDAC respondents in 2003. This perhaps reflects the wider availability of in-home care services, which decreases the need, and therefore likelihood, for a person to relocate to access care services. This trend of decreased likelihood of relocating due to disability and/or age is also observed across the states/territories over the period 2003–09.

Table 15: Percentage share of population who had to relocate due to disability and/or old age, by age group, Australian states/territories, 2009

	2003	2009						
	65+	65+	0–54	55–64	65–74	75–84	85+	Total
Australia	8.2	6.4	8.7	3.9	4.4	7.9	13.2	6.4
NSW	7.1	6.7	8.6	3.6	3.9	8.6	17.2	6.4
VIC	7.3	7.0	8.6	2.9	4.8	8.5	15.6	6.4
QLD	12.5	5.1	10.7	4.3	4.0	6.2	8.8	6.4
SA	7.4	6.4	7.5	4.7	5.4	6.8	9.6	6.3
WA	7.2	4.8	7.6	3.2	4.0	5.8	7.0	5.3
TAS	10.3	8.7	11.8	7.0	5.5	11.0	16.7	9.1
NT *	0.8	8.9	10.3	5.8	6.8	10.7	28.6	8.6
ACT ^	25.0	4.5	4.0	2.1	2.6	7.0	10.3	3.6

Notes: * Fewer than 150 total respondents in 2003 and 2009 surveys. These figures should be considered with caution. ^ Fewer than 100 total respondents in 2003 survey. These figures should be considered with caution.

Source: 2003 & 2009 SDAC

The proportion of older Australians who had relocated due to disability and/or age also increased with age. Overall, the proportion of Australians aged 65 and over who had relocated due to disability and/or age is comparable to that for the total population, although persons in the 55–64 years age group were the least likely to have relocated for this reason. The proportion of those who had relocated increased with age, from 3.9 per cent for those aged 55–64, to 13.2 per cent for those aged 85 and over. This

trend is also observed across all states and territories except for Tasmania, which in 2009 had a slightly higher proportion of persons aged 55–64 who had relocated compared to persons in the 65–74 age group.

Further, across the states and territories, the proportions of persons aged 0–54 who had relocated due to disability was generally higher than for those in the older age groups (55–64, 65–74 and 75–84) who had relocated due to disability and/or age. Possible explanations of this observation include the need for disabled adults to move into care facilities as their carers' (most likely their parents or other family members) ability to care for them decreases, or as young adults with lower levels of disability move out of their family home into either low-care facilities or for independent living with access to in-home care services.

3.7 Conclusions

The key findings of the analysis of ABS Census and SDAC data are summarised below:

- *Population ageing* (Section 3.2): Australia's population continues to age both in absolute and proportional terms, with 14.0 per cent of the 2011 population aged 65 and over.
- *Dwelling size* (Section 3.3): Older Australians (65+) continue to be more likely to be living in larger dwellings (with three or more bedrooms) than their younger counterparts, with their percentage shares continuing to increase since 2001 across all states/territories.
- *Dwelling type* (Section 3.4): Older Australians (65+) are increasingly likely to be living in detached dwellings, partly a result of new higher density stock being more favoured by younger people but also from public policies that encourage ageing in place.
- *Housing tenure* (Section 3.5): While full ownership continued to be the dominant tenure type for older Australians, the percentage shares of those living in mortgaged dwellings and in private rentals being aged 65 and over have increased during 2001–11. This is especially true amongst the 'younger old' cohorts aged 55–64 and 65–74, reflecting increased mortgage repayment periods but also population ageing in general.
- *Residential relocation* (Section 3.6): Older Australians were less likely to have relocated during 2006–11 (18.0%) than during 2001–06 (20.1%). Their likelihood of home relocation also decreased with age except for those aged 85 and over, a life stage where the most significant decline in the ability for self-care is most likely. This lower likelihood of relocation is also reflected in the lower proportion of older SDAC respondents in 2009 who relocated due to disability and/or age compared to in 2003.

These findings need to be seen in the light of housing market conditions, particularly in the wake of the GFC, which may explain some of the variations between 2011 and earlier Census data.

4 THE EXTENT OF MOVING AND DOWNSIZING

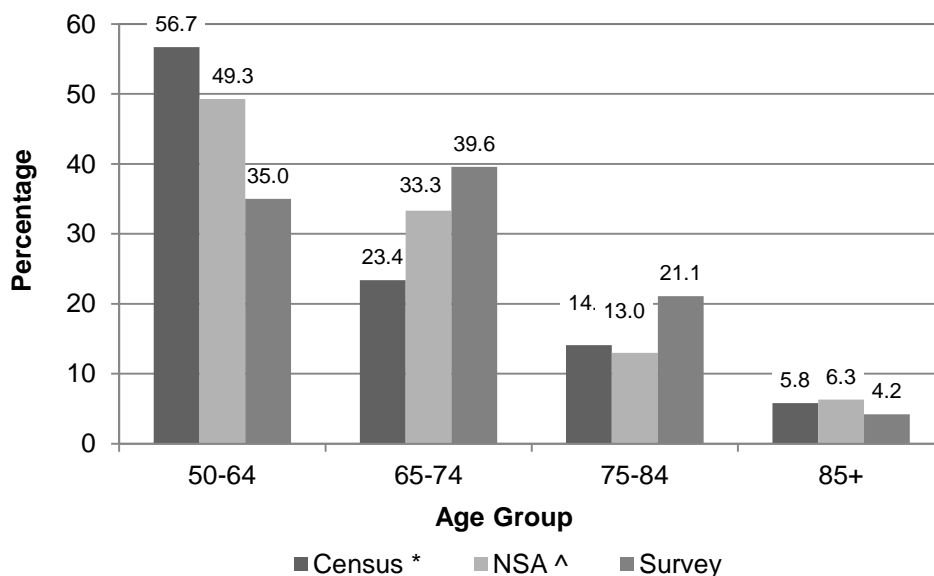
This chapter addresses Research Question 2: What is the extent of downsizing amongst older Australians? It does this by first outlining the characteristics of respondents to the AHURI questionnaire survey as compared with the membership of National Seniors Australia (NSA) (the association through which the survey was distributed) and the 50 years and older Australian population at the 2011 Census in order to determine how representative the AHURI survey respondents are of the broader population. The number of Downsizers in the older Australian population is then estimated based on the survey findings.

4.1 Representativeness of AHURI survey respondents

The following figures indicate how representative the survey sample is of the circulated readership of the NSA and the older Australian population from the 2011 Census. The 2011 Census figures represent those aged 50 and over only. This allows for close comparison with the questionnaire survey respondents (all of whom were aged 50 and over) and the NSA readership. Due to the limited data available on NSA, there are only three variables where comparison can be made from readily available data: age group; gender; and state/territory of residence.

Figure 6 compares the age profile of the three groups. Approximately one-third (35.0%) of the survey respondents were in the pre-retirement age group of 50–64. This age group is underrepresented when compared to both the 2011 Census and NSA figures (56.7 and 49.3 respectively). Consequently, the survey is overrepresented in the 65–74 and 75–84 age groups. In the 85 and over age group the survey respondents are well represented compared to both the NSA readership and 2011 Census figures.

Figure 6: Age profile: AHURI survey, NSA and Australia, 2011



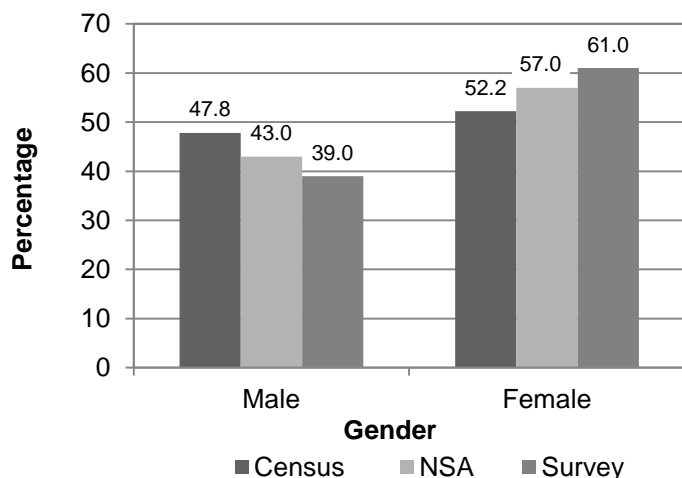
Notes: * As percentage of persons aged 50 and over. ^ Jan 2012 figures for NSA.

Sources: ABS (2012a); National Seniors Australia

The gender split of the survey respondents compared to NSA readership and older Australians at the 2011 Census is shown in Figure 7. It reveals a small overrepresentation of women in the survey sample. This can be attributed partly to a higher proportion of females amongst NSA readers than the total population as

reported in the 2011 Census. Experience with surveys of older people also suggests that women are more likely to participate than men, particularly in older age as women start to outnumber men (Martinson et al. 2010).

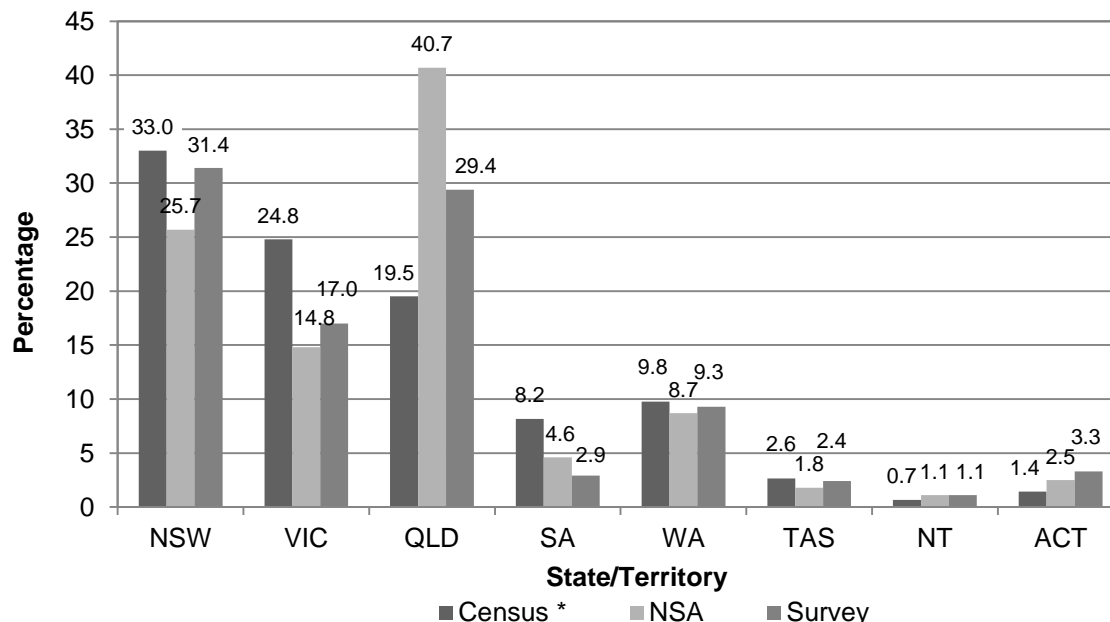
Figure 7: Gender split: AHURI survey, NSA and Australia, 2011



Sources: ABS (2012a); National Seniors Australia, Jan 2012 figures

The state or territory of residence of survey respondents compared to NSA readership and the 2011 Census is shown in Figure 8. The representation of survey respondents was generally similar when compared to the state/territory of residence of older Australians except for Victoria and South Australia, which were underrepresented, and Queensland, which was overrepresented. These results are again likely due to the membership distribution of NSA, which was overrepresented in Queensland and underrepresented in Victoria and South Australia.

Figure 8: State/territory of residence: AHURI survey, NSA and Australia, 2011

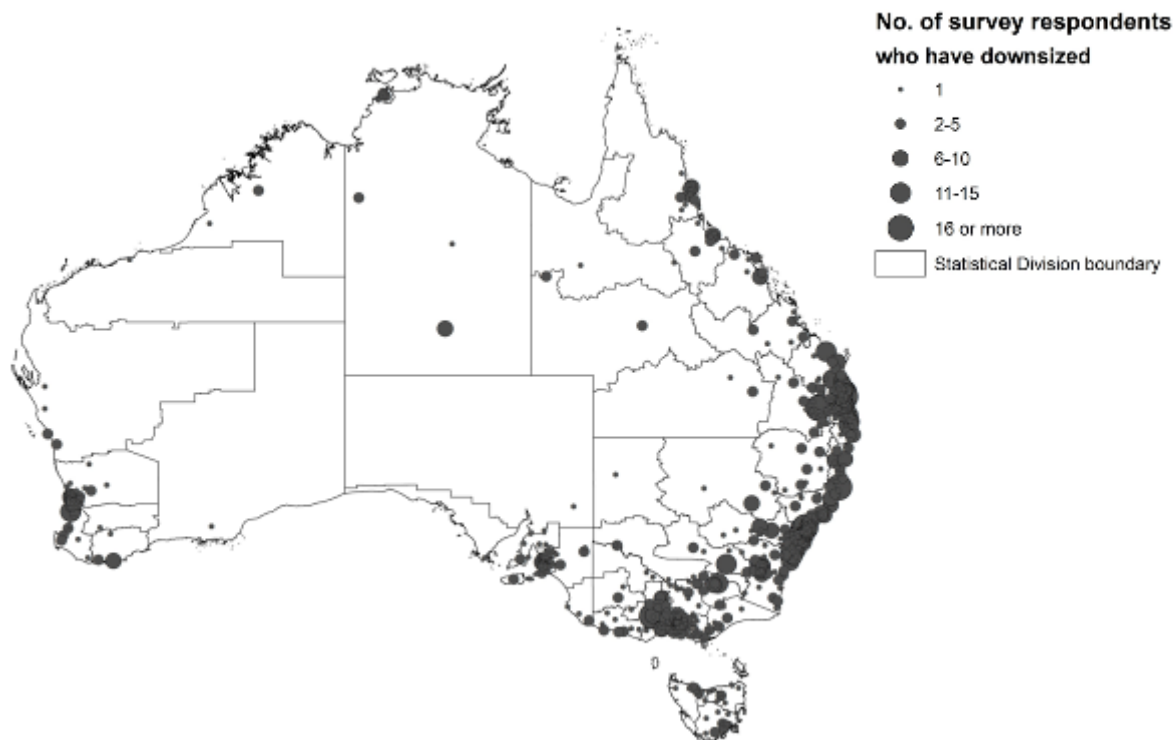


Note: * As percentage of persons aged 50 and over.

Sources: ABS (2012a); National Seniors Australia, Jan 2012 figures.

The spatial distribution of survey respondents is shown in Figure 9. The majority of survey respondents were from the eastern states, and were heavily concentrated around capital cities and major regional centres. These are largely the locations where high proportions of older Australians reside.

Figure 9: Spatial distribution of valid survey respondents

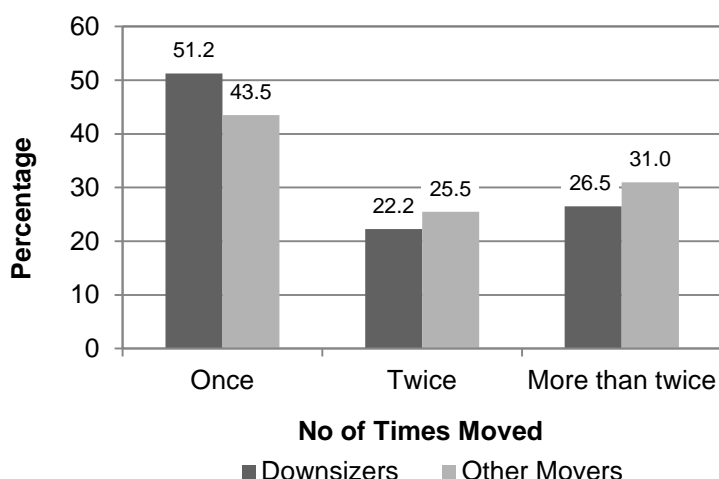


4.2 Moving and downsizing amongst survey respondents

Of the 2819 valid respondents to the AHURI questionnaire survey, 1214 or 43 per cent had downsized since turning 50 years of age (based on number of bedrooms) and the remaining 1605 (57%) had moved without downsizing. It is these two groups that will be compared in much of the remainder of this report. This section examines the moving behaviour of these two groups as revealed in the AHURI survey responses, including frequency of moving.

Figure 10 compares Downsizers and Other Movers in terms of the number of times moved since turning 50 years of age. Generally Downsizers had moved fewer times than Other Movers, although the differences are small. This suggests that Downsizers are a little more likely to have lived for a longer period in their current dwelling than those who moved without downsizing.

Figure 10: Frequency of moving since turning 50, Downsizers and Other Movers *



Note: * Downsizers (n=1214); Other Movers (n=1553).

4.3 Estimates for the total population

Based on the number of respondents to the questionnaire survey who moved during 2006–11, the proportion of the survey respondents who had downsized during this period was calculated (see Table 16). These proportions were then used to estimate the number of older Australians aged 50 and over who may have downsized during 2006–11. Some of these calculations are based on fewer than 30 survey responses (marked *) and should therefore be considered with caution.

Overall, half of the survey respondents who moved home during 2006–11 downsized (49.6%). When explored further by age group, those aged 65–74 were most likely to have downsized (51.1%), while those aged 75–84 were least likely to have done so (23.0%). At the smaller geographies, out of our three case study states, a higher proportion of respondents to the questionnaire survey from Victoria downsized during 2006–11 (54.0%) compared to the other two states. Further, survey respondents from metropolitan areas were more likely to have downsized than those from regional/rural areas during 2006–11.

Table 16: Proportion of survey respondents who downsized, by age group, selected Australian states and capital cities, 2006–11

	50–54	55–64	65–74	75–84	85+	50+
Australia	46.7	44.0	51.1	32.0	37.5 *	49.6
NSW	88.9 *	48.8	50.7	55.7	50.0 *	51.7
Sydney	100.0 *	51.8	61.8	65.6	50.0 *	58.7
Rest of NSW	80.0 *	45.8	41.7	48.9	50.0 *	45.7
Victoria	0.0 *	42.1	62.1	62.0	50.0 *	54.0
Melbourne	0.0 *	43.6	64.3	65.5 *	50.0 *	56.3
Rest of Vic	0.0 *	40.0	58.1	63.6 *	0.0 *	50.0
SA	0.0 *	38.9	50.0	63.6 *	0.0 *	43.4
Adelaide	0.0 *	47.8 *	52.0 *	63.6 *	0.0 *	47.7
Rest of SA	0.0 *	23.1 *	40.0 *	0.0 *	0.0 *	27.8 *

Note: * Calculations based on fewer than 30 survey responses.

Using the ABS online program TableBuilder Pro, the number of older Australians aged 50 and over who moved home during 2006–11 was extracted for Australia, the three case study states (NSW, Victoria and SA) and their corresponding capital cities (Sydney, Melbourne and Adelaide). The population balances of these three states were also calculated to demonstrate potential differences in downsizing habits between metropolitan and regional/rural areas (see Appendix 7 for detailed calculations).

Table 17: Calculated estimates of Australia’s downsizing population, selected states and capital cities, 2006–11

	50–54	55–64	65–74	75–84	85+	50+
Australia	59,413	81,387	51,129	30,050	5,172 *	235,509
NSW	46,873 *	36,535	20,123	10,183	2,587 *	98,650
Sydney	31,645 *	20,699	11,446	5,849	1,333 *	59,733
Rest of NSW	16,870 *	15,988	8,830	4,586	1,255 *	40,710
Victoria	0 *	24,260	18,489	9,127	1,998 *	78,498
Melbourne	0 *	16,445	11,748	5,850 *	1,297 *	53,920
Rest of Vic	0 *	7,972	6,685	3,253 *	0 *	24,778
SA	0 *	6,755	4,777	3,016 *	0 *	19,380
Adelaide	0 *	5,725 *	3,145 *	2,157 *	0 *	14,815
Rest of SA	0 *	1,246 *	1,402 *	0 *	0 *	3,783 *

Note: * Calculations based on fewer than 30 survey responses.

Source: AHURI survey; ABS TableBuilder Pro

Using the downsizing proportions shown in Table 17, estimates of the downsizing populations during 2006–11 at these geographies were calculated. During this period, it is estimated that almost one-quarter of a million or 9 per cent of older Australians aged 50 and over had downsized (235 509 people), of whom three-quarters were from NSW (98 650) and Victoria (78 498). Almost half of all of those older Australians (50+) estimated to have downsized during 2006–11 now live in the capital cities of Sydney (59 733) and Melbourne (53 920). The largest group of Downsizers was in the pre-retirement age group of 55–64 (81 387), followed by those in the 50–54 years age group.

4.4 Conclusion

This chapter examined how representative the respondents to the AHURI questionnaire survey were of the NSA membership more broadly and the Australian population at the 2011 Census. It also presented estimations of the number and percentage of Downsizers in the five-year 2006–11 inter-census period for Australia, all states and territories and selected Statistical Divisions. Key findings are indicated below.

Representativeness (Section 4.1): The respondents to the questionnaire survey were underrepresented in the 50–64 age group, overrepresented in the 65–74 and 75–84 age groups and slightly underrepresented in the 85 and over age group, when compared to both the 2011 Census and the NSA membership. In terms of gender the respondents were slightly overrepresented for females. Compared to the 2011 Census distribution by state/territory, survey respondents were underrepresented in

Victoria, overrepresented in Queensland, South Australia and the ACT, but fairly well represented in NSW, the other states and the Northern Territory.

Moving and downsizing (Section 4.2): 43 per cent of respondents to the questionnaire survey had downsized as opposed to moving without downsizing. Around half had downsized or moved only once since turning 50 years of age, and a little under a third had moved more than twice.

Estimates for the older population (Section 4.3): When calculated for the whole of Australia using the percentages for each age cohort applied to 2011 Census data for those who had moved in the five years from 2006 to 2011, it was estimated that 50 per cent of all Australians who had moved since turning 50 had downsized according to the number of bedrooms in the dwelling. This represents 9.0 per cent of the total population aged 50 and over, that is half of the 18 per cent (see Table 16 in Section 3.7.1) who had relocated between 2006 and 2011. The percentages did not vary greatly between states, with Victoria having the highest percentage of Downsizers (54%), NSW second (52%) and South Australia the lowest (43.4%). In all three selected states (NSW, Victoria and SA) the proportions of Downsizers were higher for capital cities than for the rest of the state. It was estimated that around 235 509 older Australians (50+) had downsized in the 2006–11 inter-census period. Estimates for the three capital cities were as follows:

- Sydney: 59 733
- Melbourne: 53 920
- Adelaide: 14 815.

These estimates need to be considered in the light of likely biases in the survey sampling due to the recruitment methods (see Chapter 2, Section 2.4.4. for a discussion of these issues).

5 DEMOGRAPHIC CHARACTERISTICS OF OLDER DOWNSIZERS AND OTHER MOVERS

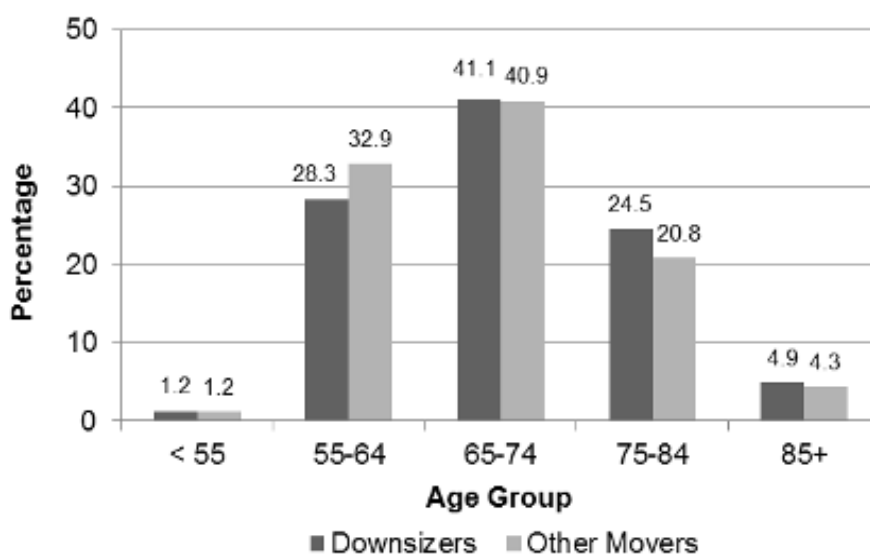
This chapter addresses Research Question 3: What are the demographic characteristics of Downsizers? It does this by comparing the demographics of older Downsizers with other older movers who did not downsize. A reduction in the number of bedrooms was used to distinguish Downsizers from Other Movers. Although it is acknowledged that this is a crude measure, it has been used as a proxy because it is the most objective and empirically-based data from the questionnaire survey upon which such distinction can be made and a criterion that has been consistently used by policymakers to measure dwelling utilisation (ABS 2006; Judd et al. 2010). For the purpose of this analysis it is preferred to floor area: since only 72 per cent of respondents were able to estimate the floor area of their dwelling the use of the latter would have resulted in less reliable data. It has been earlier established that 43 per cent of respondents to the questionnaire survey had downsized according to the number of bedrooms and 57 per cent had moved without reducing the number of bedrooms.

Chi-square tests were performed to determine if certain demographic characteristics influence the likelihood of downsizing. The characteristics examined were age, gender, relationships status, household size, length in current residence, number of home relocations since turning 50, employment/retirement status, income source, and household income level.

5.1 Age

Figure 11 shows the age profile of Downsizers and Other Movers for respondents to the questionnaire survey according to their age group. It reveals that there is only a small difference between the two groups with younger Downsizers slightly less represented in the 55–64 age group and correspondingly slightly more represented in the 75–84 age group. It should be noted that age here does not refer to the age of respondents when they moved, but rather their age when they completed the survey.

Figure 11: Age profile of Downsizers and Other Movers *



Note: * Downsizers (n=1214); Other Movers (n=1551).

Table 20 shows the results of the Chi-square test using age and home relocation since turning 50 as variables. The results show that no correlative relationship exists between the two factors at both the 95 per cent and 99 per cent confidence intervals. In other words, the age of survey respondents was not likely to influence their relocation habits, whether the relocation was to downsize or otherwise.

Table 18: Chi-Square test results on correlation between downsizing and age

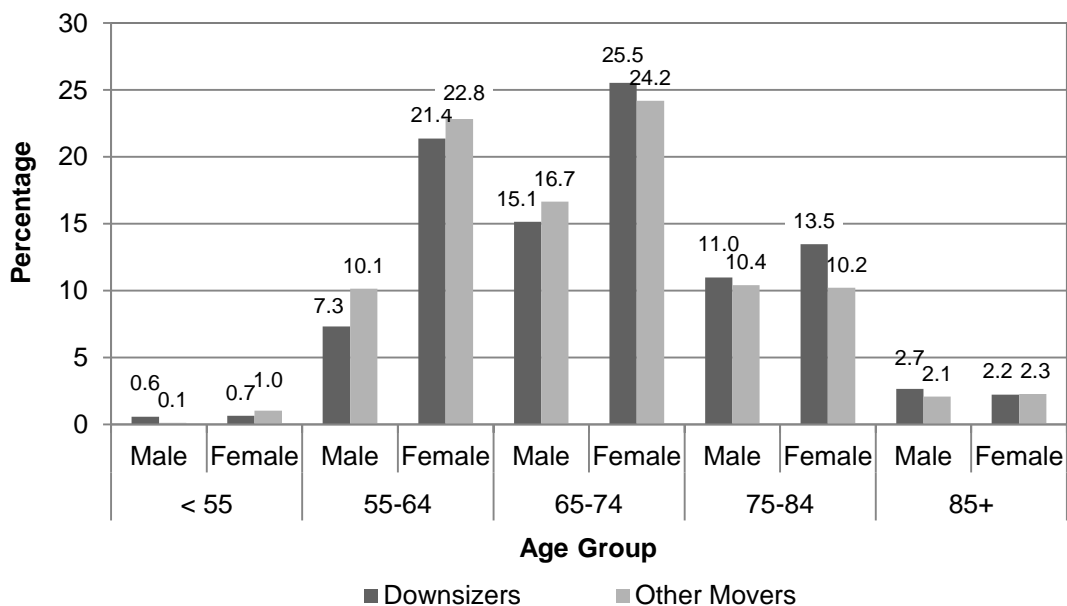
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.328 ^a	7	0.065
Likelihood Ratio	13.348	7	0.064
Linear-by-Linear Association	10.228	1	0.001
N of Valid Cases	2765		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 14.49.

5.2 Gender

Sixty-two per cent of respondents to the questionnaire survey were female and 38 per cent male. There was very little difference in the gender split between Downsizers and Other Movers, with females accounting for only a slightly higher proportion of Downsizers (63%) than Other Movers (60%). Figure 12 shows the distribution of respondents according to gender and age. The number of respondents was small both in the under 55 and 85 and over age groups. For Downsizers, females outnumbered males substantially in all but the 85 and over age group, but much more so in the two younger (55–64 and 65–74) age groups than in the 75–84 age group. For Other Movers the pattern is similar but with close to equal percentages of males and females in both the 75–84 and 85 and over age group.

Figure 12: Gender of Downsizers and Other Movers, by age group *



Note: * Downsizers (n= 1202); Other Movers (n=1537).

Table 19 shows the Chi-square test results between gender and relocation after turning 50. Gender does not have a correlative relationship with relocation in later life, whether with downsizing or other types of relocation. This observation is true at both the 95 and 99 per cent confidence intervals, meaning that gender played little role in the downsizing or home relocation habits of survey respondents.

Table 19: Chi-Square test results on correlation between downsizing and gender

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.103 ^a	1	0.147		
Continuity Correction^b	1.990	1	0.158		
Likelihood Ratio	2.106	1	0.147		
Fisher's Exact Test				0.154	0.079
Linear-by-Linear Association	2.103	1	0.147		
N of Valid Cases	2,740				

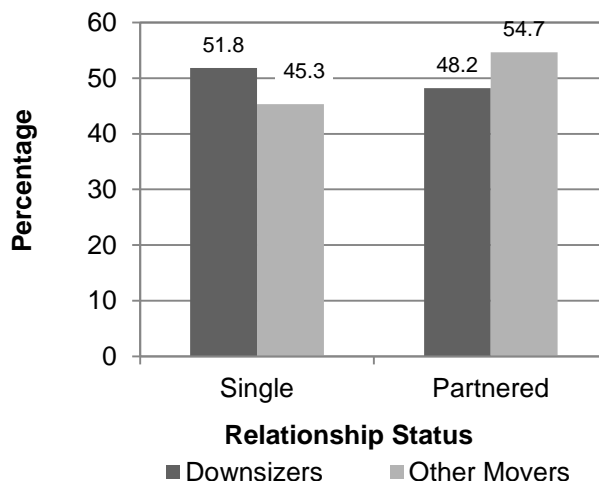
Notes: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 459.30.

^b. Computed only for a 2x2 table.

5.3 Relationship status

The proportion of single and partnered respondents was found to be close to equal for Downsizers and Other Movers. However, as indicated in Figure 13, single respondents were marginally more likely to have downsized than those in couple relationships. While only a small difference, this is not surprising given the literature review findings that identified loss of a partner through death and divorce as a possible circumstance leading to a move to smaller, more manageable premises (Judd et al. 2012).

Figure 13: Relationship status of Downsizers and Other Movers *



Note: * Downsizers (n=1214); Other Movers (n=1551).

Indeed, as the Chi-square test results in Table 20 indicate, a positive relationship exists between relationship status and relocation in later life. The low associated significance indices (Asymp. Sig. (2-sided)) of 0.001 further indicates the strength of this positive correlation.

Table 20: Chi-Square test results on correlation between downsizing and relationship status

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	11.234 ^a	1	0.001		
Continuity Correction^b	10.979	1	0.001		
Likelihood Ratio	11.238	1	0.001		
Fisher's Exact Test				0.001	0.000
Linear-by-Linear Association	11.230	1	0.001		
N of Valid Cases	2,767				

Notes: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 585.28.

^b. Computed only for a 2x2 table.

The cross-tabulation results as shown in Table 21 indicate that fewer than expected survey respondents who lived with a partner had downsized (585 compared to an expected count of 628.7), while a higher than expected number single survey respondents had downsized (629 compared to an expected count of 585.3). This means that living without a partner and the practice downsizing have a strong correlation. This resonates with the qualitative findings detailed in Chapter 7.

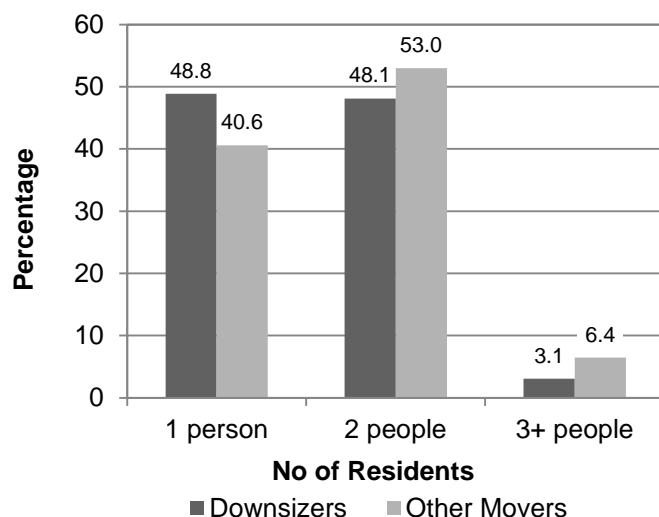
Table 21: Results of Pearson's correlation test cross-tabulation between downsizing and relationship status

		Downsizers	Other Movers	Total
Partnered	Count	585	848	1,433
	Expected Count	628.7	804.3	1,433.0
	% within Relationship Status	40.8%	59.2%	100.0%
	% within Downsize/Move	48.2%	54.6%	51.8%
	% of Total	21.1%	30.6%	51.8%
Single	Count	629	705	1,334
	Expected Count	585.3	748.7	1,334.0
	% within Relationship Status	47.2%	52.8%	100.0%
	% within Downsize/Move	51.8%	45.4%	48.2%
	% of Total	22.7%	25.5%	48.2%
Total	Count	1,214	1,553	2,767
	Expected Count	1,214.0	1,553.0	2,767.0
	% within Relationship Status	43.9%	56.1%	100.0%
	% within Downsize/Move	100.0%	100.0%	100.0%
	% of Total	43.9%	56.1%	100.0%

5.4 Household size and composition

Almost all respondents lived in households with either one or two persons, as illustrated in Figure 14. Lone-person households were a little more prevalent amongst Downsizees, and correspondingly less so amongst Other Movers. Only a very small percentage of households contained more than two people. This suggests that downsizing is a little more common amongst lone-person households than couple households, further resonating with the observation in Section 5.3 that un-partnered older Australians are more likely to have downsized than older Australians living in a couple or family household.

Figure 14: Household size of Downsizees and Other Movers *



Note: * Downsizees (n=1212); Other Movers (n=1551).

Much like relationship status, household size was also an influential factor on whether survey respondents had downsized. Table 22 shows the results of the Chi-square test between household size and home relocation since turning 50. The low associated significance indices (Asymp. Sig. (2-sided)) shows that there is a relationship between household size and relocation. The higher than expected number of survey respondents living in lone-person households and having downsized (592 compared to an expected count of 536.1) indicates that this is the demographic group that is more likely to downsize. This is especially the case when considered with the higher than expected number of survey respondents who live in households with two or more residents having moved rather than downsized, indicating that having more than one resident in the household is more likely to influence their decision not to downsize but to relocate to a home with the same or increased number of bedrooms.

Table 22: Chi-Square test results on correlation between downsizing and household size

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	27.803 ^a	2	0.000
Likelihood Ratio	28.416	2	0.000
Linear-by-Linear Association	26.249	1	0.000
N of Valid Cases	2,767		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 60.99.

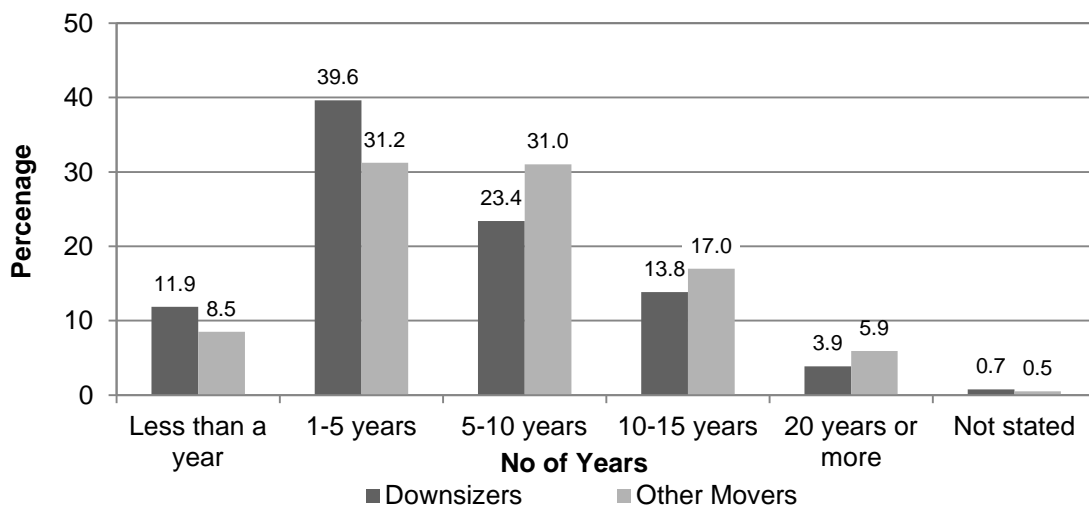
Table 23: Results of Pearson’s correlation test cross-tabulation between downsizing and household size

		Downsizers	Other Movers	Total
1 resident	Count	592	630	1,222
	Expected Count	536.1	685.9	1,222.0
	% within Household size	48.4%	51.6%	100.0%
	% within Downsize/Move	48.8%	40.6%	44.2%
	% of Total	21.4%	22.8%	44.2%
2 residents	Count	583	823	1,406
	Expected Count	616.9	789.1	1,406.0
	% within Household size	41.5%	58.5%	100.0%
	% within Downsize/Move	48.0%	53.0%	50.8%
	% of Total	21.1%	29.7%	50.8%
3 or more residents	Count	39	100	139
	Expected Count	61.0	78.0	139.0
	% within Household size	28.1%	71.9%	100.0%
	% within Downsize/Move	3.2%	6.4%	5.0%
	% of Total	1.4%	3.6%	5.0%
Total	Count	1,214	1,553	2,767
	Expected Count	1,214.0	1,553.0	2,767.0
	% within Household size	43.9%	56.1%	100.0%
	% within Downsize/Move	100.0%	100.0%	100.0%
	% of Total	43.9%	56.1%	100.0%

5.5 Length of Residency

Downsizers had generally lived for shorter periods in their current dwelling than Other Movers (see Figure 15).

Figure 15: Length of residency in years, Downsizers and Other Movers *



Note: * Downsizers (n=1214); Other Movers (n=1553).

While the length of residency of Downsizers was most commonly 1–5 years, Other Movers were fairly evenly divided between 1–5- and 5–10-year periods. Other Movers were also much more likely to have lived in their current dwelling for 20 or more years since turning 50 than Downsizers. Indeed, the average length of residence in their current dwelling was 6.5 years for Downsizers and 7.6 years for Other Movers. Given the similar age profiles of Downsizers and Other Movers who responded to the questionnaire survey, this indicates that Other Movers were more likely to have relocated earlier (or at a younger age) than Downsizers.

The Chi-square test results between the number of years in current dwelling and home relocation in later life demonstrate that there is a strong correlation between these two variables (see Table 24). This strong correlation is indicated by the low associated significance indices (Asymp. Sig.(2-sided)) and the fact that the correlation is significant at both the 95 and 99 per cent confidence intervals (see Table 25). These results indicate that Downsizers are more likely to have resided in their current dwelling for 1–5 years than expected (481 compared to an expected count of 424). Likewise, Other Movers are more likely to have resided in their current dwelling for 5–10 years than expected (482 compared to an expected count of 429.9), although there was a similar number of Other Movers who had lived in their current dwelling for 1–5 years (485).

Table 24: Chi-Square test results on correlation between downsizing and number of years in current dwelling

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.374 ^a	7	0.000
Likelihood Ratio	47.589	7	0.000
Linear-by-Linear Association	26.594	1	0.000
N of Valid Cases	2,767		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.46.

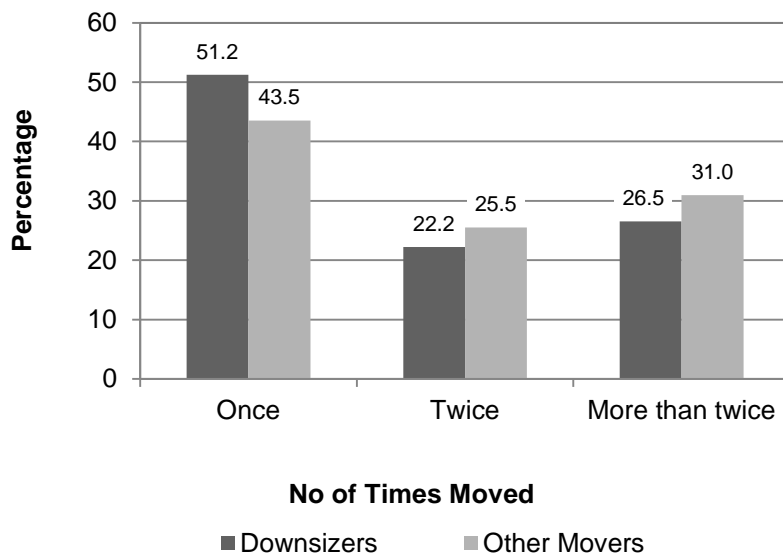
Table 25: Results of Pearson's correlation test cross-tabulation between downsizing and number of years in current dwelling

		Downsizers	Other Movers	Total
Less than a year	Count	144	132	276
	Expected Count	121.1	154.9	276.0
	% within Number of Years in Current Dwelling	52.2%	47.8%	100.0
	% within Downsize/Move	11.9%	8.5%	10.0%
	% of Total	5.2%	4.8%	10.0%
1–5 years	Count	481	485	966
	Expected Count	424	542	966
	% within Number of Years in Current Dwelling	49.8%	50.2%	100.0
	% within Downsize/Move	39.6%	31.2%	34.9%
	% of Total	17.4%	17.5%	34.9%
5–10 years	Count	284	482	766
	Expected Count	336.1	429.9	766.0
	% within Number of Years in Current Dwelling	37.1%	62.9%	100.0
	% within Downsize/Move	23.4%	31.0%	27.7%
	% of Total	10.3%	17.4%	27.7%
10–15 years	Count	168	264	432
	Expected Count	189.5	242.5	432.0
	% within Number of Years in Current Dwelling	38.9%	61.1%	100.0
	% within Downsize/Move	13.8%	17.0%	15.6%
	% of Total	6.1%	9.5%	15.6%
15–20 years	Count	81	90	171
	Expected Count	75.0	96.0	171.0
	% within Number of Years in Current Dwelling	47.4%	52.6%	100.0
	% within Downsize/Move	6.7%	5.8%	6.2%
	% of Total	2.9%	3.3%	6.2%
20 years or more	Count	47	92	139
	Expected Count	61.0	78.0	139.0
	% within Number of Years in Current Dwelling	33.8%	66.2%	100.0
	% within Downsize/Move	3.9%	5.9%	5.0%
	% of Total	1.7%	3.3%	5.0%
Not stated	Count	9	8	17
	Expected Count	7.5	9.5	17.0
	% within Number of Years in Current Dwelling	52.9%	47.1%	100.0
	% within Downsize/Move	0.7%	0.5%	0.6%
	% of Total	0.3%	0.3%	0.6%
Total	Count	1,214	1,553	2,767
	Expected Count	1,214.0	1,553.0	2,767.
	% within Number of Years in Current Dwelling	43.9%	56.1%	100.0
	% within Downsize/Move	100.0%	100.0%	100.0
	% of Total	43.9%	56.1%	100.0

5.6 Number of Moves

Figure 16 shows the number of moves of Downsizees and Other Movers since turning 50. It demonstrates that Downsizees had moved fewer times than Other Movers.

Figure 16: Number of home relocations since turning 50, Downsizees and Other Movers*



Note: * Downsizees (n=1214); Other Movers (n=1553).

More than half (51%) of the survey respondents who had downsized had moved only once since turning 50 and around a quarter (27%) had moved more than twice. Other Movers were more likely to have moved twice (25%) and more than twice (31%) than Downsizees.

The Chi-square test results between number of home relocations since turning 50 and downsizing/moving practices of older Australians show these two variables also have a strong correlation. As the low associated significance indices (Asymp. Sig. (2-sided)) in Table 26 show, this correlation is significant at both the 95 and 99 per cent confidence intervals. Results of the Pearson's correlation cross-tabulation (see Table 27) indicate that more Downsizees had moved only once than expected (622 compared to an expected count of 569.5) while more Other Movers have moved twice or more than expected.

Table 26: Chi-Square test results on correlation between downsizing and number of relocations since turning 50

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.279 ^a	2	0.000
Likelihood Ratio	16.284	2	0.000
Linear-by-Linear Association	13.837	1	0.000
N of Valid Cases	2,767		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 292.20.

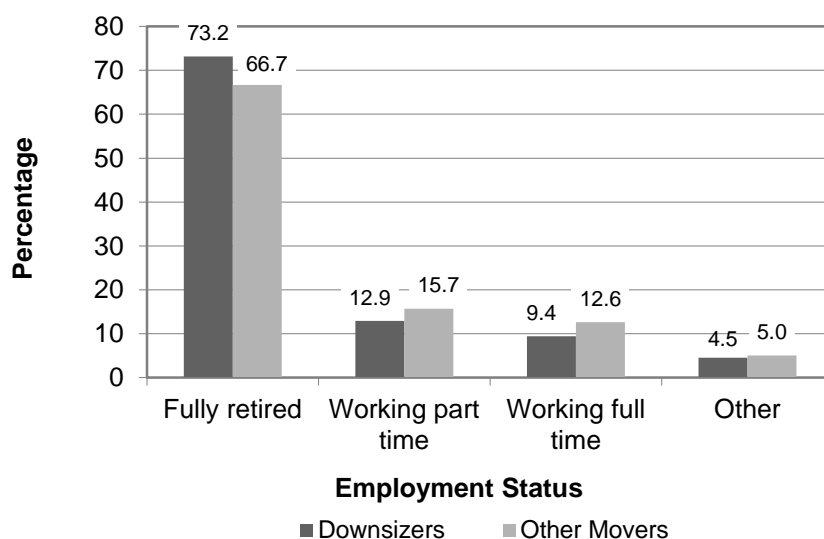
Table 27: Results of Pearson’s correlation test cross-tabulation between downsizing and number of home relocations since turning 50

		Downsizers	Other Movers	Total
Relocated once since turning 50	Count	622	676	1298
	Expected Count	569.5	728.5	1298.0
	% within Home Relocation since turning 50	47.9%	52.1%	100.0%
	% within Downsize/Move	51.2%	43.5%	46.9%
	% of Total	22.5%	24.4%	46.9%
Relocated twice since turning 50	Count	270	396	666
	Expected Count	292.2	373.8	666.0
	% within Home Relocation since turning 50	40.5%	59.5%	100.0%
	% within Downsize/Move	22.2%	25.5%	24.1%
	% of Total	9.8%	14.3%	24.1%
Relocated more than twice since turning 50	Count	322	481	803
	Expected Count	352.3	450.7	803.0
	% within Home Relocation since turning 50	40.1%	59.9%	100.0%
	% within Downsize/Move	26.5%	31.0%	29.0%
	% of Total	11.6%	17.4%	29.0%
Total	Count	1214	1553	2767
	Expected Count	1214.0	1553.0	2767.0
	% within Home Relocation since turning 50	43.9%	56.1%	100.0%
	% within Downsize/Move	100.0%	100.0%	100.0%
	% of Total	43.9%	56.1%	100.0%

5.7 Employment/retirement status

Figure 17 indicates that the employment status profile of Downsizers differs only marginally from Other Movers, who were a little less likely to be fully retired and more likely to be working part time or full time. Clearly this is also age related with levels of full retirement very low amongst those younger than 55 years of age and increasing from 40 per cent of Downsizers and 37 per cent of Other Movers for 55–64-year olds to 82 per cent and 77 per cent for 65–74-year olds, respectively, and finally to 100 per cent and 98 per cent, respectively, for those aged 85 and over.

Figure 17: Employment status of Downsizers and Other Movers *



Note: * Downsizers (n=1157); Other Movers (n=1496).

Table 28 shows the Chi-square test results between employment/retirement status and home relocations in later life. The low associated significance indices (Asymp. Sig. (two-sided)) indicates that a correlative relationship exists between the two variables, and that this relationship is significant at both the 95 and 99 per cent confidence intervals. Results of the Pearson's correlation cross-tabulation (see Table 29) show that retirement is a significant factor when older Australians consider downsizing, with a higher number of retired survey respondents having downsized than expected (847 compared to an expected count of 804.5). This resonates with the qualitative findings reported in Chapter 7.

Table 28: Chi-Square test results on correlation between downsizing and employment/retirement status

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.849 ^a	3	0.003
Likelihood Ratio	13.967	3	0.003
Linear-by-Linear Association	9.883	1	0.002
N of Valid Cases	2,655		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 55.34.

Table 29: Results of Pearson's correlation test cross-tabulation between downsizing and employment/retirement status

		Downsizers	Other	Total
Fully retired	Count	847	999	1,846
	Expected Count	804.5	1041.5	1846.0
	% within Employment/retirement status	45.9%	54.1%	100.0%
	% within Downsize/Move	73.2%	66.7%	69.5%
	% of Total	31.9%	37.6%	69.5%
Working part time	Count	149	235	384
	Expected Count	167.3	216.7	384.0
	% within Employment/retirement status	38.8%	61.2%	100.0%
	% within Downsize/Move	12.9%	15.7%	14.5%
	% of Total	5.6%	8.9%	14.5%
Working full time	Count	109	189	298
	Expected Count	129.9	168.1	298.0
	% within Employment/retirement status	36.6%	63.4%	100.0%
	% within Downsize/Move	9.4%	12.6%	11.2%
	% of Total	4.1%	7.1%	11.2%
Other	Count	52	75	127
	Expected Count	55.3	71.7	127.0
	% within Employment/retirement status	40.9%	59.1%	100.0%
	% within Downsize/Move	4.5%	5.0%	4.8%
	% of Total	2.0%	2.8%	4.8%
Total	Count	1,157	1,498	2,655
	Expected Count	1,157.0	1,498.0	2,655.0
	% within Employment/retirement status	43.6%	56.4%	100.0%
	% within Downsize/Move	100.0%	100.0%	100.0%
	% of Total	43.6%	56.4%	100.0%

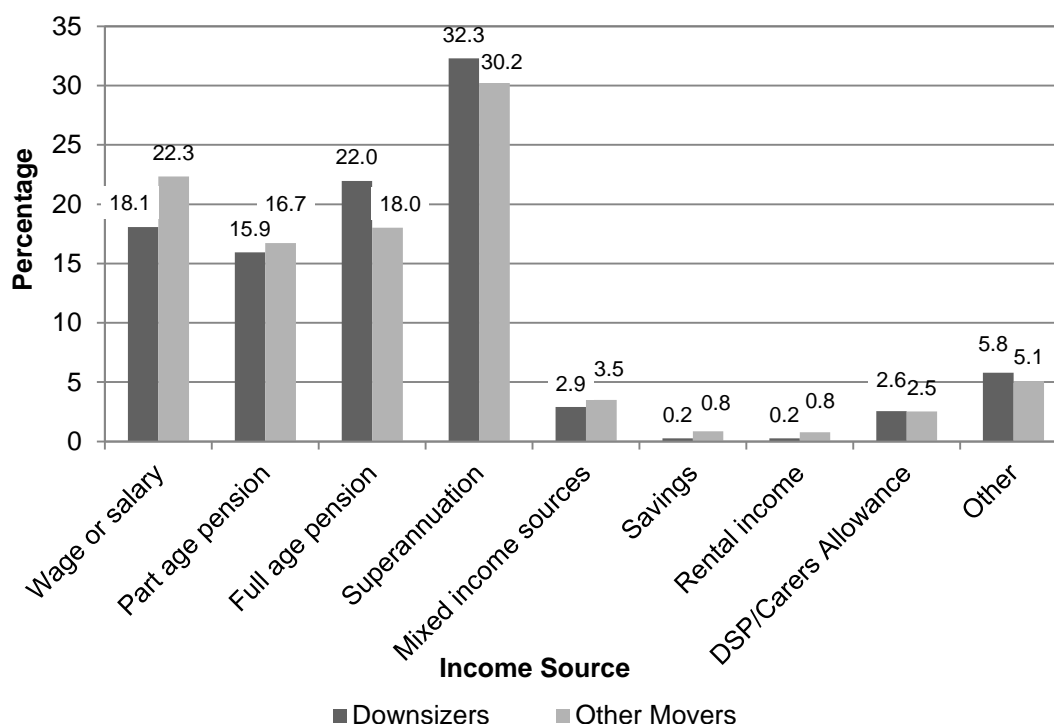
5.8 Household income

5.8.1 Source of income

Figure 18 shows the source of income of Downsizers and Other Movers amongst the survey respondents. It indicates that the main income source of Downsizers is more likely to be a full Age Pension or superannuation than for Other Movers and less likely to be a wage or salary, although the differences are not great. This corresponds with the above finding that Downsizers are more likely to have retired than Other Movers.

When analysed by age, as expected, wage or salary earners were predominantly in the younger two age cohorts and Age Pensioners and superannuates in the older three.

Figure 18: Source of income of Downsizees and Other Movers *



Notes: * Downsizees (n=1211); Other Movers (n=1549). DSP = Disability Support Pension.

Table 30 shows the results of the Chi-square test performed using survey respondents' source of income and their relocation habits in later life. It shows that a correlation exists between these two factors, and it is significant at both the 95 and 99 per cent confidence intervals. Further, higher than expected numbers of Downsizees have the full Age Pension (266 compared to an expected count of 239.1) and superannuation (391 compared to an expected count of 376.9) as their main income source (see Table 31). By contrast, there was a higher than expected number of Other Movers whose main income source is their wage or salary (346 compared to an expected count of 317.1). This likely reflects the fact that Downsizees are more likely to be retired while Other Movers are more likely to still be in employment.

Table 30: Chi-Square test results on correlation between downsizing and source of household income

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.490 ^a	8	0.006
Likelihood Ratio	22.257	8	0.004
Linear-by-Linear Association	.891	1	0.345
N of Valid Cases	2,760		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.58.

Table 31: Results of Pearson's correlation test cross-tabulation between downsizing and employment/retirement status

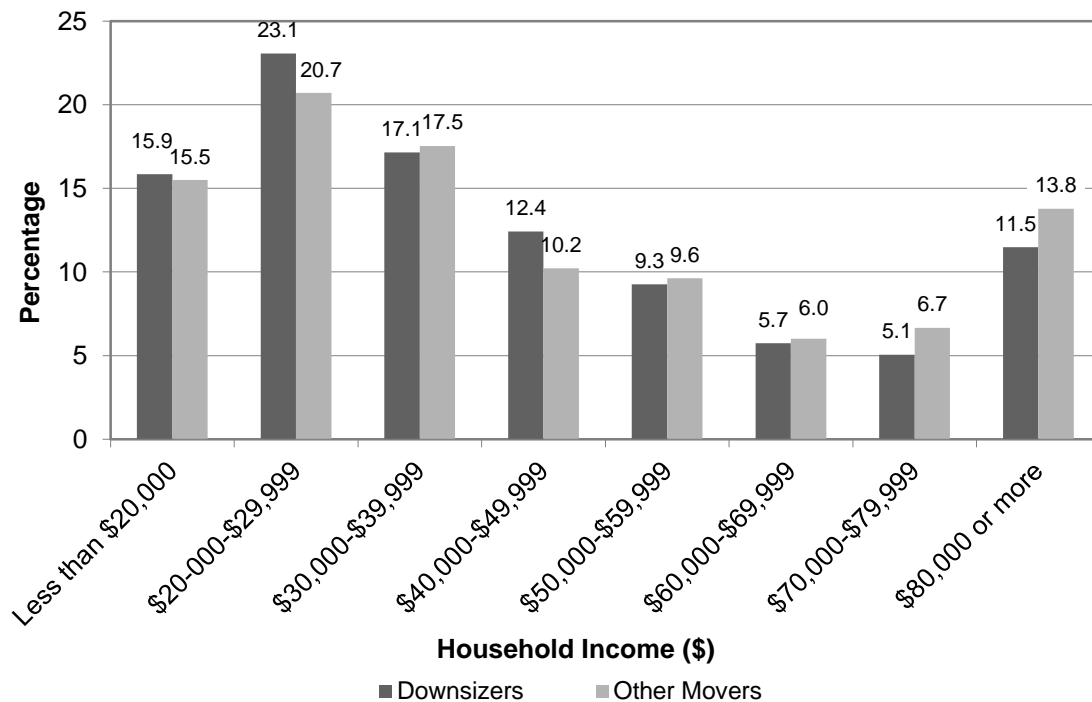
		Downsizers	Other Movers	Total
Wage or salary	Count	219	346	565
	Expected Count	247.9	317.1	565.0
	% within Income Source	38.8%	61.2%	100.0%
	% within Downsize/Move	18.1%	22.3%	20.5%
	% of Total	7.9%	12.5%	20.5%
Part Age Pension	Count	193	259	452
	Expected Count	198.3	253.7	452.0
	% within Income Source	42.7%	57.3%	100.0%
	% within Downsize/Move	15.9%	16.7%	16.4%
	% of Total	7.0%	9.4%	16.4%
Full Age Pension	Count	266	279	545
	Expected Count	239.1	305.9	545.0
	% within Income Source	48.8%	51.2%	100.0%
	% within Downsize/Move	22.0%	18.0%	19.7%
	% of Total	9.6%	10.1%	19.7%
Superannuation	Count	391	468	859
	Expected Count	376.9	482.1	859.0
	% within Income Source	45.5%	54.5%	100.0%
	% within Downsize/Move	32.3%	30.2%	31.1%
	% of Total	14.2%	17.0%	31.1%
Savings	Count	3	13	16
	Expected Count	7.0	9.0	16.0
	% within Income Source	18.8%	81.3%	100.0%
	% within Downsize/Move	0.2%	0.8%	0.6%
	% of Total	0.1%	0.5%	0.6%
Rental income	Count	3	12	15
	Expected Count	6.6	8.4	15.0
	% within Income Source	20.0%	80.0%	100.0%
	% within Downsize/Move	0.2%	0.8%	0.5%
	% of Total	0.1%	0.4%	0.5%
DSP/Carers Allowance	Count	31	39	70
	Expected Count	30.7	39.3	70.0
	% within Income Source	44.3%	55.7%	100.0%
	% within Downsize/Move	2.6%	2.5%	2.5%
	% of Total	1.1%	1.4%	2.5%

		Downsizers	Other Movers	Total
Mixed income sources	Count	35	54	89
	Expected Count	39.1	49.9	89.0
	% within Income Source	39.3%	60.7%	100.0%
	% within Downsize/Move	2.9%	3.5%	3.2%
	% of Total	1.3%	2.0%	3.2%
Other	Count	70	79	149
	Expected Count	65.4	83.6	149.0
	% within Income Source	47.0%	53.0%	100.0%
	% within Downsize/Move	5.8%	5.1%	5.4%
	% of Total	2.5%	2.9%	5.4%
Total	Count	1211	1549	2760
	Expected Count	1211.0	1549.0	2760.0
	% within Income Source	43.9%	56.1%	100.0%
	% within Downsize/Move	100.0%	100.0%	100.0%
	% of Total	43.9%	56.1%	100.0%

5.8.2 Household income

When looking at household income, the differences between Downsizers and Other Movers are small. A slightly higher proportion of Downsizers are in the lower two income groups that correspond with the single and couple Age Pension and also in the \$40 000 to \$49 000 income group. In the highest two income groups Other Movers are more prominent than Downsizers. This reflects the higher likelihood of Other Movers being still in employment and having a wage or salary that is likely to be higher than the Age Pension.

Figure 19: Household income of Downsizers and Other Movers *



Note: * Downsizers (n=1167); Other Movers (n=1517).

In contrast to income source, there does not appear to be a correlation between the survey respondents' household income level and their likelihood to downsize. As Table 32 shows, none of the associated significance indices (Asymp. Sig. (2-sided)) are less than 0.1, meaning that no correlative relationship exists between household income level and home relocation habits in later life, whether for downsizing or other moves.

Table 32: Chi-Square test results on correlation between downsizing and level of household income

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.398 ^a	7	0.167
Likelihood Ratio	10.439	7	0.165
Linear-by-Linear Association	5.077	1	0.024
N of Valid Cases	2,684		

Note: ^a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 68.70.

5.9 Conclusions

Overall, the demographic differences were not great between those survey respondents who had downsized since turning 50 and those who had moved without downsizing. In summary, compared to Other Movers, Downsizers were found to be marginally more likely to be:

- Older (Section 5.1).
- Female (Section 5.2).
- Single (Section 5.3).

- Living in lone-person households (Section 5.4).
- Resident for fewer years in their current dwelling (Section 5.5).
- More likely to have moved only once since turning 50 years of age (Section 5.6).
- Fully retired, as opposed to working part or full time (Section 5.7).
- Dependent upon either superannuation or the full Age Pension for their income rather than wages and salaries (Section 5.8.1).
- Of lower income corresponding with the single and couple Age Pension (Section 5.8.2).

Further, Chi-square tests were performed and they confirmed some of these factors as significant in influencing the likelihood of an older person having downsized since turning 50. Household size was the most significant factor associated with the likelihood of an older Australian to have downsized. Age, gender and household income level were found to have little influence on the likelihood of downsizing.

The survey did not attempt to collect data on older people who had not moved since turning 50, so comparison with the demographics of older non-movers is not possible. While the limitations of using number of bedrooms alone as an indicator of downsizing is acknowledged, a more nuanced understanding is available from analysis of the interviews and will be discussed in Chapters 7–9.

Given the differences between Downsizers and Other Movers are only marginal, it would appear that the strong emphasis on the primacy of economic factors in downsizing (i.e. reduction of housing consumption to fund non housing expenditure) in the international literature (Banks et al. 2007) may not be as important in the Australian context as demographic and other negative shocks. This is explored further in Chapter 7 using both survey and interview findings.

6 DWELLING AND LOCATIONAL CHARACTERISTICS OF DOWNSIZERS AND OTHER MOVERS

This chapter addresses the following research questions by exploring the dwelling and locational characteristics of Downsizers:

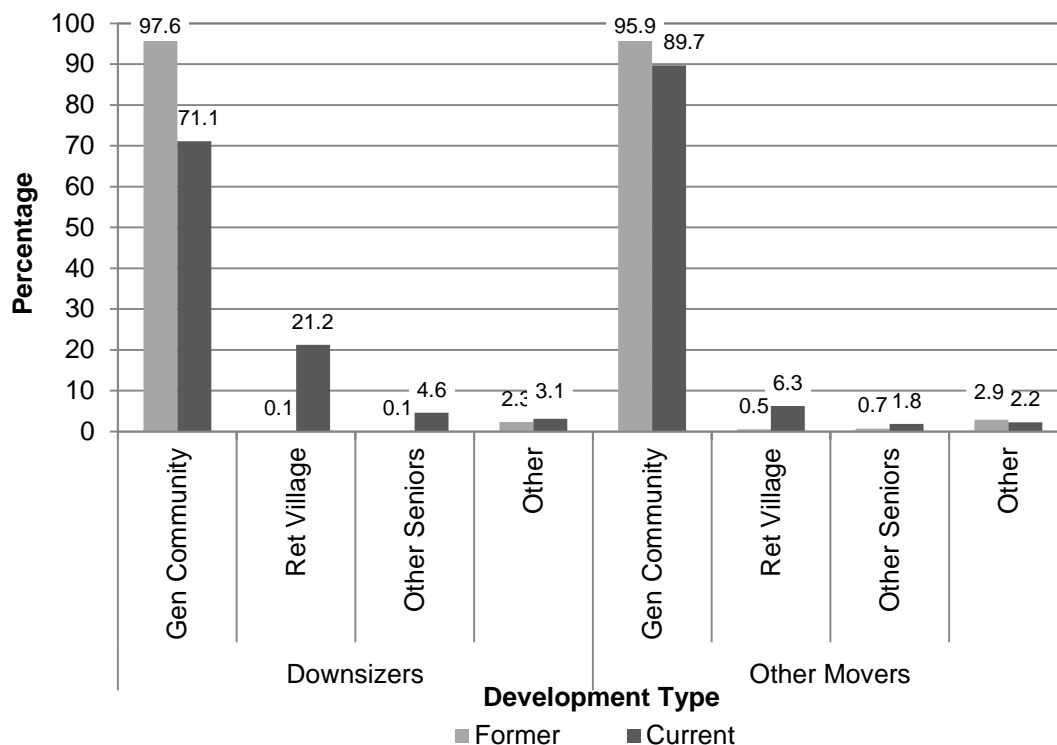
- Question 5: What types of accommodation do older people downsize into?
- Question 6: To what locations do Downsizers move in relation to their previous dwelling?
- The chapter compares survey respondents who have downsized by a reduction in the number of bedrooms from their previous dwelling with those who have moved but not downsized according to this measure.

6.1 Dwelling characteristics

6.1.1 Development type

For the purposes of this study, 'development type' refers to whether the dwelling is located in the general community or a form of age-specific development such as a retirement village or other seniors accommodation. Figure 20 demonstrates that while the vast majority of both Downsizers and Other Movers (98% and 99% respectively) had previously lived in the general community, for Downsizers this had reduced to 71 per cent, whereas close to 90 per cent of Other Movers remained in the general community. The decrease in the proportion of Downsizers living in the general community corresponded with an increase in retirement village living (an increase of 21%), and in other seniors developments (an increase of 5%).

Figure 20: Former and current development type, Downsizers and Other Movers *

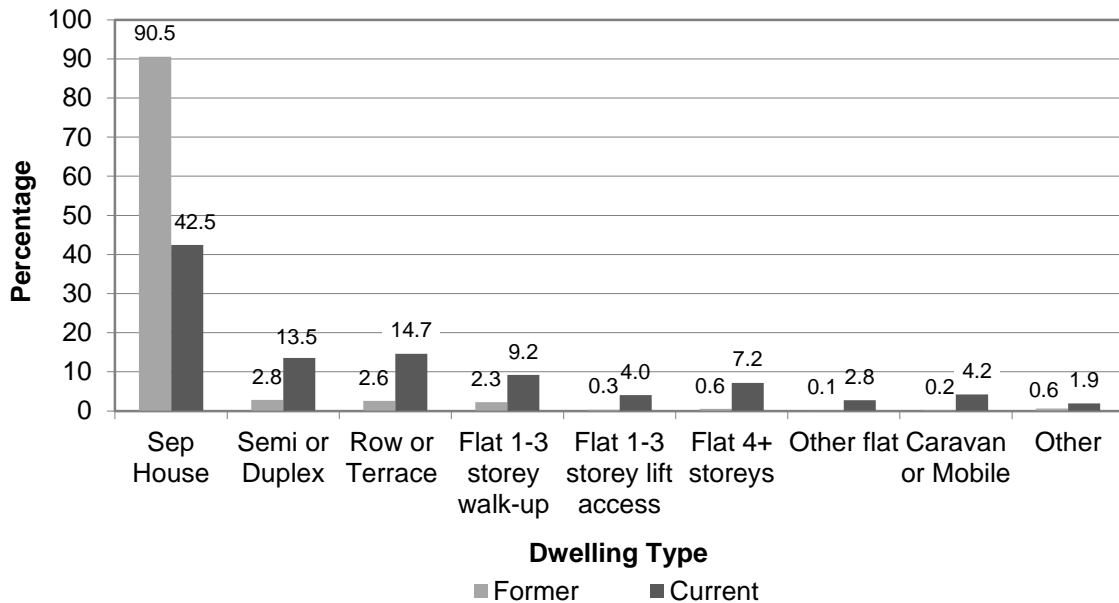


Note: * Downsizers (n=1213 former, 1210 current); Other Movers (n=1550 former, 1550 current).

6.1.2 Dwelling type

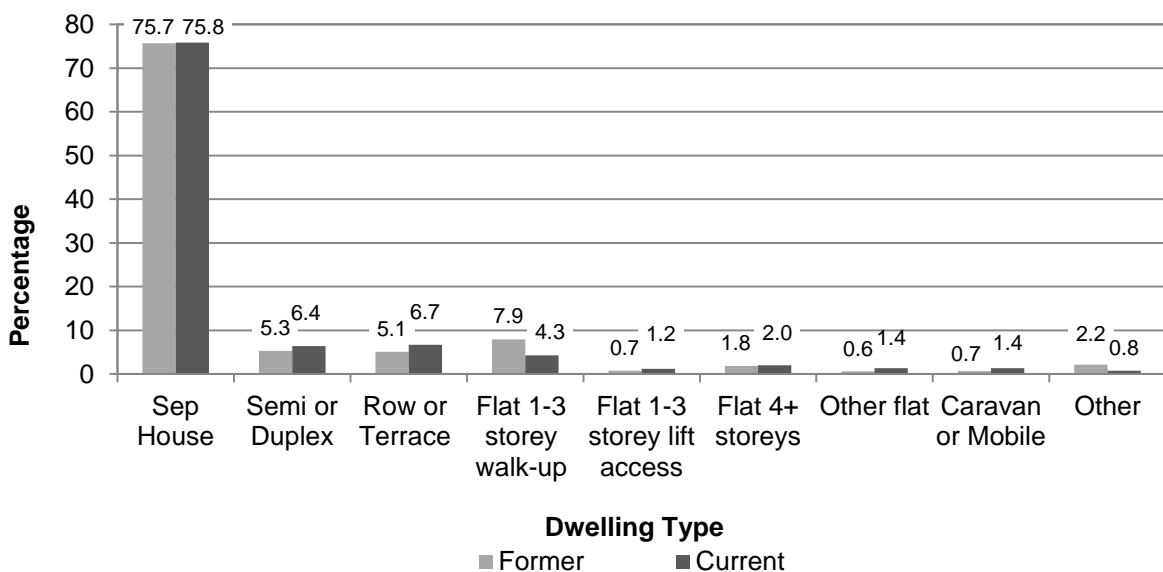
Figures 21 and 22 show the change in dwelling type between former and current dwellings for Downsizees and Other Movers. Downsizees show a dramatic 48 per cent reduction in separate houses and an increase in all other multi-unit housing forms, but most markedly in semi/duplex, row/terrace and one to three storey walk-up flat/apartment accommodation. In contrast, Other Movers remained equally in the separate houses with only a very slight movement from one to three storey walk up flats to attached housing.

Figure 21: Former and current dwelling type, Downsizees *



Note: * Downsizees (n=1262 former, 1205 current).

Figure 22: Former and current dwelling type, Other Movers *

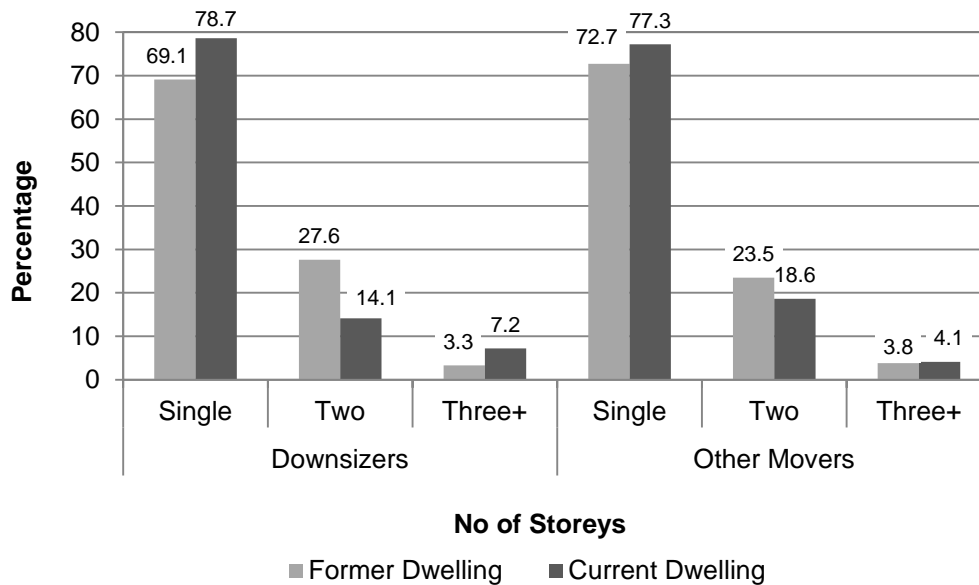


Note: * Other Movers (n=1547 former, 1551 current).

6.1.3 Number of storeys

The number of storeys of former and current dwellings for both Downsizees and Other Movers is shown in Figure 23. Downsizees show a slightly more pronounced occupancy of former two-storey dwellings, and an increased tendency to move to a single storey current dwelling. The small increase in three or more storey dwellings among Downsizees is curious, but may be due to respondents in apartments referring to the number of storeys in the apartment block rather than within the dwelling.

Figure 23: No. of storeys of former and current dwelling, Downsizees and Other Movers*

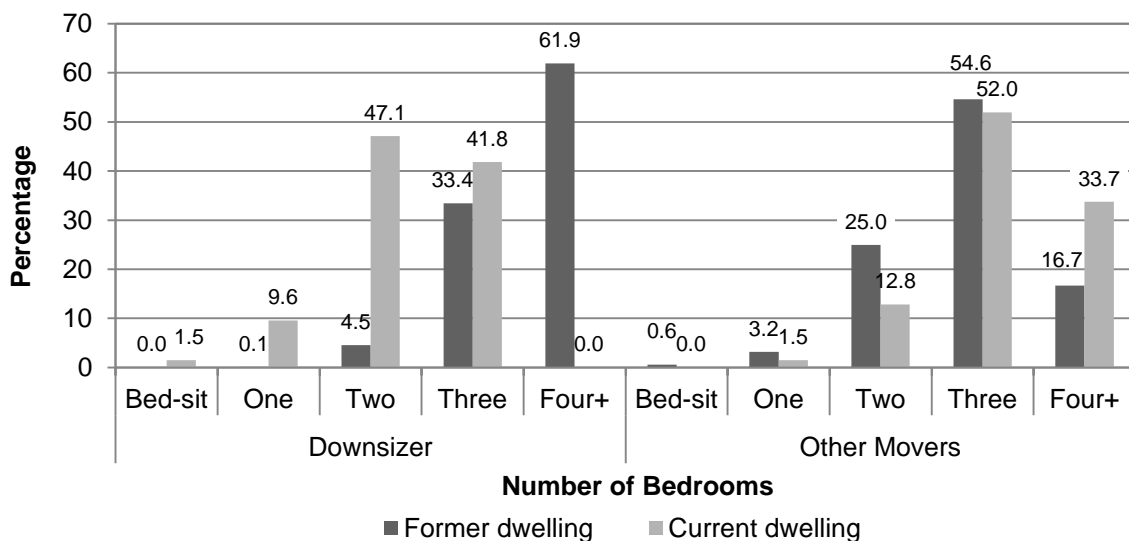


Note: * Downsizees (n=1197 former, 1191 current); Other Movers (n=1538 former, 1543 current).

6.1.4 Number of bedrooms

Figure 24, shows the number of bedrooms in the former and current dwellings of Downsizees and Other Movers.

Figure 24: No. of bedrooms in former and current dwelling, Downsizees and Other Movers *



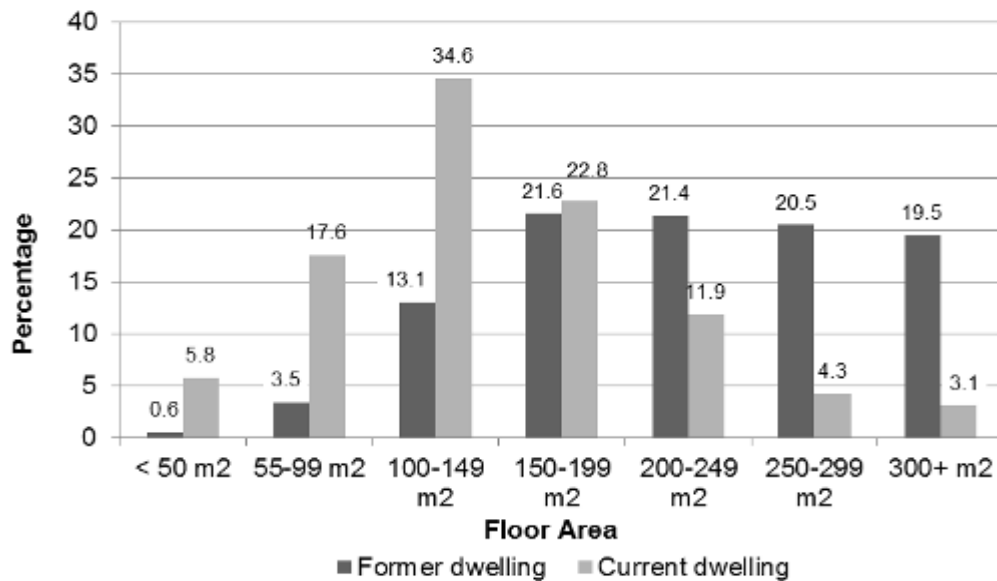
Note: * Downsizees (n=1214 former, 1214 current); Other Movers (n=1553 former, 1553 current).

It shows a significant shift amongst Downsizers away from four-bedroom dwellings to two- and three-bedroom dwellings and a small increase in one-bedroom accommodation. In contrast, Other Movers had generally upsized from two- and three-bedroom dwellings to three- and four-bedroom dwellings.

6.1.5 Floor area

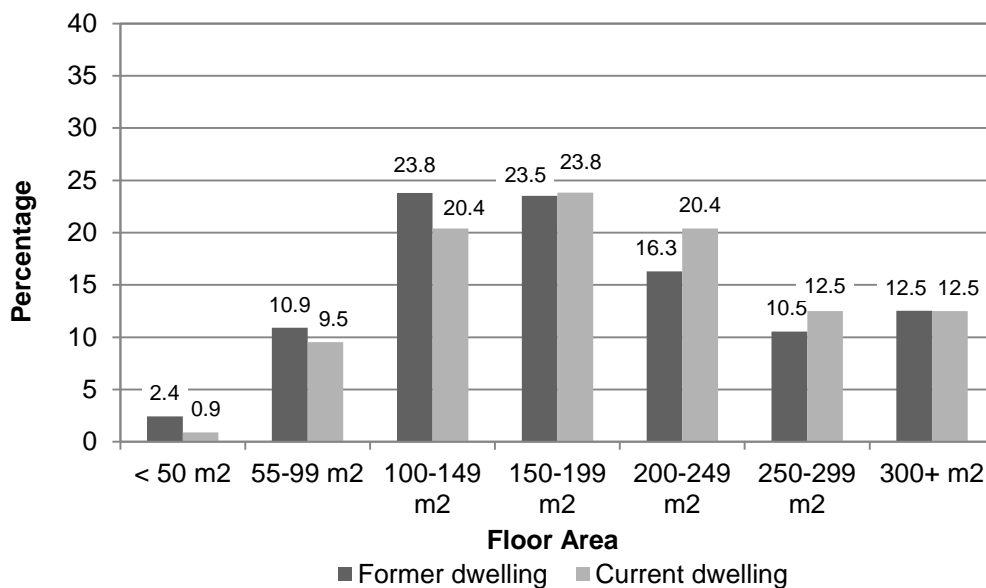
Perhaps more accurate than number of bedrooms in defining downsizing is a definition that includes reduction in the floor area of the dwelling in its scope. Most respondents (71%) were able to answer this question, however, some could not or chose not to. Figures 25 and 26 show the floor area of former and current dwellings of Downsizers and Other Movers respectively.

Figure 25: Floor area of former and current dwelling, Downsizers *



Note: * Downsizers (n=894 former, 894 current).

Figure 26: Floor area of former and current dwelling, Other Movers *



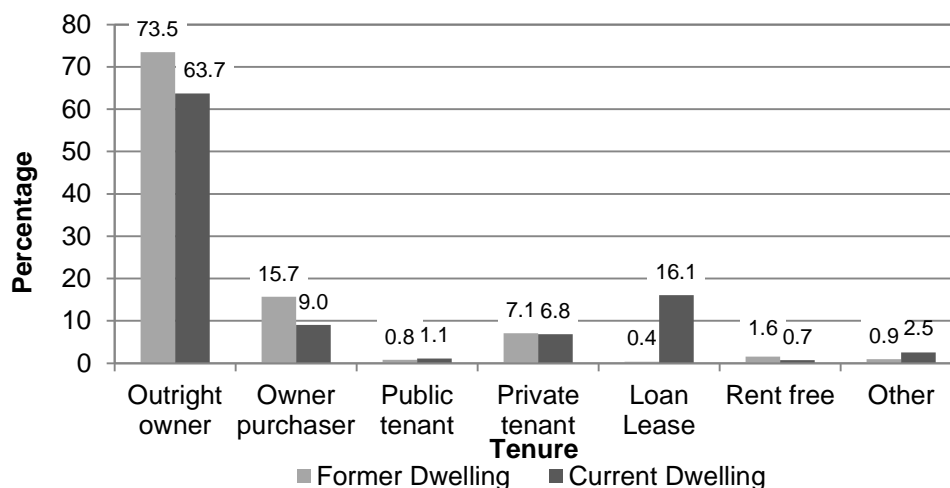
Note: * Other Movers (n=1110 former, 1115 current).

Figure 25 demonstrates that Downsizees have a higher percentage of larger former dwellings (of 200–290 square metres and 300+ square metres) than Other Movers. The latter were approximately three times more likely to have lived in dwellings of 100 square metres or less and 12.5 percentage points lower than Downsizees in dwellings of 100–190 square metres. This alone is likely to be a reason why downsizing is attractive to some older people and not others. While Downsizees can be seen to have moved substantially out of 200–290 square metres and 300 and over square metres dwellings into 100–190 square metres and 100 square metres dwellings, the increased floor area of Other Movers' homes was quite marginal (see Figure 26).

6.1.6 Tenure

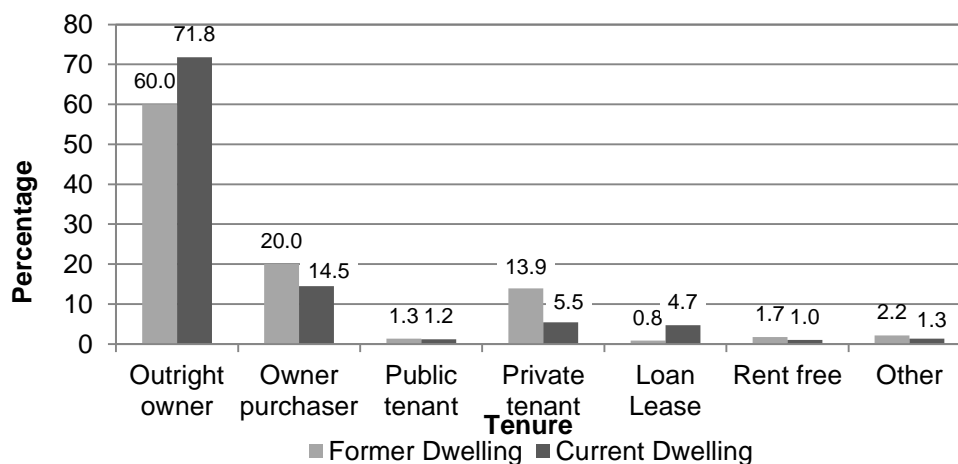
Figures 27 and 28 show the tenure of the former and current dwelling for Downsizees and Other Movers respectively. They demonstrate that Downsizees were more likely than Other Movers to have been outright owners, whereas Other Movers were more likely to have been private tenants. The increase in loan/lease arrangements for Downsizees reflects those who move to retirement villages (see Figure 20).

Figure 27: Former and current tenure, Downsizees *



Note: * Downsizees (n=1211 former, 1214 current).

Figure 28: Former and current tenure, Other Movers *

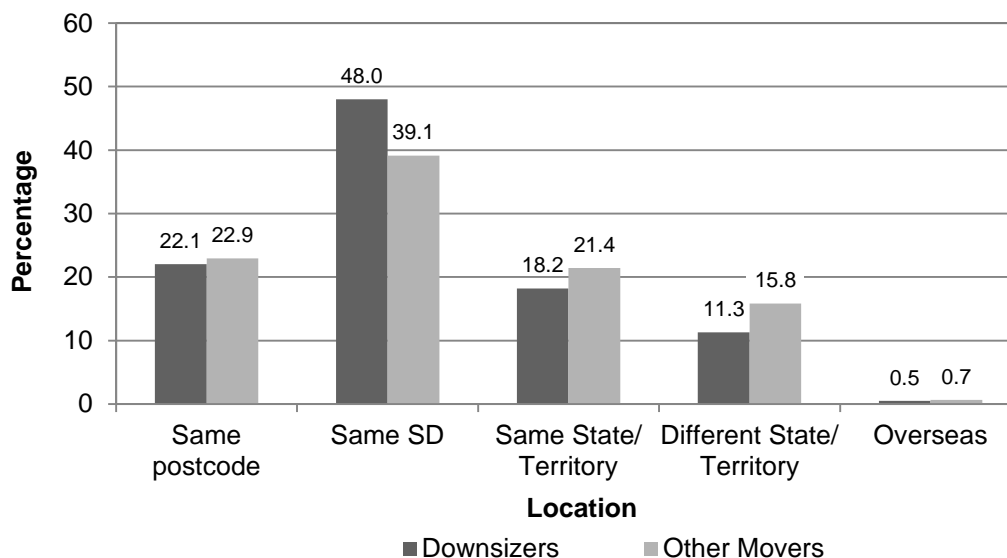


Note: * Other Movers (n=1543 former, 1552 current).

6.2 Location of former and current dwelling

The current spatial distribution of survey respondents is shown in Figure 29, which compares former and current location of Downsizers and Other Movers. The largest percentage of both groups remained within the same region (SD), although more so for Downsizers than Other Movers. There is little difference in the proportion of those remaining in the same suburb, and a slightly higher percentage of Other Movers had relocated outside the former SD or to another state/territory. This may suggest that for some older people downsizing provides an affordable way to stay in the same region.

Figure 29: Former and current location of Downsizers and Other Movers *



Note: * Downsizers (n=1188); Other Movers (n=1521).

When cross-tabulated by age group it is evident that moving interstate was more common amongst those in the younger age groups, who were also more likely to be working full time (hence some moved could be employment-related relocations). Relocation within the same postcode was also found to increase slightly with age for both Downsizers and Other Movers.

6.3 Conclusions

The findings of the questionnaire survey revealed that the main differences between Downsizers and Other Movers in terms of dwelling and location characteristics were:

- *Development type* (Section 6.1.1): Downsizers were more likely to have moved into retirement village accommodation than Other Movers.
- *Dwelling type* (Section 6.1.2): Downsizers were much less likely to have moved into a separate house, and more likely to have moved into a form of multi-unit housing, than Other Movers.
- *Number of storeys* (Section 6.1.3): Downsizers were a little more likely to have moved from a two-storey to a single-storey dwelling (note that retirement villages generally only have single-storey dwellings).
- *Number of bedrooms* (Section 6.1.4): Downsizers had often moved from larger dwellings than Other Movers, and away from four- to two- and three-bedroom dwellings, whereas Other Movers had often moved from smaller dwellings into three- and four-bedroom dwellings.

- *Dwelling size* (Section 6.1.5): Consistent with the number of bedrooms, Downsizers had generally moved from 200 square metres or larger dwellings into 100–190 square metres dwellings, whereas Other Movers had largely remained in dwellings of similar floor area as their previous dwelling.
- *Tenure* (Section 6.1.6): Downsizers were more likely to be either outright owners or owner-purchasers and more likely to live in dwellings under loan/lease arrangements (i.e. retirement villages).
- *Location* (Section 6.2): While around 22 per cent of Downsizers and Other Movers had relocated within the same postcode area, Downsizers were more likely to have moved within the same region (SD) and less likely to have moved elsewhere in the same state or to a different state or territory.

A common thread amongst these findings is the influence of Downsizers who move into retirement villages. While still a minority (around 21%), this is likely to explain many of the differences in dwelling form, number of storeys, number of bedrooms, floor area and tenure of those who have downsized. While separate houses in the private market remain the main housing type for both Downsizers and Other Movers, retirement villages appear to be the main alternate means of downsizing for many older Australians.

7 MOTIVATIONS AND CIRCUMSTANCES LEADING TO DOWNSIZING AND OTHER MOVING

This chapter addresses Research Question 4: What motivations and circumstances precipitate downsizing? It begins with a discussion of interviewees' perceptions of the meaning of downsizing, followed by a quantitative analysis of survey findings that are then further explored using qualitative analysis of interviews with older Downsizers and Other Movers.

7.1 Defining downsizing

7.1.1 Definitions from the literature

The Positioning Paper for this research project observed that definitions of downsizing as a concept within housing and particularly older people's housing have not been fully explored in the existing literature (Judd et al. 2012). While there was found to be a general acceptance that downsizing involves less housing consumption (Lehnert 2004), this begs the question: less of what? Indeed, downsizing could include any or all of the following:

- Reducing dwelling and/or garden/yard size (be this in terms of number of bedrooms, or floor area).
- Reducing the financial value of the home ('down-pricing', or 'cashing in housing equity') (Banks et al. 2007; Bradbury 2010).
- Reducing personal possessions (Luborsky et al. 2011).

For the purposes of this study a broad definition was adopted including decreases in the value of the dwelling, the number of rooms, and/or the spatial dimensions (including both living and garden/yard areas).

7.1.2 Interviewees' definitions of downsizing

Interviewees were invited to explain their understanding of what downsizing means. As in the academic literature, a variety of responses were given over the full range outlined above, and beyond, to include a number of additional more intangible conceptions. A few focused on the size of the dwelling alone, while for others downsizing meant not only a reduction in space, but 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. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

While referring to reduction in size, some were not specific as to whether it included house, garden or both, but for many downsizing involved a reduction in both dwelling and the land/yard/garden:

To me downsizing is moving in to a smaller house and/or a smaller block of land. (#14, OM, Male, 60–64, single, owner, regional, NSW)

For some, downsizing could mean a reduction in land area but not necessarily in dwelling size:

[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. (#22, DS, Male, 75–79, single, rent, regional, SA)

Closely associated with the idea of a smaller dwelling and yard/garden was a reduction in work or maintenance which was an important aspect of downsizing for many interviewees:

[Downsizing means] us moving to a smaller property where there's not so much housework, gardening—that sort of thing. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

De-cluttering was also an important aspect of downsizing for many interviewees:

Downsizing probably means a couple of things. Not only getting into a property that's smaller, but also downsizing your belongings. (#44, DS, Female, 65–69, single, owner, urban, VIC)

Downsizing was portrayed as a change in lifestyle by some interviewees:

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. (#27, DS, Female, 65–69, single, owner, regional, SA)

In summary, the interviews confirm the definitions and the processes of downsizing described in the literature. One noticeable difference, however, is that there were very few references to financial downsizing ('down-pricing', or reduction in housing value/equity) amongst interviewees, suggesting that this is rarely perceived as important in downsizing. From the perspective of interviewees, the following definition of downsizing could be proposed:

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.

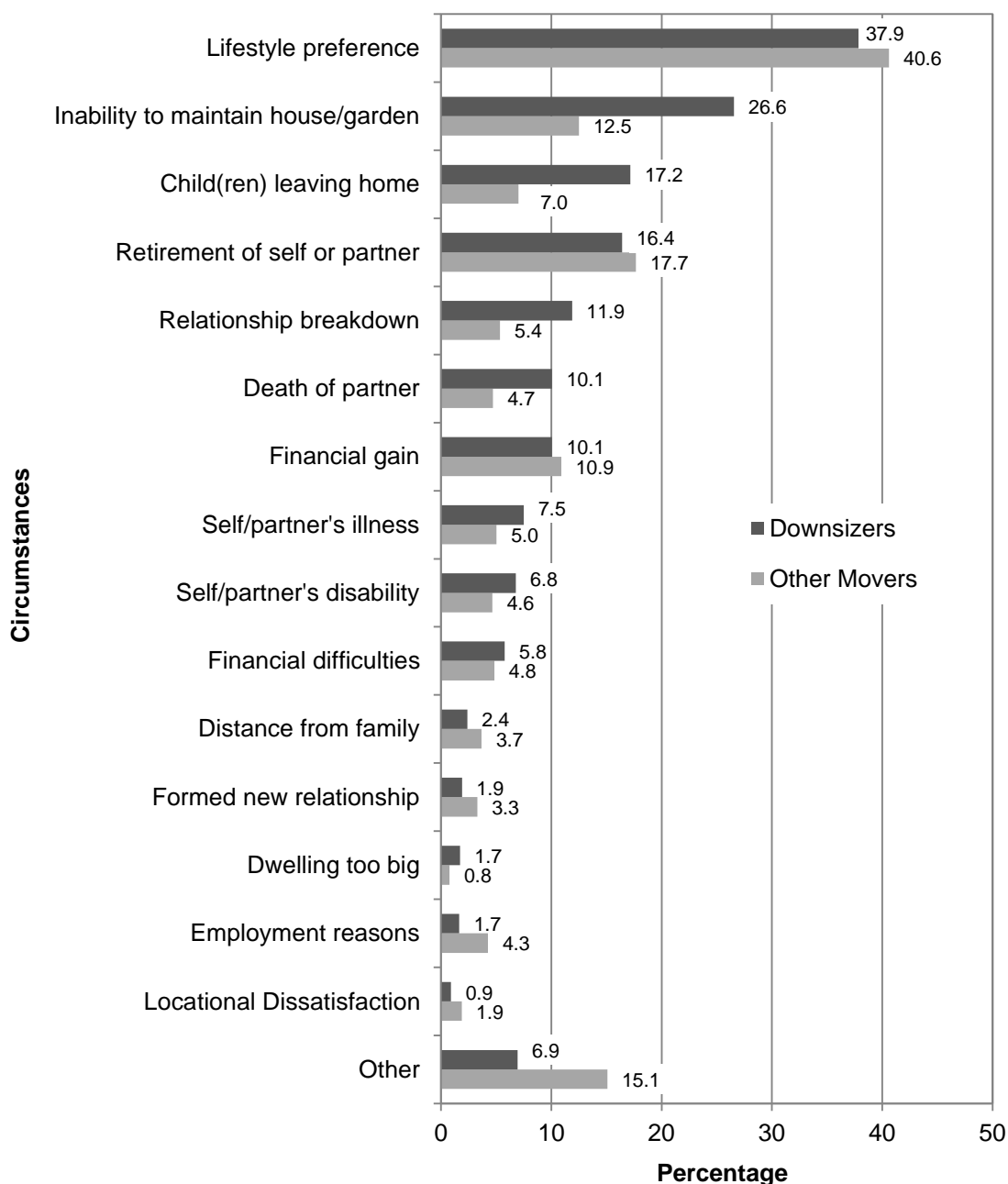
7.2 Circumstances contributing to moving and downsizing

As discussed in the Positioning Paper the motivations and circumstances contributing to moving and/or downsizing can be complex (Judd et al. 2012). For example, previous research from both Australia and internationally demonstrates a lack of clarity about motivations in downsizing decisions. Common motivations mentioned include declining health and a desire for less home and garden maintenance. However, motives like financial necessity can be quite diverse and thus much more difficult to disentangle. Figure 30 compares survey findings on circumstances contributing to downsizing for both older Downsizers and Other Movers.

Lifestyle preference can be seen as the most common circumstance leading to moving (40.6%) and downsizing (37.9%). Lifestyle is defined in the Macquarie Dictionary as 'a mode of life chosen by a person or a group' (Macquarie Dictionary 2008, p.462). It is a complex phenomenon encompassing concepts of health and wellbeing, economic aspirations, social networks and geographic location. Lifestyle images and language are commonly used to market retirement communities and locations, and it is a common theme in seniors magazines such as the one in which the survey was advertised. What is understood as lifestyle can therefore overlap with a range of other factors such as low maintenance, locational preferences and proximity to services. Importantly, previous research has shown that lifestyle factors impact the incidence and prevalence of depression and anxiety in later life (Cassidy et

al. 2004). Therefore relocation for lifestyle reasons may be a very significant factor in long-term health and wellbeing outcomes for older Australians.

Figure 30: Circumstances contributing to moving and downsizing *



Note: * Multiple answer question. Downsize (n =1212); Other Movers (n=1551).

Motivations for downsizing among respondents to the questionnaire survey were found to be closely associated with an inability to maintain the house and/or garden (26.6%) and children leaving home (17.2%). These factors were each recorded more than twice as often as reasons for moving for Downsize (12.5%) than for Other Movers (7.0%). While retirement was cited by an almost equal percentage of Downsize and Other Movers (16.4% and 17.7% respectively) as a reason for moving, relationship breakdown, death of a partner, illness and disability were all more likely to precipitate downsizing than other moves. Those who moved without

downsizing were slightly more likely to have done so for financial gain, as a result of forming new relationships and for employment reasons.

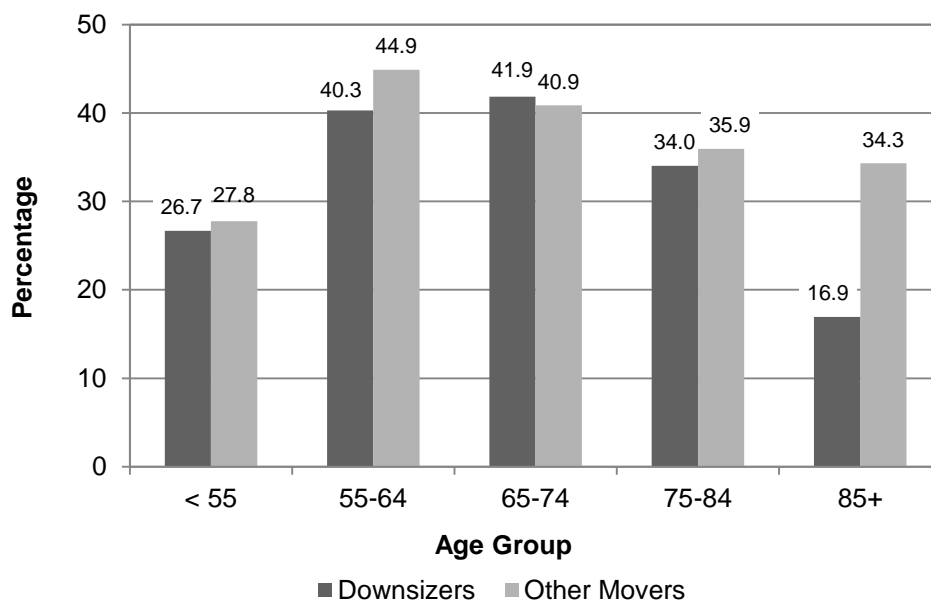
Because of the high percentage of ‘other’ responses (16.0% for Downsizers and 28.3% for Other Movers) in the original analysis, additional recoding was undertaken of these responses, which were either incorporated into existing categories or into one of three new categories (dwelling too big; work, employment related reasons; and locational dissatisfaction). The remaining ‘other’ responses in Figure 30 include problems with neighbours, forced relocation due to the sale of a rental property and building or purchasing a new home—mostly applying to Other Movers rather than to Downsizers.

The following sections provide a more nuanced understanding of the circumstances leading to moving and downsizing through cross tabulations of individual variables with age followed by interviewees’ views on the circumstances leading to downsizing or moving.

7.2.1 Lifestyle preference

When cross-tabulated by age group, it was apparent that there were only small differences between Downsizers and Other Movers concerning lifestyle as a motivation for moving. Figure 31 indicates that lifestyle is a marginally more important factor for Other Movers in the younger two age groups; virtually the same for those aged 65–74; and then increasingly less important in the two older age groups, especially the 85 and over cohort.

Figure 31: Lifestyle as a factor in moving for Downsizers and Other Movers *



Notes: * Downsizers (n=459), Other Movers (n=630). < 55 figures may be unreliable due to small number of respondents.

The interviews provided some insights into how older people conceptualise lifestyle. For some, freedom to travel was an important motivator for downsizing:

It was eight years ago that we moved and we didn't need such a big house and when we're travelling a lot you've got a responsibility of a house whereas in an apartment you just close your front door and go. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

For others, moving to an area with opportunities to become involved in new activities was an important reason for moving:

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. (#54, DS, Female, 65–69, single, owner, regional, VIC)

Moving to an area with natural environmental attributes for some represented a lifestyle change:

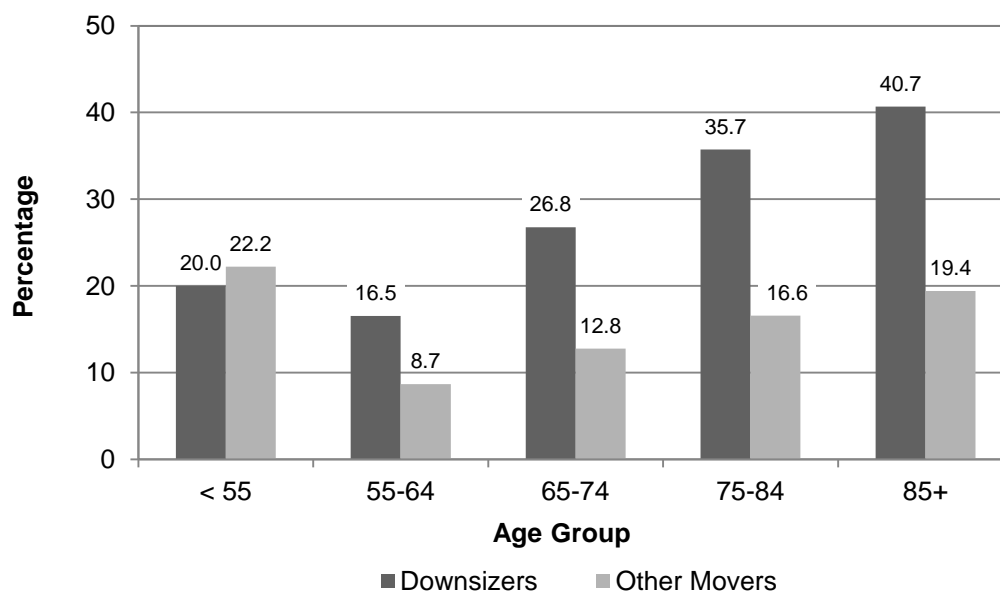
I think the most important reason was we wanted to live nearer the sea. (#53, DS, Male/Female, 85+, couple, owner, urban, VIC)

7.2.2 Maintenance of house and garden

When cross-tabulated with age of respondents there were also some marked differences between Downsizers and Other Movers in terms of their ability to maintain house and/or garden as a factor influencing moving.

As demonstrated in Figure 32, maintenance as a factor increased in importance with age for both Downsizers and Other Movers, but was twice as important to Downsizers than for Other Movers.

Figure 32: Maintenance as factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=322); Other Movers (n=195). < 55 figures may be unreliable due to small number of respondents.

Maintenance in terms of both housework and gardening was a particularly important reason given by interviewees for downsizing.

[W]e thought we need to get something flat with less space to have to clean, and less gardening to have to do. (#40, DS, Male/Female, 70–74, couple, owner, urban, SA)

In many cases this was because of declining ability or injuries making maintenance of the house and/or garden increasingly difficult:

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. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

In some cases it was the primary reason for moving, while in others it was one of a number of motivating factors.

That was the prime reason to get away from the house we were in. It was seen to be too difficult for me to look after. (#8, OM, Male/Female, 85+, couple, owner, regional, NSW)

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. It wasn't the primary reason for moving. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

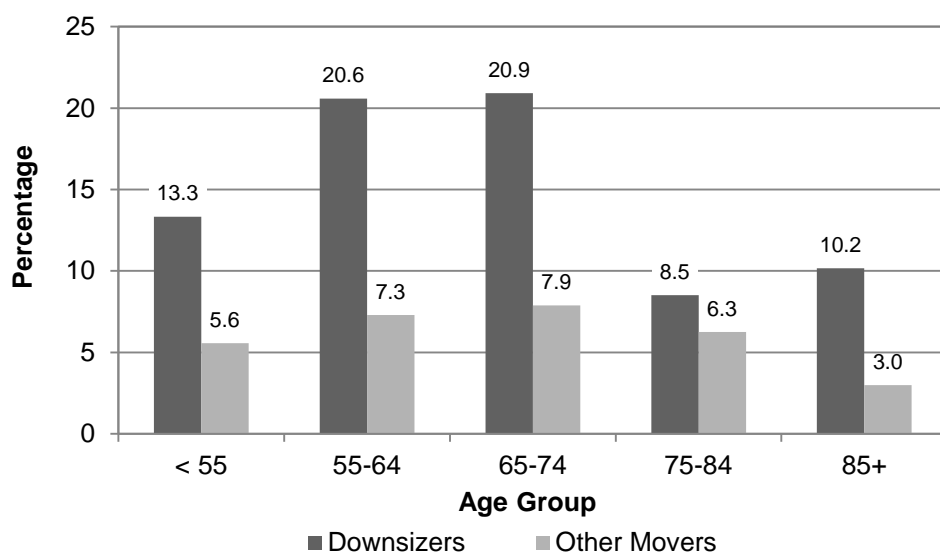
Considerations regarding the maintenance of the property and the land were often about the amount of physical work required, and the associated costs:

I couldn't afford to have somebody come and do the garden and the lawns for me. I'm past the stage of being physically able to do it. (#6, DS, Female, 80–84, single, rent, regional, NSW)

7.2.3 Children leaving home

As indicated in Figure 33, children leaving home was an important factor leading to downsizing for the younger-old age groups. For Other Movers it was a less important factor and its importance remained similar throughout all but the oldest age cohort.

Figure 33: Children leaving home as a factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=208); Other Movers (n=110). < 55 figures may be unreliable due to small number of respondents.

These findings are reflected in the interviews where children leaving home had influenced the decision for some to downsize:

Our children now live overseas, and have done for the last 20 something years. We no longer needed the size of the place that we had. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

In some cases, their children’s needs, including the need to return to the family home for a period, affected the timing of people’s downsizing decisions:

[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. (#30, DS, Male, 60–64, couple, owner, urban, SA)

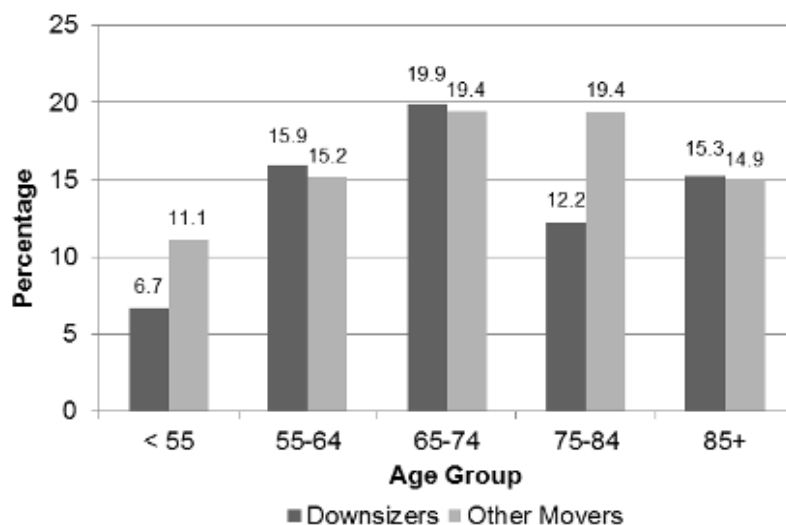
In one case, an interviewee moved in order to encourage their children to leave home:

My husband died and I had two sons who thought the big house was their house. I thought what am I doing chasing after them and their friends? So, I decided that it was time that they got out on their own. People are very proud of me that I managed to kick my kids out by selling the family home. (#26, DS, Female, 60–64, single, owner, urban, SA)

7.2.4 Retirement

Figure 34 shows the importance of retirement as a factor in both moving and downsizing. Unsurprisingly, this motivation peaked in the 65–74 age group. For the younger 55–64 age group it was marginally more important for Downsizers and in the 75–84 age group was substantially less important. Why this increased again for Downsizers in the oldest age group is unclear, although the number of respondents in this age group was fairly small and may be unreliable.

Figure 34: Retirement as a factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=200); Other Movers (n=274). < 55 and 85+ figures may be unreliable due to small number of respondents

While retirement was not raised as a significant issue by many interviewees, for a few it was an important precursor to moving:

So when [my] business was closed and I retired, there was no real reason to keep me in that area from a business perspective. (#30, DS, Male, 60–64, couple, owner, urban, SA)

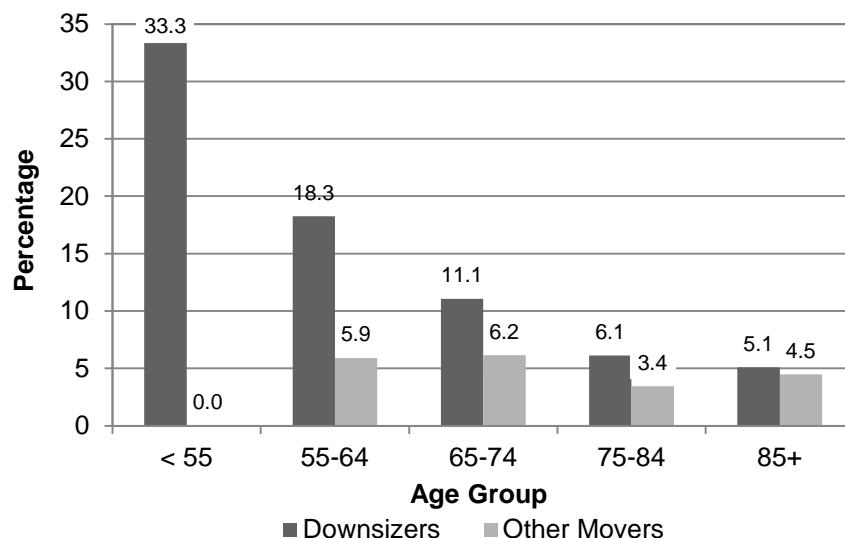
However, moving at retirement was not always a downsizing move:

[W]e bought one-hundred rough acres in the Golden Valley of Victoria, so that we could move there and develop that land. That, of course, necessitated early retirement. I did the arithmetic and decided that we could afford to retire when I hit 55, and did that. So we retired onto our 100 acres, spent roughly fourteen years there. (#2, DS, Male, 75–79, couple, lease, regional, NSW)

7.2.5 Relationship change

Relationship change was another variable with significant differences between Downsizees and Other Movers. Figure 35 shows that while the importance of relationship breakdown for the decision to move decreased with age, a marked difference remained between the Downsizees and Other Movers in all but the oldest age group. Amongst the questionnaire survey respondents, relationship breakdown was therefore more likely to result in downsizing than moving to a similar sized or larger dwelling according to number of bedrooms.

Figure 35: Relationship breakdown as a factor in downsizing and other moving, by age group *



Notes: * Downsizees (n=144); Other Movers (n=83). < 55 may be unreliable due to small number of respondents.

A number of interviewees explained that the end of a relationship precipitated a move. Some indicated that this led them to want to move to a smaller dwelling:

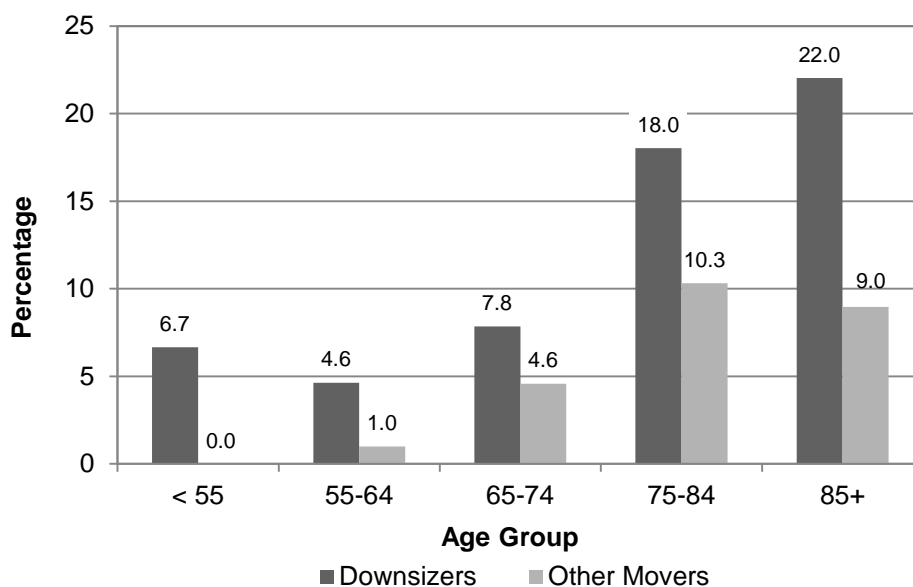
My marriage broke up shortly after I retired ... I thought it's just too big for one person and ... I didn't want to see it through a third marriage. (#38, DS, Male/Female, 75–79, couple, other tenure, regional, SA)

For others it was more about the necessity of moving because of the relationship breakdown and associated financial reasons:

My husband left me—suddenly, very suddenly. So I lived for another three years in that house and then he really wanted the money from the property. (#59, DS, Female, 60–64, single, owner, urban, VIC)

Survey results also indicated that death of a partner was also more likely to lead to downsizing. Figure 36 shows how this varied according to age of respondent and illustrates that the likelihood of death of a partner influencing downsizing increases with age, and much more so than for Other Movers.

Figure 36: Death of partner as a factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=122); Other Movers (n=73). < 55 figures may be unreliable due to small number of respondents.

The impact of death of a partner or parent on moving was confirmed in a number of the interviews. While downsizing may have occurred, motivations were often more about moving away from the familial home and memories for a new start:

You couldn't get rid of the image of mum. I mean, mum was there although she had gone. In the end I thought no, the only way to do it is to just get out of the house and get something different. (#22, DS, Male, 75–79, single, rent, regional, SA)

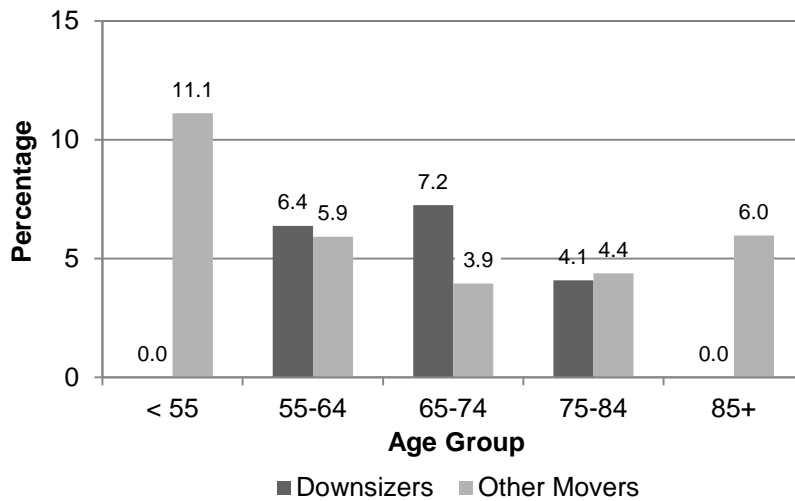
In other cases, one partner explained that they wanted to move before they died so that their partner would be settled:

I felt that if I didn't move then, there was a chance that I would die before I'd arranged things in a way that I'd feel comfortable in leaving my wife. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

7.2.6 Financial circumstances

As indicated earlier (see Figure 30), both Downsizers and Other Movers were more likely to have moved for financial gain than because of financial difficulties. As Figure 37 indicates, financial difficulties did not vary much with age, except in the 65–74 age group for Downsizers, which coincides with the most common age of retirement. This suggests that financial difficulties arising from retirement are more likely to lead to downsizing than moving without downsizing.

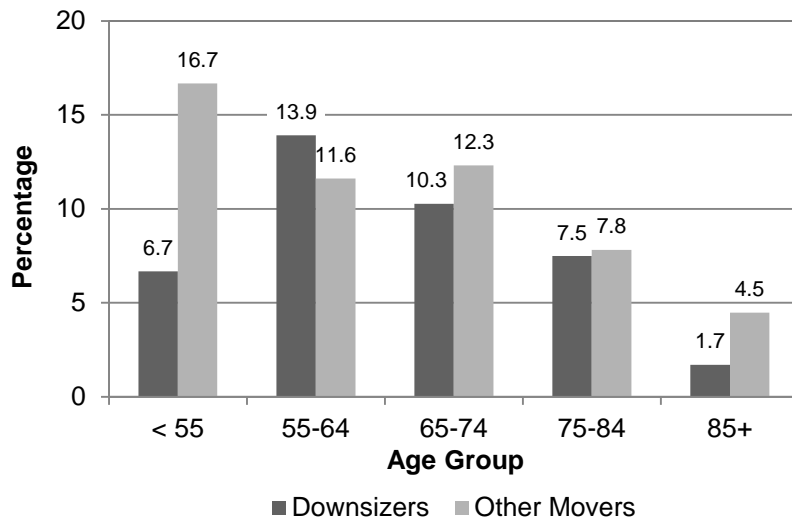
Figure 37: Financial difficulties as a factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=123); Other Movers (n=168). < 55 may be unreliable due to small number of respondents.

As Figure 38 indicates, where financial gain was a motivator for downsizing and other moving, it did diminish with the age of respondent, suggesting that this is more prevalent amongst the younger old.

Figure 38: Financial gain as a factor in downsizing and other moving, by age group *



Note: * Downsizers (n=123); Other Movers (n=168). < 55 figures may be unreliable due to small number of respondents.

In the interviews, the most commonly mentioned financial motivation for moving was to reduce the costs associated with maintaining their previous property (as described in Section 7.2.2). Aside from this, another financial consideration that influenced the decision to move was the potential to release the equity held in a previous property, and comparably cheaper house prices in other locations:

We did a few sums and ... realised that ... we could afford to come here and probably have about \$150 000 that would help us again. ... [I]t gave us a little bit of capital to invest. (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

For others, the decision to move was influenced by the properties they could afford to live in:

This was a house that, had it been in the [former Local Government Area], you would have bought it. I said, my love, if this was a house in the [Local Government Area], you wouldn't have been able to afford to buy it. (#8, OM, Male/Female, 85+, couple, owner, regional, NSW)

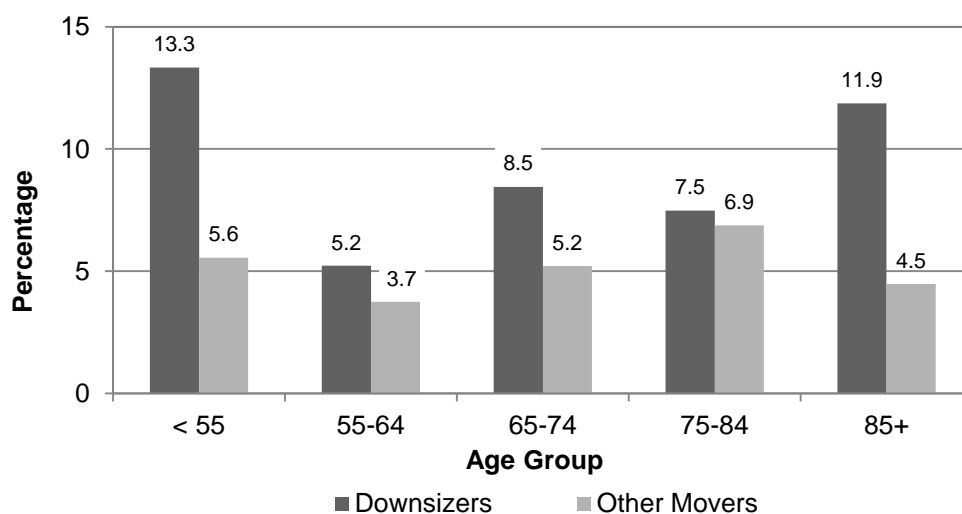
However, while finances were a major consideration for many, for other interviewees finances were not a concern:

The convenience of moving into a place like this just outweighed any of those other considerations. No, finance wasn't an issue. Funds were not an issue. It was just personal reasons rather than financial reasons. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

7.2.7 Health and disability

While relatively few survey respondents cited health and disability as circumstances leading to downsizing or moving, when analysed by age of respondent some differences were evident across the life cycle. Health as a factor was generally more important for Downsizees than Other Movers and generally increased with age, as evident in Figure 39.

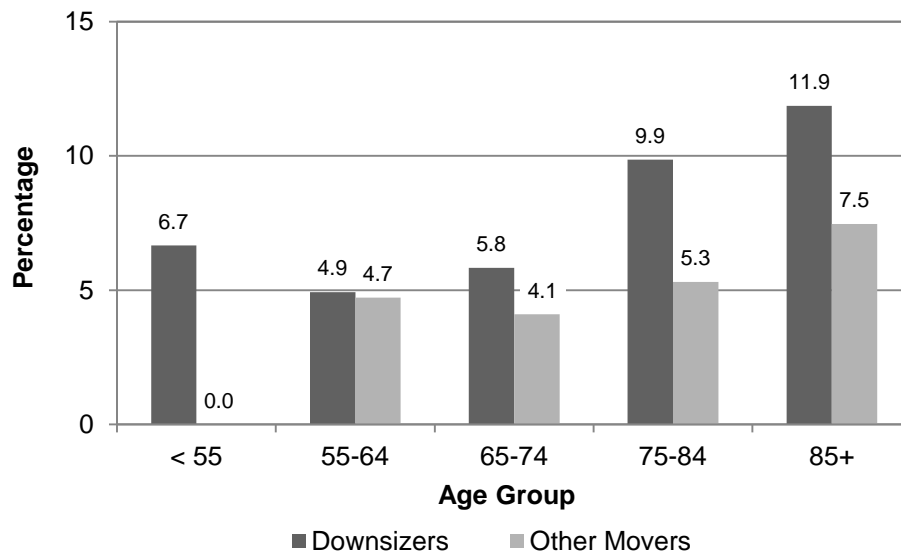
Figure 39: Health of self or partner as a factor in downsizing and other moving by age group *



Notes: * Downsizees (n=91); Other Movers (n=78). < 55 figures may be unreliable due to small number of respondents.

As illustrated in Figure 40, disability as a motivation for moving also increased with age and much more so for Downsizees than for Other Movers. This suggests that particularly in the older age groups, disability is more likely to precipitate moving to a smaller dwelling.

Figure 40: Disability of self or partner as factor in downsizing and other moving, by age group *



Notes: * Downsizers (n=83); Other Movers (n=72). < 55 figures may be unreliable due to small number of respondents.

Many interviewees spoke about the impact of health issues, disabilities and old age on their ability to carry out maintenance on their properties (as described in Section 7.2.2). Aside from this consideration, some interviewees stated that they had moved so that they could live on one level (i.e. without stairs) as their health deteriorated:

[My wife] had been ill and basically we had stairs and she was immobile up the stairs at one stage because she was ill. I'd also fallen on the stairs twice, so I thought, no, we've actually got to ... look after ourselves better and basically be in a place that's flat. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

Some interviewees spoke about their choice to move to have better access to care services:

We were both nearly 80 and beginning to feel we needed to perhaps go into something like we're in now, where we're independent but you have some care. (#21, DS Female, 85+, couple, lease, urban, SA)

Others moved not only to another dwelling, but also to another location in order to be closer to health care services:

For a long time, the doctors have been telling me that I had a murmur in the heart. One day I'll have to have something done about that. So I decided to sell ... all the property at [previous location] and buy a house in the centre of [current town] where I could walk everywhere, and [be] close to doctor and hospital. (#58, DS, Male, 80–84, single, owner, regional, VIC)

Another reason given by some interviewees for changing location was to move to an area with a climate that was better for their health, or that of their partner:

He has had severe trouble with skin cancers and [city name] is a very unkind area for skin. He was going to the specialist probably every six months, has had a couple of full-depth skin grafts and his skin was really very bad for a young age. Now that was ... one of the reasons too why we chose to come south—why we chose to leave because it is so much better for his skin. (#42, DS, Female, 60–64, couple owner, urban, VIC)

I'm on a pension because I've had two whiplash car accidents. I was advised by some of the medical [professionals that] the [previous location] climate was accelerating the deterioration of my back. To move to a warmer climate would slow that process down. So, yes, that was one of the other considerations as well. (#14, OM, Male, 60–64, single, owner, regional, NSW)

7.3 Conclusions

Interviewees' interpretations of the meaning of downsizing varied considerably, consistent with the findings of the literature review (Judd et al. 2010, pp.26, 27), from literal reduction in dwelling and/or yard size to more intangible notions including de-cluttering and lifestyle or life-stage change.

The key findings of this chapter on the circumstances leading to downsizing amongst older Australians are that:

- A desire for a change in lifestyle was the primary factor contributing to downsizing amongst older Australians.
- The second most important factor was inability to maintain the home and/or garden.
- Other important factors were children leaving home and retirement.
- Relationship breakdown, health and disability were important only for a smaller percentage of older people.
- Financial motivations were of importance to relatively few Downsizers and, amongst these, financial gain was a more common motivation than financial difficulty (Section 7.2).

These findings support Olsberg and Winter's (2005, p.vii) earlier findings that with the entry of the baby boomer generation into old age, 'desires for independence, flexibility and lifestyle choices increasingly take precedence, challenging traditional notions of old age and family obligations'. It also supports Beer and Faulkner's (2009, p.139) findings of the importance of consumption factors in driving housing choices amongst older Australians.

The importance of maintenance of house and/or land as a factor driving downsizing confirms earlier findings by Faulkner and Bennett (2002), Painter and Lee (2009), Woodbridge (2003) and Howe (2006) that maintenance is a key concern for older people and an important factor in housing mobility.

This chapter also reveals some important similarities and differences between older Downsizers and Other Movers. For example:

- Lifestyle preferences are the primary driver both for Downsizers and Other Movers (Section 7.2.1).
- Retirement is a lesser but somewhat important factor for both Downsizers and Other Movers (Section 7.2.4).
- Financial reasons (positive and negative) are similar yet lesser drivers for both groups (Section 7.2.6).

Key differences between Downsizers and Other Movers in terms of the circumstances leading to moving were as follows:

- The inability to maintain home and garden was a much more significant motivator for Downsizers than for Other Movers (Section 7.2.2).

- Demographic changes (children leaving home, relationship breakdown and death of a partner) were more important drivers of downsizing than other moves (Sections 7.2.3 and 7.2.5).
- Illness and disability appear to be more important considerations for moving for Downsizers than Other Movers (Section 7.2.7).

Age was an important factor for a number of the identified circumstances leading to downsizing and other moves. For example:

- Maintenance as a factor increases with age, particularly for Downsizers (Section 7.2.2).
- Children leaving home was a prominent factor only at the lower end (55–64 and 65–74) of the older age groups of primary interest to this study (Section 7.2.3).
- Relationship breakdown decreased markedly with age as a factor for Downsizers (Section 7.2.5).
- Death of a partner, as expected, increased in importance with age for both groups, but much more so for Downsizers (Section 7.2.5).
- Financial gain as a factor decreased proportionately with age for both Downsizers and Other Movers (Section 7.2.6).
- Health and disability generally increased in importance with age, particularly for Downsizers (Section 7.2.7).

It should be noted that in this analysis 'age' refers to the age of the respondent at the time of the survey, rather than at the time of downsizing or moving.

8 THE MOVING/DOWNSIZING PROCESS AND EXPERIENCE

This chapter addresses Research Question 9: What processes do people undertake in downsizing? While the previous chapter focused on the circumstances influencing the decision to move, this chapter focuses on the considerations and trade-offs made during the search process, the information and advice sought or received, the difficulties encountered in the process and the experience of the actual move. It includes findings from the national AHURI questionnaire survey comparing the responses of Downsizers with Other Movers, and provides deeper insights into the process and experience of downsizing and other moving through the views of participants in the in-depth interviews undertaken in NSW, Victoria and South Australia.

8.1 Considerations in moving and downsizing

Respondents to the questionnaire survey were asked: 'When moving from your former home to your current home, how important were each of the following considerations?' Their responses are listed in Figure 41.

Less maintenance of the home and less maintenance of the yard were the most nominated considerations for close to three-quarters of Downsizers followed closely by moving to a smaller dwelling, which may be considered a related concept (assuming that smaller implies easier to maintain). It is interesting that these three most common considerations all focus on the type, size and design of the dwelling and its associated private open space. For Downsizers, lifestyle improvement was fourth in importance (important for over half of all Downsizers), reflecting its priority as a factor contributing to downsizing as previously identified in Figure 30.

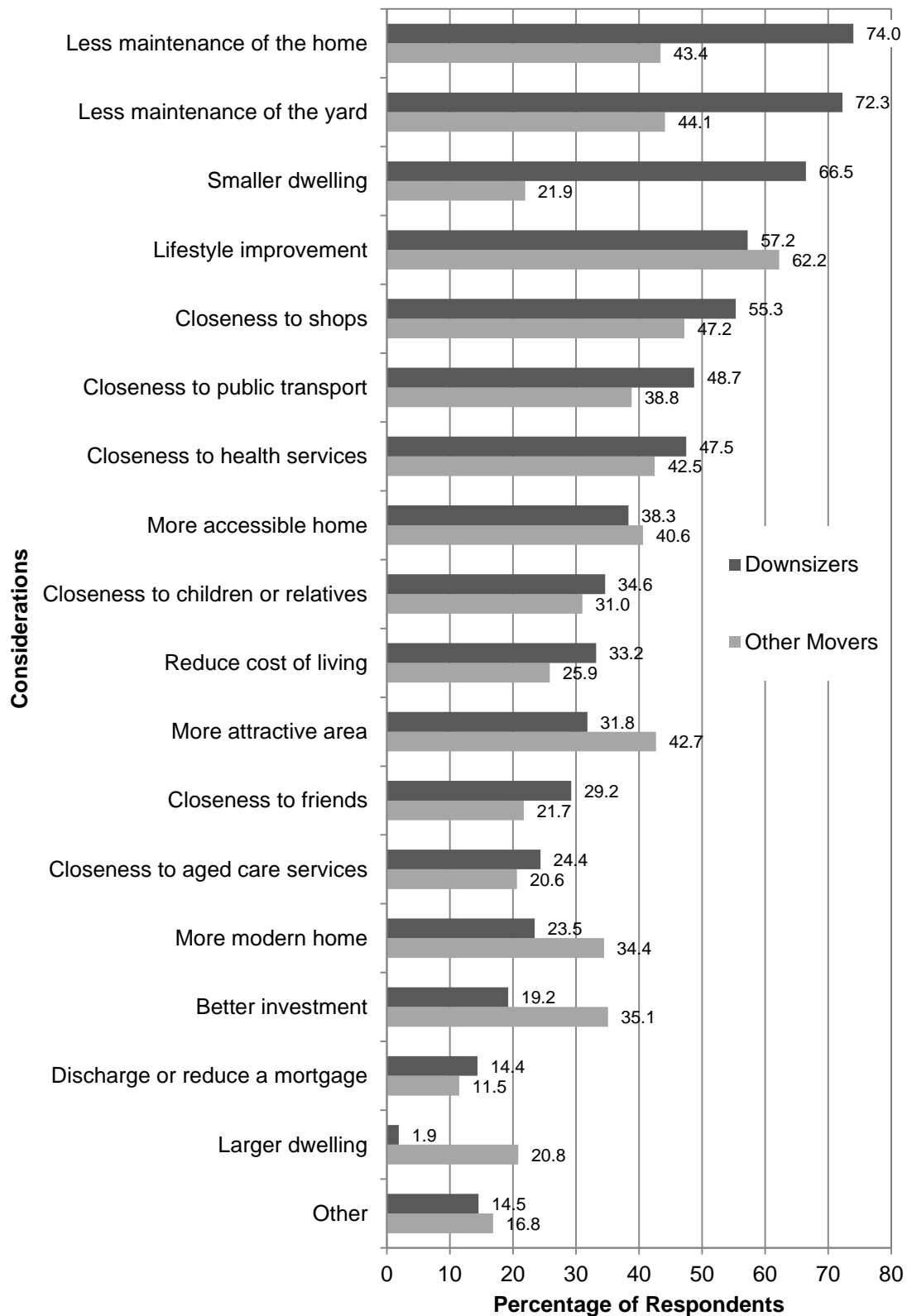
A cluster of locational considerations were next in importance to Downsizers (closeness to shops, public transport, health services, children and relatives) along with accessible design of the home, all representing between one third and one half of respondents. Other locational factors with lower priority were closeness to friends and aged care services.

For Downsizers, financial considerations were once again amongst the less commonly chosen considerations, with reducing the cost of living being important or very important for a little over one-third of downsizer respondents. Other consumption related considerations such as more modern home, better investment, and discharging or reducing a mortgage were considered important for under one-quarter of downsizer respondents.

Some important differences between the priorities of Downsizers and Other Movers are evident. Moving to a more attractive area, having a more modern home, a better investment, and a larger dwelling were more commonly mentioned considerations for Other Movers than for Downsizers. The importance of location to shops, public transport, health services was similar for the two groups, although slightly less important to Other Movers than for Downsizers. In terms of the dwelling design, less maintenance of house and yard and accessible design were still fairly important to Other Movers.

The following sections of this chapter explore how some of the most important of these considerations varied with the age of survey respondents, and provides a deeper understanding through the views and experiences of interviewees.

Figure 41: Important or very important considerations in moving *



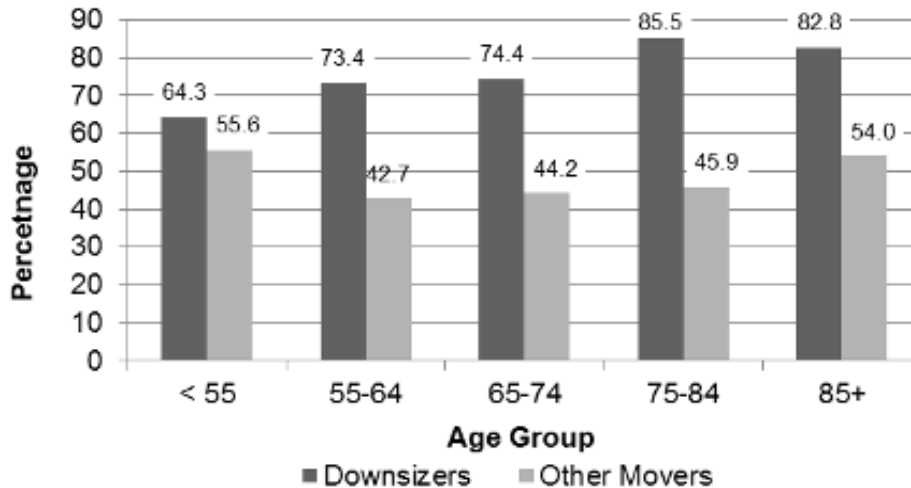
Notes: Multiple answer questions. * Downsizers (n=1211); Other Movers (n=1551).

8.2 Dwelling related considerations

8.2.1 Less maintenance of home and/or yard

Figure 42 indicates that less maintenance of the home as a consideration in both downsizing and other moving increased with age for those aged 55 and over.

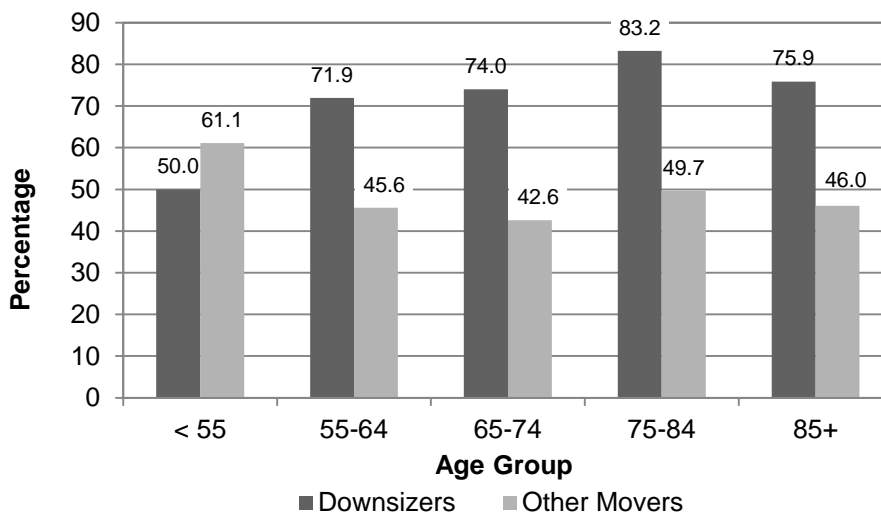
Figure 42: Less maintenance of home as a consideration in moving, by age group *



Notes: * Downsizers (n=896); Other Movers (n=674). < 55 figures may be unreliable due to small number of respondents.

A similar pattern is evident in Figure 43 regarding maintenance of the yard for Downsizers except for a small reduction among people aged 85 and over. For Other Movers, however, the percentage of respondents remained similar throughout the age groups.

Figure 43: Less maintenance of yard as an important consideration in moving, by age group *



A number of interviewees expanded on the importance of reduced maintenance of both the house and garden in the choice of their new dwelling but still wanted to have a small garden area:

Much of that time [the time of moving], we were looking at townhouses rather than actual apartments and the reason for that was my wife was keen to have

an element of a garden about her. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

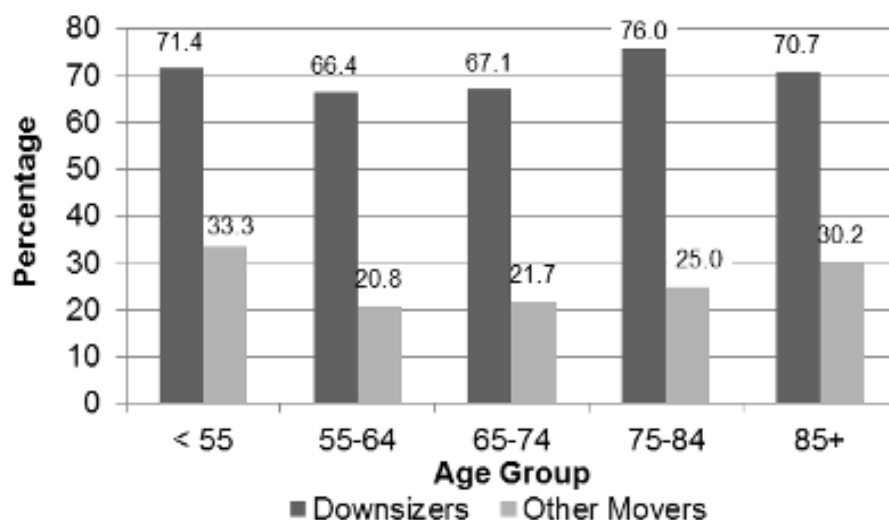
For others, reducing garden maintenance was more important in choosing their new dwelling.

I've had big gardens. I love the garden, I do it well. Once you get too slow, too old to do it. So I would [downsize]—because it really does get down to doing less work. Here I've got a dear little house and a dear little garden and that's enough now. (#21, DS Female, 85+, couple, lease, urban, SA)

8.2.2 Dwelling size

As Figure 44 indicates, moving to a smaller dwelling was a goal of Downsizees rather than Other Movers and remained similar throughout the age groups, but was still considered important for a small percentage of Other Movers. It can only be assumed that in such cases a 'smaller dwelling' may mean smaller in floor area rather than number of bedrooms, or in other aspects of dwelling such as the yard or garden area.

Figure 44: Smaller dwelling as an important consideration in moving, by age group *



Notes: * Downsizees (n=805); Other Movers (n=341). < 55 figures may be unreliable due to small number of respondents.

When choosing their current accommodation, many interviewees spoke about the importance of the size of the dwelling. While many people had been looking for a smaller dwelling, some were concerned that they didn't want to move into one that was 'too small':

There were a lot of properties in my price range, but it was very hard to picture myself living in some of them because they were so tiny. (#43, DS, Female, 60–64, single, owner, regional, VIC)

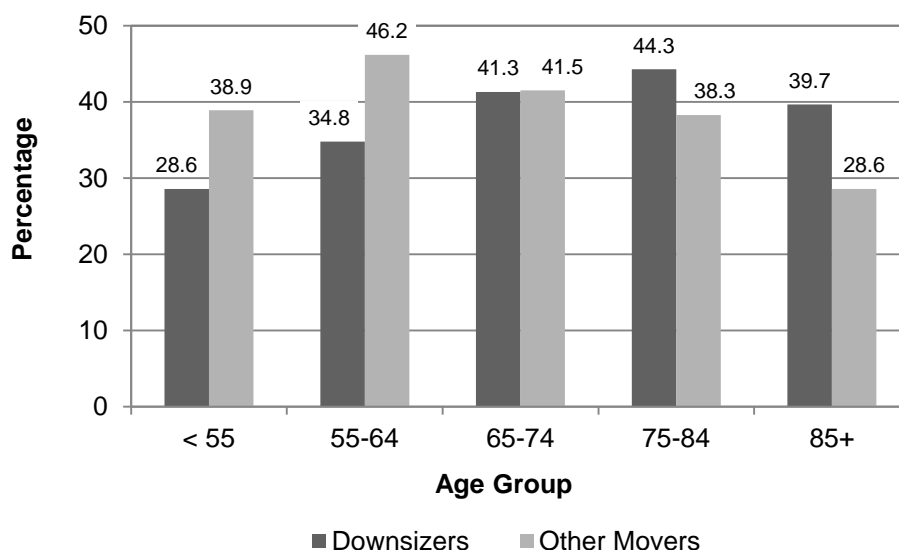
In particular, some interviewees spoke about the importance of having enough room for their children and grandchildren to visit them:

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. (#49, OM, Male/Female, 75–79, couple, owner, regional, VIC)

8.2.3 Dwelling accessibility

The importance of moving to an accessible dwelling increased with age for Downsizers over the first four age cohorts and then reduced slightly for the cohort aged 85 and over (see Figure 45). For Other Movers the pattern was the opposite, increasing initially until the 55–64 age group, then progressively declining over the older age groups. This is likely to reflect the tendency of people with functional impairments such as mobility and activity of daily living problems to be those most likely to downsize.

Figure 45: A more accessible home as an important consideration in moving, by age group *



Notes: * Downsizers (n=464); Other Movers (n=631). < 55 figures may be unreliable due to small number of respondents.

The importance of finding a dwelling that was easily accessible as people aged and became less mobile was raised by both Downsizers and Other Movers in many of the interviews. Considerations included living in a property that was on one level without steps:

So we found this house that is completely flat, no stairs, easy access to the roadway. That was the main thing, because we were getting older. (#47, DS, Female, 85+, single, owner, urban, VIC)

Other design features of the dwelling enabling better accessibility and easier mobility were also important:

Because it is a retirement village, it is designed for older people. So such things as wider doorways, stained timber around the doors and windows, which is a guidance to those visually impaired. (#47, DS, Female, 85+, single, owner, urban, VIC)

A door-less bathroom and a bench seat built in [and] tiled into the shower area. Very easy to clean and maintain. Everything is very easy to clean and look after and to move around in. I can get a wheelchair into the toilet, I can get a wheelchair into the shower. (#32, OM, Female, 60–64, single, owner, regional, SA)

8.2.4 Development type

A number of interviewees spoke about the type of development they had moved into. Some spoke about the benefits of moving into a retirement village:

The retirement village gives us all the no burden stuff. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

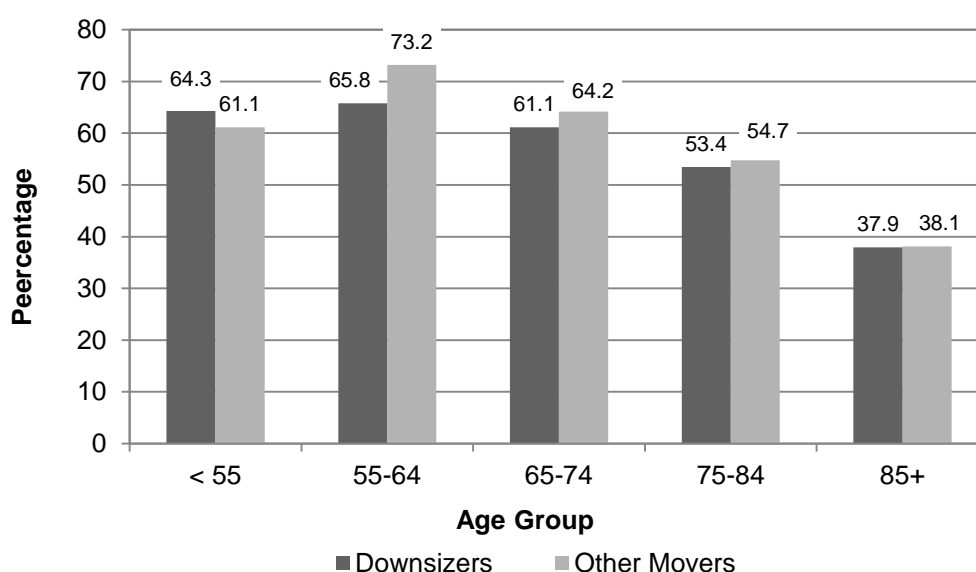
However, others said that they preferred to live in a development that was not a retirement village:

Part of what we also like about this community is it's very mixed in age. So we have couples with infants living in the building as well as people considerably older than we are but there's quite a mix. Something we were both clear about was we weren't going to go to a retirement village where everybody was over 55 and didn't want to see a child in sight. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

8.3 Lifestyle considerations

While improved lifestyle was an important objective of both older Downsizers and Other Movers, as Figure 46 indicates its importance diminished with age for both groups.

Figure 46: Lifestyle improvement as an important consideration in moving, by age group *



Notes: * Downsizers (n=695); Other Movers (n=967). < 55 figures may be unreliable due to small number of respondents.

8.3.1 Hobbies and activities

In the interviews, the lifestyle considerations most commonly raised were the ability to undertake hobbies and activities and having good neighbours. A number of interviewees said that it was important for them to move to a property so they could continue gardening:

He needed space for the garden, to do some gardening. (#33, DS, Female, 75–79, couple, owner, regional, SA)

Others said that it was important to have space for other hobbies and activities:

One place we were looking at, they—one guy we know had to give away his tools. One place at [town name] we asked could you use power tools ... a couple of places—didn't have garages, they only had carports. Knowing the stuff [my husband's] got there was no way. I'm a quilter so I've got a lot of fabric. (#20, DS, Male/Female, 65–69, couple, owner, regional, NSW)

For some interviewees, living in a retirement village with organised activities was attractive:

It was more a conscious decision to decide to live in a retirement village rather than just say go to a unit ... Something that appeals to us now that we've been here for a while is the community that's around us. We probably see more of our neighbours here than we perhaps did when we lived in our previous home and also the activities that we can join in, being able to go to the gym and the restaurant. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

However, the desirability of organised activities was not universal:

I prefer to keep a broader community connection. The idea of a retirement village absolutely sends me cold ... I don't like the idea of being caught almost in the end—because of the services they provide there, it can end up like living in a gated community where there's just all like-minded people who are probably getting old and cranky together. It doesn't appeal to me at all. (#42, DS, Female, 60–64, couple owner, urban, VIC)

Proximity to organised social activities nearby, but not necessarily within the residential development, was important for others:

This location was terrific ... there's a coast seniors group across the road which do a whole lot of activities. [My wife's] there virtually every day of the week, so a lot of activities for her ... [She] actually adjusted to the change of location very quickly because she liked the seniors group, she liked the area. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

8.4 Locational considerations

As noted earlier, proximity to shops, health services and children or relatives were important for many Downsizers and Other Movers, although a little more so for Downsizers. This view is well summarised in the following interviewee's statement:

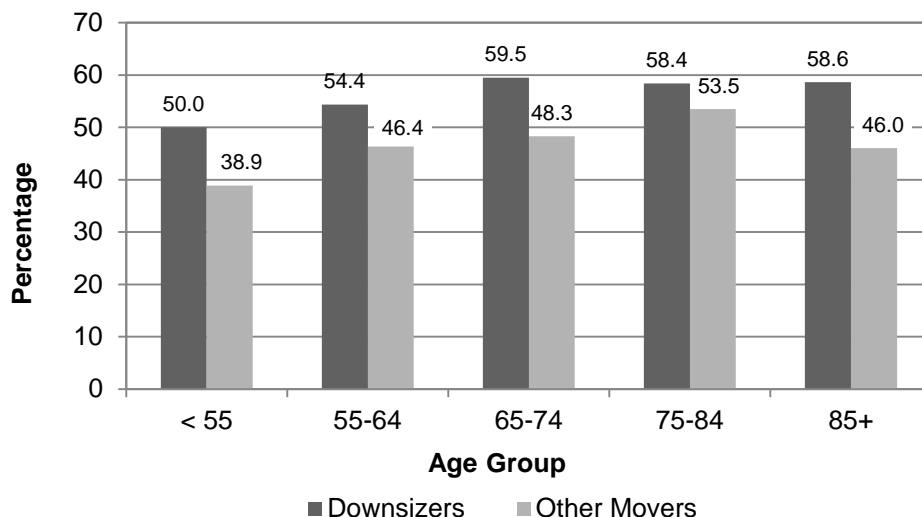
We wanted to move—our three children are in the city So, we wanted to be near, but we thought we wanted to be further out. So, we had looked at the hills, because [the] ... coast. It's a bit warmer ... being by the sea and we happened to find a smaller home, but not crammed; nice space, with a lovely view and then easy for walking and the main shopping area is in walking distance. (#33, DS, Female, 75–79, couple, owner, regional, SA)

Analysis of survey responses by age group indicated that the importance of proximity to shops, health services and public transport generally increases with the age of respondents (see Figure 47).

8.4.1 Proximity to retail services

Not only was proximity to shops the most important of the locational factors, but the need to be close to such facilities increased with the age of the respondents in the younger three cohorts, only to flatten off in the last two age cohorts. It was also more important for Downsizees than for other users (see Figure 47).

Figure 47: Closeness to shops as consideration in moving, by age group *



Notes: * Downsizees (n=671); Other Movers (n=733). < 55 figures may be unreliable due to small number of respondents.

The importance of close proximity to local shops and services when deciding which location to move to was emphasised by many interviewees, with the ability to walk to facilities considered particularly important for those who thought they may be unable to drive in the future:

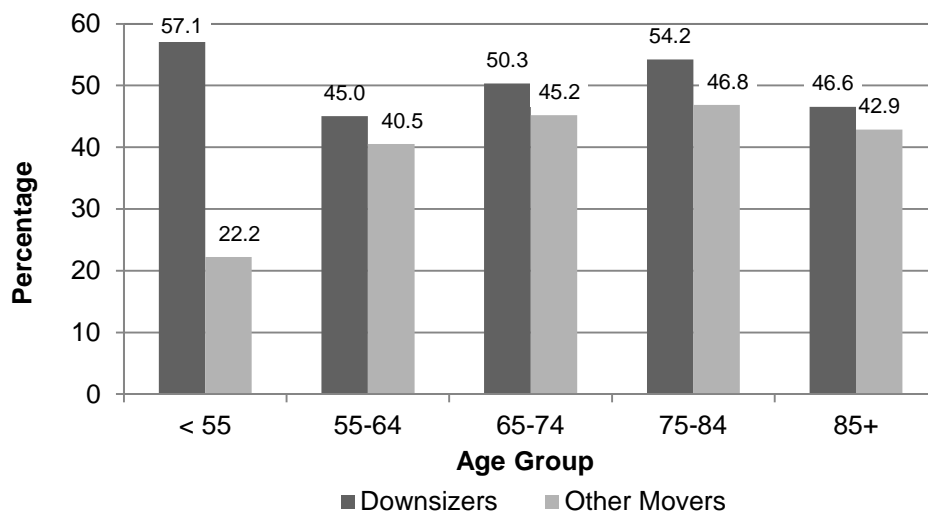
We looked for a period of probably two years at all the different places. The reason we chose this one is that it's a nice flat walk to the shopping centre where we've got all the shops. Some of the bigger shops like Target. It's a nice, flat walk of about 900 metres. It was location that really brought us to this particular one. (#50, DS, Male, 80–84, couple, lease, regional, VIC)

We now have one car, so we go onto a thing of thinking, what's going to happen if we are no longer able to drive? So it had to—in choosing where we live drew circles round train stations and shops and if a place didn't fit within that we wouldn't even go and look. So we were pretty hard-headed about why we chose what we did. (#42, DS, Female, 60–64, couple owner, urban, VIC)

8.4.2 Proximity to health and aged care services

The responses regarding closeness to health services as a consideration in moving follows the pattern for closeness to retail services when cross-tabulated by age group (see Figure 48), increasing in importance amongst respondents from the 55–64 age groups and then declining a little in importance for only those 85 and older.

Figure 48: Closeness to health services as a consideration in moving, by age group *



Notes: * Downsizers (n=577); Other Movers (n=659). Figures for < 55 may be unreliable due to small number of respondents.

Proximity to health services, including hospitals, doctors and in some cases medical specialists was an important consideration for many interviewees:

For me with the health things I had to make sure that there was a major hospital not that far [away]. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

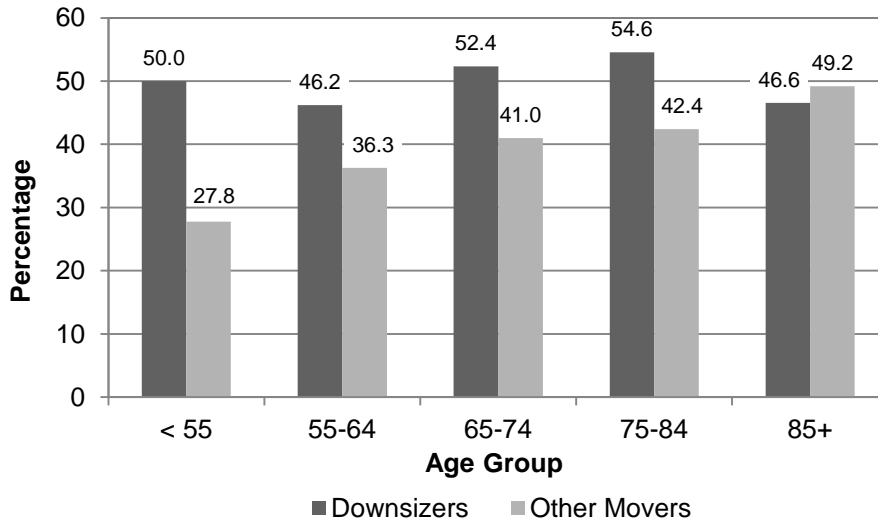
For others proximity to aged care services was a critical issue as to what kind of accommodation they moved to.

Then we were both nearly 80 and beginning to feel we needed to perhaps go into something like we're in now, where we're independent but you have some care. We've got low care, high care, dementia ward. There's a dining room we can go to. It's a rather lovely place. It's not very big but there's lots of things going on ... If something happens, one of us needs some care, the other one's only got to walk across there. (#21, DS Female, 85+, couple, lease, urban, SA)

8.4.3 Proximity to public transport

As illustrated in Figure 49, being close to public transport remained an important consideration for approximately half of Downsizees in all age groups, whereas for Other Movers it increased in importance with age.

Figure 49: Closeness to public transport as a consideration in moving, by age group *



Notes: * Downsizees (n=591); Other Movers (n=603). Figures for < 55 may be unreliable due to small number of respondents.

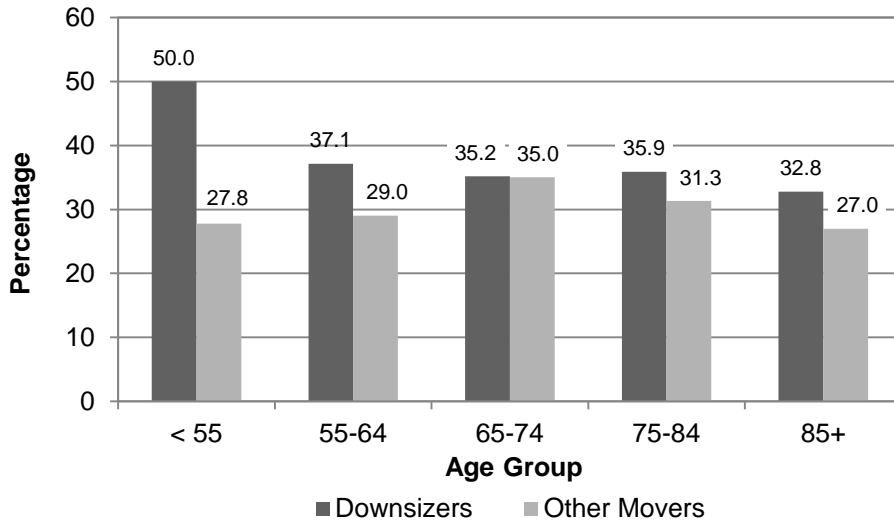
A number of interviewees explained how important being close to public transport was a factor in moving to a new home:

I liked the fact that there was a train line. I had decided that, no matter where I went, I had to be somewhere that was accessible to public transport because inevitably I won't be able to drive. (#24, DS, Female, 65–69, single, rent, urban, SA)

8.4.4 Proximity to family and friends

Figure 50 indicates the importance of proximity to family and friends as a consideration amongst survey respondents. For Downsizees, its importance throughout the older life cycle remained fairly consistent except for those aged less than 55 for whom the figures are unreliable due to the small numbers of respondents.

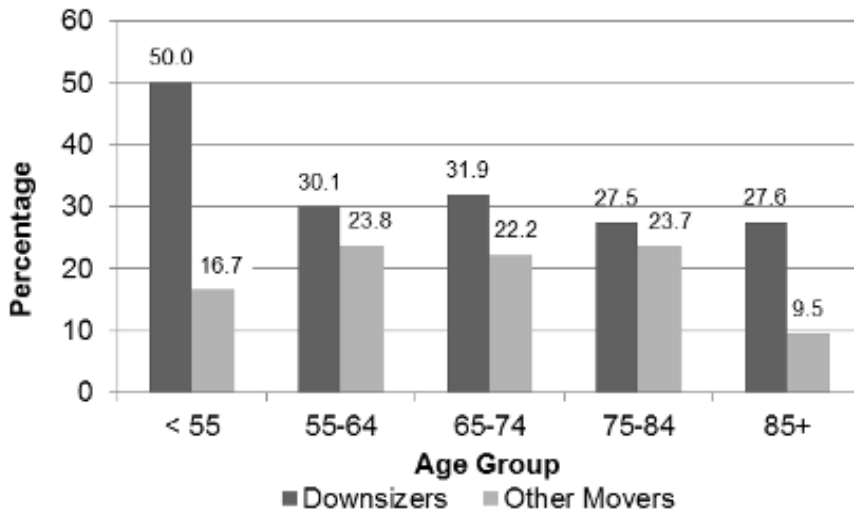
Figure 50: Closeness to children/relatives as a consideration in moving, by age group *



Notes: * Downsizees (n=419); Other Movers (n=481). Figures for < 55 may be unreliable due to small number of respondents.

As indicated in Figure 51, the importance of proximity to friends remains fairly consistent throughout the age groups for around 30 per cent of Downsizees. In all age groups closeness to friends is more important to Downsizees than for Other Movers.

Figure 51: Closeness to friends as a consideration in moving, by age group *



Notes: * Downsizees (n=354); Other Movers (n=339). Figures for < 55 may be unreliable due to small number of respondents.

Many interviewees emphasised the importance of living close to family members, especially children and grandchildren, in deciding where to live:

The reason that it was good was ... [that] ... the furthest of my daughters is away 15 minutes. So fifteen minutes, five minutes and 10 minutes. So it was

very handy to them with the grandchildren. (#36, DS, Male/Female, 75–79, couple, owner, urban, SA)

We'd decided on this I suppose essentially because ... our daughter was here. (#49, OM, Male/Female, 75–79, couple, owner, regional, VIC)

Some interviewees had chosen to move properties, but remain in the same area to be close to familiar services and facilities, as well as friends:

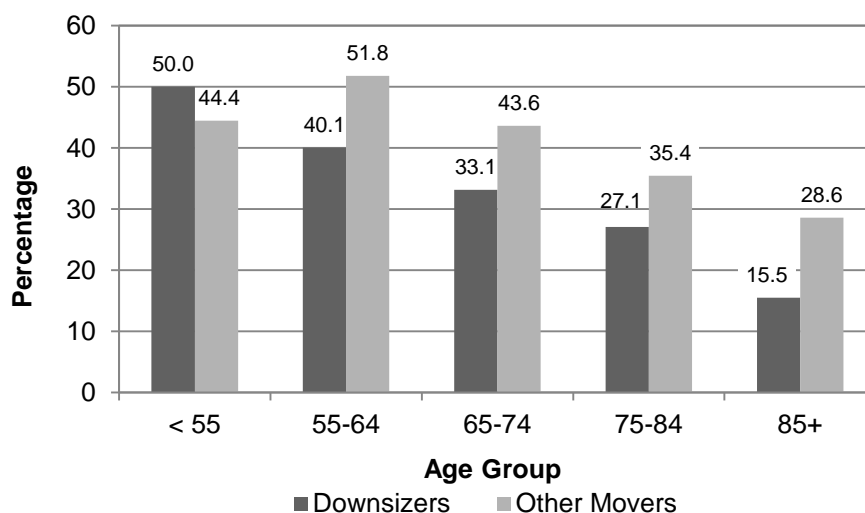
The other thing was we want to maintain friendships in the area ... The local Rotary Club and that sort of thing ... So that was part of it. The social life here is very good, because a lot of our friends are here. (#11, DS, Male/Female, 75–79, couple, lease, urban, NSW)

It comes into being age related because you want to keep the doctor you've got, if you've got a good one. You're familiar with everything around the place so, therefore, you don't have to relearn all of that. If you belong to any clubs or anything like that you stay with those. Familiarity, really, I think is a big thing. (#13, DS, Female, 70–74, single, owner, NSW)

8.4.5 Attraction to location

While attraction to location was a more important factor for Other Movers than Downsizees, Figure 52 indicates that for both groups its importance reduced markedly with age.

Figure 52: A more attractive area as a consideration in moving, by age group *



Notes: * Downsizees (n=386); Other Movers (n=664). Figures for < 55 may be unreliable due to small number of respondents.

For some interviewees, it was the nature of the immediate surroundings of the dwelling that were attractive:

We didn't want to be closed in which was another reason this appeals to us. I think if we'd have had houses all around us we wouldn't have bought it, having come off open land. We had nothing in front of us in the mountains. We just had valleys and you could see for miles. (#18, DS, Female, 55–59, couple, own, urban, NSW)

Others chose to move back to the area where they grew up, because they felt an attachment with the location or the community:

My husband was born here ... so for him, coming here is coming home. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

For a few, moving to a location with a better climate was an important factor in their choice of a home:

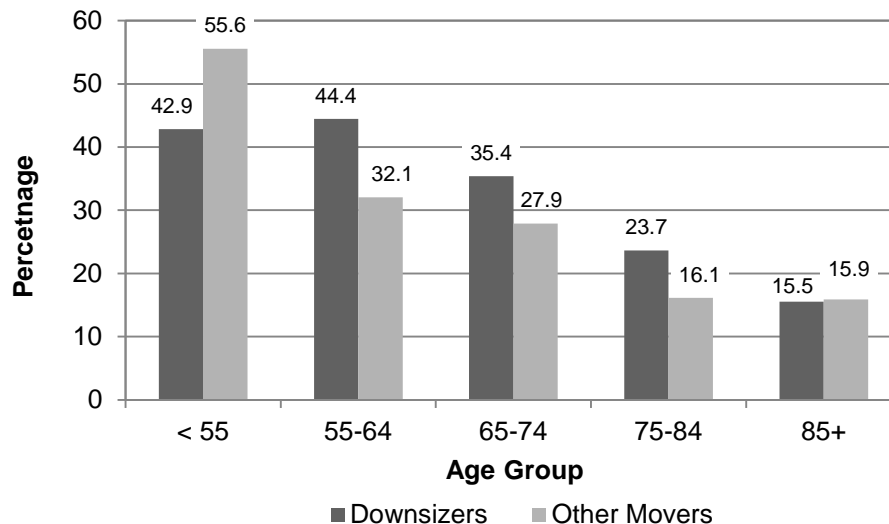
I've been coming up here for 25 years and we knew it. The mountains was very cold. We'd had enough of the cold. It was warmer, sunnier. We don't know anyone up here but we're very happy that we've made the move. (#18, DS, Female, 55–59, couple, owner, urban, NSW)

8.5 Financial considerations

8.5.1 Affordability

Financial constraints can have an important impact on housing options and hence moving decisions. For some survey respondents, reducing the cost of living through moving was important. However this reduced considerably with the age group of the respondent, as evident in Figure 53.

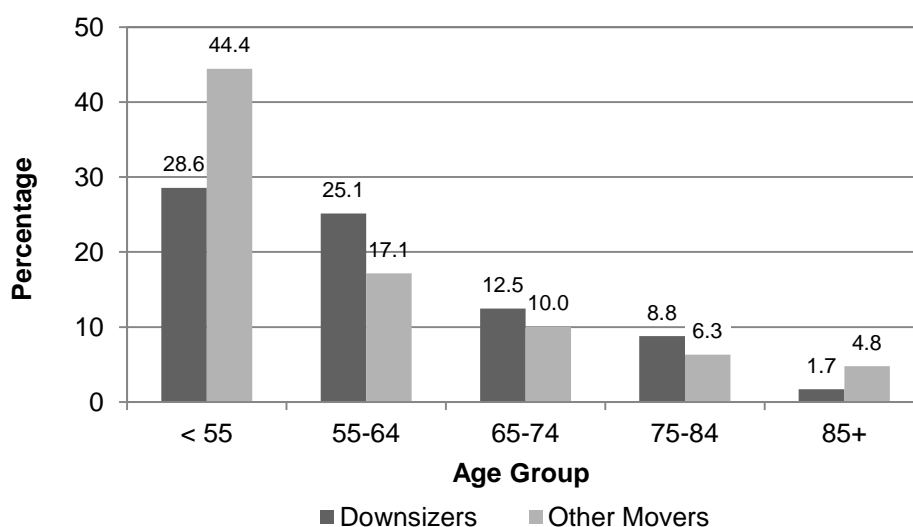
Figure 53: Reducing cost of living as a consideration in moving, by age group *



Notes: * Downsizers (n=402); Other Movers (n=402). Figures for < 55 may be unreliable due to small number of respondents.

One way of reducing living costs was to use the opportunity of moving to discharge or reduce a mortgage. As is evident from Figure 54, this factor reduced considerably with age for a small number of Downsizers and Other Movers.

Figure 54: Discharge or reduce a mortgage as a consideration in moving, by age group *



Notes: * Downsizers (n=175); Other Movers (n=178). Figures for < 55 may be unreliable due to small number of respondents.

For some interviewees financial considerations played a major part in their choice of the location and type of property they would move to. People were concerned to move to a property that was affordable for rental or purchase, and in some cases were also concerned with purchasing a property that would be a good investment. Some interviewees explained that they moved to a particular area or chose a particular type of dwelling because this was a more affordable option for them:

On the whole, yeah, you've got to accept what you can afford and, as I say, it's a comfortable house ... Rent is amazingly cheap ... [here] really. It's \$145 a week. So I can't complain. (#22, DS, Male, 75–79, single, rent, regional, SA)

For people purchasing a new property, an important concern was being able to buy a new property with the proceeds of the sale of their previous property:

One of the other considerations obviously was financial I did not want to go into debt. I was fortunate that I owned the other house ... so there was sufficient money to buy this house outright from that. (#14, OM, Male, 60–64, single, owner, regional, NSW)

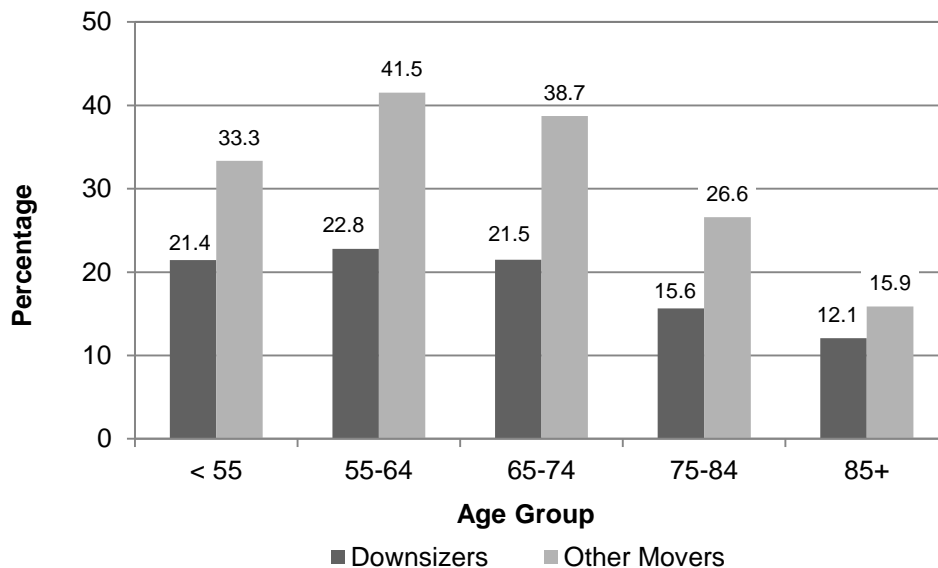
In some cases, this meant that a move to an area where house prices were cheaper was required:

[T]he amazing thing about the whole process was that, yes, I got a lot of money for my house up in [previous location] but not enough to stay up there. It's very expensive to buy, re-buy in [previous location]. (#24, DS, Female, 65–69, single, rent, urban, SA)

8.5.2 Improved investment

In deciding on their current home, the opportunity for an improved investment was a more common consideration for Other Movers than for Downsizees, but for both groups this peaked in the 55–64 age group and then reduced over the remaining age categories (see Figure 55).

Figure 55: Improved investment as a consideration in moving *



Notes: * Downsizees (n=233); Other Movers n=545). Figures for < 55 may be unreliable due to small number of respondents.

For a few interviewees, the potential for capital gains in their new property was also a consideration when deciding on the area in which to purchase a property:

That's another reason we moved here, because we could see that there was some very good potential for capital gains. Whereas all the other suburbs in the same area—we're in the Inner West here but if you went say to the Inner South or the Inner East—very expensive areas. The land would have cost us probably another \$100 000—this house would have been another \$80 000 to \$100 000 more if I'd been on the opposite side of the city, the same distance from the city. (#30, DS, Male, 60–64, couple, owner, urban, SA)

8.5.3 Retirement village costs

A number of interviewees spoke about the fact that they had considered the possibility of moving into a retirement village, but had decided against this because it was not the best option financially for their situation:

We checked out the financial arrangements of retirement villages and what was available and what it costs and the financial implications of it. But I think we decided that they were a rip off pretty well, financially ... I think you lose up to about 30 per cent of the capital costs over a period of years. To me, that seems ridiculous, when you could just own a house. You can always pay someone to do some maintenance, if you can't do it yourself. (#40, DS, Male/Female, 70–74, couple, owner, urban, SA)

8.5.4 *Development management*

Some people spoke about the management of the property they moved into as an important consideration. This included living in a property where management of the buildings and grounds was managed centrally and undertaken by paid staff:

We didn't have one of those owners corporations where the chap at the back wasn't paying for anything and I was having to pay for everything or physically doing it myself. A lot of work was involved with the garden and so forth. So I didn't really want to have that again. I decided that the retirement village was the ideal way to go. (#44, DS, Female, 65–69, single, owner, urban, VIC)

It also included some people who chose to move into a development operated by a not-for profit organisation:

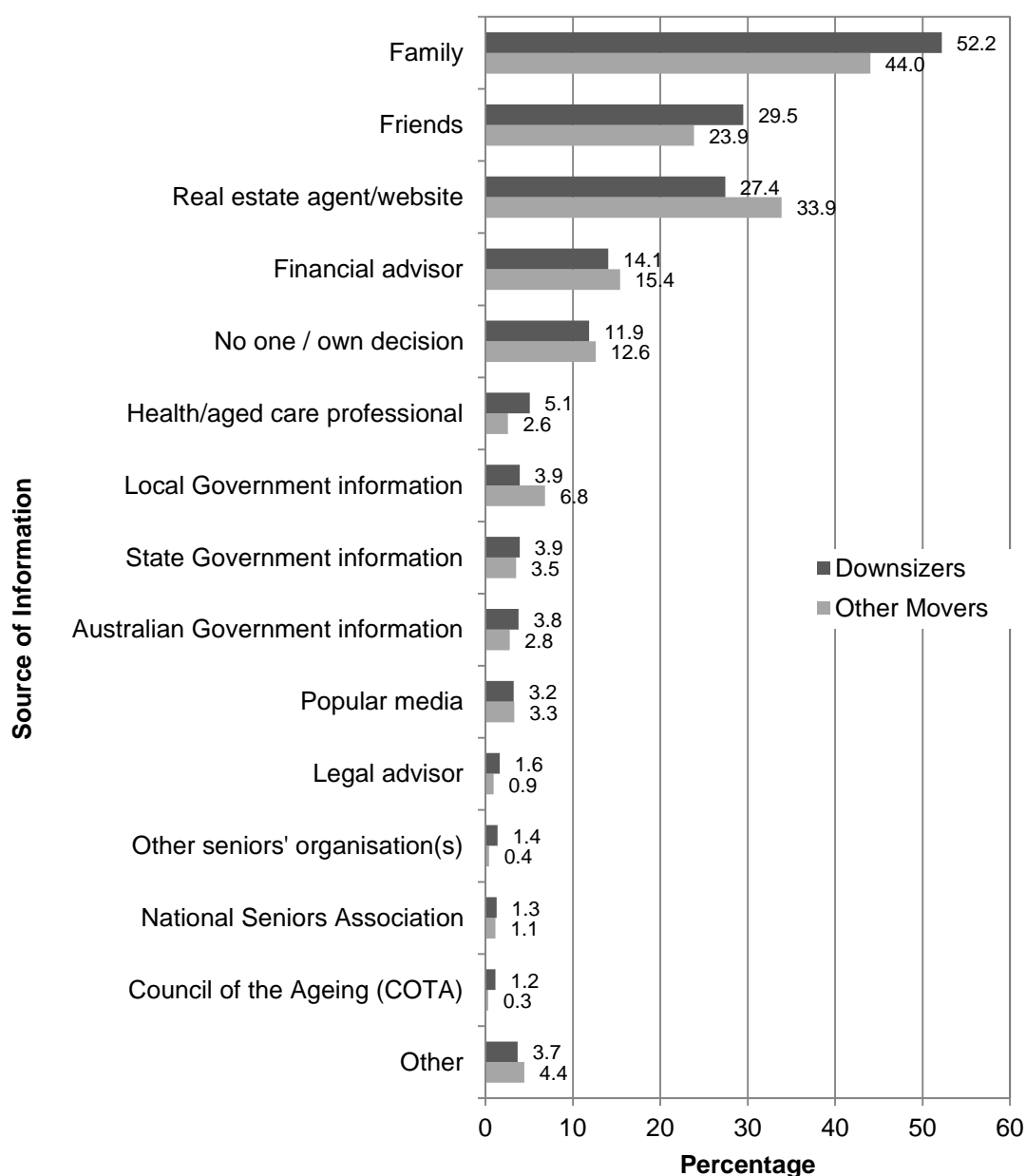
To me, it was a very slight factor. I would rather my fortnightly contributions go to a benevolent institution than to a commercial institution. (#2, DS, Male, 75–79, couple, lease, regional, NSW)

8.6 Information and advice

Respondents were also asked about the sources (if any) that informed their decision-making processes: 'Did you seek advice of information about moving from any of the following?' Response categories were as indicated in Figure 56. The analysis shows that both Downsizees and Other Movers most often sought information from family members. This was the case for half of all Downsizees and a little over a third of Other Movers. For Downsizees information from friends was the second most common source of information and advice and real estate agents the third, whereas for Other Movers information was sought more often from real estate agents than from friends. Financial advisors were the fourth most common response for both groups, followed by those who said that they needed no advice and made their own decisions.

Whether the extremely low use of government and peak organisations for information and advice about downsizing suggests a lack of appropriate or accessible material or knowledge about it, a reluctance on the part of older people to access it or the perception that informal advice from family and friends, real estate agents and financial advisors is superior is explored in more depth through the analysis of the interviews.

Figure 56: Information and advice sought in moving and downsizing *



Note: * Multiple answer question. Downsizers (n = 868); Other Movers (n=968).

8.6.1 Independent decision-making

Many interviewees stated that they had made the decision to move, and where to move independently, without asking anyone for advice:

Well we've always been independent. We don't—in terms of our financial management; we don't use any financial advisor. ... So we've been pretty much—make our own decisions. In terms of the family, we didn't really think that the family needed to influence our decisions. (#42, DS, Female, 60–64, couple owner, urban, VIC)

8.6.2 *Information and advice from family and friends*

Many interviewees received both information and advice for a range of individuals, organisations and services. A particularly important source of both information and advice was family members, some of whom had relevant experience or expertise:

My brother's in real estate, and I just asked him for all the clues. I sold it myself to save commission ... I just put it on the market. It sold the first weekend ... [A]nother one of my brothers ... worked for [an aged care organisation] at the time, and he was their accountant ... So I was able to get him to go through all my paperwork. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

Although not as commonly mentioned as family members, information and advice from friends was also important for some interviewees:

We had very good friends who were living quite near to us at that time. We discussed our plans to move. We respected their advice. They were very wise people. ... I don't think we sought advice from anyone else. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

We felt confident that we could make our own decisions with advice from our network which again—I mean, because our network are all highly educated professional people from business and senior public sector backgrounds, we had access to discussions from people who were very, very well informed in their areas. I've already mentioned that we were able to call on a friend for legal assistance. We were fortunate in that we were in that sort of position, that our network provided advice that we were comfortable with and were confident that it would be good quality advice. Most of our friends are from professional backgrounds. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

8.6.3 *Professional advice*

As well as personal contacts, some interviewees had sought both information and advice from professionals, including real estate agents and lawyers:

Our solicitor helped us enormously with the contract. (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

So I actually ended up trusting a real estate agent. (#13, DS, Female, 70–74, single, owner, NSW)

One interviewee had also sought information and advice from a specialist consultant:

We have paid a consultant, and they've come up with options for us ... He's a graduate in economics and his wife's a state registered nurse, and they are both directors of this firm. They have obviously made a wide study of what's available in South Australia. We were referred to them because [my wife's] brother and sister and sister-in-law were clients, and they were delighted with what service they got. (#37, DS, Male/Female, 85+, couple, owner, urban, SA)

Other sources of information and advice mentioned by interviewees were Centrelink and local Councils:

Certainly we have learned a lot having now been involved with Centrelink. It's a place that you didn't even think of going into and they have quite a deal of information on a whole lot of things. They can't necessarily help but they can give you a direction, where to go. (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

For other people also to know that even if they haven't got the internet there are places that you can seek information. Councils can be marvellous. (#54, DS, Female, 65–69, single, owner, regional, VIC)

8.6.4 Attending seminars

Some interviewees had also attended seminars specifically about housing options for older people:

We've taken the opportunity, both [my wife] and I in the last 12 months to go to a few seminars and things about aged care facilities. (#8, OM, Male/Female, 85+, couple, owner, regional, NSW)

We also went to a seniors' lifestyle expo or that type of thing. ... I remember we went there one time. ... We came out and we said to ourselves hey, there are quite a few things we haven't thought about. That was a useful trigger to start us perhaps thinking a bit more seriously about what we do in long term. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

8.6.5 Information from the internet

Another important resource for information and advice for some interviewees was the internet:

The web is basically where I go for all my information, so they include going to council sites, looking up what the rates in that area are, down to the real estate agents—putting your name on a list such that they automatically feed out suitable premises to you to alert. Then of course using the standard websites, yeah so all our information gathering was pretty much on the web. I may get The Age newspaper and have a look at it but really it was web-based, my information. (#42, DS, Female, 60–64, couple owner, urban, VIC)

8.6.6 Seniors magazines

Also important for some Downsizers and Other Movers alike was the information and advice contained in special-interest magazines:

As far as looking around at retirement villages, well I suppose we knew of—most of the ones we looked at we knew of, I suppose. But then there would have been others that we perhaps found out about in one of the seniors' newspapers. There are a couple of those that we read and sometimes they do features about retirement villages. So we probably found out about some of them from that source. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

We've been members of COTA and ARPA—we'd got their newsletters and one thing and another. So reading the newsletters and their magazines ... Reading the local papers in particular—because the local papers are largely vehicles for the property market and there are always articles in those. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

8.6.7 Availability and quality of information and advice

Although there were many sources of information and advice drawn upon by respondents to help them with their decision to move and the process of moving, some interview respondents spoke about challenges they had experienced in accessing information and advice. Some found that information was not always easy to find:

I wasn't aware ... that you could ask for any advice. I wasn't aware of any services that were available. And I thought, well, I was on my own to make these decisions. And so I did what I thought was right for my husband and me, but without taking or asking for any advice. (#9, OM, Female. 70–74, single, other tenure, regional, NSW)

Other interviewees said that while information was available, it was not readily available and it was necessary to search for relevant information:

I think even though these websites are good sometimes they can be a bit ambiguous as well. I mean you've got to go off to another offshoot and you think that's not quite what I wanted. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

For some, not having access to a computer and/or the internet made searching for and accessing information challenging:

The only irritation I find is that everything—you've got to look up the website and, if you haven't got [access to] a website, it's a bit hard, isn't it? (#43, DS, Female, 60–64, single, owner, regional, VIC)

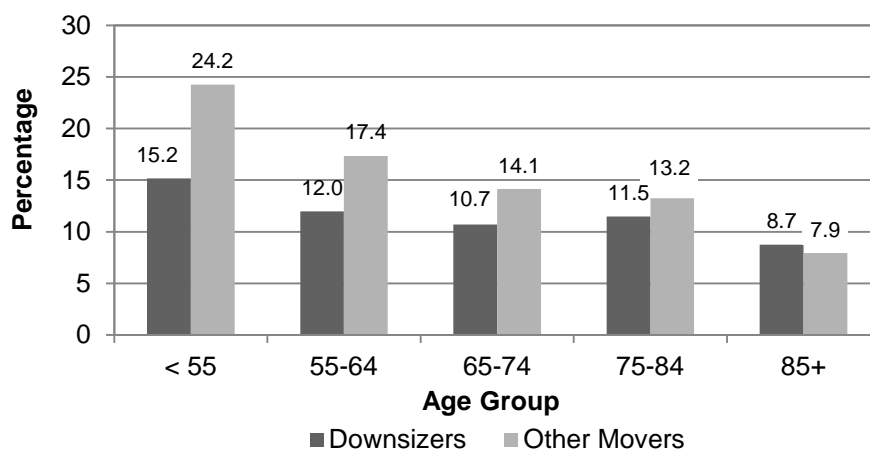
A number of interviewees commented on the quality of advice available and some were of the view that the available advice was often not sound:

Currently I think there's too many organisations doing, if I can use the expression, half arsed ... input. There's now a bit of confusion for that very reason ... That if there were a body charged with presenting the situation completely in its entirety ... together with the suggestion of—as a suitable time to make the move, yes, but I don't know what sort of organisation they might be. (#11, DS, Male/Female, 75–79, couple, lease, urban, NSW)

8.7 Difficulties encountered in the moving process

Survey respondents were asked to indicate how easy or difficult they found the process of moving. Responses were recorded on a four point scale ('Very Difficult', 'Fairly Difficult', 'Fairly Easy' and 'Very Easy'). Overall, close to three-quarters (74% of both Downsizers and Other Movers) found the process either 'Fairly Easy' or 'Very Easy' and around one-quarter (26% of both groups) found it 'Fairly Difficult' or 'Very Difficult'. Figure 57 illustrates the percentage of respondents indicating that moving was either 'Very Difficult' or 'Fairly Difficult' by age group.

Figure 57: Downsizers and Other Movers finding moving difficult, by age *

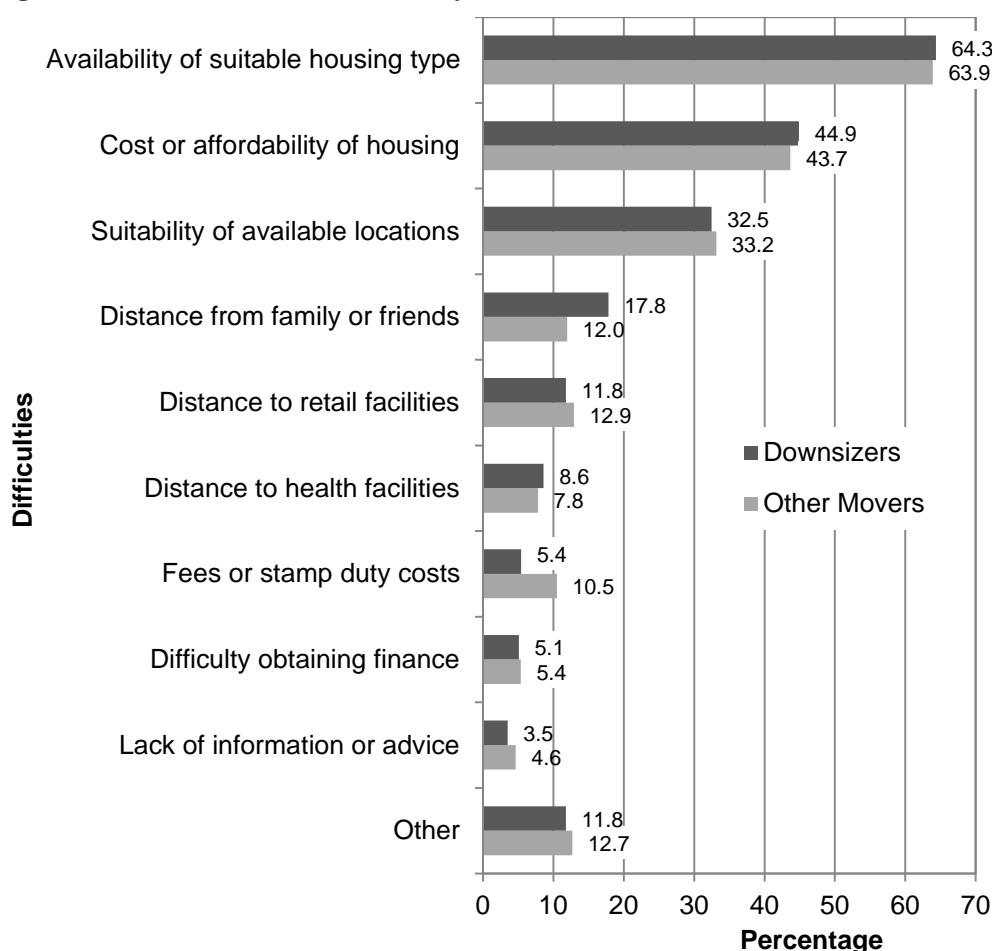


Notes: * Downsizers (n=904); Other Movers (n=1141). Figures for < 55 may be unreliable due to small number of respondents.

Other Movers consistently found moving more difficult than Downsizers, particularly in the under 55 age group. The degree of difficulty also reduced with age, for which we have not identified an obvious explanation.

For those who did find moving difficult, the reasons are indicated in Figure 58. The most common difficulty cited by both Downsizers and Other Movers was the availability of a suitable housing type (64% respectively). Cost or affordability of housing (45% and 44% respectively) and suitability of available locations (33% respectively) were further significant factors. Among the less common responses, locational issues prevailed and financial issues were only cited by a very small percentage of respondents. The main differences between Downsizers and Other Movers is that Downsizers more commonly cited distance from family and friends as a problem and Other Movers more commonly cited fees or stamp duty costs as a problem.

Figure 58: Difficulties encountered by Downsizers and Other Movers *



Note: * Multiple answer question. Downsizers (n=314); Other Movers (n=410).

8.7.1 Dwelling and locational suitability

Many interviewees spoke about the difficulties they faced in locating a suitable dwelling to move to in the location they wanted to move:

That's becoming a bit of a worry now as I get older—keeping the place tidy. I've looked around for a unit ... But there's nowhere close like this to the shops and the railway station. (#58, DS, Male, 80–84, single, owner, regional, VIC)

In some cases it took people a long time to identify an appropriate dwelling:

It took us two years to find this apartment ... we looked at lots of properties. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

In other cases people did not find an appropriate dwelling and instead moved into a dwelling that wasn't ideal:

Well we'd been looking for about 10 years, hadn't we? ... What we were looking for was a block about this size, a dwelling rather like this that we could buy on our own. We couldn't find such a thing. Doesn't exist. We looked as far up the central coast. So ... what this retirement village offers was the next best thing. (#11, DS, Male/Female, 75–79, couple, lease, urban, NSW)

In one case, this resulted in an interviewee building their own dwelling:

I wanted to find an existing house which might obviously need some sort of change and renovation for me, but I couldn't find anything in the area that I wanted to live [in]. I eventually finished up buying two contiguous blocks of land and building on the one. (#52, DS, Female, 85+, single, owner, regional, VIC)

8.7.2 *Financial difficulties*

Many interviewees said that they did not experience any financial difficulties when moving:

We were pretty fortunate. We sold the house seven days before we moved in ... That covered all our [costs]—well we'd already bought the block so the block was ours anyhow. So we were pretty fortunate that we had the money to do that at that stage ... So ... financially it wasn't a hassle. (#25, DS, Male, 70–74, couple, owner, urban, SA)

Of those who had experienced financial difficulties, for some it was because they were selling their previous property in a depressed housing market:

Selling the house was a difficult one, because it was right at the trough of the real estate market ... So we didn't get the price that we expected to get, and also, we had to wait four months to make the sale. (#47, DS, Female, 85+, single, owner, urban, VIC)

For many, it was not only the cost of their new property that needed to be taken into consideration, but also all of the other costs associated with selling and buying property and moving:

There are other expenses in selling houses—[Stamp] Duty, Agent's fees and so on—and then removal fees. It's all part of that whole process ... I paid a monthly fee in storage while the furniture was in storage. So, that was another cost. Actually, that was a cost I wasn't really prepared for. I was hoping it wouldn't be there as long, but there's nothing you can do about that. (#14, OM, Male, 60–64, single, owner, regional, NSW)

8.7.3 *Attachment to former home and neighbourhood*

Many interviewees spoke about the emotions they felt when they moved home. For some, it was difficult to leave their former house:

When you reflect on moving it's very strange. I lost a lot of weight because I thought: I'm selling all my dreams, all my past, my husband, all my memories—going with the house that we shared. One night here I realised I'd made the right decision because you bring your memories with you. (#39, DS, Female, 80–84, single, lease, urban, SA)

Others found it difficult to leave the area to which they had strong attachments:

All of it's been traumatic ... we were saying goodbye to something that we really had both enjoyed. (#12, OM, Female, 85+, single, lease, urban, NSW)

I didn't really think of this as downsizing ... so much as ... dislodging or something. We'd been in [previous location] 42 years so that was a big change. It was more uprooting or something. (#20, DS, Male/Female, 65–69, couple, owner, regional, NSW)

For others, it was leaving their network of friends that was difficult:

It was stressful and probably more stressful leaving my friends because I had a good group of friends. You can't live in a town for 32 years without having good friends ... but I'm not particularly attached to houses. (#42, DS, Female, 60–64, couple owner, urban, VIC)

Some interviewees spoke about the emotional impact of moving not only on themselves, but on their adult children who no longer lived with them, who were upset that they were leaving the family home:

Our daughter came back from Western Australia when we said that we wanted to sell the house. Mummy, that is terrible, that's the only house I've ever known. (#15, DS, Male/Female, 85+, couple, owner, urban, NSW)

When we raised it with our children, they were horrified. They didn't really want us to shift. One of our children would've liked the opportunity of buying the house but in the circumstances, there was no way he was going to be able to afford to buy it and we weren't in a position to wait until he could afford to buy it ... So we weren't supported all that much by the children. They were a little bit horrified to see what they regarded as their family home being sold. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

Despite the strong feelings of dislocation felt by some interviewees (and their families) on moving, others did not have the same experience:

I think you take your memories with you and what you leave behind is physical stuff. I know, like, someone said to me, how could you bear to leave? But you take your memories with you and you don't need to be in the same place to have those. So, no, it wasn't a trauma for me at all. (#49, OM, Male/Female, 75–79, couple, owner, regional, VIC)

8.8 The experience of the move itself

Quite apart from the complexities of the decision-making involved in disposal of the previous dwelling and obtaining the new dwelling, is the experience of the actual move itself. The interviews provided the opportunity for movers and Downsizers and Other Movers to explain what this had been like.

8.8.1 The experience of the actual move

Many interviewees spoke about the process of moving house and, in particular, the challenge of sorting and packing their belongings:

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. (#21, DS, Female, 85+, couple, lease, urban, SA)

Many also spoke about the help that they had received from family and friends in the move:

Well, I was very fortunate you see, not only did I have my daughters here but they had their own families there and my grandsons they were around—every time I moved my grandsons rallied around to move me. (#23, DS, Male, 85+, single, lease, urban, SA)

Some had received help from volunteer organisations and others hired professional removalists:

I had some help too. Some young people from church came and packed photo albums and things for me, which was really good. (#20, DS, Male/Female, 65–69, couple, owner, regional, NSW)

The actual removal, with furniture and whatever, we hired a removalist, a professional guy, professional people. They moved us without trouble. They moved very—what do you call it—efficiently, but also, they were very helpful here. (#8, OM, Male/Female, 85+, couple, owner, regional, NSW)

8.8.2 Downsizing belongings

An issue that was spoken about by many interviewees was the challenge of downsizing their belongings. This was difficult for many people in both a practical and emotional sense:

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. (#9, OM, Female, 70–74, single, other tenure, regional, NSW)

Many people were concerned to find appropriate 'homes' for their belongings, rather than throw them away and interviewees to this end employed various strategies:

We did three garage sales ... My kids got everything as well. Anything the kids didn't want or need, and we didn't need, I would sell on eBay (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

8.8.3 Importance of moving early

Given the difficulty of moving itself, many interviewees spoke about the importance of moving when people are still young and healthy enough to cope with this process:

Well, I'm glad we were 10 years younger. I couldn't do it now (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

Reflecting these comments, one interviewee who was considering downsizing, but had not yet done so commented:

I think we should have downsized about 10 years ago but now, having got to this stage with both of us in our late eighties, comfortable here and coping modestly well but with supportive family and so on ... I think it's common sense that I've ignored. (#37, DS, Male/Female, 85+, couple, owner, urban, SA)

8.8.4 Transitional accommodation

Another practical consideration of the move itself was the need by some interviewees to find transitional accommodation between selling their previous property and findings and/or moving into their new property. This was viewed as a problem by some and an exciting break by others. Interviewees had taken various strategies to

manage this situation including living with family and friends, renting a property and taking holidays:

Then unfortunately, they wanted the house three weeks before we could move in here, and so we moved in with our son for three weeks. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

We paid our deposit. The building of this was delayed months, I think, from October to April. They kept telling us next week, next month ... We were living in a caravan park. (#28, DS, Male/Female, 80–84, couple, lease, urban, SA)

We sold the house actually in October of 2010. But this house was leased at that stage, so we had to live in rented accommodation for about three months ... We liked the house and we thought, what the heck. We'll have a holiday down by the beach for a few months, while we wait for it to become vacant. (#40, DS, Male/Female, 70–74, couple, owner, urban, SA)

8.9 Conclusions

This chapter has examined the decision-making processes and experiences of Downsizees and Other Movers in a range of age cohorts. It has covered three main aspects:

1. The considerations that older Downsizees and Other Movers regard as important in decision making, and how this varies with age.
2. The information and advice that Downsizees and Other Movers seek to inform the moving process.
3. The type of difficulties (structural and experiential) encountered by Downsizees and Other Movers in the moving process and their overall satisfaction with the move.

The key findings for each of these are outlined in the following sections.

8.9.1 *Considerations in moving/downsizing*

A number of observations can be made about considerations made by older downsizers in the moving process. For older downsizers:

- Dwelling related considerations dominated with home and yard maintenance of equal importance for around three-quarters of respondents, followed closely by the associated factor of a smaller dwelling.
- Lifestyle improvement was a secondary but important factor for many downsizers, followed by a number of locational factors (e.g. closeness to shops, transport, services, children and relatives); Lower order considerations included physical accessibility of the new home, reducing the cost of living and moving to a more attractive area.
- Financial considerations such as mortgage discharge or reduction or improved investment were among the least important considerations (Section 8.1).

The importance of maintenance of the home and yard as a motivator for downsizing confirms the findings of earlier research (Faulkner & Bennett 2002; Painter & Lee 2009; Woodbridge 2003; Howe 2006).

The major differences observed between Downsizees and Other Movers in the questionnaire survey were:

- The dominance of lifestyle improvement as the primary objective of Other Movers.

- The greater importance placed on other amenity and consumption aspects by Other Movers (e.g. more attractive area, more modern home, better investment, larger dwelling) compared to Downsizers (Section 8.2).

Areas where age appeared to be important related to:

- Reduced home and yard maintenance, which increased with age for all respondents but particularly for Downsizers (Section 8.2.1).
- A more accessible home, which *increased* with age for Downsizers (until 85+), and *reduced* with age for Other Movers (Section 8.2.3).
- Lifestyle improvement, which decreased with age for both Downsizers and Other Movers (Section 8.3).
- Proximity to shops, health services and public transport, which increased steadily with age for both Downsizers and Other Movers, then flattened out or reduced for those aged 85 and over (Section 8.4).
- Attraction to location, which reduced with age for both Downsizers and Other Movers (Section 8.4.5).
- Financial considerations (reducing cost of living, discharging a mortgage, improved investment), which all reduced with age (Section 8.5).

Generally the interviews supported and expanded on the questionnaire survey findings. However, a number of additional issues were emphasised including the importance of:

- A dwelling that was on one level (without stairs).
- A small and manageable garden.
- Good neighbours.
- Moving back to an area to which they had a history and emotional attachment.
- Moving to a better climate for health reasons.
- Deciding against retirement villages because of concern about the costs and financial arrangements.

8.9.2 Information and advice

Information and advice were sought from a number of areas:

- Both Downsizers and Other Movers sought advice primarily from family members, with Downsizers marginally more likely to do so.
- For both groups secondary sources of information and advice were friends and real estate agents. For Downsizers, friends were more commonly consulted, whereas for Other Movers, real estate agents were more commonly consulted.
- Financial advisors appeared to be the only other source of any significance for both groups, but an equal proportion said they relied on no one and had made their own decisions.
- There was very little reliance upon government information services, seniors peak organisations, lawyers or the popular media (Section 8.6).

Once again these findings were generally supported by the interviews, also emphasising independence, advice and support from family and friends, but with some commenting on the usefulness of the internet, retirement seminars, seniors organisations and magazines (not surprising since the interviewees were selected from respondents to the questionnaire survey distributed via the *50 Something* seniors

magazine). However, some interviewees found the information not always easy to obtain or the advice not to be sound, or felt more information should be made available to older people contemplating downsizing or other moving.

8.9.3 Difficulties encountered

While around three-quarters of respondents found the process of downsizing, or moving without downsizing, 'Fairly Easy' or 'Very Easy', for the remaining quarter of respondents the key difficulties encountered (in order of importance) were:

- Availability of suitable housing—for around two-thirds of those who found the process of moving difficult.
- Cost and affordability of housing—for a little under half of the respondents who found the process of moving difficult.
- Suitability of location—for around one-third of respondents who found the process of moving difficult.

Less common difficulties included locational factors (distance from family and friends, retail facilities and health facilities) and fees or stamp duties (which were often cited as a major concern for older movers). Interestingly, the percentage finding moving 'Difficult' or 'Very Difficult' generally reduced with age and more dramatically for Other Movers than for Downsizers (Section 8.7).

Interviewees spoke extensively about all three of the key factors often conflating the three: the interdependence of housing types; cost; and location and availability. Difficulty finding suitable accommodation sometimes resulted in moving into less than ideal dwellings or locations or having dwellings built to suit their needs. For those experiencing financial difficulties these difficulties were often related to reduced value of their previous home due to a depressed property market or the costs associated with moving, including estate agents fees, stamp duty, removalists and storage costs (Section 8.7).

Other important issues raised by interviewees in respect to the moving process that were not identified in the questionnaire survey included:

- The importance of emotional attachment to the existing home and neighbourhood and the difficulty this presented in the process of moving (Section 8.7.3).
- The importance of the support and assistance of family and friends during the moving process (Section 8.8.1).
- The importance and difficulty of 'downsizing' belongings in order to move into a smaller property, often being a practically difficult, time consuming and emotional experience (Section 8.8.2).
- The importance of not leaving the move too late, but rather moving while still young and healthy enough to cope with the process (Section 8.8.3).

9 OUTCOMES OF MOVING AND DOWNSIZING

This chapter addresses the following research questions (Question 9 is addressed in the previous chapter):

- Question 7: What are the impacts of downsizing on familial, social and support networks?
- Question 8: What are the financial considerations and consequences of downsizing?
- Question 10: How appropriate do Downsizers find their new home for their needs and circumstances?

The chapter commences with an analysis of respondents' satisfaction with their current home informed both by the questionnaire survey and interviews. The chapter explores a range of social, economic and health/wellbeing impacts associated with downsizing and other moves for people aged 50 and over in addition to respondents' future housing preferences and intentions.

9.1 Satisfaction with current home

Respondents to the questionnaire survey were invited to indicate their level of satisfaction with their current home on a five-point scale ('Very Satisfied', 'Mostly Satisfied', 'Neutral', 'Not Very Satisfied', 'Dissatisfied'). Both Downsizers and Other Movers indicated a high level of satisfaction with 60 per cent of Downsizers and 59 per cent of Other Movers indicating that they were 'Very Satisfied' and 30 per cent of both groups 'Mostly Satisfied'—a combined overall satisfaction rate of around 90 per cent for both groups. Little difference was evident amongst the age cohorts.

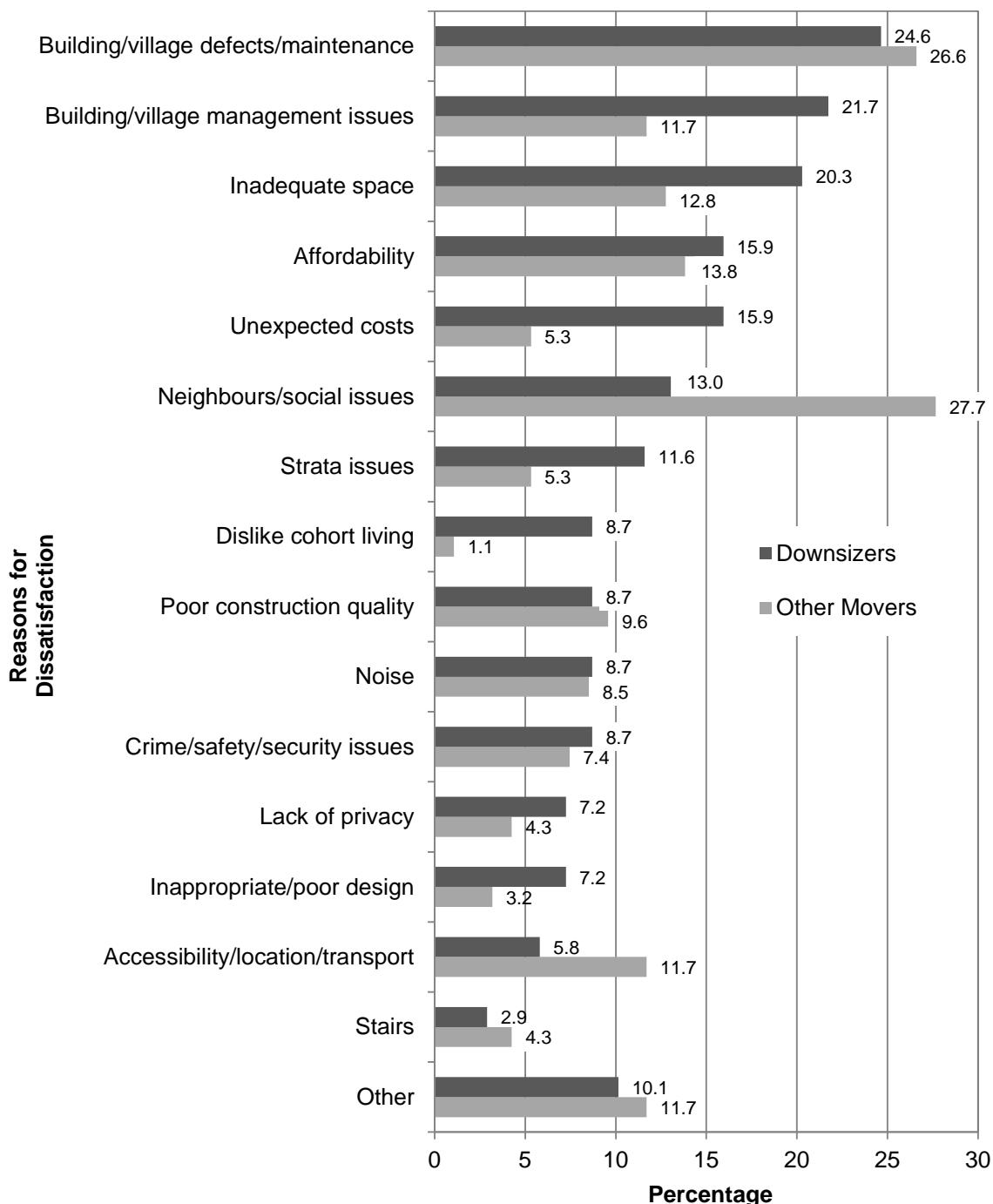
Survey respondents who replied that they were 'Not Very Satisfied' or 'Dissatisfied', were asked to give reasons. Figure 59 indicates that for Downsizers dissatisfaction with building defects or management of retirement villages or apartment buildings stood out as the most common reason for one-quarter of respondents, followed closely by building or village management issues (22%). Not having inadequate space also featured strongly amongst these respondents (22%). Other reasons given by more than 10 per cent of respondents were financial, particularly affordability and unexpected costs. Neighbours or neighbourhood social concerns (13%) and strata title issues⁴ were also considerations. Although the remaining responses each represented less than 10 per cent of respondents, some were related to more highly voiced concerns. For example: disliking age-segregated living is associated with neighbours/social issues; poor construction quality is related to building defects and maintenance; and crime/safety/security issues are related to neighbours/social issues. Design related issues including lack of privacy, inappropriate/poor design and stairs were cited as an issue by only a few Downsizers.

Response patterns for Other Movers were quite different in some respects. The most notable of these was the much higher dissatisfaction with neighbours or neighbourhood social issues (28%), which was more than double that of the Downsizers. This was followed closely by building defects and maintenance (27%), where dissatisfaction was at a similar level to Downsizers. Other Movers were also much less likely to cite building/village management issues, inadequate space (since they had not downsized), and the financial concerns of affordability or unexpected

⁴ Strata title issues overlap with building management issues (poor response to defects and maintenance) and unexpected costs (strata fees) but also include dislike of restrictions and having to deal with other residents.

costs. Likewise, they were less likely to state dissatisfaction with strata issues and cohort living since they were more likely to be living in detached houses in the general community. It should be noted, however, that because of the high percentage of respondents who were 'Very Satisfied' or 'Satisfied' (90%) the number of respondents stating their reason for dissatisfaction is only small.

Figure 59: Reasons for dissatisfaction with current home *



Note: * Multiple answer question. Downsizees (n = 69); Other Movers (n=94).

Amongst the interviewees who had downsized, there was a wide range of responses regarding their satisfaction with both their decision to downsize and their current home. The following illustrate two extremes:

Absolutely, completely happy with my decision. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

I'm very sorry that we did downsize. We regret it, really. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

9.1.1 *Satisfaction with the dwelling*

Many interviewees spoke about their satisfaction with the size of their current dwelling. In particular, people who had downsized spoke about the importance of their dwelling and garden requiring less maintenance (see also Section 8.2.1):

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. (#18, DS, Female, 55–59, couple, owner, urban, NSW)

However, some interviewees who had not downsized and lived in relatively large dwellings spoke about their satisfaction with the size of their dwellings, and the ways in which they utilised all of the rooms in their dwelling:

My wife has a separate room, which could be a guest room, for her water colour painting. I've got a study and I've also got a computer room. Because of her restless leg and disturbed nights and what have you we're just at that age where we have to sleep in separate beds ... we're in the fortunate position of having the rooms to carry out the hobbies that we enjoy. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

Not all Downsizers had moved into small dwellings. One interviewee who had downsized to a five-bedroom house also felt the space was well utilised:

We have our own bedroom and bathroom. We have a spare bedroom ... There's a main bathroom for them. Then in the third bedroom we bought two single beds for the grandchildren, so I can set that up and a cot if necessary. The fourth bedroom has his car collection in it and the fifth bedroom has his trains, when he gets them together. (#18, DS, Female, 55–59, couple, owner, urban, NSW)

However, other Downsizers in larger properties were concerned that they weren't using all of the rooms in their homes:

We've got four bedrooms. I've got a studio out the back. A swimming pool we don't need. So it's really a matter of coming to the point where you just don't need the amount of space you've got; when the kids have moved on and all of that. (#36, DS, Male/Female, 75–79, couple, owner, urban, SA)

Of those interviewees who had downsized into smaller properties, some spoke about the problems they faced in comfortably accommodating friends and family who visit:

One of the big problems we find is that with the grandchildren ... it's difficult to ask them to come here ... the place is so small, and when you've got little ones, it can be a bit of hazard having them ... We don't have the space for that. These are the things that you lose when you come to a small place. You can't put people up, or even if people come from overseas on holiday with us, we've no place to put them. We've got to say, you'll have to stay in a motel, or

whatever. You just don't have the space for them. It's rather awkward (#41, DS, Male, 80–84, couple, lease, urban, VIC)

In some cases, interviewees found that having shared areas in their building complex was useful in terms of entertaining friends and family (although not necessarily accommodating them):

If I have family functions, which I do on a regular basis more than anyone else in the place, I have use of another big room ... We use that for family functions, because it's all free for me to use. I can use anything I want ... [F]or me that's a huge plus ... having somewhere where you can bring your family. It's easier actually, because if we want to have a function, we just have it down in the Village Centre and they all come. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW, 2-bedroom property)

In fact, the value of shared areas was noted by interviewees in a number of different contexts:

I'm a DIY type person. So I have heaps of tools and there is also a pretend men's shed here—there's a shed where you can do craftwork and that kind of thing. No one else has used it so I've got my taper saw and a mitre saw down there. (#20, DS, Male/Female, 65–69, couple, owner, regional, NSW)

We probably see more of our neighbours here than we perhaps did when we lived in our previous home and also the activities that we can join in, being able to go to the gym and the restaurant ... [and] swimming pool. It's just community events that are sometimes held down in the main centre. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

As well as the size of dwellings, and the ability to make use of shared spaces, a number of interviewees spoke about their satisfaction with the layout of their dwelling. Accessibility and storage were frequently raised issues. In regards to accessibility, interviewees spoke about the benefits of their current dwelling in comparison with their previous dwelling:

There were lots of issues that made it easier being here. Even showering, a nice big shower space because he had to sit on a chair for several weeks to be able to manoeuvre himself around so that worked out quite well. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

It is very much open plan. We can get anywhere within here, it's built in a sort of an H situation where we have the bedrooms on one side and the kitchen, living room, dining room area and this open balcony here—this enclosed balcony here. On the other side, we have a small third bedroom and two good sized bedrooms with walk in wardrobes and toilets, showers and so on and so forth. So if something happens to me ... a carer could come in and have their own bedroom ... I feel very happy about that. (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

However, not all interviewees who had downsized were impressed with the layout or accessibility of their new dwellings:

My kitchen gives me the screaming horrors ... I'm scared stiff to use the gas stove because I'm convinced that it leaks, so I bought an inverter hot plate which sits on top of it. But it's still in such a confined area that it's—well, you'd rather go out and buy a Barnacle Bill's than cook anything. It's hopeless. (#22, DS, Male, 75–79, single, rent, regional, SA)

Given the difficulties some people had in downsizing their belongings (Section 8.8.2), it is not surprising that people who had dedicated storage areas in their dwellings spoke of their satisfaction with the arrangement:

We put in a big storage unit in our car space. So it's not a daily thing to go back and forward to. It's sort of a bit like a shed I suppose, in a sense. Yeah, that made a big difference to the amount of bits and pieces that we're able to store. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

Other people noted that they used one of the rooms in their home for storage:

The second bedroom here's a storeroom ... it's not a bedroom anymore. It's full of bits and pieces. (#58, DS, Male, 80–84, single, owner, regional, VIC)

However, some people found that they had inadequate storage space in their dwellings:

It's a bit squashy, because I have a bit of junk but my husband's a bit of a hoarder. I would tend to get rid of a lot more stuff. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

These comments reinforce the importance of the provision of adequate storage in housing for Downsizers, and suggest that inadequate storage in smaller dwellings may be a disincentive to downsizing or compensated for by acquisition of a dwelling with more bedrooms than otherwise might be necessary.

9.1.2 Satisfaction with building/residential management

As noted in Sections 1.1.1, 6.1.1 and 6.1.2, downsizing often involves a move to multi-unit living either in a strata/community title development or a retirement village, both of which typically have owners corporations and/or a building or development manager.

As well as satisfaction with the size and layout of their dwellings, a number of interviewees also spoke about their satisfaction (or dissatisfaction) with the management of the building or development in which their dwelling was located. In particular, some interviewees with units in strata or community title developments and those with dwellings in retirement villages spoke about what they liked and disliked about the ways in which their developments were managed.

In regard to retirement villages, some interviewees expressed concerns that the company managing the complex was, in their view, not always acting in the best interests of residents:

[The village management] opposed the formation of the residents' committee right from the start, quite vigorously, but we went ahead anyway and over the last three years the achievements we've been able to get would not have occurred unless we had a ... residents' committee. Basically we had to force [management] to make some significant improvements to the place and we also took them to the tribunal about one issue as well. So we're actually quite ... assertive in basically looking after the interests of residents. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

[The management company] in my opinion, are only after as much money as they can take out of the villagers. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

In one case, an interviewee was concerned that the management company was not providing adequate support to residents as they aged in his seniors independent living development:

There are 70-odd people living in this building, they're all getting older. It's supposed to be independent living ... I keep on telling them that a lot of people here are no longer capable of living independently. ... When you've got people on eight different floors and somebody on one floor decides in the middle of the night decides to go down and knock on somebody else's door or goes out in the street and nearly gets knocked over, you've got all these sorts of pressures. As I said, nobody's in charge of this building ... No staff on the premises at all and I cannot get them to do two things. (#23, DS, Male, 85+, single, lease, urban, SA)

In fact, problematic experiences with management companies for seniors living in retirement villages ranged from management companies that left much of the management of the building up to residents, causing stress to those residents taking on this role, through to management companies that discouraged any resident involvement in the management of the development:

I'm no longer secretary of the residents' committee but everybody still thinks I am ... I have been under considerable stress ... because of this position I held as secretary of the residents' committee. A lot of the people and I got used to dealing with these people over the years, but some of them can be very demanding and some of them can be very critical. Some of them are only looking after themselves. They can be very selfish, if I can put it that way ... living in a building like this, when I came here I said, now I want this to be a community. (#23, DS, Male, 85+, single, lease, urban, SA)

These accountants look after all the bills, pay all the bills and money, and we have no idea what bills are paid, what they're paid for or anything else ... What I've tried to do—we tried to do—is to set up a financial committee to try and look at where our finances were going, and we were very quickly shut down—very quickly shut down—in the sense that they don't want you to interfere with any of what they're spending the money on. They can spend it how they want ... Your cost goes up every year. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

Experiences of interviewees living in strata or community title developments regarding the management of their developments were similarly varied:

The neighbour group is quite good. We lived in another group of 22 units down at [another location], and there were squabbles in that side of things, and you have to stick fairly well to the legal requirements of the Act, the Corporations Act. Here, we do it all ourselves. There was a fellow who was supposed to do things for us, or look after it. He was hopeless. So, we've been close knit over the twenty years or so we've been here ... and it has worked quite well, which is an advantage. It can be a disadvantage, though, I can see, as had happened in the twenty-two [unit] one. Occasionally, there are real squabbles. (#51, DS, Male, 80–84, couple, owner, urban, VIC)

Some interviewees spoke about their experiences of sitting on the 'body corporates' (i.e. sitting on the executive committees of their owners corporations) in their developments:

Now that we've moved into this apartment block ... I'm now on [the executive committee]. That's quite time consuming when you've got 52 units in the place ... That is time consuming but, for me, it's enjoyable, time consuming ... So there are different responsibilities, but I feel that it's enjoyable, but at times it's inconvenient. I feel it's my contribution to the community in this building. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

I was on the body corporate for a couple of years. There were quite a few issues which was a whole new life experience for us because we'd had our own property for so long and there are always issues in the community there but they're different issues. So you have issues here with ... what people did in the garbage room and what they left in their car space areas. Because there are actually regulations around that sort of stuff and how they treat the common areas of the building which we all pay a levy into (sinking fund) so there's all those sorts of things that need to be sort of sorted out. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

The collective nature of management in such developments was seen to have both benefits and drawbacks by interviewees:

I don't have to do any maintenance on the building. I don't have to climb up and get the leaves out of the guttering. All external maintenance is done and a handyman's available if you want anything done inside. (#50, DS, Male, 80–84, couple, lease, regional, VIC)

The thing I dislike about it intensely is that it's part of an owners' corporation, so you can't do anything without permission in as much as painting or changing anything externally. (#43, DS, Female, 60–64, single, owner, regional, VIC)

9.1.3 *Satisfaction with location*

The most common comments made by interviewees regarding their satisfaction with the location of their current dwelling were regarding accessibility to shops and services and safety concerns, and in a few cases noise in their local area.

Many interviewees spoke about the access their dwelling afforded to shops and services. Good accessibility to shops and services in the local area was seen as a significant benefit by many:

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. (#54, DS, Female, 65–69, single, owner, regional, VIC)

Some interviewees, however, raised some concerns about the fact that they currently needed to drive to access shops and services:

The main thing is that you need a car here. There's a post office. There's a pub. There's a general store that is pretty general. If you ran out of milk or bread, you'd be alright. I go into [Regional Town] each Sunday and I do my weekly shopping [there]. So, I just need to stock up on groceries and things like that. That's about the only drawback. If something breaks down, it's an expensive trip to run down to [Regional Town] and go and buy one ... about 35 minutes roughly, each way. So, it's about an hour—hour and a quarter—round trip. (#14, OM, Male, 60–64, single, owner, regional, NSW)

In particular, some interviewees said that they thought the need to drive may become a more significant problem as they age:

While I'm driving it's perfect. I did think about what I'd do at a later stage ... I would have liked it slightly closer to shops, but you can't have everything. As I say, while I've got the car I'm fine. (#13, DS, Female, 70–74, single, owner, NSW)

Safety of the local area was a significant reason for satisfaction with their current dwelling for some 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. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

Retirement villages in particular were singled out as living environments that offer good security:

It is a gated community, so they've got a big gate that closes at night. That's a bit like you're really elderly when you move there, because of the gate in a way. It's just a security thing, but I mean I don't mind living by my[self]—I like [it] here. I feel very secure here. (#59, DS, Female, 60–64, single, owner, urban, VIC)

In a few cases, interviewees spoke about the increase in noise in the area where they now live, compared to their previous dwelling, which affected the liveability of their dwelling:

The congestion and the noise is another thing. I find that you've got to put up with that more so when you're living closer in [to the city]. You have things that we didn't have at the old place ... nearly every Saturday night on the main road just only about 300 metres up that way—[street name] is a main thoroughfare—and if there's an ambulance or police, fire, whatever it is, you hear every weekend siren in the middle of the night, all the time radiating out from their city bases to the outer suburbs and they've got to go past our inner suburb to do it. We were at the outer suburb before at the old place so we didn't have that so much. (#30, DS, Male, 60–64, couple, owner, urban, SA)

I missed the freshness of the valley that I lived in. It took me ages to get used to the increased noise level. I got double-glazing put in my bedroom window just to cope with the increased noise, because it was so quiet where I lived [previously]. (#24, DS, Female, 65–69, single, rent, urban, SA)

9.2 Impact on social support networks

The impact that a person's dwelling has on social networks—and in the case of Downsizers the process of downsizing—can be very important. Interviewees spoke about the support and benefits they receive from social support networks that encompass their family, friends, neighbours and other community members, including members of community organisations and people working in local shops and services:

I'm sure I did the right thing by coming here, yes. As I say, the fact that my daughters are so close. I'm very happy to be here in [current location], because ... I knew some people here before I came here. I belong to a local ... Church, with which I'm reasonably happy. ... I'm the coordinator here for [community organisation], which means that I've got contact with the local parliamentarians and the council and all of the rest of it. So I've made friends, put it that way. (#23, DS, Male, 85+, single, lease, urban, SA)

The impact moving had on the social support networks of interviewees was in general greater for those people who had moved location, rather than for those who had moved between dwellings in the same location:

You move away from your network. You move away from your friends and family, the doctors that you know, the shops that you know. So you're moving into a whole new environment and it's like being in another country. You have

to find out again where the doctors are, where the local shops are and the service station, everything. You're moving away from your whole network. So it is quite a stressful time moving away out of your environment. (#9, OM, Female, 70–74, single, other tenure, regional, NSW)

I'm so close [to where I lived previously]. You see all the same people: the same doctor, the same chemist, same friends. (#13, DS, Female, 70–74, single, owner, NSW)

9.2.1 *Family proximity*

The importance of having family close by was recognised in Section 8.4.4 as an important consideration for many people in their decisions about where to move. Supporting this, some interviewees spoke about the benefits they experienced of living close to family members in their current dwelling and being able to visit family and receive visits from family:

It's a five-minute walk to our church. We have friends in the area. We have excellent neighbours. Those are the attributes, I think, that make us so happy here. Our daughter lives [in the same suburb], so it's convenient for her to come and visit or go to visit her. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

9.2.2 *Social networks*

The impact of moving on friendships was discussed in depth by many interviewees. For those who had moved location, many spoke about the difficulties they experienced in maintaining friendships with people from their previous location:

No, I don't regret [moving]—except well, friends. Friends ... I knew thousands of people in [previous location] ... I was engineer in [previous location] for fourteen years ... and [my wife] was playing for this function and that function and so we were well known. Now, we didn't miss not being well known, but in the process of doing all that, you gain real friends and we spent time together and we had parties together and ... luncheons together. Now, we still do that with some, but you can't keep up from a remote distance that sort of arrangement with too many people ... let's say, half a dozen families of those dozens that we were involved with previously, we still occasionally have a meeting or a gathering. (#8, OM, Male/Female, 85+, couple, owner, regional, NSW)

However, while some friendships fell away, others were able to maintain previous close friendships despite the move:

We've kept up—because we're close enough. Friends who were in the [company] and who moved from [capital city], the same as we did, we've got a group of friends there that we're actually going on a cruise with at Christmas time this year. We've got our old tennis friends and we go and stay with them occasionally ... Really, it's probably made our friendships closer. You know who your friends are when you move away. (#10, DS, Male/Female, 70–74, couple, lease, regional, NSW)

Interviewees also spoke about the process and experience of making new friends in their new location. Experiences in this regard differed significantly.

I've been very happy with the outcome of it and I think the social aspect of it has been fantastic. I've always been a very sociable person and so my circle of friends has increased even more since we've been here. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

We're friendly with people but we haven't got the same long term friendships that we'd had in [capital city] or we had in [other capital city]. (#12, OM, Female, 85+, single, lease, urban, NSW)

Some interviewees spoke about the difficulties they faced in breaking into social cliques in their new location:

It was a real 'them and us' mentality to start with. But yeah, they're over that now, they can see that we're just ordinary people don't have horns on our heads and don't think we're better than they are. (#32, OM, Female, 60–64, single, owner, regional, SA)

I didn't have any friends up here ... I've only made the one person whom I would classify as a friend since I came up. [My friends here] came from [capital city] originally. That is where you make friends, the exiles ... I definitely feel like an outsider. (#6, DS, Female, 80–84, single, rent, regional, NSW)

Having a contact in the new area who could introduce them to new people was seen as particularly valuable by some interviewees:

I also had another friend from [previous location] who had moved up here a few years before that ... So, it gave me a foot in the door, I suppose. You're not going into a new place completely cold. You've got a start when you've got somebody familiar around you. (#14, OM, Male, 60–64, single, owner, regional, NSW)

Many interviewees spoke about the strategies they had employed to proactively go about developing new social networks in their new location. Joining community groups and undertaking volunteer work were commonly spoken about activities:

Moving to the country and moving to like a regional city like [city] did pose some problems for me initially in the sense that I knew nobody ... So I got on the internet, got a bit of a searching around for what's on, also through [local] Council and found that there's a very active U3A group up here. So I joined U3A and I'm a speaker of Italian so I searched up Italian groups and there's actually an Italian association up here, so I joined that. Actually I joined that before I joined U3A and slowly, slowly I went into activities that I felt that I would enjoy. But still I felt that I was breaking into communities, breaking into existing groups and I'm really not a socially forward person, I'm fairly shy in a crowded situation ... However, I have made friends up here. I also joined [musical group] which is a nationwide group and, yeah. So I've made friends, but it took time. If anything was daunting, that was daunting. Breaking into a community and being the person who has moved in from outside and all of that. (#54, DS, Female, 65–69, single, owner, regional, VIC)

In fact organised community activities at a neighbourhood level were identified as very positive by many interviewees in terms of developing and maintaining social networks in the area in which they lived:

We just got a notice this morning—a neighbour walked past—we just started having—they call it ['Street Name'] Dinner once a month—down at the restaurant here at the main centre. We only had one so far. That's a new bit of initiative of people who live in this immediate locality that you walk out the door and you're likely to bump into—that sort of thing. So we think that's quite nice to have that sort of close contact once in a while. (#46, OM, Male/Female, 65–69, couple, lease, urban, VIC)

This was not only the case for interviewees who lived in retirement villages, but also those living in strata and community title schemes and separate houses:

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. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

In regards to social networks, neighbours were identified by many interviewees as a very important group. This was particularly the case for those interviewees living in retirement villages and other seniors living arrangements:

But you also need to still have a life ... So if you're 80, your life really only then revolves around what's happening, and this place is okay. They do have functions. There is the morning tea every Wednesday. Everything here is close. A lot of the women go down to the coffee shop—down in Woollies, down there. Not every day. But every day, there are people from here down there, having coffee with one another. It's very social for the women. There's ... loads and loads of single women. It's [a] very, very social place. (#1, DS, Male/Female, 60–64, couple, owner, regional, NSW)

We've got such a lot of people here that are around my age and younger that you've got a lot in common with all the time. Whereas when you live in a street ... neighbours all have their own interests. They're never home during the day. Here, I like it here because once I close my door I'm private. Nobody comes knocking on your door but if you need company there are plenty of areas that you just step outside your door and you've got company. (#39, DS, Female, 80–84, single, lease, urban, SA)

However, neighbour relations were also identified as very important for many interviewees not living in age-specific housing:

I was very apprehensive about moving to an apartment but once I got here—I thoroughly enjoy living here ... I thought that if you go into an apartment you'd be shut away and you wouldn't see anybody, whereas in [previous location] we had neighbours we got on well with and what have you. But just the reverse has happened here. We've met so many new people here and we have drinks with them, we go out for dinner with them but we don't live in each other's pocket or anything like that. But it's just been totally enjoyable. (#16, DS, Male, 65–69, couple, owner, urban, NSW)

In addition to connections with family, friends and neighbours, some interviewees spoke about the importance of social connections with other people. In particular, having a connection with a local shopping area was identified as significant both for people living in an area where they have that connection, and for those who had moved away from those services:

All the shops that we've shopped at throughout our life are just along [nearby road]. Saturday morning we meet friends for brunch and we go from place to place testing out who's got the best breakfasts at the moment. It's an idyllic sort of existence really and very good—well located and not far from where

we'd been for over thirty years. (#48, DS, Male, 70–74, couple, owner, urban, VIC)

Absolutely and homesick for [previous location]—I mean, all the shopkeepers up there knew me. They knew my kids. I was part of the world up there ... My girls went to school with the kids that got part-time jobs in the shops and that sort of stuff ... It took a long time. I didn't even walk across the road to go to Coles. I'd still go up there [to shop] (#24, DS, Female, 65–69, single, rent, urban, SA)

9.3 Impacts on health and wellbeing

Moving to a new dwelling also had impacts on the health and wellbeing of some interviewees. A change in climate was important for some but could result in both positive and negative health outcomes:

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. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

Interviewee 1: We'd only been here four days and I spent four days in hospital with pneumonia

Interviewee 2: It was like just cold and wet and we weren't used to that. (#34, DS, Male/Female, 50–54, couple, other tenure, urban, SA)

For some, moving had a significant psychological impact, either positive or negative:

It was a really positive, I think psychologically uplifting. It was nice to make the change, never regretted it. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

I felt miserable for [a while] ... and I was saying to somebody the other day, it took me three years to stop going to [previous location] to do my shopping. (#24, DS, Female, 65–69, single, rent, urban, SA)

Some interviewees spoke about the fact that they didn't think they would be able to manage their current health issues in their previous property and were glad that they had moved:

The knee cap is disintegrating. So if we'd been in the other house he would have been very much more limited. Even the fact that we were—we only had two steps at the front and then another step at the front door; whereas, here, we have not one step ... He can't do steps any longer. So that's been wonderful. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

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. (#20, DS, Male/Female, 65–69, couple, owner, regional, NSW)

9.4 Access to care services

Many interviewees spoke positively about the care services available to them in their current location. Interviewees in age-specific housing in particular spoke about the peace of mind resulting from the provision of call buttons in dwellings and staff on-site who will respond to those calls:

We have call buttons in the major bedroom and in the bathroom, so that if you need medical help, you press that button. In business hours, a nurse will come

over immediately. Outside business hours, they can't afford to have one staff member leave, so they immediately ring the ambulance. (#47, DS, Female, 85+, single, owner, urban, VIC)

Some interviewees also spoke about the importance of care services provided by the local council for their wellbeing, ranging from assistance with housework and gardening to assistance adapting the home and assistance with showering:

I've had a carer that comes three days a week in the mornings to help me with a shower. (#17, DS, Male, 85+, single, lease, regional, NSW)

I have a woman who comes out every fortnight and she does an extremely good job everything is cleaned and vacuumed When I've just come back from hospital a couple of times they've sent somebody out to help with the washing, hang it out and bring it in and that sort of thing. I was on Meals on Wheels when I first had the knees done. (#22, DS, Male, 75–79, single, rent, regional, SA)

Some interviewees spoke about the fact that the care services provided to them since moving were better than those in their previous location. One reason for this was that people had moved into locations with better access to health facilities:

It's certainly better access to health services here. Because in [previous remote location] whenever you wanted to see a specialist, you'd have to come to Adelaide anyway. So that's a day's travel to get here. Then you have your appointment and then you've got another full day's travel to get back again. (#34, DS, Male/Female, 50–54, couple, other tenure, urban, SA)

In other cases, care services had improved because the standard of services provided by the local council or other organisations was considered better than those available in their previous location:

I really think that ... [current] Council has ... better care facilities than [previous council area] ... If I became sick—just disabled—there would be caring facilities that would be available to us. Then a number of the churches have care facilities where they will come and do things for you ... I think we're in a good position for that. (#5, DS, Male/Female, 80–84)

While the availability of care services had improved for some interviewees as a result of their move to an area with better access to services, this was not the case for all interviewees. Some lived in more remote areas, requiring significant travel to access care services, especially specialist health services:

I've been going up and down every fortnight, three weeks to the surgeons in Adelaide. We have to go to Adelaide because there aren't any orthopaedics in [current location] or who come up to [current location]. They decided that they wanted me down there at nine o'clock in the morning and I said, well, I'm sorry, but that's impossible. Well, you'll just have to make arrangements to be here. I said, the only way I can be here at nine o'clock in the morning is to come down the previous evening and put up at a hotel. (#22, DS, Male, 75–79, single, rent, regional, SA)

However, in some cases, assistance was provided for people in more remote areas to access health care through the provision of buses or helicopter flights:

We're very lucky we got flown to Adelaide if we're too ill for the hospitals here. We get taken by helicopter to Adelaide ... I think we're very lucky here. We might be distant but we're looked after. I've heard some really positive cases

of how people have really been looked after amazingly well. (#32, OM, Female, 60–64, single, owner, regional, SA)

Even [if] we had an appointment up in Adelaide, like with a specialist or anything, there's a Medi-Ride ... I think you pay \$20 and they pick you up at your house and take you up to your appointment and then pick you up and bring you back. (#38, DS, Male/Female, 75–79, couple, other tenure, regional, SA)

9.5 Financial consequences

The financial outcomes of having moved dwelling varied significantly between interviewees. In some cases moving had had no discernible impact, while for others it had significant positive or negative consequences:

Facilitator: What sort of impact did moving have on your financial situation?

Interviewee: I don't think it had any impact at all. (#11, DS, Male/Female, 75–79, couple, lease, urban, NSW)

Facilitator: Were you better off financially after you'd moved or worse off or what?

Interviewee: Compared to the money we used to have, worse off. (#17, DS, Male, 85+, single, lease, regional, NSW)

In considering the financial implications of a move, interviewees had to consider both the ongoing costs of servicing a dwelling and the costs of moving as well as—in the case of property owners—the investment and capital gains implications of selling properties and other costs associated with property sale and purchase:

I've got to pay a maintenance fee here. I suppose the difference is ... I would have had more capital gain if I'd stayed where I was. Here my capital has been reduced. But also here I've had to pay—at the moment its \$91.50 a week. People here are complaining and I said, well, you try and go somewhere else and only pay \$91.50 a week, because all your maintenance is done. All we've got to do is pay our electricity and our phone account, everything else is paid. (#23, DS, Male, 85+, single, lease, urban, SA)

People who had moved into smaller property spoke in particular about the reduced costs of maintenance, and costs of utilities:

It's actually more economical. This apartment is easy to keep warm. (#7, DS, Female, 55–59, couple, owner, urban, NSW)

I've got far more disposable income now than I had—with maintenance and everything on the other one ... It was getting to the stage where you would have had to start doing guttering and all that sort of thing. (#13, DS, Female, 70–74, single, owner, NSW)

Interviewees who lived in retirement villages, in particular, had much to contribute regarding the financial consequences of their move. A number of interviewees spoke about retirement villages as a poor choice in regards to investment and capital gains, but a positive choice in regards to reducing ongoing costs.

In Australia, retirement villages are subject to state government regulation and can be operated by for-profit or not-for-profit providers. The financial models of for-profit villages vary considerably but generally involve some kind of up-front payment (accommodation bond), somewhat different to freehold ownership and a weekly rental fees to cover day to day operations under a Lease/Licence or Loan/Licence contractual arrangement. Departure or exit fees also typically apply. Similar financial

models exist for not-for-profit villages, although the up-front payment is usually in the form of a donation or loan to the managing organisation, which is commonly not refundable or partially refundable, together with a similar weekly fee (Davy et al. 2010). This is fundamentally different to freehold home ownership since the value a person holds in the property is less than it would be if they owned a property on the open market—a matter of concern to a number of retirement village interviewees:

We pay 3 per cent per annum to them on my contract. As soon as [new management company] took over, they made that 6 per cent over five years, instead of over 10 years as it was with 3 per cent. So I've paid my 10 per cent now—my 30 per cent, so when I die or leave this house, or give the house up, we pay 30 per cent of the sale price direct to them, plus we pay all of the renovations or rectifications, such as painting the house, putting down new carpets, putting maybe new cookers in, and things like that. We've got to establish that out of our money ... you're up for probably another \$24 000, to the family, if you know what I mean. That comes off your estate when you die. Okay, it doesn't affect me. I'll be dead and gone. But it does affect the young people who are taking over. To me, it's a rip-off, quite honestly. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

One interviewee raised a concern that some residents may not understand how this system works when they buy into a development:

There doesn't seem to be a mechanism which—the place is advertised in glossy journals and it attracts people, and there's nothing in the process which says, well can you really afford this? Do you have the funds and the resources ... moving into a place where you're not an owner on the same basis as you were in your previous house, and you're not aware of some of those ... Part of the deal here is you have an expectation of a CPI increase each year with 2.5 per cent or whatever, it doesn't sound very much, but if you're looking at it [over] 10 years ... those sorts of things I think are inadequately explained or perhaps inadequately understood (#11, DS, Male/Female, 75–79, couple, lease, urban, NSW)

However, despite the reduced capital gains, retirement villages were noted by some interviewees as a positive option in regards to ongoing costs:

Council rates and water rates [at previous property] would be in excess of what we pay [for] maintenance here because the maintenance covers ... Council rates, water rates and structural maintenance—gardening on the front of the units normally. So I don't think that's too bad. (#28, DS, Male/Female, 80–84, couple, lease, urban, SA)

I believe that what we pay in a year is much less than what a normal suburban house occupation would cost when we consider Council rates, water rates, water usage, maintenance of house and garden. I think we get off lightly. (#47, DS, Female, 85+, single, owner, urban, VIC)

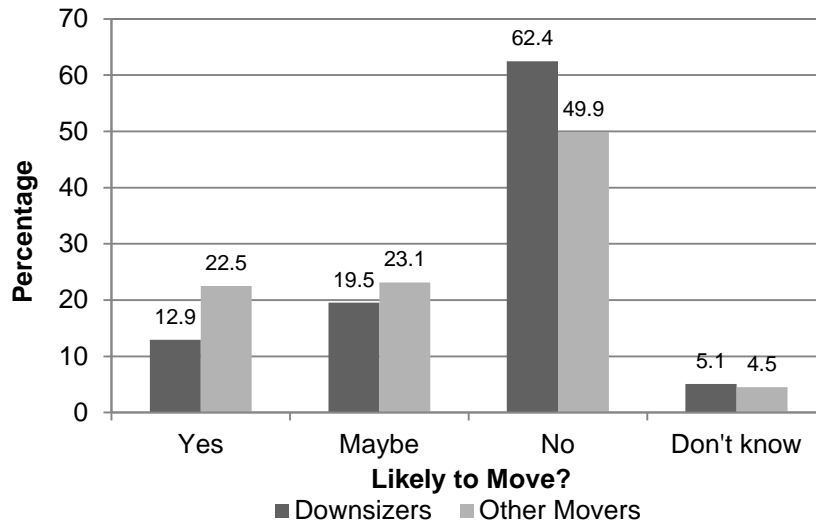
However, the opinion that retirement village fees are reasonable was not universal amongst interviewees:

The monthly levies here are quite high. They're one of the highest in the industry. So basically we have to budget carefully. (#3, OM, Male, 65–69, couple, lease, urban, NSW)

9.6 Future housing intentions

Survey respondents were asked if they had plans or expectations to move again in the foreseeable future. Their responses are indicated in Figure 60. Although the majority of both groups said that they were unlikely to move, it can be seen that Downsizers were less likely to think that they would move again than Other Movers.

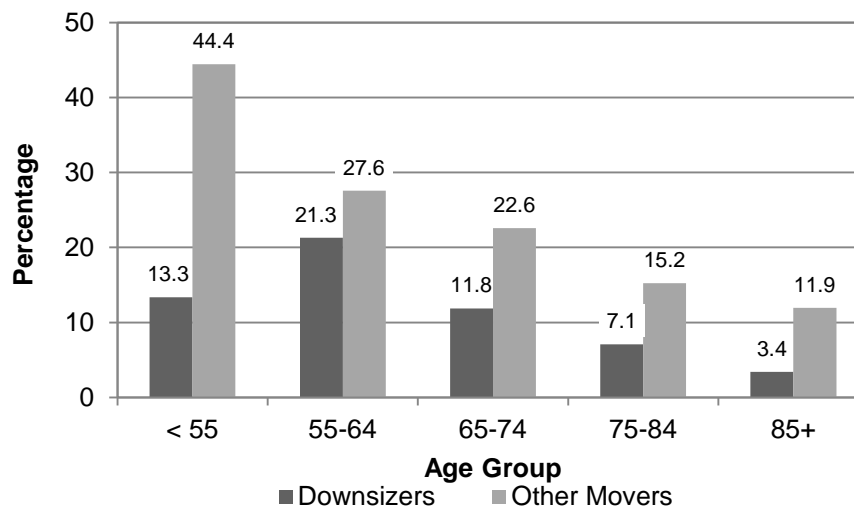
Figure 60: Likelihood of moving again, Downsizers and Other Movers *



Note: * Downsizers (n=1214); Other Movers (n=1552).

When those intending to move are cross-tabulated by age of respondent (Figure 61), it is clear that in all age groups Downsizers were much less likely to anticipate a future move than Other Movers, and that the likelihood of moving for both groups decreased markedly with age—more so for those who had already downsized than for those who had previously moved without downsizing.

Figure 61: Likely to move in foreseeable future, Downsizers and Other Movers, by age group *

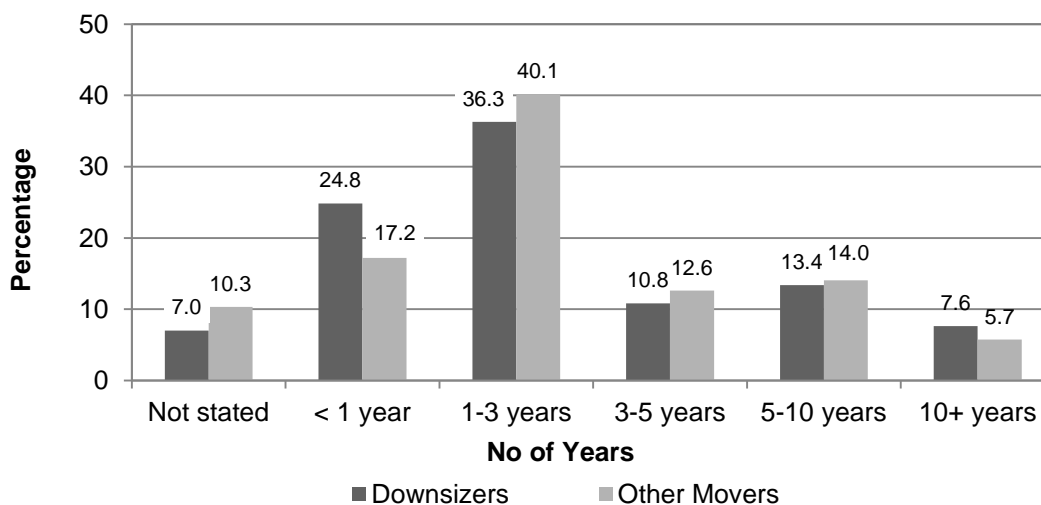


Note: * Downsizers (n=157); Other Movers (n=348).

Those who thought they were likely to move were asked to indicate a timeframe in years. Differences between Downsizers and Other Movers were not great, as

indicated in Figure 62, with the majority likely to move within less than three years (61% of Downsizees and 57% of Other Movers), with a greater likelihood of Downsizees moving within one year.

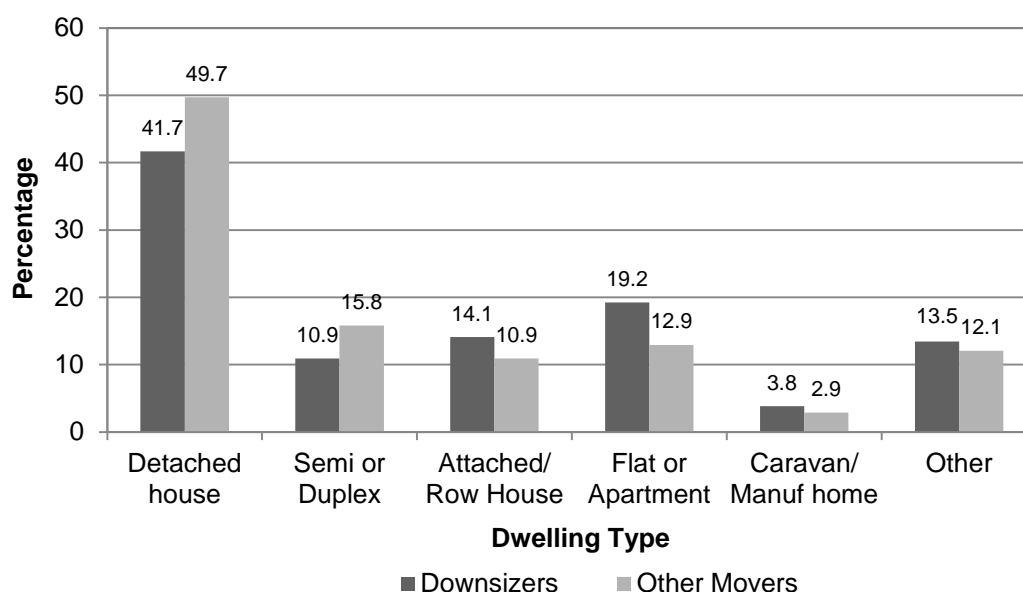
Figure 62: Number of years to likely/expected move *



Note: * Downsizees (n=157); Other Movers (n=349).

The majority of both Downsizees and Other Movers expecting or intending to move in the foreseeable future preferred their next home to be located in the general community rather than a retirement village (19% for both groups) or other seniors-only development (5% and 4% respectively). As Figure 63 indicates, a single detached house was still strongly the preferred future dwelling type of both Downsizees and Other Movers (42% and 50% respectively) over semi/duplex housing (11% versus 16%), attached/row housing (14% versus 11%) and flat/apartment (19% versus 13%). A caravan/mobile/manufactured home was preferred by very few. It can be observed, however, that those who had already downsized would be more likely to move to a multi-unit dwelling form (some form of attached housing such as an apartment or flat), a form which characterises many retirement villages.

Figure 63: Preferred dwelling type for likely/expected future move *

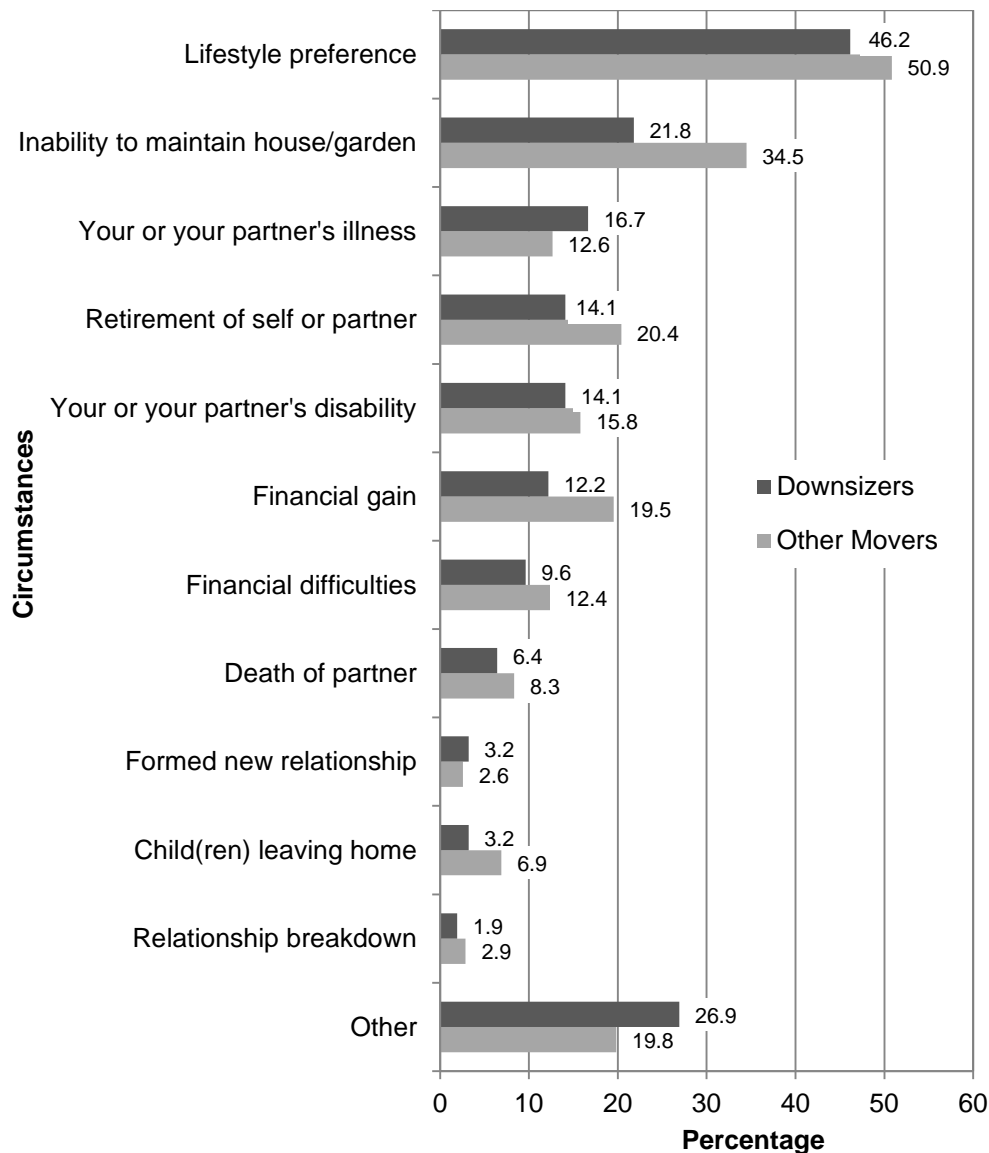


Note: * Downsizees (n=156); Other Movers (n=363).

Home ownership was the preferred form of housing tenure for Downsizees (61%) and Other Movers (74%) contemplating a future move, although Downsizees tended to favour some form of leasehold tenure (again, consistent with retirement villages) more highly (14%) than Other Movers (10%). A very high percentage of both Downsizees (87%) and Other Movers (90%) noted that their next home was likely be a single storey dwelling.

Figure 64 illustrates responses to the question: Which of the following circumstances could contribute to your decision or likelihood to move? Response categories were consistent with those for previous move (see Figure 30).

Figure 64: Likely circumstances contributing to a future move *



Note: * Downsizees (n=156); Other Movers (n=348).

Once again, lifestyle preference factors dominated the likely circumstances leading to moving for both Downsizees (46%) and Other Movers (51%). As previously noted, this could include a wide range of factors, which are further explored in the following analysis of the interviews. For both groups, inability to maintain house and garden was also important, but more so for those who had not previously downsized (35%) compared to those who had (22%). Illness, retirement and disability were cited by a

smaller number of respondents along with financial gain or difficulties. The major differences between former Downsizers and Other Movers was the greater importance of maintenance, retirement and financial gain on the part of those who had moved without downsizing since turning 50.

The in-depth interviews provided the opportunity to obtain a more nuanced understanding of the issues around likelihood of moving in the future both for people who had downsized and for those who had moved without downsizing since turning 50. Interviewees gave a broad range of responses to the question of a future move. These are discussed below in order of frequency of response (highest to lowest) as follows: financial considerations; dwelling preferences; locational considerations; lifestyle preferences; and health.

9.6.1 Financial considerations

Some interviewees explained that they intended to move again for financial reasons. Particular consideration was given to moving into a dwelling that would be affordable in old age, especially once they had left the workforce:

We've got to realise that I still earn a significant income from the work that I do. [My wife] is younger than me. We will need to be sure that we've got resources for her to live on. If you've got a high capitalisation you can't do that quite so easily. So that could be a consideration. (#36, DS, Male/Female, 75–79, couple, owner, urban, SA)

Housing affordability was a particular concern for people who were renting their accommodation:

I hope I can work until I need to retire and then I might have to look for some sort of housing assistance or whatever, because I don't think I can stay there ... I don't think it'll be affordable for me as one goes onto a pension and even with superannuation. I think the rents will be too high. (#19, DS, Female, 60–64, single, rent, urban, NSW)

So it's not the usual rental agreement where the landlord picks up rates and water. I pay all of that plus the strata fees. It's very, very difficult to do that on a pension, very, very difficult. So be it. That's probably what the next precipitant will be, will be not being able to afford to stay here. (#24, DS, Female, 65–69, single, rent, urban, SA)

However, while some interviewees said that they would have to consider moving into more affordable accommodation, others said that they did not feel that they would be able to move for financial reasons, despite having a preference to move to a new dwelling:

I've thought long and hard about buying a house and land package, but they're so far out. My car's very old. I can't afford to replace it, so I'd be in trouble. I'm better off here. You've got to be sensible, don't you? (#43, DS, Female, 60–64, single, owner, regional, VIC)

Some interviewees who were living in retirement villages also noted that the nature of property financing in those arrangements meant that it would be financially impossible for them to move out of the village:

Once you get in here, you were trapped. You couldn't move, because you lost too much money and you couldn't afford to lose that money. If you got the value of the property, without the 30 per cent off it, you might be able to move. But with the 30 per cent off it, what can you buy with it? It's going to kill you.

You won't buy it. You're 30 per cent down the drain before you go anywhere. (#41, DS, Male, 80–84, couple, lease, urban, VIC)

9.6.2 *Dwelling preferences*

Some interviewees (both Downsizers and Other Movers) said that they intended to move again into a dwelling that was more easily maintained as they aged:

One of the main things we would downsize from this place would be that it's just, like [my husband] said, too big and too expensive to maintain. (#36, DS, Male/Female, 75–79, couple, owner, urban, SA)

Many people also spoke about their plans to move to a property that was more accessible as they aged and become less mobile (see also Section 9.6.4).

Some interviewees spoke about their preference to move into age-specific accommodation with some degree of care in the future:

I've been looking around here, thinking, well, my next move has got to be in assisted care, or a nursing home. I don't know which. So I looked around and [institution name] is one I've looked at. There's a couple that I've looked at. So that stress is taken away. I know where I'm going. (#9, OM, Female, 70–74, single, other tenure, regional, NSW)

Despite these areas of similarity, preferences in terms of future dwellings differed significantly between interviewees, as demonstrated by the following two comments regarding the desirability of moving into an apartment in the future:

I have to say that apartment living does not appeal to either of us. I know friends at the present time who are looking at town houses. I don't think that would appeal either. (#4, OM, Male, 70–74, couple, owner, urban, NSW)

We possibly would stay here unless a nice little unit came along which I said there's a shortage here so everyone's wanting one. (#5, DS, Male/Female, 80–84, couple, owner, urban, NSW)

9.6.3 *Locational considerations*

Some interviewees said that they planned to move intra- or interstate in the future. An important reason for some was to be closer to relatives as they aged:

All our family is interstate, on both sides of the family. So I think depending on what happens in the next three to five years, it could be likely that we'll move away but that's only just because of our unique situation in that regard. There's nothing wrong with this place at all but I'm thinking that down the track, if my wife was here living by herself, it could be very difficult for her in her dotage. I think if she's got her nieces and nephews in Victoria and my nieces and nephews in Victoria to help her, that would be a good thing for her. (#30, DS, Male, 60–64, couple, owner, urban, SA)

9.6.4 *Health*

Health was a particularly important consideration for interviewees when considering whether or not they might move in the future. Many interviewees said that they would prefer not to move again before their death, unless they had to for health reasons and required care:

As long as I could get, as you say, outreach I would prefer to stay here. But I'm also a realist. The time might come when I have to do another downsize to a retirement unit or if my health were not good to a nursing home, or if I was frail

but I still had my mental capacity maybe to one of the children. It's sort of undetermined, isn't it? (#54, DS, Female, 65–69, single, owner, regional, VIC)

Other interviewees said that they may need to leave their current property, even before they had high care needs, because of the potential for difficulty moving about in their properties, particularly in dwellings with stairs:

I've got stairs here, and I've got a bit of a wonky knee, although I can still play golf and a bit of tennis. But in the future I think that a two-storey place like this might be a bit difficult. At one stage when my knee got really bad I couldn't—I was having trouble getting up the stairs. (#59, DS, Female, 60–64, single, owner, urban, VIC)

Others said that they wouldn't like to remain living in their current property if their partner was to predecease them:

I just don't know what's going to happen. My wife has been—I was told my wife wouldn't live beyond August this year because of the continual medical problems she's got. It's degenerative. I just don't know what's going to happen when she goes. I don't want to stay here by myself. (#56, DS, Male, 75–79, single, owner, urban, VIC)

9.7 Conclusions

This chapter has investigated the experiences of people who have downsized or otherwise changed their primary residence since turning 50. The chapter explores, in particular, respondents' level of satisfaction with their current home and the impacts of their most recent move on social support networks, family relationships, their health and wellbeing, access to care services and their financial circumstance. Future housing intentions and preferences were also explored.

9.7.1 *Appropriateness to needs and circumstances*

Overall levels of satisfaction with their current housing situation were very high (around 90%) for Downsizers and other Movers and largely independent of age. The interviews revealed that satisfaction with the dwelling was often related to:

- Lower maintenance of a smaller house and/or garden.
- Having enough space to entertain/accommodate family and friends.
- Where space was limited, having access to shared common spaces.
- The layout and accessible design of the dwelling.
- Having adequate storage.
- Having a good body corporate or residents committee.
- Close proximity of shops, transport and other services.
- Living in a safe area, and having good security (Section 9.1.1).

For the small percentage of survey respondents who were dissatisfied, the most common concerns for both Downsizers and Other Movers were defects and maintenance issues. Beyond these shared concerns there were some significant differences between the dissatisfaction of the two groups, with Downsizers more likely to cite the following concerns:

- Building/development management issues.
- Inadequate space.
- Affordability problems.

- Unexpected costs (e.g. strata and management fees).
- Strata title issues.
- Lack of privacy.
- Inappropriate/poor design (Section 9.1).

For Other Movers dissatisfaction was more likely to arise from neighbourhood/social issues and accessibility/location issues (Section 9.1).

Dissatisfaction with building or development management arose as a prominent theme in the in-depth interviews with some residents citing inadequate resident consultation/representation, lack of on-site care and support and stressful experiences of involvement on residents' committees of strata title developments or retirement villages (Section 9.1.2). The importance of good location in relation to services and facilities was also stressed. Conversely, the disadvantages of car dependency where access to public transport was not available was raised. Safety and security of the area was seen as an important aspect for both Downsizers and Other Movers, with retirement villages often being preferred for this reason (Section 9.1.3).

With a few exceptions, interviewees generally reported their most recent move as having a positive impact on health and wellbeing from both a physiological and psychological perspective (Section 9.4).

9.7.2 Impacts on familial, social and support networks

As indicated in Section 8.4.4, proximity to family members can be an important consideration in location choices. The interviews revealed that where Downsizers or Other Movers had been able to achieve this, the impact on familial relationships was positive (Section 9.2.1). Others were able to maintain previous social networks despite moving away. However, for some, moving away from family and/or friends and establishing a new social network had proved difficult (Section 9.2.2). Factors assisting social integration in the new area included:

- Having existing contacts, friends or family in the area.
- Having good (friendly and supportive) neighbours.
- Participating in community events, activities and groups (religious, cultural, recreational, educational etc.) (Section 9.2.2).

The availability of care services featured as an important consideration for many interviewees. This included:

- Call buttons in retirement villages.
- On-site/on-call management and nurse in some retirement villages.
- Community care from NGOs and local councils.
- Emergency transport to medical care for remote locations (Section 9.5).

9.7.3 Financial impacts

While financial considerations were not a particularly significant driver either for relocation decisions or for dwelling choices, they did feature as the fourth most important reason for dissatisfaction among Downsizers who reported being 'Very Dissatisfied' or 'Dissatisfied' with their current home. Financial issues were also commonly raised in the interviews.

Financial outcomes were mixed with some interviewees reporting that moving had had a positive impact on their finances and others reporting a neutral or negative

impact. Reasons for positive outcomes were cited as arising from moving to a smaller dwelling and thereby releasing more disposable income because of savings in maintenance and heating costs. Negative outcomes were often associated with the financial arrangements of the retirement village loan/lease model due to unforeseen or escalating weekly/monthly fees or the lack of capital gain inherent in the loan/lease model (Section 9.3).

9.7.4 Impact on future mobility

Downsizers were less likely to consider a further move than Other Movers. The questionnaire survey findings indicated that only 13 per cent of Downsizers intended or expected to relocate in the foreseeable future, with an additional 20 per cent who did not rule a future move out. These figures were considerably less than the 23 per cent respectively of Other Movers who expected to move without downsizing.

Key features of Downsizers who intended or expected to move were as follows:

- They were most likely to move within three years and more likely than Other Movers to move within one year.
- While 42 per cent continued to favour detached housing, the preference for multi-unit housing forms was somewhat greater for Downsizers than for Other Movers.
- Moving to a single-storey dwelling was a very high priority for both Downsizers and Other Movers (Section 9.6).

For respondents to the questionnaire survey, the major circumstances likely to lead to a future move for Downsizers included (in order of importance):

- lifestyle preference
- inability to maintain house/garden
- illness
- disability
- retirement of self or partner (for younger respondents) (Section 9.6).

Concerns expressed in regard to future moves primarily related to:

- Financial considerations—mostly for private renters and retirement village residents due to the financial constraints of the loan/lease model (Section 9.6.1).
- The need for a more accessible dwelling—particularly one without stairs (Section 9.6.4).
- To obtain a higher level of care—in age-specific accommodation (Section 9.6.2).
- To be closer to family (Section 9.6.3).
- Health reasons (Section 9.6.4).

However, despite this, some expressed a strong desire to remain in their current home. In the words of one interviewee: 'I'd much rather go out in a box ... than have to move again' (#48, DS, Male, 70-74 couple, owner, urban, VIC).

10 POLICY IMPLICATIONS

This chapter incorporates both the findings of the policy forums and reflections on survey and interview responses on the theme of barriers to downsizing and other moving in older age. It address the following two research questions:

- Question 12: What are the obstacles that prevent people who wish to downsize?
- Question 13: What are the policy options for encouraging or supporting downsizing for those who wish to do so?

10.1 The World Café forums

Policy forums were held in the three states selected for the interviews (NSW, Victoria and SA) using the World Café approach to structure the discussion of policy issues relevant to downsizing. The purpose of the policy forums was to present preliminary early-release findings from a national project into downsizing to stakeholders within the aged housing and care sector, and to record their views and perspectives on a number of key policy questions about downsizing. After being presented the preliminary findings from this research project, participants discussed four policy questions in small groups:

- 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 difference to downsizing numbers and outcomes?
- What are the barriers/opportunities related to downsizing?
- What assumptions do we need to test or challenge about downsizing amongst older Australians? What's possible here and who cares?

10.1.1 NSW policy forum

The NSW policy forum was held on 5 November 2012 at the University of NSW, with representatives from the NSW State Government and local government, older persons' organisations, aged housing and care providers and the housing industry. Thirteen participants attended the forum: three representatives from state government; one representative from local government; five representatives from non-government older persons' organisations; one representative from the housing industry; and three representatives from major aged housing and care providers.

Participants agreed that downsizing was for older Australians to undertake and, from a policy perspective, a positive process to promote when in line with people's personal choices and likely to make life easier in the immediate or longer term. It was considered that downsizing could help to achieve a better match between people's living circumstance and needs as they age. It was suggested that the resultant freeing up of larger or less accessible dwellings may also have a domino effect across age groups, providing much needed housing stock for younger people and larger families. It was noted that a review of the management and allocation of public housing stock has also been mooted to ensure that the best outcomes for older people and others in society can be achieved in the context of a limited public resource.

However, participants also questioned whether 'downsizing' was, in fact, the right term, or whether it was sometimes used as shorthand for a much broader set of issues. Some participants suggested that the term downsizing was negatively loaded, implying a move to a substandard housing outcome. Rather, it was suggested, policy should be framed around making the right housing choice for an individual's particular

life circumstance—smaller housing options often can be more attractive across age-groups.

Some participants said that the term downsizing limited the discussion to older people, and that the debate should be about the efficient use of housing stock in general. Participants also interrogated whether downsizing always leads to better outcomes for older people. Many questioned the assumption that more bedrooms than adults in a dwelling was overprovision of housing stock, arguing that older people often wanted or needed extra space in their dwellings for care or lifestyle reasons and other individual needs. They questioned how downsizing also was often assumed to be a way of releasing housing capital as smaller houses were assumed to be cheaper, which was not always the case. Participants noted additionally that there was an assumption that older people had access to smaller suitable dwellings; however, these could in reality be difficult to find. Any policy emphasis on encouraging older people to downsize, therefore, needed to ensure that suitable housing for people exists. Outer urban and regional participants, in particular, identified a lack of smaller dwellings suitable for older people's needs.

Housing affordability was the most important issue identified in the forum. It was reported that 'downsizing' by its most common definition—reduced number of bedrooms—was difficult in NSW as the demand for two-bedroom housing was rising, which acted to limit availability and drive up costs. Forum participants anticipated that downsizing numbers would likely remain low while the stock of smaller accessible properties remained limited. Additionally it was noted that older people often strongly resisted a move outside the area and community in which they currently lived. Some participants drew attention to the lack of secure rental options for people in their retirement years, an issue that will become increasingly important as the proportion of people reaching retirement age who can no longer service their mortgages find themselves at the mercy of private rental market increases.

A common theme identified by participants was the need for a better match between housing design and people's needs as they age. It was argued that increased attention by the housing sector to accessible and liveable dwelling design would assist in making downsizing easier by providing more suitable housing and lead to better health and lifestyle outcomes for older people who make this move. One suggestion was that purpose-built housing stock be built within existing suburbs so that older people could remain within their community if they wished to do so. It was mentioned that while the idea of smaller dwellings was implicit in downsizing, dwellings could not be too small because care services required space. Home modifications to make dwellings more accessible were raised as a way of preventing forced downsizing in response to health crises, particularly where dwellings were otherwise suitable. Different types of 'internal moves' were also suggested. Internal moves involve many of the processes associated with moving house, such as de-cluttering, re-organisation, renovation and re-arrangement of bedroom and storage space (e.g. for care assistance) to enable people to remain in their homes. Participants noted that new developments in universal and liveable housing policy were certainly a step in the right direction, and considered that these guidelines should become more entrenched in practice in the future.

When asked to identify the major barriers to downsizing, forum participants named a wide range of physical, financial, cultural and psychological obstacles. Physical obstacles included the exhausting nature of the move itself—participants suggested that there was a possible market for moving services tailored to the needs of older people to assist with de-cluttering, packing and other tasks. An additional challenge was that often by the time people realised they needed something smaller they were

physically unable to engage in the moving process and had left the opportunity to downsize too late.

Financial barriers to downsizing identified by participants included:

- The impact of downsizing on the Age Pension—perceived as an obstacle by older people because of the security of the Pension versus other investments of capital.
- The limit on pensioners gifting more than \$10 000 per annum to family members—constituting a disincentive to release housing capital because of the perceived risk of losing the Pension.
- Stamp duties and other costs associated with moving—which reduced any incentive for housing mobility.
- Banking and lending practices—participants reported that banks had been known not to issue loans to people wishing to build two-bedroom houses, believing these to be unmarketable, and to refuse loans for building in certain postcodes.

Major cultural and psychological barriers to downsizing included:

- A lack of planning for retirement and housing in later life among the general population.
- The importance of the large detached family home historically in Australian housing expectations. However, it was noted that this might be changing due to market realities and the rising cost of housing, and that different expectations and attitudes will exist for Baby Boomers and subsequent generations over time.
- Moving and downsizing to a new area and community could be challenging and alienating socially and psychologically, as people were used to their local neighbourhood, doctor, shops and so forth.
- The paralysing effect of uncertainty when people did not know what contingencies to plan for.
- The strong attachment older people felt for their homes as the site of life experiences and memories.

When asked what policy initiatives would make the most difference to downsizing numbers and outcomes, participants suggested many possible interventions, clustered around the themes of financial incentives, information provision and changes to current planning regimes. Most of the forum participants suggested that financial structures should be changed to make it easier for older people to move if they wished to and to remove obstacles to downsizing. Some suggested—in line with the Henry Tax Review's recommendations—that stamp duties should be abolished in favour of a land or property tax as the existing regime discouraged older people from moving to more suitable housing. It was further suggested that this might also encourage higher density, small dwelling housing development as owners and developers sought to minimise their land tax footprint. Another incentive proposed was for the introduction of a 'last home owners' scheme', which would give older home buyers a grant or stamp duty exemption to encourage them to downsize.

Participants also addressed the need for effective information provision if policymakers wished to facilitate downsizing. While the NSW Ageing Strategy (ADHC 2012) emphasises planning for ageing, there remains a general lack of planning for housing post-retirement among the Australian population. One participant pointed out that the FaHCSIA (2010) information booklet, *Accommodation choices for older Australians and their families*, was a large document that assumed that family members were available and willing to assist older people to move and understand their housing options. It was generally agreed that information about housing options

needs to be readily available in clear and accessible formats with particular attention on facilitating financial decision making if downsizing was to be promoted to an ageing population as a viable and realistic housing option in the future.

Changes to current planning regulations were seen by many participants to be crucial to facilitating downsizing. It was felt that planning needed to be broader in focus, concentrating both on the availability of suitable housing types and on the provision of adequate transport, care services and infrastructure, in order to build communities that were appropriate across the lifecycle. Some participants were inspired by European models of age-friendly complexes built in the centre of towns and urban centres rather than their peripheries—the latter viewed as generally less desirable locations for older people. Participants stated that the current planning system posed barriers to the development of new smaller dwellings in existing urban centres—areas they considered would be most attractive to older people seeking to downsize.

The effectiveness of existing NSW policy incentives such as stamp duty exemptions for older people buying new apartments were questioned for this reason, as these policies were aimed at promoting housing development rather than downsizing in particular, and dwellings were often only available in locations undesirable for older people, such as city outskirts with limited transport and services. Some forum participants suggested that the NSW Planning Act needed to change to encourage alternatives to traditional downsizing, such as home sharing and sub-dividing, and to prevent planning laws from being a barrier to innovative changes in the composition of dwellings and households.

However, all present at the forum agreed that if downsizing among older Australians were to be put firmly on the policy agenda it would need to take a holistic approach—no one policy lever could adequately influence older people's downsizing decisions and outcomes. There exists, therefore, a broad set of issues to address, including accessible housing design, the provision of in-home care and support services, adequate and accessible public transport and appropriate commercial and community infrastructure. Downsizing, therefore, needs to be seen as part of a whole housing strategy that can only be addressed across the broad spectrum of policy rather than as a unique issue.

10.1.2 Victorian policy forum

The Victorian policy forum was held on 12 November 2012 at RMIT University, Melbourne, with representatives from state government, aged housing and care providers, the housing industry. Eleven participants attended the forum: two representatives from the State Government; six representatives from major aged housing and care providers; one representative from the housing industry; one planning researcher; and one AHURI observer.

The participants in this forum generally agreed that government should have a role in developing policy around downsizing, given the dual housing and demographic (ageing population) crises facing Australian communities. Downsizing was viewed as a positive move to promote for a number of reasons: it increased the choice available to older people; it had the potential to lead to increased efficiencies in health services delivery; it could open up housing stock for other households for whom the dwellings vacated by downsizers might be more suitable; and it could lead to better health and lifestyle outcomes for older people. It was therefore considered important from a policy perspective to remove the disincentives for downsizing that currently exist and to create incentives for older people to downsize whose interests are best served by doing so. It was contended that this would optimise choice for older people and

provide incentives for achieving a better match between people's housing needs and dwelling type and size.

Participants said that home ownership could lead to poorer health outcomes because of the stresses of home and garden maintenance, whereas downsizing could encourage people to make positive decisions about their housing situation, leading to improved health and life outcomes. One participant offered a definition:

A positive downsizing experience is one in which an older person is able to achieve the health, finance and lifestyle outcomes they want, through the one event [moving only once].

If downsizing occurs under crisis and without forward planning due to sudden health, financial or other stressors, it can have a negative impact on wellbeing. Many participants thought that currently people downsize too late in life, and that there was a need to encourage people to do it sooner as downsizing becomes too challenging psychologically and physically for people over about 75 years of age. If the process of downsizing was successful, with older people taking control over the transitions they wish to make and moving into a better housing situation that meets their needs, it could lead to a real sense of achievement and satisfaction.

Many of the assumptions that might underlie policy and research about downsizing were also questioned during the forum. Forum participants noted that there was a widespread assumption that the process of downsizing was easier than it really was, and an assumption that suitable housing was available to downsize into. Participants said that while the media might focus on downsizing as motivated by a desire to release housing equity, this was in fact a minority experience: that there exist a range of reasons why people might want to downsize and often the process does not release as much capital as expected. Others asked whether downsizing should be seen as an age-specific issue at all, suggesting that perhaps everyone, irrespective of age, should consider downsizing when needs and/or household structures change significantly.

A number of people also questioned whether the focus on dwelling size and space really reflected the concerns of older people themselves—do people really want 'less' housing? Rather, the key issues seemed to be maintenance and age-friendly design. A couple of forum participants stated that as the current policy focus was on ageing in place, it would be a significant shift in policy emphasis to look at incentives for older people to move house. One participant suggested that the overwhelming focus on ageing in place was in fact a major barrier to downsizing, as there were insufficient initiatives aimed at assisting people to move when they needed to. Policy and funding was instead geared towards maintaining the current home environment for as long as possible.

When asked what they saw as the main barriers to downsizing for older Australians, participants identified a number of financial obstacles, internal barriers and policy hurdles that will need to be addressed before downsizing outcomes can be optimised. The main financial obstacle was affordability—how can older people downsize when the new dwelling might cost more than their previous home? The imposition of stamp duty and capital gains taxes was also seen as a disincentive to downsizing. Internal barriers included a lack of pre-retirement planning, which participants put down to a cultural denial of ageing and its implications, and associated denial of disability and the need for accessible age-friendly housing. Some participants commented that units and apartments were seen by many as temporary accommodation which was part of a particular life phase, rather than as an optimal housing situation. Others suggested that there could be a generational shift in these attitudes in future aged cohorts, as

people were becoming more familiar with apartment living as a permanent lifestyle choice. Participants stated that the complexity of governance structures that surround the process of downsizing was a policy barrier in itself—making it difficult to coordinate a unified approach.

Housing availability was one of the key issues of discussion at the forum, with participants agreeing that a lack of suitable housing in desirable suburbs was probably the major obstacle to downsizing facing older Australians. There was nothing to downsize into in wealthy suburbs, some said, as dwellings were all larger sizes. In the middle suburbs (suburbs 10–20 kilometres from Melbourne’s city centre) rising apartment costs have meant that moving from a house to a unit was more expensive, resulting in less financial incentive to downsize. Some commented on the lack of older style duplexes in Melbourne and Victoria more generally, stating that if they and other forms of accessible smaller dwellings were available older people might take these housing forms up. If affordable smaller dwellings in desirable suburbs were available, people could make a financial gain through downsizing and therefore would be much more likely to do so.

Another major topic of discussion was the role of the housing industry and private sector in addressing the problem of housing availability. Participants asked about the mechanisms for creating a market of age-friendly dwellings that would meet the needs of older people; whether the downsizing market was big enough for developers to respond to; and how to get developers to take the risk. One participant commented that while a persisting conservatism might exist within the property market, property developers were beginning to become more aware of the wider policy issues surrounding the ageing population. However, they noted that while age-friendly housing was now seen as a major growth area, there might still be reluctance for developers to commit because of the lack of a proven commercial model.. It was also suggested that demonstration projects which showcase different housing options for older people should be encouraged.

A number of participants stated that there needed to be a broader community and policy focus on property redevelopment opportunities in order to encourage early innovators in the area. Some said that current planning laws stifle those who are testing boundaries and providing alternate housing models. It could be difficult to build in existing residential areas—where older people would most likely wish to move or remain—because of existing planning regulation and community opposition. Participants stated that there was resistance against high density housing and units in Melbourne, and a balance needed to be struck between the demand for more suitable and smaller dwellings and the preservation of neighbourhood character. Much of the community resistance to new developments, they suggested, was because they were poorly designed and executed. Other participants argued that we need to ensure that the ground level of existing medium density developments incorporate universal and liveable design guidelines and meet the needs of older people—accommodating older people within existing structures rather than focusing on specialised housing.

Location—including familiarity with the area, proximity to family, shops and services, sense of local community and social opportunities—was identified in the forum as one of the most important considerations for older Downsizers. One participant noted that location was generally one of the most crucial considerations for older people whenever they move. They noted that 80 per cent move to retirement villages in the same area in which they had previously lived. Attention to the whole neighbourhood and community was very important for effective policy governing the provision of suitable housing. Missing infrastructure was a critical concern in new developments and could be a major deterrent for older people considering downsizing to new units.

Developers needed to be encouraged to build around existing transport corridors, services, shops and amenities if housing initiatives targeting older people were to succeed. If support services and transport were not available this would lead to isolation and poorer health outcomes for older Downsizers.

Participants discussed the designation in urban and land use planning of certain spaces as green wedges to preserve areas of undeveloped land, or as school wedges that provide infrastructure for schools and young families. One participant suggested that we should also have grey wedges—areas that have age-friendly housing developments and the services and amenities that older people want and need. Other participants suggested that a holistic ‘ageing lens’ needs to be applied to city planning—one that looks at transport, services and other forms of infrastructure in terms of how suitable they are for the needs of older people. One participant discussed how the ‘Age-friendly New York City’ collaboration between the Office of the Mayor, the New York City Council and The New York Academy of Medicine has applied an ageing lens across all aspects of city life in order to consider how changes to policy and practice can create a city more inclusive of older adults and more sensitive to their needs. Small interventions which have made a real difference to the lives of older people include the implementation of universal design guidelines and the modification of traffic lights to give pedestrians, especially seniors, extra time to cross the street.

Forum participants also discussed how difficult downsizing and moving is, and how it becomes even more difficult in later life. As one participant stated, an older person who has lived in the same house their whole adult life may have no idea of how to look for something new. They noted that there was a real lack of services to assist in this decision-making process and the practical components of the move, such as cleaning and renovating the house before placing it on the market, managing the sale process and the physical relocation of belongings—all things that are particularly physically taxing in older age. Participants suggested that a government-funded ‘First Stop’ service could be provided by organisations such as the Council on the Ageing (COTA) to provide independent information and advice about moving. Alternatively, some participants suggested a market-based solution such as age-specific housing brokers who could provide a service that links older people with suitable housing and assists with the sale and move process. Participants also discussed the general lack of information services for older people about downsizing. One participant referred to the West Australian State Government’s recent launch of a housing information package which provides information and referrals for older people about available housing options, noting that the Victorian State Government currently does not provide a similar service (although it was noted that COTA does provide information on housing options for seniors and receives State Government funding). There was consensus that government needs to start thinking earlier about information provision to assist people to plan for moving in later life rather than allowing it to progress to a crisis.

One of the most important messages to arise from the Victorian forum in relation to downsizing policy development was the serious need for forward planning across a number of arenas. Information provision is crucial and more community debate needs to be stimulated in order to think strategically and move beyond media shock statistics. Policymakers need to foresee the demographic changes that will occur in future years to support appropriate housing developments. They also need to encourage early innovators in the housing industry to develop housing products that will meet older people’s needs. This may involve making changes to planning laws to reduce the initial risk of new and innovative housing models to housing producers. Forward thinking is needed so that government is not left with the sole responsibility

for guiding people through the complicated process of downsizing as the volume of older people increases in the future. Rather, older people need to be supported in planning for a positive experience of moving that will lead to good housing, financial, health and lifestyle outcomes.

10.1.3 South Australian policy forum

The South Australian policy forum was held on 16 November 2012 at the COTA South Australia office, with representatives from the South Australia State Government, older persons' organisations, aged housing and care providers and the housing industry. Twenty-one participants attended the South Australian forum: two representatives from State Government; four representatives from peak bodies representing older people and housing; seven representatives from specialised seniors housing providers; six representatives of housing and care organisations; and two representatives from the housing industry.

Participants agreed that there were a number of reasons why older people might wish to downsize. The main drivers of downsizing identified at the forum were: firstly, an inability to continue to maintain the house and garden; and secondly, a desire to access housing capital to fund other needs such as health care or mortgage payments. Participants said that demographically, the number of households were increasing while the number of people within households was decreasing, which was leading to a range of important housing policy implications that needed to be addressed. Participants asked how government could encourage downsizing without being authoritarian. Any policy developments around downsizing needed also to protect older persons' rights, particularly their choices about their preferred housing situation, and make sure that these rights were not compromised. A number of participants said that they would like to see an explicit national and state-based downsizing policy along the lines of the National Rental Affordability Scheme (NRAS) with state modifications. Participants also said that there was a need to stimulate more community debate about downsizing.

Some of the more problematic issues that need to be considered when addressing downsizing policy were also raised at the forum. Participants said that there was an assumption that when downsizing the capital levered from the existing home would cover both the costs of the new home and the costs of moving, but that this was not necessarily the case. They observed that many older people were locked into their housing situation by financial circumstances. Downsizing might also have other non-housing related disadvantages, such as loss of contact with friends and services. Participants said that downsizing was not for everyone, because some people prefer to have extra space in order to engage in a variety of post-retirement activities. Some suggested that the focus should instead be placed on 'life-sizing': in other words, determining what people's housing and space needs were in their particular stage of life and trying to meet these needs. Some participants asked whether downsizing was even the right term to use, questioning whether dwelling size was really the primary consideration or if there might be other issues that take precedence such as maintenance, location and proximity to services and affordability. These participants also asked whether downsizing has been targeted as a policy issue because it is a clear and simple policy goal, and questioned whether downsizing really did free up housing for other households, as was sometimes assumed.

Participants said that moving could be difficult and overwhelming, particularly for older people living alone. The pressure of moving could lead to poor health outcomes which, in turn, impact on outcomes for downsizing. Participants questioned whether there existed an assumption among policymakers that volunteer networks were available to assist older people with moving, which was not always true. A variety of

different services that could assist older people in navigating the complex process of downsizing were brainstormed at the forum. Participants said that there was currently a lack of lawyers, real estate agents and financial advisors equipped to assist older people to downsize. Some participants said that connections needed to be made between older people and accredited small businesses that could help older people to move house. Such businesses might include financial advisors, real estate agents and removalists. Removalists might assist with packing and other tasks associated with the move, coordinated perhaps by real estate agents, as the first point of contact for many Downsizers.

In addition to the physical demands of downsizing, there are also internal or psychological obstacles to downsizing that older people may experience. Participants discussed how older Australians might lack of awareness of the choices available to them and how to access these; how downsizing can mean a significant move from people's comfort zone; and how denial of the ageing process can lead to a lack of planning for older age. A desire to transfer intergenerational wealth was also an important constraint on downsizing options. Participants also discussed how there could be a stigma associated with downsizing, as some people might believe they will lose face by admitting they cannot manage their existing property any more, or not seeing apartment living as an acceptable option.

Housing availability was identified at this forum as a key obstacle amongst older Australians who did wish to downsize their home and property. One participant said that the main problem is 'what I want doesn't exist', and the housing and real estate industries need to respond to this demand. Participants agreed that a range of housing models needed to be made available, particularly those that 'go outside the square'. Some said that there is not enough stock that reflects people's desire to sell up and rent due to the pressures on home owners, such as responsibility for maintenance, and that there needs to be a variety of tenure options that people can choose from. One of the major issues to impact on housing availability for downsizing is location, as older people strongly desire to remain in the same community and area. Participants said that there was an undersupply of appropriate housing in the right location in South Australia, rather than an undersupply of housing stock *per se*. Older people want their homes to be close to shops, doctors and transport, as well as to their family and friends. Geographical factors also impact greatly on affordability—outer metropolitan and regional areas may have more lower-priced housing available for downsizing, but many older people want or need to move to more central locations to have access to transport and services. However, the higher costs of housing in these suburbs can be a major barrier to downsizing.

The role of the housing industry in facilitating downsizing options for older people was also discussed at the forum. Some people raised good practice examples, such as a European housing model that mixes rental property with owner-occupied dwellings to provide both affordable and luxury apartments; and Brisbane developers who built high-rise affordable housing with Government Stimulus funding, much of which is used by older people. Participants stated that the housing industry needed to be prospective rather than retrospective—responding to future needs rather than simply current demand. Many participants called for more flexibility in the planning regime. They said that state and local planning regulation did not allow for sufficient innovation around design, and that the cost of land was prohibitive for redevelopment purposes unless councils relax current rules. The development approval process was also a barrier for developers attempting to build innovative properties in inner ring suburbs. A number of industry representatives expressed frustration with the current regulatory regime, stating that the ability for age-specific housing to be funded by private financial investors was repressed by the *Retirement Villages Act*. If laws were

modified to make investment in retirement style housing more attractive it could increase its availability, affordability and attractiveness for older Australians and allow housing providers to try different housing and financial models, such as rental options for a lower income demographic marketed as lifestyle options for older people rather than retirement villages.

Participants identified the cost of moving and housing affordability as the major financial barriers to downsizing. They suggested that financial incentives needed to be implemented, such as stamp duty reductions. Pricing creep was identified as another challenge for older Downsizers: to buy a smaller property of a similar standard and quality increasingly requires that Downsizers move further afield to find a suitable and affordable option, which can mean leaving behind established community and social connections. Forum participants also discussed the difficulties that lower income older people face when downsizing. They suggested that it was easier to downsize when you owned your own home and had a sufficiently high income, but that older renters have reduced options available to them. Given current housing trends, reaching retirement age with a large mortgage or dependent on private rental will become increasingly common for future cohorts of older people, so developments that target the lower income market need to be encouraged. Participants thought it was important to keep in mind that affordability will be an increasingly important driver of choices older people will be able to make.

Forum participants also discussed the importance of dwelling design when considering how to increase downsizing numbers and outcomes. Participants stated that age and disability friendly design requires more attention and questioned why home modifications were seen as unusual rather than the norm; why power points were still placed at the bottom of the wall near the floor in new housing stock rather than halfway down the wall; and why so many 'McMansions' were still being built. One participant described how the Laura and Alfred West Cottage Homes have partnered with architects to build new cottages for older people, focusing on small, single-level, efficient two-bedroom housing that includes a separate work station or office for work, hobbies and other activities. Some participants also warned that policymakers should not assume that older households wish to live alone, particularly single-person households, and said that less 'traditional' household and housing models were an option that should be explored further. They asked whether planning laws could be modified to allow more housing to be subdivided: for example, a very large home could be subdivided into four units with the owner retaining one of these.

Some participants said that the issue of downsizing needed to be approached through the prism of planning. An effective urban planning policy needed to include older people and focus on age-friendly communities. Participants said that there have been some strategic initiatives from the State Government around vibrant cities that are a move in the right direction, but that these need to be taken further. Currently, there was too much focus on compliance and reaching minimum targets in development planning rather than on performance outcomes such as flexibility of use, suitability for ageing in place and surrounding infrastructure. One participant suggested that urban planning policies on new commencements should aim for 70 per cent infill development and 30 per cent Greenfield development, rather than the other way around. This would have the dual benefits of making additional smaller dwellings available to Downsizers in existing neighbourhoods and reducing urban sprawl. However, as other participants suggested, proposed infill developments often face community opposition as residents want local heritage and streetscape to be preserved. Both the amenity of the neighbourhood and the need for higher density housing must be balanced, meaning that any new development proposals must incorporate sympathetic design that reflects the heritage of the area. The amount of

free space and parkland also needs to be considered when planning housing developments, and one participant mentioned a particularly successful model in Helsinki, Finland, where high rise infill developments are surrounded by forests of birches. It was suggested that an age-friendly suburb expo would be a good opportunity for Australian housing providers and policymakers to develop a leading or best practice model of age-friendly design and age-friendly communities.

There was also much discussion in the forum about the changing preferences and attitudes of South Australians in regards to their housing. One participant said that in the early 1900s many South Australians lived in the city of Adelaide in high density housing, but since then the very easy commute to the city centre has meant that many people now live on the city fringes to avoid congestion. Also unique to South Australia is its settler rather than convict past, which one participant noted has affected people's housing expectations and aspirations—traditionally people have wanted the space associated with detached housing and have avoided high-density apartments. Further, there has been less demand for residents of Adelaide to embrace high-density living due to its smaller population than cities such as Sydney, and Sydney's historic townhouse and terrace-style housing. Participants discussed the difficulties in predicting the housing needs and desires of future older cohorts as these will change due to generational and cultural differences. They noted that older people are a diverse population and the need for both space and social connectivity will differ between groups from different backgrounds with different preferences. Participants said that as a community we need to challenge the idea that one size or one solution suits all, particularly across generations.

Retirement planning and information provision was also a key area of discussion at the forum. Participants said that government should 'encourage older people to know what they do not know', by increasing awareness of the housing choices available and how to access them. Thinking early about retirement and planning for housing in later life was considered crucial for facilitating downsizing—and good information was critical to support this. Participants said that most housing transitions by older Australians were made in response to a crisis. One suggested that to support a culture of planning for housing in later life, research should be conducted into what people's housing intentions are 15 or 20 years into the future and around particular transition points such as downsizing, retirement villages and residential aged care, rather than research being conducted retrospectively on the moves older people have made already.

10.1.4 Summary of the World Café forum findings

The three research and policy forums are particularly significant for this project because they provide an understanding of what key stakeholders within the housing and aged services sectors believe the major policy challenges will be into the future and what policy responses are most appropriate to these challenges. They also represent significant engagement within the sector with the issues around downsizing amongst older Australians as discussed in this report.

Overall, the policy challenges related to downsizing identified within the forums were similar across all three states, whether centred on economic, housing or planning policy. The key barriers to downsizing which participants from every state agreed were major obstacles for older people finding suitable smaller accommodation were:

- housing availability
- housing affordability.

There was consensus in all three forums that if more age-friendly and accessible dwellings in desirable locations and existing neighbourhoods were made available for older people, downsizing rates would increase accordingly. Participants in each state believed there was no one policy lever that could solve issues of household/dwelling fit, but that these issues needed to be addressed across the broad spectrum of housing, ageing, planning, care and economic policy in order to make a real difference. Possible policy interventions suggested at all of the forums included:

- Services to assist older people in the moving and downsizing process.
- Further information provision about housing choices and practical aspects of downsizing.
- The removal of financial disincentives to downsizing.
- The fostering of innovation within the housing sector.

Where divergence occurred it was between urban areas and regional or remote areas rather than state or electoral divisions. Geographic factors that would need to be taken into account when developing policy around downsizing include the escalating costs of housing stock closer to urban centres. Older people living in suburban and rural areas faced an even more significant shortage of suitable smaller sized dwellings. The issues that impact upon downsizing in the urban centres of Sydney, Melbourne and Adelaide were very similar; although there was some discussion in the South Australian forum around particular historic and cultural housing preferences that differed between the cities. Older people often cannot afford to downsize into smaller homes in these city centres due to their high costs; however, these cities also have the highest density of services and amenities that older people need. Despite the chronic undersupply of smaller affordable dwellings, existing older housing stock (built prior to the 21st century) prominent in all cities, particularly townhouse and terrace style housing, is not optimal for the health needs of older people. Additionally, there can be resistance to increasing density in suburbs and towns because residents want the existing streetscape and heritage of their neighbourhoods to be preserved.

At all three forums the stakeholders present expressed a substantial degree of ambiguity around the idea of downsizing. A theme that reappeared in each forum's discussion was whether older people really want to downsize (in the sense of moving to a smaller property), given that dwelling design and dwelling and yard maintenance seemed to be their key concerns in moving decisions, rather than property size *per se*. If older people do not in fact wish to downsize, this raises the question of whether a policy focus on encouraging downsizing is justified. Indeed, many participants across all forums felt that downsizing might not be the best focus for policy initiatives. Participants stressed that a policy approach that emphasised benefits for all households, not just older households, was preferable.

10.2 Key policy issues and options

This section summarises the major conclusions of this research about: 1) the obstacles that discourage downsizing; and 2) possible policy interventions that could support and encourage downsizing for people who wish to do so. It briefly considers the key policy issues and options identified by all research subjects in this project, including the survey respondents, interviewees and participants in the World Café research and policy forums.

10.2.1 What obstacles discourage downsizing?

The major obstacles to downsizing fall into three broad categories:

- dwelling and locational availability

- financial disincentives
- psychological and practical barriers.

Dwelling and locational availability

The literature review reported on in the Positioning Paper (Judd et al. 2012) indicated that obstacles to downsizing fall into two major categories: the attitudes of older people themselves; and financial disincentives. The empirical research conducted for this report, on the other hand, found that while these were certainly difficulties that older people encountered when considering or undergoing the process of downsizing, the main obstacle for the majority of respondents was in fact housing availability and the appropriateness of the housing options currently available to older people who choose to move.

For around two-thirds of survey respondents who found the process of moving difficult, the lack of availability of a suitable housing type was a major obstacle in the process of downsizing. Interviewees described how difficult it was to find suitable accommodation, and that this sometimes resulted in their moving into less than ideal dwellings or locations or having dwellings built to suit their needs. Participants in the World Café forums also pointed to a distinct lack of diversity in the housing models available for older people who might wish to downsize, stating that affordable options outside the two- or three-bedroom family home can be very difficult for older people to find. Discussion at the policy forums also suggested that current planning laws and regulations were not necessarily conducive to diversity and innovation in housing provision for older people from the private or community sectors. Rather, the planning regulatory regime can make it difficult to experiment with options outside the square. They also noted that state and local planning regulation does not allow sufficient innovation around design; planning controls and development application processes can be a major obstacle; and the cost of land can be prohibitive.

Finding suitable dwellings in desirable locations was also established as a major obstacle by the forum participants and interviewees, who highlighted a lack of age-friendly housing options in the locations where older people prefer to live: in particular, in communities with good access to services, shops and infrastructure and links to family and social networks. Finding a suitable location was also identified as an obstacle to downsizing for around one-third of respondents who found the process of moving difficult. Forum participants stressed that lack of infrastructure (e.g. transport services) was a critical concern in new housing developments, and could be a major deterrent for older people considering downsizing to new units. If appropriate support services and transport are not available, social isolation could be compounded and lead to poor health outcomes for older Downsizers who do move to these locations.

Financial disincentives

Moving into any new housing situation is a costly process. The costs incurred were found to be a major barrier to downsizing for many older people. Moving fees and stamp duties were often cited as a significant concern for older movers by interviewees. Participants in each of the research and policy forums also agreed that current financial structures do not encourage older people to downsize and should be revised accordingly. The impact of downsizing on the Age Pension through income and assets tests was perceived as an obstacle by some interviewees and many participants at the policy forums. The concern was that the current regime operated as a strong disincentive for releasing housing capital because Age Pension security was seen to be of greater value.

However, financial disincentives to downsizing were also due to wider market fluctuations. The cost and affordability of housing was a key difficulty for a little under half of the questionnaire survey respondents who found the process of moving difficult. Interviewees who were experiencing financial difficulties related to downsizing explained that these were often related to reduced value of their previous home due to a depressed property market or the costs associated with moving, such as real estate agent's fees, removalists and storage costs. Pricing creep is another challenge for older Downsizers. Buying a smaller property of a similar standard and quality is increasingly difficult and requires that Downsizers move further afield due to the high cost of housing, which can mean leaving behind established community and social connections. The situation is even more difficult for those who do not own their own home and older people in the private rental market, who are more likely to have their housing choice severely constrained by financial factors.

Psychological and practical barriers

The interviews, in particular, highlighted the emotional attachment that older people can feel toward their existing home, neighbourhood and social connections, inclusive of family and friends. However, while adjusting to a new home and community can lead to psychological stress for some, for others it represented an opportunity to enjoy a new home and lifestyle.

Many interviewees spoke about the move itself: in particular, the challenge of sorting and packing their belongings. This was emphasised also by participants of the policy forums who were empathetic about the physical and emotional difficulties associated with moving in later life. Forum participants highlighted the lack of services to assist older people with decision-making processes associated with moving and the practical components such as cleaning and renovating the house before placing it on the market, managing the sale process, and packing and relocating belongings—all things that can be physically and emotionally taxing in older age.

The policy forum participants stressed that older people would do better by moving sooner while in good health rather than later, stating that a widespread lack of retirement planning leads to most decisions about downsizing occurring in response to a crisis rather than as a product of forethought, which can lead subsequently to negative outcomes. They considered that older people may lack awareness of what housing choices are available to them, how to access these options and what support services are available.

10.2.2 What are the policy options for facilitating downsizing?

There is a clear potential policy role in addressing the barriers and obstacles described in the previous section to facilitate downsizing amongst older Australians. The interviewees, survey respondents and policy forum participants all highlighted the following key policy areas as crucial to address if governments are to be serious about encouraging downsizing amongst older Australians:

- housing policy
- planning policy
- economic policy
- information provision and forward planning.

Housing policy

The lack of availability of age-friendly, affordable housing in neighbourhoods in which older people wish to live was identified in this research as the major obstacle to

downsizing and the most important policy issue to tackle in order to promote downsizing. Policy forum participants insisted that any policy initiatives which encourage older people to downsize need also to ensure that there exist suitable housing options in which to downsize. With the stock of smaller accessible properties limited, downsizing numbers are likely to remain low. As one interviewee commented:

I don't know what the answer is but we're not alone in saying, well where's this suitable smaller place? (#42, DS, Female, 60–64, couple own, urban, VIC)

The AHURI national survey of older Downsizers and Other Movers indicated that older people who wish to downsize are looking for:

- A single-level dwelling without stairs.
- A small, easily maintainable garden.
- Good neighbours.
- An area which has meaning in the form of personal history and emotional attachment.

However, the interviews and policy forums revealed that these criteria could be difficult to meet. Affordable housing is particularly hard to find for those in the private rental market and people reliant on the Age Pension. A major issue that emerged in the policy forums was the need to encourage housing developments that target the lower income market. While home ownership is dominant amongst older Australians, the proportion of older people with mortgages or reliant on private rental is increasing, and is likely to increase further into the future. Interviewees believed there was a strong role for government to play in the provision of suitable housing for older people who wish to downsize:

I think that's where the governments have got to start, providing low cost housing (#23, DS, Male, 85+, single, lease, urban, SA)

Affordable housing will become even more important for future cohorts and some form of government support will be required if a secure home base in later life as an alternative to aged care is to become a reality.

Planning policy

Planning policy and regulation also emerged as a key target area for policy encouraging downsizing because of the links between the availability of appropriate housing, age-friendly urban planning and infrastructure development, and the health and wellbeing of older people. The importance for older people of finding accommodation located in age-friendly urban environments with adequate transport and care services, shopping centres and other amenities was highlighted in the questionnaire survey, where location was identified as a key consideration when moving. This issue was investigated further in the interviews with interviewees stating that while appropriate dwelling design was crucial, links to social networks and services were equally important:

Start suburbs and have areas set aside to develop as the area ages instead of expecting older people to move away to get the care they need. (#34, DS, Male/Female, 50–54, couple, other tenure, urban, SA)

Participants in all policy forums stated that the current planning system poses barriers to the development of new smaller dwellings in the urban centres in which older people predominantly wish to live. They stressed that, given the major obstacles of housing availability and affordability, planning regulatory regimes need to be revised in order to encourage early innovators within the housing sector to develop a more

diverse range of housing models for older people. Participants suggested that the Planning Act in their respective states needed to change to prevent planning laws from being a barrier to innovative changes in the composition of dwellings and households, and to encourage alternatives to traditional downsizing, such as home sharing and sub-dividing. Some interviewees also spoke about the potential of non-traditional housing models:

What I did was find someone to live with her ... the person who came to live with mum, she needed somewhere to live and she was willing to take on the role of being there, not actually caring for mum specifically but just being in the house in case something happened. [The lodger] didn't pay any rent because she had that responsibility of looking after mum. She was not a nurse ... I think that model of having someone there all the time who's not necessarily a carer but is just available to keep an eye on things, would help a lot. Solve two problems. You know, that person needs a home and the other person needs someone in it to share the living. (#36, DS, Male/Female, 75–79, couple, own, urban, SA)

Non-traditional housing models need more planning and investment and private–public partnerships may be a way forward in this area.

Economic policy

The literature review in the Positioning Paper (Judd et al. 2012) indicated that financial reasons such as reduction of housing consumption to fund non housing expenditure (Banks et al. 2007) were the most common reasons for downsizing. In contrast, our findings from the primary research suggest that economic concerns were not as important as health and lifestyle factors. However, while financial difficulty was not found in this research to be a primary reason for downsizing, a number of financial factors were identified in the survey, interviews and policy forums as significant barriers to downsizing which impacted on older people's housing choices.

Consistent with the Henry Tax Review recommendations discussed in Chapter 1, forum participants recommended that stamp duties and taxation policy may need to be revised in order to remove perceived and real economic penalties for downsizing housing. Some of the older Downsizers interviewed also suggested that these financial disincentives to downsizing be removed:

The only thing I'll say is that I think that stamp duty in Victoria is iniquitous and we could have done without that. So if the Government wanted to help us, they could definitely reduce or eliminate stamp duty on people moving into retirement villages and that sort of accommodation. (#48, DS, Male, 70–74, couple, own, urban, VIC)

Additionally, some policy stakeholders suggested that stamp duties should be abolished in favour of a land or property tax to encourage older people to reduce their housing consumption. This could also encourage higher density, small dwelling housing development as owners and developers seek to minimise their land tax footprint. Other incentives to downsizing could include a 'last home owners' scheme', to give older home buyers a grant or stamp duty exemptions or discounts to encourage them to move house.

Information provision and forward planning

Information services about housing options in later life are provided by both the federal and state governments. However, as discussed in Chapter 1, these tend not to deal explicitly with the option of downsizing. The questionnaire survey results showed that a lack of information services was not a major problem for the majority of

respondents of whom most sought information from family and friends when making their decision to downsize. However, it should be noted that the survey targeted those who had already downsized or undertaken other moves, rather than those who may have wished to but were unable to do so. Amongst the participants in the three policy forums, there was a consensus that effective information provision is crucial if policymakers wish to facilitate downsizing. A number of interviewees also believed that government should play a greater role in information provision about housing options for older people including considerations and options for downsizing:

From community service there could be a leaflet or a brochure suggesting to people what they could be by downsizing and how it releases more capital, if they're doing it for that reason, or just the sociability point of apartment living. (#16, DS, Male, 65–69, couple, own, urban, NSW)

It's more information on—mostly finances. I think finances are the key thing with older people moving and then comes sentimentality on top of that, but that's their own problem ... it's mostly this fear of what finances are involved. That's what we need some information on. (#47, DS, Female, 85+, single, own, urban, VIC)

Policy forum participants saw an additional role for information services in encouraging awareness raising and forward planning amongst older people around their projected housing and care needs. Information provision about housing choices in later life could encourage people to think about downsizing earlier, rather than being in a position where their move was more intensely physically and psychologically challenging, crisis led or undertaken under duress. This perspective was echoed by a number of interviewees. One observed:

I like to think that if it were possible for people to start the conversation in their seventies, because the reality we're all living longer ... all of a sudden here you are at 85 not able to manage ... if you do talk about it, it doesn't hit that wall when the time comes. (#24, DS, Female, 65–69, single, rent, urban, SA)

Policy forum participants from all states wanted more services such as age-specific removalists and financial advisors, and support for cleaning and renovating the home before moving and de-cluttering. They also emphasised the potential benefits that provision of specialised services to assist older people in the process of downsizing would generate. They believed this would benefit downsizing rates and older people's health and wellbeing.

10.3 Conclusion

The major issues identified in the Policy Forums as important in framing the debate about downsizing fell into three broad categories:

1. Improving dwelling and locational availability.
2. Removing financial disincentives.
3. Addressing psychological and practical barriers.

The key barriers to downsizing viewed as major obstacles to older people finding suitable smaller accommodation were:

- housing availability
- housing affordability.

There was consensus that if more age-friendly and accessible dwellings in desirable locations and existing neighbourhoods were made available for older people,

downsizing rates would increase accordingly. It was also widely recognised that these issues needed to be addressed across the broad spectrum of housing, planning, economic and ageing/care policy in order to make a real difference. Possible specific policy interventions suggested at all of the forums included:

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

Ageing in place has emerged as a key strategy in attempting to reduce the cost burden of aged care on government and to encourage independent and active ageing. It is regarded as a win–win policy as it is also the preference of older people themselves to live independently in their own homes for as long as possible (Judd et al. 2010). As discussed in Chapter 1, the higher percentage of older people remaining in their homes for longer periods has major implications for housing design, both new and existing, as much of the existing housing stock does not support ageing in place. If ageing in place is desirable and existing dwellings are largely unsuitable, moving to more appropriate accommodation is clearly an important option to make available for a substantial proportion of older Australians. However, as policy forum participants identified, government policy and funding are largely geared towards maintaining the status quo for as long as possible rather than assisting older people to move when they need or wish to. Many tax incentives do not take the needs of older people into account but instead are primarily concerned with increasing new homes as a measure of economic stimulus when the renovation of existing properties in a timely manner or review of land subdivision policies might lead to better outcomes.

The questionnaire survey, interviews and policy forums revealed many reasons why older people might wish to downsize and perhaps should be encouraged to do so: inability to maintain house and garden; the need for a more accessible dwelling; children leaving home; retirement; a desire for a change in lifestyle; and, to a lesser extent, financial motivations such as releasing housing capital and bequeathing inheritance to children. Downsizing can be a positive housing choice for all stakeholders for a number of reasons: it increases the choices available to older people; it can lead to better health and lifestyle outcomes for older people; and it could increase efficiencies in health services delivery and open up housing stock for other households for whom the dwelling is more suitable. It is therefore important from a policy perspective to remove the disincentives that exist and create incentives for downsizing when downsizing is in line with an older person's housing preferences and life choices. This could see an increase in downsizing resulting in a better match between housing and the needs of many older people while releasing the larger housing stock into the housing market for younger family households.

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APPENDICES

Appendix 1: Magazine survey form

Have Your Say

Downsizing Amongst Older Australians

What is this research about? We want to know why some people choose to move in later life: who moves, at what age, for what reasons, to what location and type of housing, and with what outcomes. Your answers will help governments and the housing industry to better understand and respond to the needs of older Australians. You can read the research *Project Information Statement*, and, if you prefer, complete the survey online, at the following website: <http://www.cityfutures.net.au>

Who can participate? Anyone who has moved house since turning 50.

Ensuring your privacy: Any information you give us will remain confidential. You will not be personally identified and the information you give us will only be used for research purposes.

This research has received ethics approval from the University of NSW. University ethics panel approval no. 115055.

BUILT ENVIRONMENT **AHURI**
Australian Housing and Urban Research Institute

To have your say, complete and return this four page questionnaire in a sealed envelope (NO STAMP REQUIRED) to:

**Downsizing Survey
City Futures Research Centre
Faculty of the Built Environment
Reply Paid 61244
University of New South Wales
Sydney NSW 2052**

FIRST SOME INFORMATION ABOUT YOU AND YOUR HOUSEHOLD

Question 1: How many times have you moved house since you turned 50 years of age?
 Not moved at all Once Twice More than twice (state no of times) _____

Question 2: Your gender? Male Female

Question 3: Your Country of Birth? _____

Question 5: Your age group?
 50-54 55-59 60-64 65-69 70-74 75-79 80-84 85+

Question 4: Do you have a partner living with you? Yes No

Question 5: If yes, in what age group is your partner?
 50-54 55-59 60-64 65-69 70-74 75-79 80-84 85+

Question 6: Any other permanent residents living with you? Yes No

Question 7: If yes, how many other permanent residents are living with you? _____ (number)

Question 8: Are you... Fully retired? Working part-time? Working full-time? Other?

Question 9: What is your main source of income?
 Wage or salary Part age pension Full age pension Self-funded superannuation
 Other (please specify) _____

Question 10: Which of the following household income groups are you in?
 Less than \$20,000 \$20,000-\$29,999 \$30,000-\$39,999 \$40,000-\$49,999
 \$50,000-\$59,999 \$60,000-\$69,999 \$70,000-\$79,999 \$80,000 or more

NOW SOME INFORMATION ABOUT YOUR CURRENT HOME

Question 11: Where is your current home located?
State/Territory _____ Locality _____ Postcode _____

Question 12: What type of dwelling is your current home?
 Single detached house Flat or apartment in a 1-3 storey building with a lift
 Semi-detached or duplex house Flat or apartment in a 4 or more storey building
 Attached, row, terrace or town house Caravan, mobile or manufactured home
 Flat or apartment in a 1-3 storey walk up building Other (specify) _____

Question 13: Where is your current home situated?
 The general community A retirement village Other seniors-only development Other

Question 14: What is the form of ownership or rental of your current home?
 Outright ownership Ownership with mortgage Public or Community Housing Tenant
 Private tenant Lease (as in retirement village, mobile or manufactured home)
 Live rent free Other (please specify) _____

Question 15: What form of title is your current home under?
 Separate (Torrens) Title Strata (Unit) Title Community Title Other Don't know

Question 16: How long have you lived in your current home? _____ Years _____ months

Question 17: How many bedrooms are there in your current home?

- Bed-sitting room 1 bedroom 2 bedrooms 3 bedrooms 4 or more bedrooms

Question 18: How many storeys are there in your current home?

- Single storey 2 storeys 3 or more storeys

Question 19: What is the approximate floor area of your current home in squares or square metres?

(Note: 1 square = 100 sq ft)

- Less than 5 squares (or 50 m²) 5-9 squares (or 50-99 m²) 10-14 squares (or 100-149 m²)
 15-19 squares (or 150-199 m²) 20-24 squares (or 200-249 m²) 25-29 squares (or 250-299 m²)
 30 or more squares (or 300+ m²) Don't know

NOW SOME INFORMATION ABOUT YOUR FORMER HOME

Question 20: Where was it located? State/Territory _____ Locality _____ Postcode _____

Question 21: What type of dwelling was your former home?

- Single detached house Flat or apartment in a 1-3 storey building with a lift
 Semi-detached or duplex house Flat or apartment in a 4 or more storey building
 Attached, row, terrace or town house Caravan, mobile or manufactured home
 Flat or apartment in a 1-3 storey walk up building Other (specify) _____

Question 22: Where was your former home situated?

- The general community A retirement village Other seniors-only development Other

Question 23: What was the form of ownership or rental of your former home?

- Outright ownership Ownership with a mortgage Lease (e.g. retirement village)
 Private tenant Public/Community Housing Tenant Live rent free Other

Question 24: How long had you lived in your former home? _____ Years _____ Months

Question 25: How many bedrooms did your former home have?

- Bed-sitting room only 1 bedroom 2 bedrooms 3 bedrooms 4 or more bedrooms

Question 26: How many storeys did your former home have?

- Single storey 2 storeys 3 or more storeys

Question 27: What was the approximate floor area of your former home in squares or square metres?

(Note: 1 square = 100 sq ft)

- Less than 5 squares (or 50 m²) 5-9 squares (or 50-99m²) 10-14 squares (or 100-149m²)
 15-19 squares (or 150-199m²) 20-24 squares (or 200-249m²) 25-29 squares (or 250-299m²)
 30 or more squares (or 300+m²) Don't know

Question 28: Which of the following circumstances contributed to moving from your former home?

(tick more than one if appropriate)

- Child(ren) leaving home Retirement of self or partner Financial gain
 Relationship breakdown Your or your partner's illness Financial difficulties
 Formed new relationship Your or your partner's disability Inability to maintain house/garden
 Death of partner Lifestyle preference Other (specify) _____

Question 29: Did you seek advice or information about moving from any of the following?

- Family Health/aged care professional Australian Government information
 Friends Council on the Ageing (COTA) State Government information
 Financial advisor National Seniors Association Local Council information
 Real estate agent Other seniors' organization(s) Popular media
 Other (please specify) _____

Question 30: How easy was it for you to find a suitable home?

- Very easy Fairly easy Fairly difficult Very difficult

Question 31: If it was Fairly Difficult or Very Difficult, what were the main difficulties?

- Cost or affordability of housing Difficulty obtaining finance Fees or stamp duty costs
 Availability of suitable housing type Suitability of available locations Distance to health facilities
 Distance to retail facilities Distance from family or friends Lack of information or advice
 Other (please specify) _____

Question 32: When moving from your former home to your current home, how important were each of the following considerations? (tick one box in each row)

	Very Important	Important	Neither	Not Very Important	Not Important	Not Applicable
Smaller dwelling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Less maintenance of the home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Less maintenance of the yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discharge or reduce a mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reduce cost of living	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Larger dwelling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More modern home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More accessible home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Better investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More attractive area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to children or relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to health services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to aged care services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to shops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to public transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lifestyle improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 33: After settling in, how satisfied are you with your current home?

- Very Satisfied Mostly satisfied Neutral Not very satisfied Dissatisfied

Question 34: If you answered 'Not very satisfied' or 'Dissatisfied' in the previous question, what are the main reasons for your lack of satisfaction?

FINALLY, ABOUT YOUR PLANS OR EXPECTATIONS TO MOVE IN FUTURE

Question 35: Do you have any plans or expectations to move in the foreseeable future?

- Yes Maybe No Don't know

If you answered *No* or *Don't know*, please go to Question 49.

Question 36: If you answered *Yes* or *Maybe* to the previous question, how soon are you likely to move?

_____ Years (if less than one year) _____ Months

Question 37: What is/would be your preferred location?

State/Territory _____ Locality _____ Postcode _____

Question 38: What type of dwelling do you intend or expect to choose for your new home?

- Single detached house Flat or apartment in a 1-3 storey building with a lift
 Semi-detached or duplex house Flat or apartment in a 4 or more storey building
 Attached, row, terrace or town house Caravan, mobile or manufactured home
 Flat or apartment in a 1-3 storey walk-up building Other (specify) _____

Question 39: Where is your new home likely to be located?

- The general community A retirement village Other seniors-only development Other

Question 40: What form of ownership or rental would you be looking for in your new home?

- Outright ownership Ownership with a mortgage Lease (e.g. retirement village)
 Private tenant Public/Community Housing Tenant Live rent free Other

Question 41: What would be your preferred form of title for your new home?

- Separate (Torrens) Title Strata (Unit) Title Community Title Don't Care
 Don't Know Other (specify) _____

Question 42: How many bedrooms would you be looking for in your new home?

- Bed-sitting room 1 bedroom 2 bedrooms 3 bedrooms 4 or more bedrooms

Question 43: How many storeys is your new home likely to have?

- Single storey 2 storeys 3 or more storeys

Question 44: What approximate floor area in squares or square metres would you be looking for?

(Note: one square = 100 sq ft)

- Less than 5 squares (or 50 m²) 5-9 squares (or 50-99m²) 10-14 squares (or 100-149m²)
 15-19 squares (or 150-199m²) 20-24 squares (or 200-249m²) 25-29 squares (or 250-299m²)
 30 or more squares (or 300+m²) Don't know

Question 45: Which of the following circumstances could contribute to your decision or likelihood to move?

(tick more than one if appropriate)

- Child(ren) leaving home Retirement of self or partner Financial gain
 Relationship breakdown Your or your partner's illness Financial difficulties
 Formed new relationship Your or your partner's disability Inability to maintain house/garden
 Death of partner Lifestyle preference
 Other (specify) _____

Question 46: Have you sought, or do you intend to seek, advice or information about moving from any of the following?

- Family Health/aged care professional Australian Government information
 Friends Council on the Ageing (COTA) State Government information
 Financial advisor National Seniors Association Local Council information
 Real estate agent Other seniors' organization(s) Popular media
 Other (specify) _____

Question 47: Do you think there is adequate information available to older people about the options, process and consequences of moving in older age?

- Yes No Don't know

Question 48: How important will each of the following considerations be in your decision or expectation to move?

(tick one box in each row)

	Very Important	Important	Neither	Not Very Important	Not Important	Not Applicable
Smaller dwelling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Less maintenance of the home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Less maintenance of the yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discharge or reduce a mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reduce cost of living	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Larger dwelling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More modern home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More accessible home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Better investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
More attractive area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to children or relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to health services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to aged care services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to shops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closeness to public transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lifestyle improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 49: We will be undertaking some in-depth interviews in NSW, Victoria and South Australia. If you would be prepared to be interviewed, please include your name and contact details below:

Name _____ State _____ Postcode _____

Telephone Number _____ Email _____

THANK YOU FOR YOUR ASSISTANCE

Please check that you have filled out all the relevant questions
and post in a sealed envelope to the address shown on page 1
(NO STAMP REQUIRED)

Appendix 2: Survey project information statement

PROJECT INFORMATION STATEMENT

Date: 23 May 2011

Project Title: Downsizing amongst older Australians (survey – hardcopy)

Approval No.: *(Insert once approval has been received)*



Participant selection and purpose of study

You are invited to participate in a study on the practice of downsizing by older persons living in Australia. You were selected as a possible participant in this study because you are aged 55 year or older and are a reader of the National Seniors association magazine '50 something'.

Description of study

If you decide to participate, you will be asked to complete the questionnaire survey included in this magazine about (i) when, where and why you have decided to downsize from your previous home and/or (ii) whether and why you intend to downsize from your current home. The survey will take approximately 20 minutes to complete. Information collected through the survey will be used to describe the living conditions of older Australians aged 55 years or older and their practice of downsizing.

We cannot and do not guarantee or promise that you will receive any benefits from this study.

Confidentiality and disclosure of information

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission, or except as required by law. If you give us your permission by completing this survey, we plan to discuss and publish the results through Australian Housing and Urban Research Institute (AHURI) publications, which will be freely-available for download on the AHURI website (<http://www.ahuri.edu.au>), or in academic journal articles. Any information that we collect from this survey will be used for academic research purposes only.

Recompense to participants

As a token of our appreciation of your time and input, you will be entered into a prize draw for one of four \$250 Coles gift voucher.

Your consent

Your decision whether or not to participate will not prejudice your future relations with The University of New South Wales, the Australian Housing and Urban Research Institute or other participating organisations.

If you have any questions, please feel free to ask Associate Professor Bruce Judd (+61 2 9385 5274; b.judd@unsw.edu.au) and he will be happy to answer them.



Associate Professor Bruce Judd

Note: A similar project information statement was included on the first page of the online survey.

Appendix 3: Interview project information statement

PROJECT INFORMATION STATEMENT

Date: 23 May 2011

Project Title: Downsizing amongst older Australians (interviews)

Approval No.: *(Insert once approval has been received)*



Participant selection and purpose of study

You are invited to participate in a study on the practice and intention of downsizing by older persons living in Australia. You were selected as a possible participant in this study because you completed a national survey linked to this project and have nominated yourself as a potential interviewee.

Description of study

If you decide to participate, we will conduct a face-to-face interview with you about (i) when, where and why you have decided to downsize from your previous home and/or (ii) whether and why you intend to downsize from your current home. The interview will take approximately 1 hour to complete. Information collected through the interview will be used to describe the living conditions of older Australians aged 55 years or older and their practice/intention of downsizing.

We cannot and do not guarantee or promise that you will receive any benefits from this study.

Confidentiality and disclosure of information

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission, or except as required by law. If you give us your permission by completing this survey, we plan to discuss and publish the results through Australian Housing and Urban Research Institute (AHURI) publications, which will be freely-available for download on the AHURI website (<http://www.ahuri.edu.au>), or in academic journal articles. Any information that we collect from this survey will be used for academic research purposes only.

Recompense to participants

As a token of our appreciation of your time and input, you will be given a \$50 Coles gift voucher.

Your consent

Your decision whether or not to participate will not prejudice your future relations with The University of New South Wales or other participating organisations. If you decide to participate, you are free to withdraw your consent and to discontinue participation at any time without prejudice by completing the statement below and returning this entire form to:

Associate Professor Bruce Judd
City Futures Research Centre
Faculty of the Built Environment
University of New South Wales
Sydney NSW 2052

If you have any questions, please feel free to ask Associate Professor Bruce Judd (+61 2 9385 5274; b.judd@unsw.edu.au) and he will be happy to answer them.

Associate Professor Bruce Judd

REVOCATION OF CONSENT.

Complaints may be directed to the Ethics Secretariat, The University of New South Wales, SYDNEY 2052 AUSTRALIA
(phone 9385 4234, fax 9385 6648, email : ethics.sec@unsw.edu.au).

Project Title: Downsizing amongst older Australians

Please send this entire form to:

Associate Professor Bruce Judd
City Futures Research Centre
Faculty of the Built Environment
University of New South Wales
Sydney NSW 2052

I hereby wish to withdraw my consent to participate in this research project. I understand that such withdrawal will not jeopardise my relationship with The University of New South Wales, the Australian Housing and Urban Research Institute, other participating organisations or other professionals.

.....
Signature

.....
Please PRINT name

.....
Date

Appendix 4: Project consent form

BE HREAP FORM 4 – PROJECT CONSENT FORM Jan 1997 2007

PROJECT CONSENT FORM

Project Title: Downsizing amongst older Australians



You are making a decision whether or not to participate in a research project.

This PROJECT CONSENT FORM enables you to indicate your preparedness to participate in the project. By signing this form, your signature indicates that you have decided to participate.

You will be given a PROJECT INFORMATION STATEMENT that explains the project in detail, and that statement includes a revocation clause for you to use if you decide to withdraw your consent at some later stage. The PROJECT INFORMATION STATEMENT is your record of participation in the project.

This PROJECT CONSENT FORM will be retained by the researcher as evidence of your agreement to participate in this project.

Please complete the information in this box.

Please indicate which of the following options you agree to by ticking one of the following options:

- I consent to being quoted but wish to remain anonymous
- I do not want to be quoted or identified but am prepared to participate anonymously

.....
Signature of Research Participant

.....
Please PRINT name

.....
Date

Name of researcher: Associate Professor Bruce Judd

Appendix 5: Definitions for survey variables

The following table identifies the main concepts used in the Downsizing Survey, which provides a short interpretation of the concepts with an associate definition source where applicable. If no Australian source definition is available, a brief comment (final column) is provided to justify inclusion in the survey tool. Since the majority of the concepts utilised are commonly deployed by the Australian Bureau of Statistics in their Census tool, their application in the survey tool is drawn from there. For brevity, when a concept utilised in the survey is the same as the ABS Census definition the source material is the *Census Dictionary Australia: 2006 (Reissue) ABS Catalogue No. 2901.0* and is referenced as 'ABS: 29'.

Question number	Concept	Interpretation	Definition source	Comment(s)
1	moved house	Relocated between physical residential dwellings.		The concept of moving house is endemic in contemporary adult Australian culture.
2	Gender	This variable records the sex of each person enumerated in the Census as being either male or female.	ABS: 2901.0	Gender utilised instead of sex.
3	Country of birth	Country of birth of person	ABS: 2901.0	Open ended question
4, 5	Age	Age of respondent	ABS: 2901.0	Variable coded into ABS standard five-year age bands.
6, 7	Permanent resident	Person(s) domicile at address not including temporary visitors.	ABS: 2901.0	ABS utilises concept of 'usual residence' that excludes the temporary visitors from the overall count of person usually living in the target household.
9	Income	Gross income includes wages, salaries, overtime, business or farm income (less operating expenses), rents received, dividends, interest, superannuation, maintenance (child support), workers' compensation, and government pensions and allowances (including all payments for family assistance, labour market assistance, youth and student support, and support for the aged, carers and people with a disability).	ABS: 2901.0	

Question number	Concept	Interpretation	Definition source	Comment(s)
11, 20, 37	Locality	The name the respondent uses to describe their general geographical area in which their property is located.		The concept of suburb could be utilised to hold similar meaning, although it contains connotations with city or town living.
11, 20, 37	Postcode	Component part of standardised address delivery nomenclature	Statistical Geography Volume 2: Census Geographic Areas, Australia (cat. no. 2905.0).	
12, 21, 38	Dwelling	This variable classifies dwellings into basic dwelling types.	ABS: 2901.0	
13, 22, 39	Located	General location as perceived by respondent.		
14, 23	Ownership or rental	Tenure		
15, 41	Title	Legal definition of land title	NSW land and property information	
16, 24	Lived	Less formal manner of asking 'length of residence'		
17, 25, 42	Bedrooms	Room in a dwelling set aside for sleeping.	Leslie, H. & Potter, R. (2004) <i>Glossary of Building Terms</i> . Fifth Edition, National Committee on Rationalised Building (NCRB) and Standards Australia, Sydney, Australia.	
18, 26, 43	Storeys	Space between consecutive floors; or between floor and roof (ceiling) level, if there is no floor above.	Leslie & Potter (2004) <i>Ibid</i> .	Definition is for total stories of residence—for respondents living in developments containing multiple residences (e.g. a block of flats) it is anticipated that the respondent will only have supplied the number of storeys as it relates to their property.

Question number	Concept	Interpretation	Definition source	Comment(s)
19, 27, 44	Floor area	Means- (a) in relation to a building—the total area of all storeys; and (b) in relation to a storey—the area of all floors of that storey measured over the enclosing walls.	Leslie & Potter (2004) <i>Ibid.</i>	Definition is for total area—for respondents living in developments containing multiple residences (e.g. a block of flats) it is anticipated that the respondent will only have supplied the floor area measurement as it relates to their property.
28, 29	Moving	Causing or producing motion	Delbridge et al. (Eds) (2007) <i>The Macquarie Concise Dictionary</i> , 3 rd Edition	The questions ask the respondent to consider both the reasons why they last moved (casual) and information resources they might have used to facilitate their move (producing).
30	Suitable	Such as to suit; appropriate; fitting; becoming	Delbridge et al. (2007)	Suitable is used as the concept as it enables the respondent to subjectively assess other houses they may have considered against their current home.
31	Difficulties	The fact or condition of being difficult	Delbridge et al. (2007)	
32	Considerations	To consider; take into account	Delbridge et al. (2007)	Respondent asked to present some of the areas they took into account prior to moving.
33	Satisfied	To fulfil the desires, expectations, needs or demands of, or content (a person, the mind, etc.); supply fully the needs of (a person, etc.)	Delbridge et al. (2007)	
35	Foreseeable	To see beforehand; have prescience of; foreknow	Delbridge et al. (2007)	Respondent asked to make judgement if they were likely to move again based on current knowledge of situation.

Appendix 6: Interview schedule

Preliminaries

- Introduction—Interviewer to identify themselves, give a brief overview of the research project and confirm the confidentiality of information collected.
- Provide project information statement/Revocation and consent forms.
- Request permission to record the interview.
- Confirm key demographic characteristics (age group, marital status, household size and composition, employment/retirement status, main source of income).

Questions

- What does the term downsizing mean to you, and do you consider yourself (selves) to have downsized?
- How much bigger or smaller is your home and land than in your previous dwelling?
- What were the reasons and circumstances that led you to move?
- Were there any things about your previous home or land that contributed to your needing or wanting to move?
- How important was location to you when you moved, and what aspects of location were important to your new home selection?
- How did you go about the process of moving, and how difficult was it?
- Did you seek any advice from anyone about moving? If so, from whom did you seek advice and was this helpful in the process of deciding/moving or choosing your new home?
- Were there any financial reasons why you needed to move? If so, please explain what kind of issues?
- What were your reasons for choosing this type of dwelling? And what were the main features that attracted you to it?
- How satisfied are you with the choice of housing, its size and location?
- What impact did moving have on your financial situation?
- What impact did moving have on your family relationships, friendships and social networks?
- What impact did moving have on your health, wellbeing and access to aged care services (if required)?
- What more could the government and/or the housing industry do to assist people wishing or needing to move (or downsize if appropriate)?
- How could the provision of care services be improved for people who move (or downsize if appropriate)?
- If you had your time over, would you do the same?
- Do you expect to move again in future, and is this likely to involve moving to less bedrooms or a smaller home?
- What circumstances or reasons are likely to influence your moving in future?

Appendix 7: Calculated estimates of downsizing population, Australia, selected states and capital cities, 2006–11

		50–54	55–64	65–74	75–84	85+	50+
Australia	Downsizers	14	238	258	134	9	653
	Other Movers	16	303	247	82	15	663
	Total moved (survey)	30	541	505	216	24	1316
	% downsized (survey)	46.7	44.0	51.1	62.0	37.5	49.6
	Total moved (Census)	127,313	185,002	100,079	48,438	13,792	474,624
	Total downsized (est.)	59,413	81,387	51,129	30,050	5,172 *	235,509
NSW	Downsizers	8	81	77	44	2	212
	Other Movers	1	85	75	35	2	198
	Total moved (survey)	9	166	152	79	4	410
	% downsized (survey)	88.9	48.8	50.7	55.7	50.0	51.7
	Total moved (Census)	52,732	74,874	39,723	18,283	5,174	190,786
	Total downsized (est.)	46,873 *	36,535	20,123	10,183	2,587 *	98,650
Sydney	Downsizers	4	43	42	21	1	111
	Other Movers	0	40	26	11	1	78
	Total moved (survey)	4	83	68	32	2	189
	% downsized (survey)	100.0	51.8	61.8	65.6	50.0	58.7
	Total moved (Census)	31,645	39,953	18,532	8,912	2,665	101,707
	Total downsized (est.)	31,645 *	20,699	11,446	5,849	1,333 *	59,733
Rest of NSW	Downsizers	4	38	35	23	1	101
	Other Movers	1	45	49	24	1	120
	Total moved (survey)	5	83	84	47	2	221
	% downsized (survey)	80.0	45.8	41.7	48.9	50.0	45.7
	Total moved (Census)	21,087	34,921	21,191	9,371	2,509	89,079
	Total downsized (est.)	16,870 *	15,988	8,830	4,586	1,255 *	40,710
Vic	Downsizers	0	40	54	26	2	122
	Other Movers	0	55	33	14	2	104
	Total moved (survey)	0	95	87	40	4	226
	% downsized (survey)	0.0	42.1	62.1	65.0	50.0	54.0
	Total moved (Census)	39,971	57,618	29,788	14,041	3,996	145,414
	Total downsized (est.)	0 *	24,260	18,489	9,127	1,998 *	78,498
Melbourne	Downsizers	0	24	36	19	2	81
	Other Movers	0	31	20	10	2	63
	Total moved (survey)	0	55	56	29	4	144
	% downsized (survey)	0.0	43.6	64.3	65.5	50.0	56.3
	Total moved (Census)	28,374	37,687	18,275	8,929	2,593	95,858
	Total downsized (est.)	0 *	16,445	11,748	5,850 *	1,297 *	53,920

		50-54	55-64	65-74	75-84	85+	50+
Rest of Vic	Downsizers	0	16	18	7	0	41
	Other Movers	0	24	13	4	0	41
	Total moved (survey)	0	40	31	11	0	82
	% downsized (survey)	0.0	40.0	58.1	63.6	0.0	50.0
	Total moved (Census)	11,597	19,931	11,513	5,112	1,403	49,556
	Total downsized (est.)	0 *	7,972	6,685	3,253 *	0 *	24,778
SA	Downsizers	0	14	15	7	0	36
	Other Movers	2	22	15	4	4	47
	Total moved (survey)	2	36	30	11	4	83
	% downsized (survey)	0.0	38.9	50.0	63.6	0.0	43.4
	Total moved (Census)	11,579	17,370	9,553	4,740	1,439	44,681
	Total downsized (est.)	0 *	6,755	4,777	3,016 *	0 *	19,380
Adelaide	Downsizers	0	11	13	7	0	31
	Other Movers	2	12	12	4	4	34
	Total moved (survey)	2	23	25	11	4	65
	% downsized (survey)	0.0	47.8	52.0	63.6	0.0	47.7
	Total moved (Census)	8,565	11,970	6,049	3,389	1,090	31,063
	Total downsized (est.)	0 *	5,725 *	3,145 *	2,157 *	0 *	14,815
Rest of SA	Downsizers	0	3	2	0	0	5
	Other Movers	0	10	3	0	0	13
	Total moved (survey)	0	13	5	0	0	18
	% downsized (survey)	0.0	23.1	40.0	0.0	0.0	27.8
	Total moved (Census)	3,014	5,400	3,504	1,351	349	13,618
	Total downsized (est.)	0 *	1,246 *	1,402 *	0 *	0 *	3,783

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