

# **The Meaning and Experience of Downsizing: older people's perspectives**

September 2016

Dr Bev James (Public Policy & Research Ltd)

Report prepared as part of the Finding the Best Fit research  
programme



## CONTACT DETAILS

**Key contact:** Bev James, Director  
Public Policy & Research Ltd

**Address:** 44 Tirangi Road  
Rongotai  
Wellington 6142

**Phone:** 0272 478353

**Email:** [bevjames@xtra.co.nz](mailto:bevjames@xtra.co.nz)

## CONTENTS

	EXECUTIVE SUMMARY	i
1.	INTRODUCTION	1
2.	RESEARCH SCOPE AND CONTEXT	2
2.1	DOWNSIZING AND MOVING	3
2.2	STAYING PUT	4
3.	DATA COLLECTION	5
4.	THE PARTICIPANT INTERVIEWEES	7
5.	THE MEANING OF DOWNSIZING IN NEW ZEALAND	9
5.1	POSITIVE AND NEGATIVE CONNOTATIONS OF DOWNSIZING	11
5.2	‘WE HAVE NO INTENTION TO DOWNSIZE’	12
6.	WHO DOWNSIZES AND WHY DO THEY DOWNSIZE?	13
6.1	THE DOWNSIZERS	13
6.2	DOWNSIZING CHARACTERISTICS	14
6.3	REASONS FOR DOWNSIZING	16
6.4	A SMALLER PROPERTY AND LESS MAINTENANCE	18
6.5	FINANCIAL MOTIVATIONS	18
6.6	HEALTH AND MOBILITY	20
6.7	CLOSER TO SERVICES	21
6.8	CLOSER TO FAMILY	22
6.9	MOVING BACK HOME	23
7.	MAKING THE DECISION TO DOWNSIZE	24
7.1	WHEN IS THE BEST TIME TO DOWNSIZE?	24
7.2	WHAT WERE THEY LOOKING FOR IN A HOME?	28
7.3	ALTERNATIVES TO DOWNSIZING	30
7.4	BARRIERS TO DOWNSIZING	31
8.	SEEKING INFORMATION ABOUT DOWNSIZING	32
8.1	INFORMATION AND ADVICE NEEDS AND SOURCES	32
8.2	SATISFACTION WITH INFORMATION	34
8.3	DOWNSIZING TIPS	37
9.	THE IMPACTS AND OUTCOMES OF DOWNSIZING	38
9.1	DWELLING OUTCOMES	39
9.2	FINANCIAL OUTCOMES	40
9.3	ACCESS TO SERVICES, SUPPORT AND CONNECTIONS	42
9.4	DIVESTING POSSESSIONS	44
9.5	ADJUSTING TO A NEW LIFE	45
9.6	SUMMARY	47
10.	FUTURE HOUSING INTENTIONS	48
10.1	PARTICIPANTS IN THE 2014-2015 INTERVIEWS	48
10.2	MOVING INTENTIONS AND TRAJECTORIES 2008-2015	49
10.3	WHAT’S IMPORTANT TO HELP PEOPLE STAY IN THEIR OWN HOMES	50
11.	SERVICE AND POLICY IMPLICATIONS	51
	REFERENCES	56
	APPENDIX 1: Ethical Procedures	61

## **Executive Summary**

This report presents the main themes arising from interviews and focus groups with participants in the *Finding the Best Fit* research programme. They comprised a mix of those who had already downsized, those thinking of downsizing, and those who have not downsized.

The findings from this study show parallels and similarities with findings from other research about downsizing and moving, as well as other components of the *Finding the Best Fit* research. These include:

- Older householders' preferences for continuing to live in the 'family home' rather than downsizing.
- Most of those who do downsize are generally satisfied with their move.
- When downsizing, there is strong interest in retaining some space and at least one additional bedroom.
- Common reasons cited by older people for downsizing include affordability, problems in continuing to maintain their home and on-going costs, and health and mobility problems.
- If householders are concerned to downsize to release equity from their existing home it is generally prompted by a shock event.
- Common barriers to downsizing include lack of information about housing and care options, financial barriers, and lack of suitable age-appropriate housing.

### **The meaning of downsizing**

Participants were aware of the general meaning of downsizing as a reduction in house and section size, but they also linked it to diverse dimensions of lifestyle choice, life stage, adjustment to changes in personal circumstances, divesting of personal possessions and emotional aspects. Participants did not always perceive of downsizing as positive or desirable. Negative ideas about downsizing were more common among those who had not downsized, but those ideas were not exclusive to them. Some did not perceive downsizing as a 'once only' event, but as a continuum involving successive moves as one's circumstances and life stage change. Movement is not necessarily a transition to smaller housing, but can involve reducing the value but not the size of the property, or a change in tenure with little or no reduction in size.

### **The practicalities of downsizing**

Participants who saw themselves as downsizing ranged across all ages, from the late 50s to 80s. Most did not move far, staying within their region or town. For some, downsizing had been a planned process taking years. Others made a decision quickly in response to a crisis event or sudden change in circumstances, such as a serious health problem, financial setback, widowhood or divorce. In a few instances, the individual was not in control of the decision made.

No clear consensus emerged as to whether there is a 'right' age to downsize, but there was broad agreement that people should downsize when the time is right for them, and not be rushed into a decision. The main motivators for moving were wanting:

- Less maintenance of the section.
- Cheaper house running costs.

- A smaller home.
- Lifestyle improvement.

Health and mobility concerns and financial factors were on-going motifs in participants' reflections. Less common factors, but nevertheless important for some, are moving to be closer to services, and moving to be closer to family. Downsizing can also be associated with a return home. While financial factors are recurring considerations in downsizing decisions, the intention to release equity for investment or to fund lifestyle choices does not appear to be a major driver of downsizing. Instead, the need to mitigate financial difficulties is more important.

Participants talked about the things they looked for when making decisions about a new home. In summary, those were:

- Maintaining independence.
- Warmth.
- Maintenance-free home and section.
- Affordability and cheaper running costs – utilities, rates, insurance, maintenance, transport.
- Handy to services.
- Some space.
- An outlook.

### **Moving to downsize – outcomes**

In general, participants were pleased with their move. Some of the best downsizing outcomes that participants reported were around many of the things they had wanted to achieve through their move: improvement in house condition and performance; less work around the home; and less worry about home management, upkeep and maintenance.

A few reported negative outcomes. Some experienced a loss of identity as a 'home owner' or an 'independent person' as a result of downsizing. Others commented on difficulties in adjusting to a different home and a different location, getting rid of possessions, boredom resulting from having less to do, and getting used to less space. Some reported modest improvement in their financial situation. On the other hand, some had experienced unexpected financial costs associated with downsizing.

### **Staying put**

Some people do not want to move because of their strong attachment to their home and local area. They mentioned the things they liked about their neighbourhood and neighbours, such as the social and age mix, the natural environment, closeness to shops and other facilities. Some had experienced pressure to downsize and encountered assumptions that downsizing is the 'best' or only solution.

Some who might have been willing to move to downsize identified barriers to downsizing arising from market limitations in the supply of housing suitable for older people. These include:

- A dearth of smaller sized, affordable properties.
- Lack of housing with accessible features.

- Dwellings, including those marketed as retirement housing, which are poorly located in relation to facilities, public transport and essential services such as shops.

Some participants found alternatives to moving by making improvements to their current home, such as repairs, additions, renovations, insulation, upgrading heating and other appliances, modifications, safety features and reducing the garden. The most common things participants identified as important for ageing in place were: companionship and access to social activities, home modifications and in-home care services.

### **Decision support**

Consistent with the persistent and widespread desire to age in place, participants tended to suggest that the most commonly sought housing-related information is about home help and in-home care, home modifications, transport assistance, financial assistance and benefit entitlements. There was also interest in obtaining information about home heating options and costs. With regard to housing options, participants have sought information about retirement village living, council rental units, private rentals, local house prices and local rates. This wide range of information interests shows the inter-related nature of housing, support and other services. Decisions about home must take into account the connections to and availability of services and supports that help the person to remain living independently in their own place.

Participants identified limited or inadequate information as a barrier both to downsizing, and to ageing in place. There was a common view that there is a dearth of impartial information about housing, financial support and care options for older people. Information and advice about assistance to stay in one's own home is not always available or easy to find. Internet based information is not always accessible. Consequently, older people do not know about the range of services and supports available.

Participants had low expectations around information from organisations and professional advisors. They saw information as difficult to access and frequently not useful. Several suggested that information and advice had to be user-friendly for older people, and advice tailored to individuals' situations, as well as being made available through the channels older people like to use.

### **Service and policy implications**

This study has shown that downsizing can be successfully accomplished, but nevertheless there are barriers to downsizing. In particular, this study has identified two difficulties:

- I. Poor information to support older people to make informed housing decisions.
- II. A lack of suitable housing for older people, including smaller homes with appropriate design features. Both existing housing stock and new builds lack basic accessibility features.

The current policy focus on ageing in place aligns well with older people's own desires. However, often people often feel pressured to downsize and are frequently not aware of the options to stay put. Equally, for those wishing to move, current services provide little support and housing options are limited. There is low awareness of the various options people may have around housing.

## 1. Introduction

Making decisions about housing – whether to move or stay, to buy, sell, or rent – are some of the most important decisions anyone makes. Expenditure on housing and household utilities is by far the largest item in household budgets, on average taking up about one quarter of net household expenditure in New Zealand.<sup>1</sup> The share of housing in overall consumption grows as people get older and their income drops. It is no surprise that housing is a cornerstone of older people's wellbeing and financial security,<sup>2</sup> and their housing decisions have significant effects. Housing decisions take on a particular importance as people reach their older years. This report explores older people's experiences, views, decisions and intentions around their housing. It is part of a research programme, *Finding the Best Fit: Housing, Downsizing and Older People in A Changing Society*, which looks at the practicalities and outcomes of downsizing.

This report analyses data arising from interviews and focus groups with older people; some who have downsized, some who want to and others who prefer to stay where they are. The ages of participants ranged from their late 50s to early 90s. This age range is diverse, not only in terms of the ages covered, but also in terms of the different lifestyles and life stages that the participants encompassed. Some, mainly, but not only, in the younger age groups are employed. There are differences in income, as well as in physical and cognitive abilities. Some have care responsibilities for their own parents or for children or grand-children, while others depend on help and support, either paid or unpaid. Some retain their driver's license, while others rely on others for transport. Their locations are also diverse, ranging from cities, to provincial towns, to small settlements and rural areas. Housing circumstances also vary. Most are owner-occupiers, while a few are living with family, in rental accommodation or in license to occupy dwellings.

This qualitative study provides a holistic understanding of older people's choices, experiences and needs, and the circumstances that prompt or inhibit downsizing. It explores actual housing realities and experiences of older householders, how they make decisions about their housing and the opportunities, barriers, risks and outcomes of downsizing for them. It enables a detailed and in-depth examination of the subtleties and complexities around whether or not to downsize.

This report is structured as follows:

- Chapter 2 provides an overview of the research scope and context, outlining the *Finding the Best Fit* research programme and presenting findings of other research on downsizing and residential movement in later life.
- Chapter 3 describes data collection.
- Chapter 4 details the personal and household characteristics of those interviewed.
- Chapter 5 explores the meaning of downsizing as expressed by older people themselves. To them, it is more than simply a reduction in housing consumption.
- Chapter 6 describes the characteristics of the downsizers and discusses their reasons for downsizing.

---

<sup>1</sup> Statistics New Zealand 2013.

<sup>2</sup> Perry 2010; Saville-Smith 2013.

- Chapter 7 explores how people make decisions around downsizing, including how they plan and the housing and other considerations important to their decision. This chapter also recognises that decision-making about downsizing may lead to a decision not to downsize.
- Chapter 8 considers how downsize decisions are made and reflects on the information and advice that older people seek, the sources they use, their satisfaction with information and advice, and their tips for others considering downsizing.
- Chapter 9 reports on the impacts and outcomes of downsizing, including the dwelling and financial impacts and outcomes, access to services and support, dealing with possessions, adjusting to a new life and the help and support needed to downsize.
- Chapter 10 presents a brief discussion of future housing intentions, and the supports that participants identified to help older people age in place.
- Chapter 11 comments on service and policy implications arising from the findings of this study.

## 2. Research Scope and Context

The *Finding the Best Fit* research programme aims to optimise the opportunities and mitigate the risks associated with downsizing and equity release for older people. In particular, it aims to provide a robust evidential platform about downsizing and ageing in place that will allow better integration of older people's policies and health, housing and income policies.

Downsizing can take many forms, but in summary it is about reducing housing consumption.<sup>3</sup> Options range from reducing ownership shares with financial instruments such as reverse mortgages, to switching from larger to smaller dwellings, changing tenure from ownership to non-ownership, or substituting housing in high priced areas with housing in lower priced areas. Accordingly, this research is informed by a definition of downsizing that incorporates three main types of downsizing:

- Reduction in the size of dwelling and/or section.
- Reduction in value of the property.
- Shift in tenure from ownership to a non-ownership tenure.

This research does not assume that downsizing is inevitable, desirable or undesirable, but instead situates older people's housing experiences within current debates about older cohorts' housing assets, so-called 'under-occupation' of housing by older singles and couples, as well as anxieties over the costs of superannuation, health and care funding. The idea of older people 'downsizing' their housing to release equity and supplement their incomes has emerged as an attractive solution in both popular discourse and in the public sector.

This research provides insights into the benefits of moving from an existing home. But the outcomes of a move can be equivocal. Like a variety of other studies, this research shows that realising benefits from moving and downsizing are contingent on and differ significantly depending on the nature of the local housing market and individual economic and social

---

<sup>3</sup> Judd *et al* 2012.

circumstances.<sup>4</sup> In particular, the widespread expectation that downsizing will release capital to fund a higher income and expenditure through retirement is by no means certain. Older people do not necessarily plan to extract equity when downsizing, and if they do, they may not actually be able to free up sufficient capital, either to fund appropriate housing, or for non-housing consumption.<sup>5</sup> Similarly, the often propounded benefit of downsizing, that family homes will be freed up, allowing young families to enter home ownership and older people to divest themselves of the upkeep of a large property, cannot be assumed.<sup>6</sup> Such an outcome is contingent on house prices being affordable for first home buyers. It also assumes the market provides sufficient equity and housing choices for the older householder to move to satisfactory alternative housing that meets other expected benefits of downsizing such as reduction in home repairs and maintenance, reduction in housing expenditure and cost of living, as well as close proximity to services, family and friends.<sup>7</sup> Neither of these conditions prevail in New Zealand. The suitability of current housing stock for people as they become frail and less mobile was raised by a number of participants in this study. Older people wishing to downsize are confronted with limited choice, particularly for new, affordable, smaller properties with accessible features. These limitations are illustrated in the new home market, as the large majority of new builds in New Zealand are dwellings of at least 200 square metres.<sup>8</sup>

## 2.1 Downsizing and moving

The literature on residential movement in later life provides insights into the experience of downsizing.<sup>9</sup> The literature shows that the motivations, reasons, frequency and timing of moves can differ for those in their 60s and early 70s compared to those in their 80s and older.<sup>10</sup> There is a tendency for those aged 75 and over to want to remain in their current home, while the pre-retirement or early retiree age-groups show an intention to move.

A major Australian survey of around 7,000 people aged 50 and over found that almost three-quarters of respondents aged 75 and over had no intention of moving, although around 44 percent of those had moved within the previous five years. In contrast, just over half of those in the 50-59 age group did state an intention to move.<sup>11</sup> That same study found, despite general perceptions that older people do not move, a relatively high level of mobility. One in three respondents had moved in the previous five years, and one in three said they expected to move in the foreseeable future. Their home was seen as an asset helping them to access future lifestyle choices, rather than as solely a place to live. Another Australian survey of almost 3,000 people aged 50 and over found overall a majority of respondents were not

---

<sup>4</sup> Doling and Elsinga, 2013; Doling and Elsinga, 2012; Elsinga, Quilgars and Doling, 2012; Masnick, Di and Belsky, 2005; O'Shea, 2012; Pannell, Aldridge and Kenway, 2012; Terjesen, 2012.

<sup>5</sup> Judd *et al* 2012; Banks *et al* 2010 ; Crossley and Ostrovsky 2003; Saville-Smith, James and Rehm 2016.

<sup>6</sup> Leach 2012; Adair *et al* 2014.

<sup>7</sup> Judd *et al* 2012; Banks *et al* 2010.

<sup>8</sup> Productivity Commission, 2012; Saville-Smith, Rehm, Murphy and James, 2016.

<sup>9</sup> Examples where downsizing does not involve a move are: taking out a home equity loan/mortgage on the property; or subdivision of a large property.

<sup>10</sup> McLeay and Lidgard 2006.

<sup>11</sup> Olsberg and Winters 2005.

intending to move, and for those who had already downsized, even fewer expressed an intention to move. Also, the likelihood of intending to move decreased markedly with age.<sup>12</sup>

A survey of older movers into and away from the Western Bay of Plenty noted that movement is a prevalent feature of later life in New Zealand.<sup>13</sup> In this and other sunbelt regions of New Zealand, older people make a significant contribution to population growth. The survey found that around three-quarters of respondents were not intending to move again, although those in the 65-69 year age group were more likely to consider a future move. The data suggested that, in any one year, around one fifth of older residents were not permanently settled.

The literature acknowledges a difference between a stated intention to move, and actual moving behaviour. Although people with a stated intention to move do move more frequently than others, only a proportion of those intending to move actually do so within a specific timeframe. An individual may intend to move, but various factors, such as their family and household circumstances, the resources they have available, their attachment to place and housing market constraints and opportunities, may result in postponing a move or deciding against moving. Those same factors can also result in sudden and unplanned moves where none were anticipated.<sup>14</sup>

The notable themes underpinning many older people's housing moves and choices show a combination of 'push' and 'pull' factors at work. They concern familiarity with surroundings and attachment to their current home, the complexity of their care and support needs, family relationships, feelings about neighbours and the surrounding neighbourhood, access to services and facilities, management of their home, affordability of both current and future housing, bereavement, health and mobility problems and lifestyle aspirations.<sup>15</sup> McLeay and Lidgard, in their analysis of older movers into and out of Western Bay of Plenty, also noted the phenomenon of return migration among older movers who return to a place of former residence.<sup>16</sup> This type of migration can be bound up with family and place connections, as well as care needs.

## **2.2 Staying put**

Numerous studies show a clear reluctance to downsize and a resistance to move. Preference for their current location is often a major reason cited by those who want to remain where they are. A desire to stay put is driven by such factors as: attachment to house and location; resistance to retirement housing; lack of suitable alternative accommodation and the thought of a move being stressful or overwhelming. Older people may also struggle to find appropriate information and advice to support a move.<sup>17</sup>

In one New Zealand exploration of older people's housing futures, participants questioned the assumption that older people want or need to downsize. It was suggested that older

---

<sup>12</sup> Judd *et al* 2014.

<sup>13</sup> McLeay and Lidgard 2006.

<sup>14</sup> Kan 1999; Earhart and Weber 1996; de Groot *et al* 2007; Clark and Davies Withers 2007.

<sup>15</sup> Croucher 2008; Pannel, Aldridge and Kenway 2012; Hughes 2012; Hambly and Adams 2003; McLeay and Lidgard 2006.

<sup>16</sup> McLeay and Lidgard 2006.

<sup>17</sup> Croucher 2008; Hughes 2012; Judd *et al* 2014.

people may need to stay in larger family homes as they are caring for dependents, such as older relatives and grandchildren.<sup>18</sup> This reluctance to move to a smaller dwelling is also apparent in Australian and English studies of older people's housing preferences.<sup>19</sup> The interest in retaining space for visitors, hobbies and possessions is strong.

### 3. Data Collection

Data was collected in 2014 and 2015. Two approaches were used; interviews and focus groups. Participants were recruited through key contacts, local organisations and local media. Ethical procedures for data collection are outlined in Appendix A.

In-depth interviews were conducted with 58 people (14 couples were involved). Participants were aged 55 years to over 80 years, divided into three sub-groups:

- Those who have downsized.
- Those considering downsizing.
- Those aged 75 years and over who have not downsized.

The interviews took place in the following case study areas: Nelson, Tasman, Marlborough, Tauranga and Kawerau. The first four areas are leading the ageing of New Zealand, with a considerably higher proportion of their populations in the 65+ age group than other areas. While the proportion of New Zealand's population aged 65 years and older in the 2013 census was 14.3 percent, the highest proportion was 20.5 percent in Marlborough. This was followed by Tauranga city (19.2 percent), Tasman region (17.9 percent), and Nelson region (17.4 percent). Tasman, Nelson and Marlborough regions had the highest growth rate of the 65+ population between 2006 and 2013.<sup>20</sup> Kawerau district in the Bay of Plenty region is an example of an area moving from a relatively youthful age profile, with a below average proportion of the population aged 65+ in 2001,<sup>21</sup> to an ageing population. In 2013 the district had reached 17.7 percent in the 65+ age group. Kawerau is now forecast to age the most rapidly of the local authorities in the Bay of Plenty.<sup>22</sup>

Interviews lasted between 1-2 hours. The range of questions differed according to whether participants had downsized or not. A set of common questions were also asked. Those who had downsized were asked about:

- What downsizing means to them.
- Their current housing circumstances.
- In what ways they have downsized.
- Why did they downsize.
- The extent to which they sought information and advice when they were thinking about downsizing, who they sought it from and the adequacy of that information and advice.
- The positive and negative impacts of downsizing on their financial situation, relationships, access to services and daily activities.

---

<sup>18</sup> CRESA and Public Policy & Research 2009.

<sup>19</sup> Judd *et al* 2012; Leach 2012.

<sup>20</sup> Statistics New Zealand 2015.

<sup>21</sup> Around 9 percent, compared to 12.1 percent for New Zealand as a whole. See <http://www2.stats.govt.nz/domino/external/pasfull/pasfull.nsf/web/Brochure+Kawerau+District+Census+2001+Area+data>

<sup>22</sup> Jackson *et al* 2014.

- Future housing intentions.

Those who have not downsized were asked about:

- What downsizing means to them.
- Their current housing circumstances.
- The extent to which they have sought information and advice on housing or downsizing, who they sought it from, and the adequacy of that information and advice.
- Their future housing intentions.

In addition to the interviews, eight focus groups were conducted with over 80 people ranging in age from late 50s to early 90s. They were a mix of people who have downsized, who are thinking about downsizing, and who have not downsized. Focus groups were held in Nelson, Tasman, Marlborough, Tauranga and Kawerau. One focus group was also conducted in Auckland.

Focus groups followed the key research themes of:

- The meanings and understandings older people bring to downsizing.
- Triggers for decisions around downsizing or staying in their current home.
- The types of information sought and used in making housing decisions.
- Sources and adequacy of information and advice around housing assets and downsizing.
- Familial, social, service and market supports sought to undertake decisions around moving, downsizing, and the adequacy of those supports.
- Likely future decisions around moving or staying in their current home.

Detailed notes were taken in interviews and focus groups. Firstly, to make sense of notes and to organise material, they were subject to content analysis based on the questions asked. Secondly, the concepts and themes emerging in discussions were identified and these formed a further basis for analysis. This process enabled the following to be examined:

- The similarities and differences in understandings, experiences and decisions around moving, downsizing, other housing options and 'ageing in place'.
- Patterns across themes.
- Dimensions within themes.
- Similarities and divergences in the views and experiences of participants in relation to:
  - personal circumstances
  - place of residence
  - whether or not they have downsized.

Where comments are presented in this report from interviews and focus groups, these are paraphrased from the detailed notes. The comments closely reflect what was said, but are not direct quotations.

This study uses qualitative approaches, which allow in-depth exploration of issues, but are not intended to assert generalisability. Where possible, the findings have been compared to findings from surveys undertaken as part of the wider research programme and with findings from other relevant studies.

The data from participants in interviews and focus groups is enriched by in-depth interview data from 2008 research on older people’s home repairs and maintenance practices.<sup>23</sup> A total of 64 people aged 60 years and older living in private residential dwellings were interviewed. Where that data is used in this report, it is denoted by reference to 2008. That data provides a unique opportunity to look at downsizing and ‘ageing in place’ changes affecting this group over seven years from 2008 to 2015. Their housing trajectories over that time are presented in Chapter 10. In addition, where it is relevant to moving and ageing in place, data from those interviews is included in this report, with a particular focus on the 40 who had already downsized by 2008. The characteristics of those downsizers are presented in Chapter 6.

Data is also presented from two national surveys conducted in 2014 as part of the *Finding the Best Fit* research programme. All involved people aged 65 and over. They comprise:

- A survey of 571 people, consisting of 445 ‘stayers’ and 126 ‘movers’ who had moved house in the last five years, but not to a retirement village. While not all of the 126 movers would have downsized, their moving motivations and experiences are useful for comparative purposes. In the following chapters this survey is referred to as the ‘stayers and movers survey’.
- A survey of 617 retirement village residents (called the ‘village residents survey’ in subsequent chapters). Their move to a retirement village can be taken as a proxy for downsizing, because they are likely to have reduced the size of their dwelling and to have reduced their housing consumption through a shift from ownership to a non-ownership tenure (license-to-occupy).

#### 4. The Participant Interviewees

In total, 58 people in 44 households participated in the interviews. They comprised 23 men and 35 women. Fourteen couples were interviewed together. Not all people who lived with a partner took part in an interview with their partner. Participants were almost evenly divided between those who lived by themselves (19) and those who lived with a spouse or partner (23). Two people lived in a household with other relatives.

Where couples were interviewed, it was left to them to select the person who gave personal demographic and household information (called the householder here). Accordingly, the data from the 44 interviews presented below is based on the householder. Table 1 presents the age of householders. The largest number (20) was in the 65-74 age group. Of the 44 households, 33 had downsized and 11 had not downsized (Table 2).

**Table 1: Age of Householders (n=44)**

Age	Number
55-64	3
65-74	20
75-84	12
85+	9

<sup>23</sup> The research programme Ageing In Place: Empowering Older People to Repair and Maintain Safe and Comfortable Houses in their Communities, funded by public good science funding now administered by the Ministry of Business, Innovation and Employment. See Saville-Smith and James 2010b and Saville-Smith et al 2008.

**Table 2: Downsizing Status of Households (n=44)**

Age of householder	Not downsized	Downsized
55-64	0	3
65-74	6	14
75-84	3	9
85+	2	7
Total	11	33

Table 3 shows the householders' sources of income. As expected for the age range, almost all received NZ superannuation. The three who did not were under 65 years old. Ten householders were employed, either full or part-time. Three of those were self-employed in their own business. In addition, two lived in a household with an employed person. Other sources of income included investments, which over two-thirds (31) received. A few received other superannuation or payment from someone outside of the household.

**Table 3: Income Sources\* (n=44)**

Income Source	Number
NZ superannuation or veterans or war pension	41
Interest, dividends, rent, other investments	31
Wage or salary paid by employer	7
Other superannuation, pension or annuity	5
Other government allowance or benefit	2
Self-employment or business you own	3
Support payment from people who do not live in household	1

\*multiple response

Table 4 shows that over two-thirds of householders were owner-occupiers (31 of 44). Of those, six owned their home with a mortgage. In addition, six lived in a dwelling owned by a family trust or other family member, four lived in a license-to-occupy dwelling (in retirement villages) and three were tenants. Most of their homes are stand-alone dwellings (37). Five are semi-detached units, while two are in a multi-unit. Bedrooms in the dwellings range from two to four. Over half the dwellings (26) have three bedrooms. Eleven have two bedrooms and seven have four bedrooms.

**Table 4: Tenure (n=44)**

Tenure	Number
Mortgage-free owner occupier	25
Owner occupier with mortgage	6
Dwelling owned by family trust or other family member	6
License-to-occupy	4
Renting	3

While most did not identify any long-term health condition or problem with mobility, 16 did identify some difficulty with one or more of the following:

- walking, lifting or bending
- using the hands to hold, grasp or use objects
- seeing, even when wearing glasses or contact lenses.

Twenty-nine reported receiving no in-home help or care, and 15 reported receiving some sort of in-home help or care (Table 5). Nine obtain some sort of in-home care service for free because they qualify for assistance from their district health board. The rest pay someone directly for assistance, or receive free help from family or friends.

**Table 5: Type of In-home Help Received\* (n=15)**

Type of help	Number receiving help
Garden, lawns	14
Housework	12
Meals, including 'meals on wheels'	5
Personal care or health-related in-home care	2

\*multiple response

The large majority of householders are able to transport themselves. Only two do not have a current driver's license. In addition, three use a mobility scooter.

## 5. The Meaning of Downsizing in New Zealand

In general, the literature narrowly defines downsizing as a reduction in housing consumption. In contrast, participants took a wider view of downsizing. For them it involves not only (or in a few cases, not even) reduction in dwelling size, but also involves lifestyle choices, life stage, and adjustment to changes in personal circumstances. These diverse aspects of downsizing were often regarded as linked.

Although a reduction in size of property was not necessarily the defining feature of downsizing, participants did consider reduction in the size of their house, garden or section as typical of downsizing.

*Cut your coat according to your cloth, living in a smaller house because you don't need a bigger house (couple, 65-74 years, downsized, owner).*

*Smaller, more convenient, less working in and out, smaller in terms of house and yard (woman, 65-74 years, downsized, owner).*

Changes in personal circumstances were also considered to be part of downsizing. This primarily concerned poor health of oneself or one's partner, which may require a move to an easier care property or be closer to aged care services. It also included being widowed or divorced. These comments highlighted personal changes that people associated with downsizing:

*Since my wife died, I don't know how I would have managed up at the big place. It's much easier being here now I'm on my own (man, 75-84 years, downsized, retirement village).*

*My marriage broke up and I went into a little flat (woman, 75-84 years, downsized, owner).*

*Seriously thinking about our situation, how we are managing to keep the house as we should. Physically and financially coping but we haven't talked about it ... I do worry how I would cope if [my wife] died, I'm getting less mobile (man, 75-84 years, not downsized, owner).*

Achieving lifestyle goals is a key component in the way that some people understand downsizing, as these comments illustrate:

*Financially we wanted to be able to achieve goals like travelling around and still have a base ... My idea of downsizing is achieving my goals (couple, 65-74 years, downsized, owner).*

*It's about changing lifestyle and we wanted to do it while we were younger (couple, 65-74 years, downsized, owner).*

Other participants understand downsizing to mean freeing up capital. Having more capital could be for lifestyle activities, to cope with or reduce routine living expenses, or manage unexpected expenditure, for example on health care or helping family. One person commented:

*It means we can afford to live a bit longer! Rather than wait until one falls off the perch, we want to find somewhere suitable for us both. We're getting rid of things we don't want so the one left doesn't have to do it. Spend some money on ourselves, don't leave it too long. We want to have a little bit aside so if we want to take off for trips, we are able to (couple, 65-74 years, downsized, renting).*

The meaning of downsizing involves reducing the complications, worry and stress related to property ownership and personal possessions. Several people comments on those aspects:

*Having less to worry about. We've downsized in a lot of ways, we've decluttered - did that progressively. Less maintenance to worry about, less lawns. I don't want our daughter to have to come in and sort us out where to live, so she doesn't have a lot to worry about when we can no longer cope (couple, 65-74 years, downsized, owner).*

*To reduce one's possessions and make life easier. To sell off personal property to make more room. Making do with less, all the excess baggage you have in your life - collections, junk. Living a simpler, less complicated life ... Downsizing - less worry! It's a life changer (woman, 65-74 years, downsized, living with family).*

*Getting away from stress, the pressure of larger society (couple 65-74 years, downsized, ownership).*

*Freedom. Less stuff. A new adventure. Less maintenance, running costs and the work you have to do around the place. I don't see downsizing as negative at all. I'm tired of stuff and just want to get rid of some of it. I've wanted to simplify my life for 18 years. I've only recently convinced my husband we need to (couple 65-74 years, considering downsizing, owner).*

Downsizing is not necessarily perceived as a 'once only' event, but as a continuum involving moves over a number of years as one's circumstances change. Typical comments included:

*To adjust your living standards to your capabilities to how you are at your stage of life (woman, 75-84 years, downsized, owner).*

*Adjusting to one's age and stage (woman, 75-84 years, downsized, owner).*

*We've both been through downsizing, we're gradually getting smaller and more compact ... if anything happened to my husband, I'd buy a small one or two bedroom unit (couple, 75-84 years downsized, owner).*

*I've done it, a long time ago, 30 years we went from a 4 bedroom to a 3 bedroom house, then 20 years ago I moved into a 2 bedroom townhouse ... I had a bit more section before, but it was small, a townhouse, and I've now got a unit (woman, 75-84 years, downsized, retirement village).*

#### **Wanting to downsize again**

*Mr and Mrs G. are in their early 70s. They moved from owning a home in a metropolitan area to renting in a provincial town, with the aim of having more money to enjoy in their retirement. After over a decade renting a three-bedroom property they are now looking to downsize again, through reducing both their rent and the size of their home. However, it's difficult to find a smaller rental property that is suitable for them.*

### **5.1 Positive and negative connotations of downsizing**

Participants expressed both positive and negative connotations about downsizing. Ideas of freedom and a carefree lifestyle, having less to do and less to worry about are apparent in the above comments. But downsizing also holds negative connotations, particularly around the extent to which downsizing might not be voluntary, but forced by a shock or crisis event. Negative aspects were identified, including: the loss of possessions, space and privacy, familiar surroundings and even loss of identity as a 'home owner' or an 'independent person'.

Negative ideas about downsizing were more common among those who had not downsized, but those ideas were not exclusive to them. Some comments that revealed negative meanings of downsizing included:

*Going to somewhere smaller. Very little privacy (woman, 75-84 years, not downsized, owner).*

*I would be frustrated to move into a smaller place, I'd miss the garden, you need a bit of garden. It would drive me crazy not to have any (Focus Group B).*

*Smaller, getting rid of stuff, which is the hardest thing to do (couple, 65-74 years, downsized).*

*I really only thought of it as being a smaller house with a garden, but this is smaller than I expected (woman, 85+ years downsized, owner).*

Table 6 summarises the positive and negative connotations of downsizing identified by participants.

**Table 6: Positive and Negative Connotations of Downsizing**

<b>Positive</b>	<b>Negative</b>
More manageable smaller spaces	Loss of space Loss of privacy Loss of home Loss of personal possessions
Improving health and wellbeing Reducing worry and stress	Having to move because of health condition or disability Changed perception of capabilities Feeling less independent
Reducing home management	Having less to do Boredom Changed perception of identity and self, due to loss of purposeful activity
Reducing expenditure	Unexpected expenditure due to moving or new dwelling
New lifestyle New place New environment	Loss of neighbourhood and connections Being isolated from former networks
Improving safety	Concerns about new dwelling or neighbourhood

## 5.2 'We have no intention to downsize'

Talking about the meaning of downsizing led on to explanations about why people did not intend or want to downsize. Some people are not interested in downsizing at all, at any age. Some do not want to downsize because of their strong attachment to their home and local area. Often they mentioned liking their neighbourhood and neighbours, the social and age mix of their neighbourhood, the natural environment, closeness to shops and other facilities.

*We enjoy being in our own home and living in a neighbourhood with younger people, it keeps you interested, the social aspect. They have a different perspective (man, 75-84 years, not downsized, owner).*

*I'm less than five minutes from town, walking ... It's central. A lot of pensioner housing is away from conveniences ... Not really interested, perhaps I'm a bit pigheaded. I want to stay here as long as I can (woman, 75-84 years, not downsized, owner).*

*Not old enough - and may not ever want to ... I live and work in a world helping people to stay in their own homes. Both my parents lived in their own homes until they died (woman, 65-74 years, not downsized, owner).*

Other participants report that they would be prepared to move to reduce the size of their section, but not their house. This was a common view, and as one person pointed out, older houses dating from the 1970s or earlier, generally have a modest floor area.<sup>24</sup> The desire to retain some space was related to the use of the home for entertainment, leisure activities and having family and friends to stay. There was also the emotional tie of remaining in a familiar place that literally houses memories. These ideas were discussed in the focus groups and the following themes emerged:

- A desire to retain the same size house so friends and family can come to stay.
- Concerns about moving to a dwelling that is too small, with examples given of people who had downsized then upsized.
- Distinguishing between downsizing the lawns and gardens, rather than the house.
- A desire to retain possessions that are part of one's background, history and family memories.
- The importance of the familiarity of home.
- The importance of ensuring that downsizing does not reduce amenity value. It was repeatedly noted that retired people tend to spend more time at home, and consequently do not want to feel claustrophobic and restricted.
- The desire for flexible space, to be used for different purposes, or even to be able to close off part of the house when not needed.

## **6. Who Downsizes and Why do They Downsize?**

This chapter explores several questions. Why do people downsize? What motivates them? Are there circumstances that prompt or require them to downsize? To set the scene, the chapter starts with a description of who the downsizers in this study are, and the way in which they downsized. It then presents an overview of the wide range of downsizing reasons identified in interviews conducted in 2014-15 and 2008, and in the national surveys conducted as part of the *Finding the Best Fit* research. Finally, the chapter looks in detail at some motivations for downsizing. The three most common motivations are: wanting to reduce the size of the property and maintenance of house and gardens; financial factors; and health and mobility concerns. Less common factors, but nevertheless important for some, are moving to be closer to services, and moving to be closer to family. Downsizing can also be associated with a return home.

### **6.1 The downsizers**

The group of downsizers who were interviewed provide a glimpse of the diversity, as well as the commonalities in the characteristics of downsizers. The characteristics of 73 downsizers are summarised below. They comprise:

- 33 downsizers interviewed in 2014-15; and
- 40 downsizers interviewed in 2008.

---

<sup>24</sup> The average floor area of houses has increased from under 150 square metres in the 1980s to around 200 square metres in 2010. See Productivity Commission, 2012:43.

Table 7 shows the age of downsizers when they were interviewed. Around half (17) of the 33 interviewed in 2014-15 were under 75 years. They comprised 16 women and 17 men. The 40 downsizers interviewed in 2008 comprised 22 women and 18 men, ranging in age from their early 60s to late 80s. The majority were aged 75 years and older.

**Table 7: Age of Downsizers**

Age	2014-2015	2008
55-64	3	1
65-74	14	10
75-84	9	19
85+	7	10
Total	33	40

Table 8 shows the household composition of downsizers. Of those interviewed in 2014-15, 14 lived alone. In addition there were 17 couples households. The remaining two interviewees lived with family members in a household of three or more people. Among the 2008 interviewees, the large majority (31) lived alone. Four lived with a spouse or partner and five lived with family members in a household of three or more people.

**Table 8: Household Composition of Downsizers**

Number in Household	2014-15	2008
1	14	31
2	17	4
3 or more	2	5
Total	33	40

Table 9 shows the sources of income of downsizers. As expected with this age group, almost all receive national superannuation. A majority also receive income from investment. A few receive money from wages or self-employment.

**Table 9: Sources of Income of Downsizers**

Income Source	2014-15	2008
NZ superannuation, veterans or war pension	30	39
Interest, dividends, rent, other investments	20	26
Wage or salary paid by employer	4	2
Other superannuation, pension or annuity	1	4
Other government allowance or benefit	2	3
Self-employment in own business	2	0
Support payment from people who do not live in household	1	0

\*multiple response

## 6.2 Downsizing characteristics

As described in Chapter 5, participants' views about what downsizing entails ranged from reducing the size of one's home, to lifestyle choices, life stage, adjustment to changes in personal circumstances and reducing personal possessions. Although participants took a wide view of downsizing, in their most recent downsizing, all the downsizers in this study had moved in order to downsize. None of those interviewed in 2014-15 or in 2008 had stayed in their property and downsized by using a home equity conversion product. Nor had any in

their most recent downsizing remained in their home and subdivided their section as a way of reducing their housing investment and to release equity. Two had subdivided a previous property with the help of family members. In both instances, the subdivision had been followed some years later by a move; one person moved to another town, and one shifted in with family in the same town. Other participants had considered subdividing, but had not gone ahead because of concerns about the costs, or they were unable to subdivide because of the shape or size of the section. One couple with a large property could have easily subdivided but decided not to; they concluded that the subdivision potential of the property was a selling point, as was the amenity value of a large section.

In the 2014-15 group, 23 of the 33 downsizers had moved within the previous five years. All except one of those under 75 had downsized within the last five years. In contrast, over half interviewed in 2008 had downsized five or more years before their interview. While the focus was on their most recent move, some talked about earlier moves they had made. Five households (three individuals and two couples) interviewed in 2014-15 had moved and downsized at least twice and one of those couples was actively looking to do so again. In the 2008 group, eight had moved and downsized at least twice.

Most downsizers did not travel far in their move. Among the 2014-15 interviewees, 13 had moved within their town/settlement and nine had moved within their region. Among the 2008 group, 22 had moved within their town/settlement and eight within their region. Those moving from outside the region came from across New Zealand and a few moved from overseas. Their former locations included Auckland, Northland, Waikato, Rotorua, Taupo, Hawkes Bay, various South Island locations, England and Australia.

A reduction in the value of their property was the most common way of downsizing (Table 10). Reducing the size of dwelling and/or section was also common, although less than half (14 of 33 households) of those interviewed in 2014-15, and half of the downsizers interviewed in 2008 downsized in that way. Nine of those interviewed in 2014-15 downsized by reducing the value but not the size of their property – those households bought a property where either the house is larger than their previous home, and/or the section is larger, but the property is worth less. The least common way of downsizing was to move from an ownership to a non-ownership tenure.

**Table 10: Ways of Downsizing**

<b>Ways of Downsizing</b>	<b>2014-15</b>	<b>2008</b>	<b>Total</b>
Reduction in property value	21	20	41
Reduction in size of dwelling/section	14	20	34
Ownership to non-ownership tenure	13	8	22

\*multiple response

Downsizing resulted in a change in tenure for 25 people, although not all moved from an ownership to a non-ownership tenure (see Table 11). Among those interviewed in 2014-15, 14 households changed tenure. Prior to downsizing all 33 households had been owner-occupiers except one household that was renting after returning from living overseas (they had been home owners previously in New Zealand). After downsizing, 13 households went from ownership to non-ownership (six to a dwelling owned by a family trust or other family member, four to a license-to-occupy dwelling, and three to a rental property). In addition, the one tenant household bought a house when they moved. Among those interviewed in 2008,

11 changed tenure. Eight went from ownership to non-ownership (seven to a license-to-occupy and one to a dwelling owned by family). Three increased their housing consumption by going from renting to ownership.

**Table 11: Downsizers' Tenure Shift**

Tenure Shift	2014-15	2008	Total
Ownership to dwelling owned by family trust or other family member	6	1	7
Ownership to license-to-occupy	4	7	11
Ownership to renting	3	0	3
Renting to ownership	1	3	4
Total	14	11	25

In summary, the two sets of interviews (in 2014-15 and 2008) show that those who have downsized ranged across all ages, from the late 50s to 80s. It is apparent that some people downsize more than once during their retirement. All downsizers had moved for their most recent downsizing. Most moved within their region or town. The most common way of downsizing was a reduction in the value of their housing, and this was often associated with a reduction in the size of dwelling and/or section. Some downsizers also made the change from ownership to non-ownership tenure.

### 6.3 Reasons for downsizing

Several New Zealand studies show that older people hold clear expectations about their housing as they age. They express a desire to remain independent and to continue living in their own home, as well as a desire for housing that is:<sup>25</sup>

- Affordable, including affordable running costs
- Warm
- Low maintenance
- Safe, both the dwelling itself and the neighbourhood
- Close to shops, services and public transport
- Able to host home-based care
- Able to be modified if required
- Has tenure security.

This study revealed a variety of reasons for downsizing, and often multiple factors shaped the decision to downsize. The main motivators for moving were wanting: less maintenance of the section; cheaper house running costs; a smaller home; and lifestyle improvement (Table 12).

<sup>25</sup> CRESA and Public Policy & Research 2009.

**Table 12: Reasons for Downsizing\* 2014-15 Participants (n = 33)**

Reason	Number of responses
Less maintenance of the section	13
Cheaper house running costs (e.g. lower rates, mortgage payments, repairs and maintenance costs, rent)	10
Smaller home	8
Lifestyle improvement	8
Less maintenance of the home	6
Closeness to children or relatives	6
Closeness to shops	6
Financial security	6
Safety from crime	5
Discharge or reduce a mortgage	5
Companionship	5
Larger home	3
More functional and accessible home (i.e., easier to around in)	3
Closeness to health services	3
Reduce the cost of living	2
A more modern home	2
Nicer area	2
Closeness to friends	2
Closeness to aged care services	2
Closeness to public transport	2
Better investment	0
Safe house (less chance of accidents inside and outside of the house)	0
Other*	5

\* Multiple response

\*\*'Other' included: a workshop, climate, sun, divesting responsibility for household management, and view.

The two main reasons for downsizing among those who had downsized in 2008, were poor health or declining mobility, and wanting a smaller home and section. Other common reasons were wanting better access to services, and financial problems.

There were similarities and differences in the responses given by the downsizers and movers in the two *Finding the Best Fit* surveys. The stayers and movers survey found that the two most common reasons for moving were for a smaller house (28.6 percent) and for a more functional accessible home (27.6 percent). Other important reasons were less maintenance of the section (23.8 percent) and less maintenance of the home (21.9 percent). Movers were less focused on lifestyle improvement and running costs; only 7.6 percent mentioned lifestyle improvement, and cheaper house running costs were mentioned by only 5 percent.

For respondents to the village residents survey, the key considerations were somewhat different and focused much more on care and support. They identified closeness to health services (29.4 percent) and safety of the home (26.3 percent) as their top two reasons for moving. This was followed by less maintenance of the home, mentioned by one-fifth of those surveyed, and proximity to aged care services (mentioned by 18.9 percent).

## 6.4 A smaller property and less maintenance

Wanting to divest responsibility for house and garden was a common motivator for downsizing. Often this was due to health limitations. Sometimes a large property became too much to manage when a spouse died. But it could equally be about a lifestyle change, reducing responsibilities and wanting to spend time on other things. The following comments show the range of considerations:

*Outside work has become difficult. I would prefer to spend free time doing things I want to do - weaving, painting, travelling and having my grandchildren to stay. Running costs of a big house have become too much and your mortgage (woman, 65-74 years downsized, living with family).*

*I didn't want to be by myself in a house with all the responsibilities (woman, 85+ years, downsized, living with family).*

*My place was too big, my gardens were huge. My back was so bad. Everyone was saying I should move. I didn't want to move but I couldn't manage. The expenses were climbing every year. The rates and everything. But when I moved here, a lot needed to be done (woman, 75-84 years, 2008 downsized, owner).*

- *Their kids aren't here, there's no family support, they're in Auckland or Australia. They are doing their own thing and can't or won't come back to help, not like in my day*
- *The elderly are stuck in their homes. They can't sell them, can't maintain them (Focus Group E)*

### **Moving to a Retirement Village**

*Now in his late 70s, Mr A wanted to move to a smaller dwelling with less garden. He and his wife made the move four years ago to a retirement village not far from where they had been living. Taking into account their housing outgoings on rates, insurance and paid help with lawn mowing, they worked out that the weekly fees were very similar to their current expenditure. They were delighted when a unit became vacant. Although they had to purchase the unit immediately, they were able to get an overdraft from their bank manager to bridge the finance until their own home was sold.*

## 6.5 Financial motivations

Financial motivations are often intertwined with other factors such as struggling to manage the house and garden, declining health and loss of a spouse. For some, financial motivations were triggered by anxieties about housing expenditure, and in a few cases, debt or financial losses.

Downsizing was more likely to be in response to financial pressures, rather than to release equity for lifestyle reasons or to accumulate investment funds. Those mentioning financial stress as drivers of downsizing had financial difficulties or constraints that were expected to worsen. Their housing was the only major asset they could use to alleviate their financial situation. For example, some years before downsizing, four households had lost their nest-eggs through the collapse of finance companies. For them, downsizing was a way to

establish financial security. Two households had to finance major medical costs for family members amounting to over \$100,000 in each case. Others had experienced redundancy, marriage break-up, or widowhood, which reduced their household income and made living in their home financially untenable. A few had debt or could not manage their routine outgoings without reducing their housing expenditure. Some deliberately downsized to clear a mortgage upon retirement. There were also examples of older people using their housing equity to fund younger family members' tertiary education or home ownership. Comments about financial difficulties included:

*I was working in Auckland, then lost my job ... I couldn't afford to buy in Auckland ... Couldn't afford to stay in Auckland - rentals were astronomical and we wanted to buy because you lose money renting (man, 65-74 years, downsized, owner).*

*Due to circumstances beyond our control we had to sell our home. Cheaper houses here made it the only choice to buy a home ... it forced our decision ... there was a very limited choice of homes (woman, 65-74 years, 2008 downsized, owner).*

*It was cheap, I just couldn't afford a decent place. I used all my money to help my kids to go to university. At the time I bought the house, prices were crazy (man, 65-74 years, 2008 downsized, owner).*

*I was looking for an affordable house after my marriage break up ... [it was] the best suited of the ones available, price was right, it would do (man, 75-84 years, 2008 downsized, owner).*

Women in particular identified financial stress as a driver of downsizing. Financial problems were often triggered by divorce or widowhood, and the difficulties of coping on only one income. For example:

*I've moved from [rural area] into town, mainly for financial reasons as my sons no longer live with me. (Focus Group H).*

*I wouldn't have had any cash if I'd stayed back there, I wouldn't have had any backing. It's freed up cash (woman, 75-84 years, downsized, owner).*

*I was having trouble financially ... Couldn't afford to live in my house because of rates, corporate fees and insurance (woman, 55-64 years, 2008 downsized, living with family).*

Two participants said that they were aware of home equity conversion products and would consider one if faced with significant health care costs, or if there was a special thing they wanted to do. But in general, participants were not interested in reverse equity products or re-mortgaging. Only one person had taken out a mortgage, for repairs and maintenance:

*I've just finalised a mortgage the other day to do repairs and maintenance. \$30 a month til 2020 – I can afford this even on a pension. I have also got a motor home and might sell it ... I was also asked [by the bank] if I needed a new car! And any other money I would like to borrow! (woman, 55-64 years, downsized, owner).*

Most were sceptical about reverse equity products, as these comments show:

*Never touch it with a barge pole! You don't know how long you're going to carry on for. I don't like the concept. I would feel I'd lost control of what's taken a lot of hard work to get (woman, 65-74 years, considering downsizing, owner).*

*I have heard of them but not interested in it, wouldn't want to lose money in the house (man, 75-84 years, not downsized, owner).*

*No way - downward spiral. Only winner is the one who supplies the money. You have to be really desperate in a large house with no family - then it could be some use (couple, 65-74 years, considering downsizing, owner).*

*Not a good idea. Only for some people with no family - it might work for them. I would be really concerned that you took out the reverse mortgage and then the bank got taken over and people had to sell up their houses (couple, 75-84 years, not downsized, owner).*

*The reverse mortgages seem to be very much weighted in favour of the banks ... it's a bit more of a gamble (Focus Group F).*

### **Becoming Mortgage-free**

*Mrs N was approaching retirement with a mortgage, so she decided to buy a smaller house in order to become mortgage-free by age 65. Now in her mid-70s, she has lived for a decade in a semi-detached 2 bedroom unit, which she found with the help of her adult children. She is very pleased with the move, which she describes as "wonderful". She likes the design and amenities in the house, its proximity to two shopping centres and the outlook on to a busy street. It's important that she is within walking distance to shops and services as she expects that soon her failing eyesight will prevent her from driving.*

## **6.6 Health and mobility**

Some participants said they needed to downsize because their own or their partner's health meant they could not manage their property as well as they would like, and they needed to move closer to care services. Sometimes this prompted a move to a retirement village that was co-located with an aged residential care facility. For example:

*We did have saving for retirement but hospitalisation meant all savings went, so now we've only got super to live on. That was another factor in the need for downsize, health and having less money (couple, 65-74 years, downsized, owner).*

*We had only moved into the unit for about a month when my wife had to go into the rest home. It was only 58 steps to go over and see her (man, 75-84 years, downsized, retirement village).*

*I had heart problems and a very crook shoulder ... I'd probably be still farming but I had that much trouble with it (couple, 75-84 years, downsized, owner).*

Common among those who had downsized in 2008, was a move motivated by poor health or declining mobility, as these comments show:

*Flat ground was the priority and something not too far out ... I'd gone past this place lots of times and thought I wouldn't mind living there. When it came up for sale we took the opportunity (woman, 75-84 years, 2008 downsized, owner).*

*My wife was unwell so I had to focus on her. My own health too and of course the expense of all the repairs and maintenance in need of doing (man, 75-84 years, 2008 downsized retirement village).*

*I wasn't happy there after my wife died and my arthritis was starting to get worse and has improved since moving here (man, 65-74 years, 2008 downsized, owner).*

*My husband had had a heart attack. Both our daughters insisted it was time to make a move - big section and garden, big lawn ... My husband couldn't accept he had to let other people do things (woman, 75-84 years, 2008 downsized, owner).*

#### **We Had To, Because of Our Health**

*The Ws are a couple in their late 60s, who had to move quickly a couple of years ago because of a major health problem. They wanted a new, smaller, easy care property that would not need maintenance. They also wanted to free up some money to meet medical bills. It was important for them to stay in the town where they were living because they have a lot of friends there. However, it was difficult to find a townhouse on a small section. While they say the house they eventually chose is not ideal, it is close to a shopping centre and is on a bus route. Although they still have a mortgage, their overall view is that it is "great, a really good move".*

#### **6.7 Closer to services**

While proximity to services such as shops, health services and transport was not the primary motivating factor for the move, it was a common consideration along with other factors, as these comments show:

*We downsized seven years ago, we moved back to [the place where they had lived before] by choice. We looked at the health services ... To get anywhere from [their former location] is a 25-35 minute travel, just to get a loaf of bread. And we had big gardens, a lot of energy goes into a garden (Focus Group B).*

*We lived on the other side of town – my wife didn't drive and the nearest shops were quite some distance for her if anything happened to me. So five years before I retired we searched out a place. Near the shops and hospital were the two main factors. Also, out of the flood prone area too (man, 85+ years, 2008 downsized, owner).*

*Wanted something that was handy. We have got the church and dairy and town's just a little way. A good position, flat and easy walking (woman, 75-84 years, 2008 downsized, owner).*

Some have deliberately chosen to live in a retirement village because of the services offered. For them, the main drivers of downsizing were a desire for a smaller dwelling, to be freed of the responsibilities of managing property, and to have support services available, particularly care services if needed.

## **6.8 Closer to family**

Most people did not want to downsize in order to be closer to family. In fact, some commented that proximity to family was not desirable for them and they chose not to live near their children:

*A lot of people have left the Bay to live closer to family, but my advice is never follow your family. They will move, or you'll never see them anyway. They have their own lives to live. They are bound to move and leave you there. Stay where your friends are (Focus Group A).*

*My son wanted me to live with him but I said no thank you, I don't want to live with any of the kids (man, 2008, 75-84 years, downsized, retirement village).*

Others did not expect help from their families, but were concerned about where they would get support in years to come. One person noted that frequent movement and the global nature of families reduced the ability of younger generations to be available:

*[family] don't live in the same town and are overseas a lot. Who are these people who are going to look after me? (woman, 65-74 years, not downsized, owner).*

A few have made a deliberate choice to move in with, or live close to family. This group included both Maori and NZ Europeans. Six of the 2008 participants had moved in with family, or moved to be closer to family because of poor health. Among the 2014-2015 interviewees, one couple was considering a move to be closer to family, one person had moved to live with family members, one had moved to live in the same town as a daughter and another had built a secondary dwelling for herself on a property where she and other family members lived.

The motivations for living with or close to family included help for the older person to cope with health problems, reduction in living costs and a need for informal support. Providing support often went both ways, with the older person giving as well as receiving support. Help from the older person included care of children, assisting with upkeep of house and garden, and financial support through contributions to the household budget and housing costs. One person said:

*The main reason we moved here was to help with grandchildren (man, 65-74 years, downsized, renter).*

Those who had made the choice to live with, or close to family were generally very positive about that decision:

*It just seemed the right time. The big house was getting too much for me (woman, 65-74 years, downsized, living with family).*

*I was so pleased we had the solution ... my daughter offered me the chance and I took it in a rush ... I've got enough space – I've filled it up with all my stuff. We're very careful about our own space (woman, 85+ years, downsized, living with family).*

*My parents have lived here for over 20 years and that was a reason for moving here. It's given them a new lease on life, it's been positive for them too. They've got someone close and they're more relaxed. They're less worried e.g. If one of them has a fall (couple 65-74 years, downsized, owner).*

*If I had to travel to see my kids I wouldn't be able to afford to come over here and I love being involved with the kids. I help out when my daughter is working at night and I'm here after school for them ... I don't see my friends as often [but] my family are my support (woman, 55-64 years, 2008 downsized, living with family).*

*Help is right here for me ... I am totally independent but if there's any problems I can call my daughter. They also take me to the doctor or wherever I want to go. I wanted my own space, I was getting a bit stressed living with the younger generation. But I still get the support I need. It is working out extremely well (woman, 65-74 years, 2008 downsized, living with family).*

*Moved to be nearer my daughter. This house was available at the time – I didn't look at many houses before deciding this was the one (woman, 75-84 years, 2008 downsized, living with family).*

#### **A Family Solution**

*Mrs K is in her late 60s and employed. She made the decision to downsize several years ago as the large four-bedroom family home and extensive garden was getting too much. Her solution was to build a small secondary dwelling on the section and the big house is now lived in by her son and family. She is very pleased with her decision as she is able to remain in the same neighbourhood, has a small easy care home which is cheap to run, and she no longer has a mortgage.*

#### **6.9 Moving back home**

For some, downsizing was motivated by a desire to return to an area where they had lived previously. Moving 'back home' was very much to do with affection for a familiar place and connections with family and friends:

*I come from here. When my husband died I couldn't buy a unit here. My son was over at [city] and I bought a unit there. My son moved, so I decided to move back here. It was hard to buy a small unit, so I rented for three months while this unit was being built (woman, 75-84 years, 2008 downsized, retirement village).*

*Having been born here, I know the area, I wanted to come back. You don't get anything better than here, look at the outlook. We boated here as kids in the lagoon and yachted (man, 75-84 years, 2008 downsized, retirement village).*

*Back to where I started. I wanted to be back here (man, 85+ years, 2008 downsized, rental).*

*I married a man in the North Island ... and when he died, I decided to come back to my people here. Maori always come back home (woman, 75-84 years, 2008 downsized, living with family).*

Perhaps the ultimate in moving back home was discussed in a joking way one in of the focus groups, but with a serious point being made about the strong attachment people feel to a particular place:

- *I'll be buried here.*
- *I know of some people who won't come back to live here, but want to be buried here (Focus Group B).*

Others also mentioned moving to live where family were buried, or wanting to return to be buried with family members.

## **7. Making the Decision to Downsize**

This chapter looks in more detail about the decision-making around downsizing. Decision-making can happen in a variety of ways. It could be a long planning process taking years. Or the decision might have to be made quickly in response to a crisis event or sudden change in circumstances, such as a serious health problem, financial set-back, widowhood or divorce. In a few instances, the individual may not be in control of the decision made.

The decision is multi-faceted, with a mix of expectations, drivers and motivations for downsizing, as the previous chapter showed. There are differing expectations about what constitutes downsizing, and this can affect decisions. There are also constraints on decisions because of health, financial or family circumstances, as well as the housing available on the market to buy or rent. All these aspects can affect how downsizing is eventually achieved.

This chapter starts with the question of 'when is the best time to downsize' – a popular topic initiated by participants. Deciding 'when' to downsize is as much part of decision-making as the 'how' and 'where' of downsizing. Discussion then turns to consideration of the housing, neighbourhood and environmental qualities and characteristics downsizers are seeking when making their decisions. Finally, this chapter notes that thinking about downsizing can result in not downsizing. The process of working through a decision may lead the householder to decide that staying put and improving their home is the preferred option.

### **7.1 When is the best time to downsize?**

There was much discussion, particularly in the focus groups, about the best time to downsize. No clear consensus emerged as to whether there is a 'right' age to downsize, but there was broad agreement that people should downsize when the time is right for them, and not be rushed into a decision. The following two focus group conversations explored this issue:

- *I particularly appreciate your comments on making plans. I was in that position and someone said to me, 'make all the plans you want in the next year but don't act on any of them'. That was really wise advice.*

- *We're just thinking at the moment, looking at our house that we've been in for the last 11 years and deciding whether we should redo the kitchen or not ... that situation of being on the cusp of your life.*
- *There was a group of about 12 of us and we used to get together and plan what our retirement village would be like (Focus Group F).*
- *I've never thought about the sort of housing I would need when I'm old.*
- *These days 60s is not considered old, it's nothing. We expect to live into our 80s. there's also labour-saving devices, these help you to cope, saves energy.*
- *Look at [a friend] he's 85, still in his own home, he fell when he was pruning trees, that's made him only just start to think about whether he should move (Focus Group B).*

Among those who have not downsized, it was common to say they might downsize sometime in the distant future, but they were in no hurry. Some considered that downsizing is only to be contemplated when one is very old or frail. Among those who have downsized, there were three broad categories: the planners who developed a plan and timeframe for downsizing; the 'spur of the moment' downsizers, and those who had very little control over their downsizing.

A few who had downsized had planned to do so by a certain age. Others planned to downsize, not at any particular age, but while they were still actively able to make decisions and choices about their housing. These planners talked about their experiences:

*In my own mind I knew what I wanted to do ... I had planned to do this from my early 50s I just had this idea. I had no thoughts of anything else (woman, 65-74 years, downsized, living with family).*

*You've just got to say, "I'm going to do it". We didn't have a time frame for selling, we just put it on the market. But we did know what we were going to do, we had planned ahead, we knew we didn't want to live in Hamilton and had decided to live in [town] (couple, 65-74 years, downsized, owner).*

*We decided five years ago we were going to do something. We travelled around up north looking (couple, 65-74 years, downsized, owner).*

In particular, participants talked about wanting to downsize before they or their partner had health problems or were too frail to cope with a move:

*Don't wait until you're old. Do it when you are both well enough to do it. We thought we'd downsize in our 70's, but it did come earlier than we thought and it's the right time. Not ideal for one of us to do it when the other dies. If anything happens to one of us, the other can cope here on their own. Consider downsizing now, do it while you're able, you get enjoyment out of it (couple 65-74 years, downsized, owner).*

*Move before one of you gets too sick to move (woman, 75-84 years, downsized, owner).*

*We find it hard, the older you get, you get less confident to make decisions. Family is good if they are prodding you in the right way. One of the things we believe is most important is don't leave it too late, don't be in such of a state that you can't do your own organising. We've seen other people like that. Talk about it. We were talking about it for six months or more. You've got to do it yourself (couple, 75-84 years, downsized, owner).*

*Downsize earlier rather than later, do it while you are still working. Downsize to free up time that you can spend with your partner (woman, 65-74 years, downsized, living with family).*

One already-downsized couple talked about how they have planned for future needs; they have bought an investment property which could be their next home:

*We bought a little cottage, it's tenanted, so that could be an option for us, it's got a log fire, no steps, it's closer to the shops, very handy (couple, 75-84 years, downsized, owner).*

#### **We Planned to Move in our 60s**

*A couple in their late 60s, the Ys moved across Cook Strait two years ago after looking for a suitable property for five years. They were motivated to downsize by a combination of wanting a smaller property, and to free up some capital. They have ended up with a smaller 3 bedroom house and section, cheaper running costs, and also enough money for a new car as well as setting some money aside for travel. Downsizing has coincided with retiring and settling into a new community, where they have become involved in a number of clubs and volunteer activities.*

Some had downsized, almost on the spur of the moment, without much thought or planning. They recalled:

*Didn't really seek any particular information, I just looked around to see what I could live in (man, 85+ years, downsized, owner).*

*No, never thought of it, I didn't realise [my husband] would retire so soon (couple, 65-74 years, downsized, owner).*

*I wasn't really looking – the opportunity to sell came up and the opportunity to buy (man, 85+ years, downsized, owner).*

*We knew it would be desirable to move at some time. We were more or less talked into looking at some houses by a real estate agent. This was the first place we looked at. We decided to put our own place on the market and it went! (couple, 85+ years, 2008 downsized, owner).*

Some had thought about moving sometime in the future, but the decisions about when, and to a certain extent where they would move, were in effect made by family. Often those individuals had experienced a shock, such as their partner's death or hospitalisation, which jeopardised their ability to continue living in their home. Sometimes their declining health and mobility or financial problems required a decision to be made. A few indicated that they

did not have control over decisions about the nature and timing of their downsizing because the house they were living in was held in a family trust. The decision-making process and outcomes were not altogether satisfactory from their point of view, as these comments indicate:

*I wasn't very impressed when I first saw [the house], but some of my family thought it was wonderful. My son ... put in an offer ... He'd already done it, he thought it was just right for me. It all happened over two days (woman, 85+ years, downsized, owner).*

*I did find a house I liked but my son wasn't ready to buy at that point and then this one came along (woman, 85+ years, downsized, owner).*

*I didn't have anywhere to live, I was living with my daughter ... she brought me over here, she heard about it. This is much better ... [but] I didn't choose it (man, 75-84 years, 2008 downsized, renter).*

*My wife died 10 years ago ... The boys insisted on selling the place and I went to a granny flat (man, 85+ years, 2008 downsized, renter).*

A number of participants considered that there is pressure on people to downsize. They talked about general community expectations and media commentary around the advantages, and even necessity of downsizing. Some of those who have already downsized mentioned encountering expectations that they would move to an even smaller dwelling. Comments included:

*There's pressure to downsize, there's community expectations to downsize (Focus Group A).*

*I've had some people telling me forcibly I needed to get a smaller place with a smaller section closer to town (man, 85+ years, downsized, owner).*

*The two-storey doesn't bother me - downstairs has a bedroom with an ensuite - I could live totally downstairs. ... There are a lot of options to stay there and it's a lovely outlook. I get pressure from my friends and family, "why do you want to stay there?" (woman, 55-64 years, downsized, owner).*

*We used to say, if people haven't moved by the time they are 70 they've left it too late, but I don't know about that now (woman, 65-74 years, not downsized, owner).*

What many participants agreed on, was that people should not be swayed by family or friends. They should downsize because they want to, and when it is right for them. These ideas were elaborated in one focus group:

- *Your perspectives change with age and circumstances. You get to a stage where it's too late – you should go a bit earlier and enjoy the change and get used to it. Don't be forced. If you have to go, then it's very hard.*
- *Talk about it, get it in the open.*
- *Start looking around. Where would you like to go, where would you like to live?*

- *Downsize in stages.*
- *Do it on your own terms, don't let someone else make the decision for you. Make your own decisions.*
- *It's the fear of the unknown. Get some information.*
- *Identify what you can and can't do now, and what you will and won't be able to do in future (Focus Group A).*

### **A Surprise Move**

*Mrs R, a widow in her late 80s, wasn't expecting to move, but her son-in-law found a new two-bedroom townhouse that he thought was just right for her. Her family encouraged her to view it and shortly after seeing the place the sale was arranged. The house is much smaller than her former residence, with no room for hobbies or storage for cooking equipment. There's a small easy-care garden, and a nice patio area. But the garden is not suitable for the cat and there's no room for a vegetable garden, which she misses. She also misses having an outlook, as she cannot see the street or passers-by.*

## **7.2 What were they looking for in a home?**

*Something I felt comfortable with, what I could relate to (woman, 85+ years downsized, retirement village).*

*It's a house that I liked. You know how you walk into a house and think, ah this is it! The price was good too (man, 65-74 years, 2008 downsized).*

Participants talked about what they looked for when making decisions about a new home. As the above comments show, often the choice was influenced by intangible factors; the house just felt "right" for them. But participants could also articulate the features they wanted in a home. In summary, the main things they were looking for were:

- Maintaining independence.
- Warmth.
- Maintenance-free home and section.
- Affordability and cheaper running costs – utilities, rates, insurance, maintenance, transport.
- Handy to services.
- Some space.
- An outlook.

Those desired aspects reflected participants' need to address key drivers for moving such as declining health and mobility, concerns about home maintenance and household finances, as well as a need to be closer to services.

A prevalent theme was the need to retain independence. Downsizing was expected to maintain or increase one's independence, certainly not to decrease it. Some explicitly described choosing a house because it helped them to stay independent. For example:

*Even if I couldn't drive, here I could still walk down the street to friends and the shops. I did not want to get stuck (woman, 75-84 years, downsized, owner).*

*I had a family home with a big garden and I could not do it all when my wife died. So I bought this place. I like to be independent as much as possible ... a small place, a bit more modern, aluminium joinery, a small garden. I was in a 3 bedroom house with a 1/4 acre garden. I couldn't do it anymore (man, 75-84 years, 2008 downsized, owner).*

*I have my mobility scooter and the walker. It's really important to be able to get about. Being able to get about is what I want to do. I hope I can stay independent. If it got that I couldn't shower myself I could get help with that ... When I had the stroke there was talk of me going into a rest home, but I didn't want to ... where I am now, it is so convenient, right near [supermarket]. I can't walk very far now with my legs (woman, 85+ years, 2008 downsized, owner).*

Some participants said that their priority in moving was to find a warm, low maintenance house. Often those participants mentioned their former homes as being hard or expensive to heat, and requiring money to be spent on repairs. Comments included:

*Fully insulated top and bottom, a wood burner and air conditioner, space for the mobility scooter, in good condition - that was absolutely important - I had a list. The 'had to have', 'nice to have' and the 'maybe'. We didn't want things that needed fixing. I went round with a clipboard and a pen and made sure there weren't any hidden things that needed fixing (couple, 65-74 years, downsized, owner).*

*We wanted maintenance-free and not to have to renovate (Focus Group D).*

Although the boundaries of the home would be reduced by downsizing, retaining a feeling of space is very important. Participants elaborated on the idea of space. It is having sufficient sun and light coming into the dwelling, as well as having sufficient space for activities, and for storage:

*I wanted something light and airy. Not something that felt too small. I was pretty open really, didn't have firm ideas - more what I didn't want. You know when you see it (woman, 65-74 years, downsized, owner).*

*I'd been to open homes and so on. Looked at a new subdivision but didn't like them because there was no separate laundry and no storage (woman, 75-84 years, downsized, owner).*

*I had visited different retirement villages ... The units were very small and didn't have double glazed windows. Not keen, one village was like a rabbit warren. Another had no garage, just a carport that you had to walk to (woman, 85+ years, downsized, owner).*

Having an outlook or view was also considered important. Participants talked about looking for a place that gave them a pleasant outlook. This did not need to be a wide vista. Simply having a view of the street was mentioned as desirable by several people. Having an outlook was about feeling part of the neighbourhood and connected to others, and, even though one's home was smaller, not feeling confined or shut in. Comments included:

*I liked the openness, space around the houses and gardens are lovely, you don't feel shut in (woman, 85+ years downsized, retirement village).*

*You can still see out the window, it's important to have that view even when you're sitting. It's nice to be able to see the street and people going by (woman, 75-84 years, downsized, owner).*

*I've always had an elevated view, I don't think I would cope well in a fully-fenced property. At least having some outlook, some perspective – I couldn't cope with looking at a wall (woman, 65-74 years, not downsized, owner).*

*Basically it was the view that sold it (couple, 75-84 years, 2008 downsized, retirement village).*

*The outlook, the locality ... it couldn't be built out, it faced north and it wasn't a big place (man, 85+ years, 2008 downsized, owner).*

### **7.3 Alternatives to downsizing**

Thinking about downsizing has resulted in some people deciding not to downsize. Instead they have altered their home to make their living environment more functional and useful for them as they age. These changes are:

- Repairs.
- Additions or renovations to increase space or improve the use of existing space.
- Measures to increase warmth, such as insulation, installing double-glazing and improving heating systems.
- Installing modifications such as a wet area shower, ramp or hand rails on steps.
- Installing safety features such as window security stays, security lights, an alarm system and high-visibility painted lines on steps.
- Reducing the size of the garden or establishing an easy care garden.

Participants gave examples:

*My husband is now in wheelchair, a lot of homes aren't designed for a wheelchair, we have had to get alterations done. We like where we are living (Focus Group B).*

*We've put down gravel in the garden, to cut down the work (couple, 85+ years, not downsized, owners).*

*We've built a workshop for my husband instead of downsizing. We upgraded the bathroom, upgraded carpets and did some painting. We got rid of all the grass, it's all paved ... The idea was to make the garden simpler to weed it if we have to pay someone, it's only an hour or two's work a fortnight to keep it tidy ... Going down to a two bedroom unit at this point in time is not within our parameters while we can still do all the things we want to do (couple, 65-74 years, considering downsizing, owner).*

*I've saved up for double-glazing, that's made the biggest difference. I had batts put in the ceiling and in the walls when I made some alterations. I've renewed the carpet and I had the best grade underlay put in which made a big difference to the warmth,*

*and for my own protection I've put deadlocks on (woman, 75-84 years, not downsized, owner).*

Some, who are in homes that suit them well at this stage have considered and planned for their future as well as for present needs. Several people in two-storey homes with a downstairs bathroom plan to live fully downstairs if they cannot manage the stairs in future. One couple plan to use a spare bedroom and a separate living area for live-in carer accommodation. Another example was:

*It's a very big house, it's all wheelchair access, wet shower, we want to stay here to the end of our lives. We could put a lift in easily. We could just live downstairs (couple, 65-74 years, not downsized, owner).*

#### **7.4 Barriers to downsizing**

The decision to downsize by moving house may be impeded by housing market factors, particularly the availability of a suitable, affordable property in the desired location. Participants in all case study areas reported that smaller sized, affordable properties are hard to find. Some said that they, or friends or relatives were not able to downsize because they could not gain enough from the sale of their home to afford to buy another, smaller, house in their area. Comments included:

*People want to stay here but there's not the small houses for people who've got a house and garden much too big for them and then they have to move away to where they don't know anyone (woman, 75-84 years, downsized, owner).*

*My mother's 85 and I've looked for information for her, she's still in her own home, we went and looked at a lot of properties but it's really hard to find anything you'd like, for the price. She's staying where she is at the moment (couple 65-74 years, considering downsizing, owner).*

Four people had considered moving to a retirement village, but all said that village license-to-occupy dwellings in their area were too expensive for them to purchase. One person commented:

*I can't sell here and buy a home in a retirement village because I'm still on a mortgage. We need some lower cost flats, but still own your own (woman, 75-84 years, downsized, owner).*

Some participants wanted housing with features that meet the needs of older residents, but consider that those features are not generally available in the housing stock in their area. This was discussed in focus groups in two different areas:

- *There are just not the alternatives .... Many of the council units are not accessible, they are old, there's no parking for cars or mobility scooters, and no communal meeting place, which is important.*
- *If you can't afford a [retirement] village or apartment where do you go?*
- *Will the council stay in pensioner housing? (Focus Group G).*

- *My parents are doing renovations and I've been talking to them about putting in a walk in shower at the same time, it would make it so much easier for them.*
- *I'd like to see them design homes for the future, automatically design things like that in at the beginning.*
- *I couldn't find anything with a walk in shower (Focus Group C).*

## 8. Seeking Information about Downsizing

One of the barriers to decision-making can be limited or inadequate information. Participants were asked about the information they sought and used when they were exploring the idea of downsizing, and from whom and where they sought information. Discussion about information needs often led on to participants giving their own tips about how to identify their housing needs and priorities, as well as the tasks that needed to be planned for and completed for successful downsizing. These tips are presented in the last section of this chapter.

### 8.1 Information and advice needs and sources

Participants identified a range of information needs, and this was not just about housing or downsizing. The most commonly sought information was around:

- Home help and in-home care
- Home modifications
- Transport assistance
- Financial assistance
- Benefit entitlements.

There was also interest in obtaining information about help with home heating options and costs. Others looked for information about local clubs, recreational and social activities.

With regard to housing options, participants had sought information about:

- Retirement village living
- Council rental units
- Private rentals
- Local house prices
- Local rates.

A few also said that they sought information about the social mix in specific neighbourhoods.

While participants indicated that they sought information from other sources, there continues to be strong reliance on one's own knowledge and life experience for making decisions. Some individuals and couples said that they did not confer with others at all when they considered downsizing:

*It was what we knew; we've moved a lot (couple, 65-74 years, downsized, owner).*

*We just discussed it between ourselves, we didn't talk about it with anyone else (couple, 75-84 years, downsized, owner).*

*Me and my wife. She knew [this place] like the back of her hand (man, 85+ years, 2008 downsized, owner).*

For those who did seek information from others, family members and friends were much more important than organisations for providing information and advice. Those who had downsized, talked about discussions with family and friends:

*We didn't know who to talk to, we had no idea, we did it all ourselves – the only ones we talked to was my sister and her husband (couple, 65-74 years, downsized, owner).*

*I talked with friends, one said think about what you're going to need in 10 years' time and that was very wise words. This place has hand rails in the toilet and bath and rails on the back steps. I looked at where the bedroom is in relation to the toilet. I used common sense. From garage to front door is under cover. I had lists 'pros' and 'cons', what I needed (woman, 75-84 years, downsized, owner).*

*My niece gave me a brochure about this place, she said I might want to look at it and the more I looked into it, the more I liked it ... I talked through the issues with my family (woman, 75-84 years, downsized, owner).*

*My daughter is a property manager so helped access the house and cast a critical eye over the structure (couple, 65-74 years, 2008 downsized, owner).*

*Talked to my children, they thought I'd be better looked after here. But it was really my decision. They said 'do what you want to do mum', they supported me in whatever I want to do (woman, 85+ years, 2008 downsized, retirement village).*

Similarly, some who are thinking of downsizing also consider family and friends to be important sources of information and advice, as this person recounted:

*I'm not aware of any resource we could tap into to help us through this situation. We talk to family and friends. We are interested in what other people do and are watching what other people do (couple 65-74 years, not downsized, owner).*

Downsizers in the pre-retirement or early retirement years talked about using the internet as a primary source for information gathering:

*We got a feel for things through the websites (woman 65-74 years, downsized, owner).*

*Used google to look at a lot of houses and the neighbourhood. We used trade me (man, 65-74 years, downsized, renter).*

*I went on line – [council], brilliant, you can see all the plans, consents, inspections etc. You've got to know what you're looking at. Just a click away (couple, 65-74 years, downsized, owner).*

There is not strong reliance on organisations or professional advisors (such as banks, accountants, lawyers, financial advisors) to provide information and advice. A few had talked about their housing situation with Work and Income or their doctor. Others had made a point of visiting the council to access information about the local housing market as well as individual properties.

It is not clear whether people choose not to access information from organisations or professional advisors because they are satisfied with their current information networks, or because they are unaware of the range of information available and how to access it.

## 8.2 Satisfaction with information

A number of participants who are involved in branches of Age Concern, Grey Power, Community Advice Bureau, Seniornet, U3A, service clubs, churches and other networks, or who are in employment, noted they are frequently approached by other older people for information. Based on their own experience and observations of others' experience, there was a common view that there is a dearth of impartial information about housing, financial support and care options for older people. While some said that such information is available, they also thought that people seem to be unaware of the range of information available, or how to access it. They considered that information is often hard to locate and largely internet based, which is not always accessible for older people.

Participants involved in community organisations and services gave examples of older people's efforts to obtain information.

- *I hear people say "I wish I could get hold of ..." I got someone the other day who wanted to know how to make a will.*
- *People need information about efficient heating.*
- *We need a help desk.*
- *What about setting up phone trees? For helping with problems and troubleshooting (Focus Group B).*

*I'm dishing out information all the time. Today a lady was asking me about, she's worried about what will happen to one of them when the other dies, because they haven't got family here. I often get that, people come and ask, "how do I get a disability card?" (woman, 75-84 years, not downsized, owner).*

*Most people have family who help them to get information, but not everyone. I had someone who needed Meals on Wheels, talking books, and a whole raft of things, but he had no-one. Unless someone like me comes along, there's no way of knowing that someone needs help, there's no way of contacting them (woman, 65-74 years, not downsized, owner).*

*How would you ever know where to go? You can go on to a website and there are community services like Age Concern, but people will only approach them when they've got problems not before that when they should be planning. People don't think of asking what they're entitled to, e.g. I know of a friend who got dental work done and it cost a lot of money, she didn't even think to go to Work and Income to ask for help (couple 65-74 years, considering downsizing, owner).*

Individuals talked about their own experiences of seeking information. In the following focus group and interviews, participants expressed frustration when trying to find out about housing, in-home care, home modifications and financial assistance and advice:

- *It's a minefield, you don't know where to get information.*

- *It's no good putting stuff on the computer – we need a hard copy directory of trusted providers.*
- *Where do you get independent financial advice? How do you select a reliable and trustworthy financial advisor or accountant?*
- *When you are trying to find out about home modifications and home help, it's very difficult. The services are totally disjointed. You can't ring up one place to find out everything you need to know (Focus Group A).*

*Most people haven't got a clue you can get home help, and that you can get picked up to go to doctors ... People just don't know about the home help available (man, 75-84 years, not downsized, owner).*

*Portability of pensions - we'd have to look at that because we might want to live with our family overseas, that's something you don't think about (couple, 65-74 years, considering downsizing, owner).*

*I would have liked more financial advice about building (couple, 65-74 years, downsized, owner).*

There are low expectations around organisations and professional advisors. Some reported that the agencies they are familiar with, and would go to for information, are not always knowledgeable or helpful:

*What we can apply for, what we are entitled to in benefits - especially for someone on their own, if disabled. We want to find out information before we are in the situation where we need it. We have heard of the accommodation supplement but don't know anything about it. One of us can't afford to live here on our own, there's lots of lawn and three bedrooms. ... We had a little excursion, went to Work and Income, they said that they don't deal with it [downsizing]. We asked where we could contact someone, she was very vague and not much up to speed with that query ... Something else we tried to find out, the financial limitations to be accepted for the accommodation supplement ... we got quite discouraged, they weren't helpful at all, and you can't just walk in off the street now, you have to make an appointment, it's an obstacle (couple 65-74 years, downsized, renter).*

*No definitely not enough information. It's hard to get information from Work and Income, we don't know what help we can get around the house. Very dependent on who you get, they interpret the rules their way (couple, 85+ years, not downsized, owner).*

*I think the banks don't offer enough help. It's not personalised enough. It used be that you went to talk to your bank manager, but it's not like that nowadays (woman, 65-74 years, considering downsizing, owner).*

- *You don't know what you want, what questions to ask. I asked mum's carers "what I should ask for?" – mum went home from hospital and was told she would not need home help whereas she was clearly in need of help.*
- *I went in to the local Work and Income branch to ask for home help and I found them so rude, I felt so humiliated that I walked out (Focus Group A.)*

Agencies' increasing focus on providing information through the internet was not seen as solving problems of access, because of the limited use of the internet by older people, particularly those in their 80s and older. Comments included:

*I use the web quite a bit, you can look it up when you want it. But not everybody has access to the web or the ability to use internet (couple, 65-74 years, considering downsizing, owner).*

*People in their 70s and 80s mainly have a computer to keep in touch with their children and to skype or play solitaire. When you're in your 90s, you don't have a computer (woman, 75-84 years, not downsized, owner).*

*I suppose information is available if you can look it up on the computer (woman, 85+ years, downsized, living with family).*

Some also thought that often older people are reluctant to seek information, and this is exacerbated by services that are not user-friendly for older people. There is also a perception held by some older people that to ask for help is seen as weakness, or as asking for charity. This was revealed in the following comments:

*Talking to somebody about making changes is really hard to for some people. If it's the first move in 10-15-20 years it's very hard to do. I find it easy to get information that I want but it's not easy for most. Many people think that to ask for information is a weakness, that it means you've failed. I think that's the single biggest thing stopping people asking for information (woman, 65-74 years, considering downsizing, owner).*

*The doctor has told us to pick up forms [for a disability allowance] and he would sign it but we haven't applied because we don't want to ask (couple, 85+ years, not downsized, owner).*

Several people identified a need for advice tailored to the individual's housing situation, and for information to be made available through the channels older people like to use. Popular sources of information are community newspapers, local forums where older people meet and word of mouth. Comments included:

*People like to ask for information when they are ready, they don't like to be bombarded (Focus Group G).*

*It would be good, you need somebody you can talk to, to discuss the various aspects, and it needs to be someone impartial ... you could go to a real estate agent but they are wanting to sell you something (woman, 75-84 years, downsized).*

*There's been an awful lot of information put out about power of attorney but it's confusing. You don't want a whole lot of technical information, but plain speaking. It's important how things are presented (woman, 75-84 years, not downsized, owner).*

### 8.3 Downsizing tips

Participants who have downsized gave many practical suggestions for downsizing, including:

- Talking about different housing options with friends and family, and those who have downsized.
- Making lists about priorities and what you want in your housing.
- Making a downsizing plan.
- Inspecting properties and getting technical advice.
- Comparing a number of properties.
- Using specialist advisors and older people's support organisations, such as their bank, Family Budgeting Service, Age Concern and Grey Power.

Some gave helpful advice about specific things that people may need to think about. For example, whether a back section or one with a street frontage is preferred. One person suggested that people consider whether they can manage upkeep of the berm in front of a section, as many councils require the householder to mow the berm. Some advised the prospective downsizer to think about whether they need space for hobbies, or for visitors and family to stay. Another matter to investigate is whether the property allows the householder to keep a pet, or park a campervan. Some participants' suggestions are presented below in detail:

*A list of practical things about what a move it takes. Look at your stuff, say "what do I need?" Walk through the emotional process of letting things go. Look at options. Decide what you want, make lists "things I can't do without", look at a lot of places. There's no law against looking (couple, 75-84 years, downsized, owner).*

*Think about do you want to relocate or not? Do you want to be close to your family? Do they want you close to them? Think about whether you can get rid of all your stuff - some people can't. Think about where you want to live - it's important to be near shops (woman 65-74 years, downsized, living with family).*

*You've got to flush the toilet to see there's no rusty water. Turn the taps on. Look at the architraves to see there's no movement, check out the guttering and drainage (woman, 75-84 years, downsized, owner).*

*Think about your family, who might want to come and stay. That was the reason I wanted a three bedroom house. Also friends coming to stay. Think about whether you need to be near a bus route. Plus things about the house itself - do you want space e.g. cupboard for brooms, vacuum cleaner, garden tools. Do you want a separate laundry ... very important for me. Does your husband want a workbench - especially when you're bringing husbands off farms they need to have something to do! ... Look at where you are going to put stuff like books, where do you keep your collections? Think about what your life is going to be like. Have you got room for the caravan? How sturdy is the house, is it in good condition because you don't want to have to do maintenance. See what it smells like. Does it smell musty? Has it got mould? ... Look at the steps and access to outside. I know someone who can't use the clothesline because she feels unsafe going up and down steps. Access to clothesline and letterbox is important (woman 75-84 years, downsized, owner).*

Several cautioned against making decisions too hastily, or without adequate information. One person advised people to be wary of the attractiveness of real estate advertising:

*There's a tension, between the bubbly sales pitch, that it's absolutely wonderful ... People get sucked in by that. People also make decisions too quickly - buy into a [retirement] village without thinking about whether it would suit them ... The information is all there, it's a question of people taking it all in, therefore doing something with it (woman, 75-84 years, downsized, retirement village).*

Four people acknowledged that after losing a spouse, they needed support and advice before rushing into decisions about where to live. This was a vulnerable time for them. One person stayed in her home for two years before moving, to give herself time to adjust to widowhood and to think about what she wanted to do. In hindsight, two other participants thought that they had made decisions to move far too quickly:

*I moved from my house when my wife died. I needed time. I was miserable, but I sometimes wish I hadn't sold the house and moved (man, 85+ years, 2008 downsized, renter.)*

*Being suddenly on your own, as a widow – it would be good to have someone to help you think through the options of where to live. Not always a good idea to move from where your friends are and long term supporters (woman, 55-64 years, 2008 downsized, living with family).*

## **9. The Impacts and Outcomes of Downsizing**

*It's extremely hard to downsize - when you had plenty of storage, a huge big lounge and living room. We lived there over 50 years, you can imagine what we had. It was really really traumatic - the whole of my married life was there (woman 75-84 years, downsized, owner).*

*It's been good, absolutely. The move itself just about killed me, it wasn't much fun. That's why now I'm minimalistic (woman 55-64 years, downsized, owner).*

*It's the best thing we ever did. We could have lived in the other house alright if it had been on the flat, but this is more convenient, and my family come around more. I can walk over there to them. I enjoy keeping in touch with family (man, 75-84 years, downsized, owner).*

*It's a very overwhelming thing. Roots are important. I was lucky; I had strong support from my family. It was all so totally different, I seemed to be faced with adjustment after adjustment, but it's all fallen into place over time (woman, 85+ years, downsized, retirement village).*

These comments convey the actual and diverse experiences of downsizing by moving house. People ranged from being very positive about their experience, to identifying some good and some bad things, to being rather ambivalent or even regretting their move.

Some of the best outcomes reported were around the things they had wanted to achieve through moving: improvement in house condition and performance; less work around the home; and less worry about home management, upkeep and maintenance. To increase investment was not a major reason for downsizing, although some reported modest improvement in their financial situation. On the other hand, some had experienced unexpected financial costs associated with moving. What has been hard has been adjusting to a different home, a different location, getting rid of possessions and getting used to less space.

### 9.1 Dwelling outcomes

Generally, downsizers were very positive about their new home, particularly its performance and condition. This finding echoes the findings of recent Australian surveying, which found very high levels of older movers' satisfaction with their dwelling.<sup>26</sup>

Participants were benefitting from a home they described as warmer, easier to manage and maintain and overall less stressful to live in. It was common for participants to move from an older home to a newer home. Typical comments included:

*Warm house and not having to get firewood; that was starting to get to me (couple, 65-74 years, downsized, owner).*

*Overall it's been positive. The house lies in the sun, it's well designed. It was only about five years old when we bought it. There's one or two things I would do to it but I'm too old now (man 85+ years, downsized, owner).*

*Any negatives would be just small irritations. Lots of positives, in fact I've got a very cushy place ... I'm really happy to be in a modern place that is very well insulated (woman, 85+ years, downsized, living with family).*

*I was thinking ahead, what I wanted to be able to manage 20 years down the track. I wanted a manageable garden, a smaller place. It was an attraction that it was a new place. It had a nice feel. I also wanted parking near the door as I have a friend in a wheelchair (woman, 55-64 years, 2008 downsized, owner).*

Some specifically commented on the benefits of living in a smaller home:

*We had a big section. Had a big house, big lounge and patio and big bedrooms, there was more work in that house than there is here (man, 75-84 years, downsized, retirement village).*

*In hindsight it has worked out well. It's a small place with minimum garden. We were only in here a year and I had my hip done. It was a good move. Nobody knows what's ahead of them. We could never have coped in the other house and I can walk to [the shopping centre] from here (couple, 75-84 years, 2008 downsized, retirement village).*

---

<sup>26</sup> Judd et al 2014.

## 9.2 Financial outcomes

Participants were asked about changes to their financial situation that were due to downsizing. Two different aspects of their financial outcomes were explored:

- Improved equity or investment.
- Reductions in routine household expenditure.

For most participants the purpose of downsizing was not to release capital to increase current or future consumption or to amass investments. However there were clearly financial drivers for some who had existing financial constraints or needed to downsize to help mitigate previous financial setbacks. As other research has found, this study shows homeowners seeking to release equity in their home when they suffer from a shock event, whether it is financial or non-financial.<sup>27</sup> This study also concurs with others that show mixed results on whether older people do deliberately plan to release capital, and if so, whether they actually gain financially.<sup>28</sup>

In the national stayers and movers survey conducted for the *Finding the Best Fit* research programme, one-fifth of movers (21 percent) had planned to sell their home to release capital. Just over half of those ended up with less money than they had planned for. Of the stayers in that survey, only 14.6 percent said they would consider moving in future to release capital. In the village residents' survey, 17.3 percent said they had wanted to downsize to release capital.

Thirteen of the 33 downsizers interviewed in 2014-15 said that release of capital was part of what they planned for by downsizing. When asked about the money that had been released, eight reported that they had "nothing" left over. The remaining five reported using the money released for a variety of purposes, of which investment was only one. The other purposes included paying off or reducing their mortgage, renovating their newly-purchased home or buying a car.

While downsizing by moving may not have resulted in releasing much capital for investment, it appears to have had some beneficial effect on the household budget. When asked about whether their routine expenditure on specific items in the household budget had changed as a result of downsizing, most interviewees reported less expenditure across a number of items. Three-quarters reported spending less on transport and two-thirds reported spending less on power. Just over half said that the cost of housing outgoings (such as rates, insurance, mortgage payment, or rent) had gone down. Overall two-thirds reported that, after downsizing their financial situation was about the same, or had improved modestly, as explained in the following comments:

*Probably financially it's about the same, but psychologically wise, it's the best move to come into town for my health. Also driving to town, that was expensive, so maybe it [the move] wasn't so bad financially (woman, 55-64 years, downsized, owner).*

---

<sup>27</sup> Ong *et al* 2013a.

<sup>28</sup> See Judd *et al* 2014.

*I seem to be able to keep afloat perfectly easily ... either just even or perhaps an advantage from what I was paying out before (woman, 85+ ys, downsized, living with family).*

*We're able to cope better financially and it's a less complicated life (couple 65-74 years, downsized, owner).*

*Power bills are not as high. It's easier to keep warm, it costs less to heat. Gets rid of your mortgage, increases your cashflow (woman, 65-74 years, downsized, living with family).*

*It's about the same. We did the sums before we moved. Took into account rates, insurance, what we paid for lawn mowing and it worked out \$8 more each week to live here (man, 75-84 years, downsized, retirement village).*

*The rates are comparable to what we paid before in [city] ... that was a big consideration, to make sure financially it worked (couple, 65-74 years, downsized, owner).*

*We'd rather have our money in buying a house than renting. We travel far less than before in [city] - we travelled three times the amount there ... We pay the body corp fee for lawn mowing, gardening looked after, insurance on the house - a big plus (couple, 65-74 years, downsized, owner).*

In the national surveys, the move had resulted in some financial benefits. Just over one quarter of movers in the stayers and movers survey and just over one third in the village residents survey reported that life was easier financially. Just under half of the movers and just over half of the village residents have found their financial situation about the same after the move. The movers were more likely to find their housing costs reduced (34.3 percent), while the village residents were more likely to find their power costs reduced (26.6 percent). But in contrast, 27.6 percent of movers and 12.7 percent of village residents found it more difficult financially after their move.

An understanding of those financial difficulties was provided by the interviewees. A few of the downsizers interviewed in 2014-15 found themselves financially worse off after downsizing, because although they had reduced the size of their property, they had paid more for it than they had received from the sale of their former home. It was also common for the move to involve temporary expenditure that was unexpected, or expected but un-budgeted. Expenditure included moving costs, upgrading of appliances, and purchasing furniture to fit the new home. Some had also done repairs, maintenance or renovations on the newly-purchased home. These participants explained what had happened to them:

*It was cheaper than what I sold my house for, but I had to do some code compliance work on that house [before sale]. It cost a lot of money (woman, 75-84 years, downsized, retirement village).*

*We had to build a storage unit between the kitchen and dining area (woman, 75-84 years, downsized, owner).*

*Additional costs, legal fees higher than expected, because the houses have a covenant, and we are on a cross-lease. We went into it with the lawyer quite a bit. Had a building inspection, we didn't want to get in and find a lot of problems. Wanted to make sure there was no earthquake damage. The real estate agent gave us advice to get the building inspection. Bought new lounge suite when we moved. Put a fence up at the back (couple 65-74 years, downsized, owner).*

*I'm still in the process of bringing it [the house] up to what I want. ... I transported big stuff I couldn't use so had to sell it off (woman, 65-74 years downsized, owner).*

*We bought things like furniture to fit, we didn't to start with but we have gradually done that. ... We gave some stuff away – there's a lot of joy giving away things. What we sold off, paid for the movers (couple, 75-84 years, downsized, owner).*

Others talked about the loss of money-saving features of their previous home, particularly productive vegetable gardens and fruit trees:

*Some costs have gone up, we buy more food because the section is not producing as much (couple, 65-74 years, downsized, owner).*

*I do all my own preserves. A lot of that came from my own garden. I won't have as much of that now (woman, 85+ years, downsized, owner).*

Two couples expressed a dilemma hinted at by several when they talked about managing their finances after downsizing:

*Do you spend up now? Or save it and live quietly for the rest of your retirement? (couple 65-74 years, downsized, owner).*

*We have a small amount of money invested from the sale of our house. It earns about \$600 a year in interest. We are gradually withdrawing savings, so the investment has reduced. It's a bit stressful because no one knows how long you will live and how much money you will need (couple 65-74 years, downsized, renting).*

### **9.3 Access to services, support and connections**

Improving access to services, particularly health services and shops, was an important goal of downsizing. Most participants reported that the move had not reduced their access to services, and several noted that the move had actually improved their access:

*I can run down and get a loaf of bread in the village, I couldn't have done that on the farm (woman, 75-84 years, downsized, owner).*

*Shopping was a bit of a drag, easier now (woman, 55-64 years, downsized, owner).*

*Very close to town. There's no way I would have gone to any of the [retirement] villages in [suburb]. If that was the alternative I would not have moved, they are too far away from services and they are shut away. This is so central, family and friends can pop in and visit. Also it's easy to walk to the doctor's (woman 75-84 years, downsized, retirement village).*

*It's good, the move has improved that. Me and my wife could go to the Alzheimer's club ... There's more variety of shops here too (man, 75-84 years, downsized, owner).*

*We managed to get a house very central, we were lucky this one was available and affordable ... Supermarket across the road, doctor across the road and church around the corner (man, 85+ years, 2008 downsized, owner).*

For some who had moved to a retirement village, the services and support supplied by the village was a very positive downsizing outcome for them:

*I was getting tired of looking after both my husband and the garden. All the children are away, none are handy. I couldn't cope with caring for him and everything else as well ... I chatted with my children and came here to talk to the manager. The doctor also suggested I should go somewhere where I could get more help, because I had broken my hip and it was taking a long time to mend (woman, 85+ years, 2008 downsized, retirement village).*

*We just couldn't have managed. We were getting help with lawns and that, but this has given us a form of security. They're so good to us here (couple, 75-84 years, 2008 downsized, retirement village).*

But there were a few who had unanticipated problems with accessing health services, as noted by this person who moved from a city to a town:

*Hard to find a doctor, I hadn't expected it to be a problem ... [if you are moving to] a small place, it might be a question to ask yourself (woman, 65-74 years, downsized, owner).*

A lot found that their connections with others – friends, family and social networks – had improved with their move, as conveyed by these comments in interviews and in one focus group:

*Social life has improved – I never really had a social life in the country. I've got a lot more friends, I go to clubs, it's far better (woman, 55-64 years, downsized, owner).*

*Instead of being inside 7 days a week and 24/7 I'm now out. I have extended my social life, which I haven't had for the last 10 years (woman, 65-74 years, 2008 downsized, living with family).*

*I was out in the country ... nowhere really to go. Lovely place, but nothing to do. No one to talk to. That's what's great about being back. It's a neighbourhood feel ... Companionship of others. You know if something went wrong you could call on someone (man, 85+ years, 2008 downsized, renter).*

— *This is an amazing community, I've never known neighbours before. This is an eye-opener.*

— *We have really cool neighbours.*

— *There's so many clubs, so many things to do (Focus Group D).*

However, some movers did find that they had become detached from their networks, or it was more difficult to maintain contact, because of their location, or their house was too small to easily host visitors:

*I suppose the thing that is more difficult, there's not as much accommodation if people come to stay. If grandchildren come I need to use stretchers or I go stay elsewhere (woman 65-74 years, downsized, owner).*

*I'm not in the same end of town as my family now. I've got friends that end of town but I don't go up there as much. If I needed anything the kids would come, when it suits them (woman, 75-84 years downsized, owner).*

*It's harder for friends to pop in, it's not on the main drag (woman, 85+ years, downsized, retirement village).*

*I don't see my friends much now (woman, 85+ years, 2008, downsized, living with family).*

Some reported that the move had positive impacts on family relationships. In their experience, their family felt relieved because their elder now settled in a more manageable and more suitable home. This was particularly, but not only mentioned by some who had moved into a retirement village where support services were available if needed. Two examples were:

*It's given my family peace of mind. It's given them the space because they don't worry about me and know I'm safe here (woman, 85+ years, downsized, retirement village).*

*The kids don't need to worry anymore, mum's happy (Focus Group D).*

#### **9.4 Divesting possessions**

A few movers had found reducing their possessions liberating. They referred to it as 'decluttering' and 'freedom'. But most, even those who were very pleased with their downsizing experience, repeatedly said that the hardest thing to do was to decide what to keep and what to dispose of. These comments were typical:

*One of the biggest problems we had was getting rid of stuff, what furniture and equipment to keep. Got to be brutal about it. We did have to get rid of an awful lot of stuff. We don't have the extras now and the cutlery and glasses. You can't buy in bulk. We had two garage sales. Gave a lot away and donated to the community. When we were shifting in, we were still getting rid of stuff. A lovely feeling, getting rid of all this. It comes down to what you value (couple 65-74 years, downsized, owner).*

*It's like fitting a gallon into a pint pot! I had to do some hard thinking about what to take. I had to make a few choices that now look ridiculous and I left some things behind that I wish I'd taken ... I had no trouble getting rid of clothing. I got rid of knick-knacks, that was no trouble. I've really relied on photos to keep me in time and place and I couldn't bear to leave those albums (woman, 85+ years, downsized, living with family).*

Several considered that it is essential to keep the most valued and important possessions, because that helps in adjusting to new surroundings. One person explained:

*You need to bring your treasures with you otherwise it doesn't feel like home. (woman 85+ years, downsized, retirement village).*

For a few, the loss of possessions was the defining feature of their downsizing experience and tended to make them feel somewhat negative about the overall experience:

*I've been downsizing and I hate it, getting rid of my stuff, I've got a garage full of boxes from my last move. There's a lot of memories, it's hard. Things that mean a lot to me. I've moved from Dunedin, and moved around several places here (Focus Group H).*

*I had to get rid of everything, a lot of stuff I had valued over the years and things had to be got rid of in a hurry. They shifted me in and I had all these boxes of stuff, I didn't feel too happy at all! (woman 85+ years, downsized, owner).*

*After being in a house for 47 years having to downsize it's traumatic. We've still got some things to sort through (man, 2008 downsized, retirement village).*

Several movers said that they would have liked help with deciding what to keep and what not to keep. One person suggested that those who have downsized could advise others on how to decide what is important to retain.

## **9.5 Adjusting to a new life**

Movers talked a lot about downsizing requiring adjustment to a new lifestyle, a different house, a different neighbourhood and unfamiliar surroundings. Some had to get used to their new home, which performed differently. Challenges included learning about amenities or appliances that they had not owned before. This includes appliances such as a sink waste disposal, heat pump, solar hot water and gas appliances. There were also different space configurations and the puzzle of fitting possessions into that space.

There were the challenges of moving to a different area. Some who have moved from a city to a small town with fewer services, amenities, shops and leisure choices said they have taken time to adjust and there are things they miss. But others had chosen small settlements as a lifestyle preference. Others retiring from rural areas into an urban area talked about having to get used to living in close proximity to others. Comments included:

*There is a lot more noise, traffic noise and barking dogs. But there's nothing I can do about it. Got to get your head around it. You don't expect all that noise, on the farm noise is all part of your day. It's totally different noise here. It [the move] was something that had to be done. Once you make the decision you don't look back and you just get your head around it (woman 75-84 years, downsized, owner).*

*I didn't like it at first, feel I was in a strange world and amongst strangers ... I missed the traffic and the children going up the street ... the neighbours were nice people, I hated leaving there (woman, 85+ years, 2008 downsized, retirement village).*

A few, like this woman, talked about feeling 'shut in' because they did not have an outlook:

*My neighbour, she's just retired and she doesn't like her house either, they were all built at the same time, and they are very shut in. I've never been lonely in my life before, but I am occasionally now, I can't see people on the street. You can hear the cars, but you can't see the cars. The fences are high right round. What they don't realise is that you get head tired and what you need is to be able to sit and enjoy the view, it's relaxing, it's a change (woman 85+ years, downsized, owner).*

Others suddenly found that their downsized lifestyle has meant a lot less to do:

*We're still busy, but not busy enough. The old section was big and produced a lot ... We do a lot of volunteering now (couple 65-74 years, downsized, owner).*

*I do a lot less than I used to because there's not the motive really. I will be flat out in the spring with the garden though (woman, 85+ years, downsized, living with family).*

*I do have times when I feel very lonely and bored because I'm used to doing physical things, in the country it's part of your life (woman, 85+ years, downsized, retirement village).*

*I get more tired now than when I was gardening, that's physically tiring. But here I'm not sleeping at night (woman 85+ years, downsized, owner).*

Several people talked about how they helped themselves to adjust to their new environment:

*I have brought a lot of plants that were precious to me because they were given to me, the relationships you have with your garden. And I brought my cat with me. It does mean a lot (woman, 85+ downsized, retirement village).*

*The grandkids look for some things that are the same, so we've kept some pictures and a box of treasure for them. You've got to think of how it will affect them (couple, 75-84 years, downsized, owner).*

- *You have to get out and mix.*
- *Deal with positive people. Try not to look backwards. Look for new challenges.*
- *Join groups and have a go.*
- *It's a new world when you move to a new area (Focus Group C).*

Participants talked about ways of coping with a new downsized lifestyle, which included:

- Keeping some treasured possessions, including plants.
- Joining a club or social group.
- Talking to friends about how to cope with the move.
- Keeping physically active.
- Keeping a pet.

## 9.6 Summary

When participants were asked to summarise how downsizing has worked (or not worked) for them, most were very positive about their move. The most positive effects were identified as an improvement in mental and/or physical health, and improved access to services. Some talked about enjoying new things that had been made possible by their move. This included having a pet, having the time to grow vegetables, starting new leisure activities and spending more time with their partner or other family members. These comments show the benefits:

*Health wise much better - I couldn't cope on the farm (woman 55-64 years downsized, owner).*

*It's an improved sense of worth, my husband's been invited to join clubs because his skills were needed. He's doing something, places to go, things to do (couple 65-74 years downsized, owner).*

*Far less stressful. There's no stress. I'm far more contented. I've made it mine (woman 65-74 years downsized, owner).*

*If I didn't have a family, I would have stayed in [city]. I would have had to have home help in the garden and house. It was a bigger house and section. Life would have been harder. How would I have got to the hospital, it would have to have been by taxi ... It was dangerous to go to the supermarket because it was a very dangerous road. I used to hate it. The move has been marvellous, gave me more happiness. I have had my eyes done and renovations done. It should be an easy year! (woman, 85+ years, 2008 downsized, owner).*

A few were equivocal about the effects of their move. One of the most difficult aspects to come to terms with was getting rid of possessions and loss of familiar surroundings:

*I miss the garden a wee bit ... I miss the views, the space, freedom of my own section. The capital is tied up. It clouds my future, I can't see when I'll have enough to retire and do what I want to do. Sometimes when you think the grass is greener, it's not always ... I worry about the rates ... we still have the ongoing maintenance (couple 65-74 years downsized, owner).*

*I hope there's some advantages seeing as I've made the move! It's a hard one ... It's not an easy decision, you do have second thoughts. Sometimes I wish I had stayed put but it would have been difficult out in the country and it's not so easy to get help there ... it's more the fact of having to accept you've reached a stage in your life when things are never going to be the same (woman, 85+ years, downsized, retirement village).*

Some negative impacts were reported, including difficulties in sleeping, depression and panic attacks, but these were very much in the minority. Those with good and bad things to report about their downsizing experiences considered that the mover needs time to adjust and support is crucial during and after the move. Several participants commented on how important it was to receive help with the moving process, including packing up and making decisions about possessions.

## 10. Future Housing Intentions

In the national surveys undertaken for this research programme, low proportions reported an intention to move: only 8.2 percent of those who had moved in the previous five years; and 15.5 percent of those who had not moved in the previous five years. First, this chapter identifies the extent to which participants interviewed in 2014-15 expressed an intention to move, and the factors that would prompt them to move. Second, it considers the moving intentions and actual trajectories (to 2015) of the group that was interviewed in 2008. Tracing this group shows whether intended moves were made, and whether those who did not expect to move actually moved. Finally, the things that would help people to stay in their own homes are discussed.

### 10.1 Participants in 2014-2015 interviews

Most of those interviewed in 2014-15 were not intending to move, and moreover most did not want to move, as these comments show:

*Why would I want to leave? There's no need to (woman, 75-84 years, downsized, owner).*

*I'd like to stay here as long as I'm physically able to. I'm very fortunate having my family here, and some grandchildren and they look after me. Sometimes I feel a bit selfish living in a house with 4 bedrooms and 2 bathrooms when there's families looking for houses. My wife and I had a good life together, now she's gone sometimes there a bit of loneliness but you have to live with that (man, 75-84 years downsized owner).*

*I'm going out in a wooden overcoat, I'm not going into a retirement home but if I'm not in a fit state then I'm not going to care am I? (woman 75-84 years downsized owner).*

*Our aim is not to go to a rest home, our aim is to stay here. You've got to be flexible, go with the flow, it's a state of mind. We love it here, we're so thrilled. In the other house it was a drag spring cleaning everything. It was getting so I couldn't manage in the garden. I'm happy with a few pots (couple 75-84 years downsized owner).*

A minority were thinking about moving:

*We're just starting to think about some options ... We could live here until we need care, but we don't see ourselves living in this size house when we're 80. We need to find another spot, a warmer, smaller house would suit us fine (couple, 65-74 years, considering downsizing, owner).*

*I'm interested in how my friends are adapting to life in a retirement village. But we're happy in our little whare at the moment, there's enough room for family to stay and we're close to services. Not in a rush to shift, but you never know what life is going to throw at you. If we moved it wouldn't be for 8-10 years and we would be looking to downsize further (woman 65-74 years, downsized, owner).*

*[It's] a dilemma actually. My son wants me to move to where they live ... But there's nothing there for me to do. But that's my closest family (woman, 75-84 years, downsized, owner).*

*In future walking may be limited. Although the house is small, I'm living on a very big section, and it's up hill to the bus stop. I have to walk down from my garage to the house ... I would look at moving to be closer to friends, so we could pool cars or pick one another up, or it would be cheaper to take a taxi into town (woman, 65-74 years, not downsized, owner).*

All participants, whether intending to move or not, were asked about the things that would prompt them to move. Those who had already downsized and those who had not downsized identified similar motivators for future moves. The two main things that would prompt a move were illness or disability, and struggling with property maintenance. Also identified was inability to perform personal care and difficulties with the physical condition or performance of the house. Fewer people were concerned about changes to their neighbourhood, loneliness, a lack of transport or a need for cheaper accommodation.

## **10.2 Moving intentions and trajectories 2008-2015**

Those interviewed in 2008 reported similar prompts for moving, as those interviewed in 2014-15. The things that would make them move were primarily a major illness or disability, and secondly their inability to manage and maintain home and section. They also noted that problems in caring for oneself, and inability to cope with the physical condition or performance of the house would also motivate a move. Some noted that their home currently needed modification to help them move around.

In 2008, the majority were not considering a move within the next 2-3 years. Just under one fifth (12 of 64) were actively, or possibly considering a move. This included seven who had already downsized. In 2015, all 64 were followed up to see if they had moved. The locations of 14 were unable to be traced. In the seven years between 2008 and 2015, over half (27) of the 50 able to be traced had remained at the same address, while nine had moved. Of those nine, six had moved and downsized and three had moved to aged residential care (see Table 13). Five movers had expressed an intention to move in 2008, while four movers had not intended to move.

**Table 13: Moving Intentions and Trajectories 2008-2015**

<b>Status</b>	<b>2008 - 2015</b>
Same address	27
Moved address - downsized	6
Moved to aged residential care	3
Deceased	14
Location unknown	14
<b>Total</b>	<b>64</b>

### 10.3 What's important to help people stay in their own homes

Those who were interviewed in 2008 identified a range of services and supports that would help people stay in their own homes for as long as they wanted. These are listed in the box below.

#### What's important to help people stay in their own homes

- Help with housework
- Companionship
- Good nutrition
- Help with personal care
- Maintaining health, including ensuring correct medication
- Home modifications and mobility aids
- Help with garden and lawns
- Help with shopping
- Access to transport, including transport to hospital
- Information about the range of services and assistance available
- Respite care for a sick spouse
- Personal alarms, security devices
- Good health services

Many of those factors were echoed in the 2014-15 interviews and focus groups. The most common things participants identified as important were:

- Companionship
- Access to social activities
- Home modifications
- In-home care services (housework and personal care).

Comments included:

*Having the right facilities e.g. a shower that you can get into and a lift off shower head. Help with house work and outside. Meals on wheels. But it's the heavy jobs that I need help with and the home help won't do it! They won't clean the windows, they won't climb up, or get down on the knees to clean the skirting boards (couple 85+, not downsized, owner).*

*Contact in their own homes, home care, in-home treatment, support the spouse who is caring for someone with dementia or an illness (woman, 65-74 years, not downsized, owner).*

*Meals on wheels type thing. We neglect our food. Seeing people. To have people to call on you. It's the personal touch that's needed rather than just a phone call (woman, 75-84 years, downsized, owner).*

*I've seen a lot of old people in unsuitable houses - stairs, split level, narrow - people trapped. They end up with very few choices and left it too late. I thought I'm not going to get into that situation. This house is manageable, not difficult. I can die here (man, 65-74 years, downsized).*

Discussion in one focus group highlighted how several individuals were struggling to stay in their homes. They were not sure how to address issues that were limiting their independence:

- *Transport's a big thing, the bus doesn't come down my street and I can't walk to the nearest bus stop. I take a taxi or rely on friends.*
- *I rely on friends to get to the supermarket.*
- *Can't you take the bus?*
- *Well, yes it comes down my street, but it's carrying the goods too, I can't carry them on the bus. (Focus Group H).*

## 11. Service and Policy Implications

*It is desirable that the housing market work in such a way as to maximise the options available for quality housing for all New Zealanders regardless of income or tenure choice. This means a housing market that has both depth and diversity.<sup>29</sup>*

*Housing decisions, particularly those made in old age, raise policy issues spanning multiple aspects of wellbeing — provision of a basic human need for physical shelter, contributing to physical and psychological health and emotional security, and determining wealth and incomes that enable a person to fund their lifestyle.<sup>30</sup>*

The two quotes above are from New Zealand's and Australia's Productivity Commissions. Their reports show the importance of:

- Suitable housing for older people, as it underpins their physical, psychological and financial wellbeing. There are enormous benefits and use value of fit-for-purpose housing for older people's lifestyle and wellbeing. Housing is not just an asset that they mine to fund increased needs as they age.
- A diversity of functional housing options. Older people comprise a heterogeneous population that does not follow a common life trajectory. When they reach retirement their housing needs, resources and circumstances are diverse. They therefore need diversity and flexibility in their housing options.
- Sufficient and appropriate information and support that enables older people to make well informed decisions in their best interests, and decisions that are sustainable for them as they age.

The current public policy framework prioritises ageing in place,<sup>31</sup> reinforcing a very strong expectation among older New Zealanders to remain living independently in their own homes as long as practically possible. Most older people want to live in the community and most want to be in their existing community. This expectation is supported by the reality; only

---

<sup>29</sup> Productivity Commission 2012:20.

<sup>30</sup> Productivity Commission 2015:34.

<sup>31</sup> Office for Senior Citizens 2014.

about 5 percent of older New Zealanders live in residential care and on average they stay there only for the last stage of their life, for between 72 and 85 weeks.<sup>32</sup>

The framework of policies and services that support ageing in place can be enhanced to help people make decisions about whether or not to downsize. Ageing in place and downsizing are not incompatible. As this study has shown, although people move, they still regard themselves as ageing **in their own place**, because they retain their home and independence. Most people move within their community or region.<sup>33</sup> If they move long distance, it is often to a place where they have or can access support. Indeed, moving can be the solution, enabling an older person to reconcile their interest in staying in their own home with the need to move to more suitable housing, while still retaining independence. Downsizing therefore becomes a strategy to continue ageing in place, even if that means a move to another location.

Ageing in place, whether or not it involves a move, is not a smooth or unproblematic process. The two Productivity Commissions' reports cited above highlight two areas of housing market failure for older people:

- Poor information to support older people's housing decisions.
- Gaps in housing supply.

These shortcomings have also been found in this and other New Zealand studies.<sup>34</sup>

There is very little impartial information to help people think through their housing options. Much available information is provided by product or service providers, and is therefore provided from the perspective of an interested party, not by an impartial body. Also, there is a need to consider whether information and advice takes account of the needs of older people who do not have the required content or technical knowledge to make an informed decision. There are vulnerabilities associated with ageing, such as ill health, frailty and cognitive impairment that the provision of information and advice needs to take into account. Other vulnerabilities are associated with low income, which affects the willingness and capacity to purchase advice. Furthermore, there are particular vulnerabilities associated with the circumstances around housing decisions if they:

- Have to be made urgently due to stressful personal circumstances.
- Are in response to adverse natural events or market failures.<sup>35</sup>
- Involve complicated and unfamiliar financial and legal processes relating to different forms of ownership and occupation such as licence to occupy or unit title contracts,<sup>36</sup> or financial products such as equity release products.<sup>37</sup>

Exacerbating the challenges of accessing appropriate housing information and advice, is a housing market characterised by a lack of suitable stock that performs well for the older population. One important reason for an older person wanting to move is the unsuitability of

---

<sup>32</sup> Source: "Rest home stay can cost over \$80,000" <http://www.stuff.co.nz/business/money/69112545/Rest-home-stay-can-cost-over-80-000> (accessed 11 December 2015). Figures released by NZ Aged Care Association from their internal data, based on Ministry of Health data.

<sup>33</sup> Statistics New Zealand 2009.

<sup>34</sup> Saville-Smith and Saville 2012; CRESA and Public Policy & Research 2009.

<sup>35</sup> Rehm 2009; James and Saville-Smith 2014.

<sup>36</sup> Consumer Affairs Victoria 2013; Dupuis and Dixon 2004; James and Saville-Smith 2011.

<sup>37</sup> Ong *et al* 2013a and 2013b.

their present home, because it is too big, too difficult to maintain, hard to heat or is not suitable for someone with limited mobility. However, the conundrum is whether there is any better dwelling that they can move to. The conclusion of Australian researchers,<sup>38</sup> that most new houses and existing stock do not support ageing in place, is equally applicable to New Zealand. Supply side problems include housing unaffordability, poor building quality and poor security of tenure for renters.<sup>39</sup> Furthermore, studies point to the increasing need for, but dearth of accessible housing,<sup>40</sup> and problems faced by older householders such as dilapidated housing, inadequate heating, and damp and mould.<sup>41</sup>

It is crucially important to get downsizing decisions right for older people. Good housing confers health and wellbeing benefits and enables older people to maintain independence. Suitable housing may also delay in entry to aged residential care. However, there is urgency to achieving the right home. There is limited time, financial and other resources to make good if the housing choice is wrong. Furthermore the choice should not limit or prevent further downsizing or moves as circumstances change.

This study suggests further lines of enquiry. In-depth case studies could be conducted in other locations, to understand the variation and dynamics of downsizing. In this study the research participants are drawn from areas that already show considerable population ageing. However, some of those interviewed have moved from other areas in New Zealand, and their housing trajectories show the impact of those housing markets. The issues relating to downsizing for those living in small settlements and rural areas has only been hinted at in this study, and could be further investigated. This study identified similar issues experienced by both urban and rural dwellers, such as difficulties in accessing needed information about services and housing options, financial constraints to downsizing, and a lack of affordable smaller dwellings with age-friendly features. But there are also different issues facing older rural dwellers. These include the complexities where downsizing is tied up with farm succession planning. There are also sometimes higher costs of home repairs and maintenance in rural areas and the need to maintain water and sewerage infrastructure impose added burdens on housing expenditure. These factors can hasten the need to move. Few or limited local home care and health services, combined with a lack of public transport can also precipitate a move away from small settlements.

This research has not deliberately considered gender differences in women's and men's experiences of downsizing, although it is acknowledged that women tend to be more restricted than men in their ability to build up wealth and assets over their lifetime. This limitation, combined with women's longer life expectancy requiring assets to last longer, means that their housing decisions may have different financial drivers and constraints, especially if they are single or widowed.<sup>42</sup> Some insights into the financial issues specifically faced by women have been noted in Chapter 5.

---

<sup>38</sup> Judd *et al* 2014 :12.

<sup>39</sup> Productivity Commission 2012.

<sup>40</sup> Saville-Smith and Saville 2012; Saville-Smith *et al* 2007.

<sup>41</sup> Saville-Smith *et al* 2008.

<sup>42</sup> Denton and Boos 2007; Heathrose Research Ltd 2012.

Downsizing issues and experiences relating to different ethnic groups have not been considered in this report. The majority of those involved in interviews and focus groups were NZ European, although there were a small number of migrants from Britain, as well as Maori. With regard to the latter, there are some congruencies in the findings of this report with Cram's<sup>43</sup> findings in her study of the downsizing experiences, needs and outcomes of older Maori, including:

- A strong desire to remain living independently.
- Home as an expression of the individual's identity and wellbeing.
- The importance of home as a place, and the relationship between the physical dwelling and its surroundings.
- The desire to use the home to host family and visitors.
- The desire among some not to move to smaller, perhaps more suitable housing, but to stay in the 'family home'.
- The potentially isolating nature of some housing choices.
- The diversity of older people's experiences, resources, current and future needs, indicating a variety of housing solutions are required.
- Similarities in some of the reasons for downsizing, particularly the health and financial drivers.
- The emotional ups and downs involved in divesting of possessions.
- Settling in issues when moving to a different area, or to a different sort of accommodation.

Another consideration to explore further is the ways in which downsizing needs may be different at different ages, and vary with changing housing and care needs. This study included those who have downsized in their 50s, as well as those downsizing for the first time in their 80s. It also included some who have downsized several times since their late 50s. However, this study did not systematically compare the downsizing experience and outcomes at different ages.

Housing solutions that incorporate multi-generational living merit further exploration. There is evidence that more New Zealanders across all ethnic groups are living in extended family households.<sup>44</sup> Two participants in this study live in purpose-built dwellings to accommodate three generations. But more often, living with family happens in existing stock, which may not be ideally designed for multi-generational living.

Finally, downsizing issues relating to different financial and tenure statuses could be further explored, for example:

- It is likely that more people will enter retirement with a mortgage and/or debt, compromising their overall assets and living standards.<sup>45</sup> To what extent does having a mortgage restrict the older householder's downsizing choices or pose a barrier to downsizing? Are older householders able to obtain a mortgage, and if so under what conditions?

---

<sup>43</sup> Cram 2016.

<sup>44</sup> Lysnar and Dupuis 2015.

<sup>45</sup> Morrison, 2008; Nana, *et.al.*, 2009; Saville-Smith and James 2010a.

- The impacts of the growing number of family trusts on the ability to downsize.<sup>46</sup> While the older person living in a dwelling held in a family trust is likely to be a beneficiary of the trust, they cannot treat the property as if it is their own, as decisions about the property are in the hands of the trustees. This arrangement could affect the older person's ability to access financial assistance such as a rates rebate, to make alterations to the property, to undertake repairs and maintenance, and to move when and where they want.
- Movement from fee simple ownership to other forms of tenure that are less well known and understood such as unit title or licence to occupy. To what extent do older consumers understand the rights and responsibilities and the extent of control over their housing decisions under different forms of tenure?
- The challenges and opportunities for home owners who wish to rent as a downsizing solution. Currently there are very few rental options for older people, and council and community provider housing is only available for those with very few or no assets. For those older people wishing to release equity from home ownership, what suitable rental options are available to them?

---

<sup>46</sup> In 2006, the proportion of dwellings in a family trust was 12.3 percent, compared to 14.8 percent in 2013. See Statistics New Zealand website, 2013 QuickStats about Housing <http://www.stats.govt.nz/Census/2013-census/profile-and-summary-reports/quickstats-about-housing/home-ownership-households.aspx> (accessed 22 February 2016).

## References

Adair, T., Williams, R., and Menyen, T., 2014. *Downsizing decisions of senior Australians: What are the motivating and discouraging factors?* Melbourne, National Seniors Productive Ageing Centre.

Banks, J., Blundell, R., Oldfield, Z., and Smith, J., 2010. *Housing Mobility and Downsizing at Older Ages in Britain and the United States* Discussion Paper No. 5168, Institute for the Study of Labor, Bonn, Germany.

Clark, W. and Davies Withers, S., 2007. "Family migration and mobility sequences in the United States: Spatial mobility in the context of the life course" *Demographic Research* 17:591-622.

Consumer Affairs Victoria, 2013. *Retirement Villages Amendment (Records and Notices) Regulations 2013 and Retirement Villages Amendment (Contractual Arrangements) Regulations 2013 Regulatory Impact Statement*  
<http://www.consumer.vic.gov.au/library/publications/resources-and-education/legislation/public-consultations-and-reviews/retirement-village-disclosure-and-contract-regulations-regulatory-impact-statement.pdf> (accessed 1 September 2016).

Cram, F. 2016. *Older Māori: Downsizing experiences, outcomes and needs* Report prepared for the Finding the Best Fit research programme. Auckland, Katoa Ltd [www.katoa.net.nz](http://www.katoa.net.nz)

CRESA and Public Policy & Research, 2009. *Older People's Housing Futures in 2050: Three Scenarios for an Ageing Society*, Wellington, Centre for Housing Research Aotearoa New Zealand.

Crossley, T. and Ostrovsky, Y., 2003. *A Synthetic Cohort Analysis of Canadian Housing Careers* Research Paper No. 107, The Program for Research on Social and Economic Dimensions of an Aging Population, McMaster University, Hamilton, Canada.

Croucher, K. 2008., *Housing Choices and Aspirations of Older People: Research from the New Horizons Programme*. London: Communities and Local Government.

de Groot, C., Manting, D. and Mulder, C., 2007. *Intentions to move and actual moving behaviour in the Netherlands* Paper presented at the ENHR Conference 25-28 June, Rotterdam.

Denton, M., and Boos, L., 2007. "The Gender Wealth Gap: Structural and Material Constraints and Implications for Later Life" *Journal of Women and Aging*, 19(3/4): 105-120.

Doling, J. and Elsinga, M., 2013. *Demographic Change and Housing Wealth: Homeowners, Pensions and Asset-based Wealth in Europe*, Springer Netherlands.

Doling, J. and Elsinga, M., 2012. 'Housing as Income in Old Age', *International Journal of Housing Policy*, 12(1): 13-26.

Dupuis, A., and Dixon, J., 2004. *Issues of private residential governance in New Zealand* Paper presented at International Conference Adequate & Affordable Housing for All

Research, Policy, Practice June 24-27 2004, Centre for Urban and Community Studies, University of Toronto.

Earhart, C., and Weber, M., 1996. Attachment-to-Home: A Contributing Factor to Models of Residential Mobility Intentions *Family and Consumer Sciences Research Journal* 24:422-437.

Elsinga, M., Quilgars, D., and Doling, J., 2012. 'Where Housing and Pensions Meet' *International Journal of Housing Policy*, 12:1, 1-12.

Hambly, M. and Adams, S., 2003. *Should I Stay or Should I Go?* Nottingham, Care and Repair England.

Heathrose Research Ltd 2012. *Women's Retirement Income* Report prepared for the Commission for Financial Literacy and Retirement Income. <http://www.cffc.org.nz/assets/Documents/Womens-Retirement-Income-Literature-Review-2012.pdf> (accessed 1 September 2016).

Hughes, N., 2012. *A Better Fit? Creating housing choices for an ageing population* London, Shelter.

Jackson, N., Cameron, M. and Cochrane, B., 2014. *2014 review of Demographic and Labour Force Projections for the Bay of Plenty Region for the Period 2013-2063*. National Institute of Demographic and Economic Analysis The University of Waikato Hamilton.

James, B. and Saville-Smith, K., 2014. *We had our retirement all worked out, and then ... Learning from Older People's Flood Experiences*. Report prepared for the Ministry of Business, Innovation and Employment public good science funded research programme Community Resilience and Good Ageing: Doing Better in Bad Times. Wellington, Centre for Research, Evaluation and Social Assessment. <http://resilience.goodhomes.co.nz/resources/downloads/We%20had%20our%20retirement%20all%20worked%20out.pdf> (accessed 1 September 2016).

James, B. and Saville-Smith, K., 2011. *Retirement Villages Act 2003 Monitoring Project Residents' Perspectives* Report prepared for the Retirement Commissioner. Wellington, Retirement Commission. <http://www.cffc.org.nz/assets/Documents/RV-Monitoring-Report-2011-Residents-Perspectives.pdf> (accessed 1 September 2016).

Judd, B., Bridge, C., Davy, L., Adams, T. and Liu, E., 2012. *Downsizing amongst older Australians* AHURI Positioning Paper No. 150. Melbourne, Australian Housing and Urban Research Institute.

Judd, B., Liu, E., Easthope, H., Davy, L., and Bridge, C., 2014. *Downsizing amongst older Australians* AHURI Final Report No. 214. Melbourne, Australian Housing and Urban Research Institute.

Kan, K., 1999. "Expected and Unexpected Residential Mobility" *Journal of Urban Economics* 45:72-96.

Leach, J. 2012. *Understanding Downsizing* London, The Intergenerational Foundation [www.if.org.uk](http://www.if.org.uk)

Lysnar, P., and Dupuis, A., 2015. *Meeting the housing needs of multi-generational households* External Research Report ER4, Porirua, BRANZ.

Masnack, G., Di, Z. and Belsky, E. 2005. *Emerging Cohort Trends in Housing Debt and Home Equity*, prepared for presentation at the Annual Meeting of the Population Association of America, Joint Center for Housing Studies, Harvard University.

McLeay, C. and Lidgard, J. 2006. *How Settled are the Retired? Older Migrants moving into and out of the Western Bay of Plenty* Working Paper No. 5 Enhancing Wellbeing in an Ageing Society (EWAS) Family Centre Lower Hutt, and Population Studies Centre, University of Waikato Hamilton.

Morrison, P. 2008. *On the Falling Rate of Home Ownership in New Zealand*. Centre for Housing Research Aotearoa New Zealand, Wellington.

Nana, G. Stokes, F. Keeling, S. Davey, J. and Glasgow, K. 2009. *Trends, Projections, Issues and Challenges: Older Renters 1996 to 2051*. Report to the Department of Building and Housing. BERL, Wellington.

Office for Senior Citizens 2014. *Report on the Positive Ageing Strategy* Wellington, Office for Senior Citizens.

Olsberg, D. and Winters, M. 2005. *Ageing in Place: intergenerational and intrafamilial housing transfers and shifts in later life*, AHURI Final Report No. 88. Australian Housing and Urban Research Institute, Sydney.

Ong, R, Haffner, M, Wood, G, Jefferson, T and Austen, S. 2013a. *Assets, debt and the drawdown of housing equity by an ageing population*, AHURI Positioning Paper No. 153. Melbourne: Australian Housing and Urban Research Institute.

Ong, R., Jefferson, T., Wood, G., Haffner, M. and Austen, S. 2013b. *Housing equity withdrawal: uses, risks, and barriers to alternative mechanisms in later life*, AHURI Final Report No. 217. Melbourne: Australian Housing and Urban Research Institute.

O'Shea, N. 2012. *Helping Older People Choose the Right Home for Them*. Report for EAC First Stop Advice for Older People [www.housingcare.org.uk](http://www.housingcare.org.uk)

Pannel, J., Aldridge, H., and Kenway, P., 2012. *Market Assessment of Housing Options for Older People* A Report for Shelter and Joseph Rowntree Foundation New Policy Institute.

Perry, B. 2010. *The Material Wellbeing of Older New Zealanders*. Background Paper for the Retirement Commissioner's 2010 Review. Ministry of Social Development, Wellington.

Productivity Commission, 2015. *Housing Decisions of Older Australians*, Commission Research Paper, Canberra.

Productivity Commission, 2012. *Housing Affordability Inquiry* Wellington, New Zealand Productivity Commission.

Rehm, M., 2009. Judging a House by its Cover: Leaky Building Stigma and House Prices in New Zealand. *International Journal of Housing Markets and Analysis*, 2(1), 57-77.

Saville-Smith, K., 2013. *Housing Assets: A Paper for the 2013 Review of Retirement Income*, Wellington, Commission for Financial Literacy and Retirement Income.

Saville-Smith, K., and James, B., 2010a. 'The 2050 Housing Futures for Older People in New Zealand: Three Scenarios for an Ageing Society', *ENHR 22<sup>nd</sup> International Housing Research Conference*, 4-7 July, Istanbul.

Saville-Smith, K. and James, B., 2010b. "Older people's home repairs and maintenance Ageing well in place in New Zealand", European Network of Housing Researchers 22<sup>nd</sup> International Housing Research Conference, 4-7 July 2010, Istanbul, Turkey. [www.goodhomes.co.nz](http://www.goodhomes.co.nz)

Saville-Smith, K., James, B., and Fraser, R., 2008. *Older People's House Performance and their Repair and Maintenance Practices: Analysis from a 2008 National Survey of Older People and Existing Datasets*. Wellington, Centre for Research, Evaluation and Social Assessment [www.goodhomes.co.nz](http://www.goodhomes.co.nz)

Saville-Smith, K., James, B., Fraser, R., Ryan, B., and Travaglia, S., 2007. *Housing and Disability: Future Proofing New Zealand's Housing Stock for an Inclusive Society*, Wellington, Centre for Housing Research Aotearoa New Zealand.

Saville-Smith, K., James, B., and Rehm, M., 2016. *Equity Release – Realities for Older People*, paper prepared for the Finding the Best Fit research programme, <http://downsizing.goodhomes.co.nz/resources/downloads/Equity%20Realisation%20and%20Older%20People.pdf> (accessed 30 September 2016).

Saville-Smith, K., Rehm, M., Murphy, L., and James, B., 2016. Downsizing and the Housing Stock – Realities for Older People, paper prepared for the Finding the Best Fit research programme.

Saville-Smith, K. and Saville, J., 2012. *Getting Accessible Housing: Practical Approaches to Encouraging Industry Take-up and Meeting Need*. Report prepared for the Office for Disability Issues and Building and Housing Group, Ministry of Business, Innovation and Employment, Wellington, Centre for Research, Evaluation and Social Assessment.

Statistics New Zealand 2009, "Reasons for moving within and between regions" chapter in the web based analytic report *Internal Migration* [http://www.stats.govt.nz/browse\\_for\\_stats/population/Migration/internal-migration/reasons-for-moving-within-between-regions.aspx](http://www.stats.govt.nz/browse_for_stats/population/Migration/internal-migration/reasons-for-moving-within-between-regions.aspx) (accessed 23 September 2016).

Statistics New Zealand 2015. *2013 Census QuickStats about people aged 65 and over* [www.stats.govt.nz](http://www.stats.govt.nz)

Statistics New Zealand 2013. *Household Economic Survey: Year Ended June 2013*  
[www.stats.govt.nz](http://www.stats.govt.nz)

Tergesen, A. 2012. 'Everybody Says You Should Downsize. Everybody May be Wrong.' *The Wall Street Journal* 7 December 2012. <http://www.online.wsj.com>

## **Appendix 1: Ethical Procedures**

These general ethical procedures were followed in conducting interviews and focus groups:

- In order to ensure that interviewees could respond on the basis of informed consent, participants were provided with information about the research, an outline of the questions asked, the way in which information would be used, and contact details of the researchers. At the beginning of an interview or focus group, participants were asked if they had any questions about the research.
- Participants were able to give consent orally, and in general, this is what participants preferred. By being present at the interview or focus group, individuals felt they had consented to participating in the research.
- All personal information has been treated confidentially and no personal details that could identify an individual are reported in any publication from the research.
- Data is kept securely and no unauthorised person has access to it.