



**intergenerational
foundation**

Fairness for Future Generations

Understanding Downsizing

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on behalf of

The Intergenerational Foundation

with a Foreword by

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Contents

Foreword by Angus Hanton, Co-founder	3
Executive Summary	4
Principle Factors the Affect 65-plus Homeowners	7
The Decision to Downsize	8
The Decision Not to Downsize	10
Planning for Life After Retirement	11
Improving Services For These Groups	13
Research Findings:	14
A) Patterns in Downsizing	14
B) Patterns in non Downsizing	22
C) Potential Initiatives to Encourage Downsizing	27
D) Shared Perspectives	28
E) Influence of Family Members	31
F) Driving	31
G) Viewing The Future	32
H) Practicalities of Moving and Estate Agents	34
I) Housing Options – Flats or Bungalows	35
J) Equity Release	36
The Intergenerational Foundation	37
Appendix 1 – Research Methodology	38
Appendix 2 – Interview Recruitment Survey	40
Appendix 3 – Interview Topic Guide	44



Foreword

Whether we like it or not, we have a housing crisis on our hands. Increasing numbers of people living longer is to be welcomed. However, longevity is causing a squeeze on housing at a time when new building is at an all time low.

The Intergenerational Foundation (if.org.uk) started a national debate with the publication of our “Hoarding of Housing” Report in October 2011. Temperatures rose at kitchen tables across the country as different generations discussed the pros and cons of downsizing in order to put the 25 million unoccupied bedrooms we have in the UK to better use.

Downsizing allows young families to enjoy the space they need to thrive, and frees older generations from the tyranny of cleaning, upkeep and unwieldy gardens. It should be a win, win situation for those people who wish to consider it.

Some commentators have accused IF of trying to “bully” older generations out of their homes, whilst others realise that the issue needs addressing if we are to give our children and grandchildren more than an infrequent run around our gardens.

What became clear from the feedback we received was that more work was needed to understand both the motivation for downsizing, and equally why people choose to remain in larger properties. IF therefore conducted in-depth qualitative research to find the answers.¹

We hope our findings will move the debate forward and away from emotive words such as “bullying” and “memories”. Let’s build more attractive and appropriate accommodation, suitable for downsizers and take our memories with us for our children and grandchildren’s sakes.

Angus Hanton, Co-founder, IF

¹IF would like to undertake a more complete nationwide survey and get a full picture of attitudes to downsizing across the whole country and would welcome collaboration on such a project.



Executive Summary

Our study divided older owners of larger homes into two groups; those who had downsized to a smaller home and those who said they did not plan to move. IF interviewed home-owning couples aged between 65 and 75, half of whom had downsized and half who did not plan to downsize.

Downsizers think:

- Liberation comes from their new and less encumbered life, with lower household bills and a smaller house to manage.

Non-downsizers think:

- Stamp duty concessions could encourage people to move.
- Storing treasured possessions becomes far harder in a smaller home.
- New builds are: “poky and tiny.”

All agree that:

- Estate agents could provide useful services to those thinking about downsizing, but they have much work to do to improve trust.
- Couples need their own space once they are retired and at home together more of the time.
- Homeowners want to live independently for as long as possible and not be banished to retirement homes.
- As they get older, people will need shops and local services within walking distance.

Underpinning both groups is a perceived need at this stage in their lives (amongst those who have raised a family) to have access to a home with approximately three bedrooms. This amount of space is required principally to accommodate visiting children and family, but also to allow people – especially couples – to have the space they feel they need now they are retired and both at home in this active time at the start of retirement.



Those who have downsized tend to have had larger properties (5 bedrooms or more). With the children gone, it becomes clear that the home is too big and they no longer need as much space; they may not go into some rooms for weeks at a time.

They also notice high running costs and, in particular, heating bills. Our interviewees tended to be sanguine about the role of their house as an asset whose value had often increased dramatically in the time they had owned it.

Although saddened to leave the family home, some time after the youngest child had left the family home for good, they wished to realise the value of their asset and move to somewhere smaller that was cheaper and easier to run. None regretted their decision; most felt their new home was more manageable.

Most of those who did not plan to downsize felt they still wanted the space they currently have (this level of around three bedrooms). Those who had more bedrooms could also feel that the upheaval and cost of moving outweighed the value they would gain from any move. Some preferred to close off rooms altogether to save on heating costs.

Members of this group talked about the volume of possessions they had and their need for space to store them, and the emotional value they attached to them. They felt it would be hard to discard them (especially those related to the children's upbringing) if they had to move. Although many had discussed downsizing, they chose not to. They were, however, having to deal with rising fuel bills and managing large gardens.

Interestingly this group also viewed retirement as a reason to stay in larger houses, their rationale being that as a couple they were spending more time together than they used to during their working lives and needed to ensure both partners had enough breathing space.

Both groups were looking for the same things from the area they lived in. They were aware that they might not be able to drive forever. Although they expected that their active lives and current good health might last until their late 70s, after that time they would need to live in an area where shops and local services (such as the GP, pharmacy and a local park) were within walking distance.



Those who had downsized managed their most recent move relatively easily but liked the idea of services from estate agents that were tailored to their needs as downsizers. They felt that their needs for such services would increase as they grew older and became less independent.

The full methodology of this qualitative research study is outlined later in the report (see Appendix 1) but the core of the research was 24 in-depth interviews with two groups of people. 12 interviews were conducted with people who had downsized within the past five years and 12 interviews were undertaken with people who live in homes with two or more spare bedrooms and do not plan to downsize. Quotes taken from the interviews appear between quotation marks in the report along with a note as to whether they were made by Downsizers (DS) or Non-Downsizers (Non-DS).

Although further research is recommended, the study gives clear guidance into the complexities of the decisions that people face in later life as to where they live, how those requirements change as they grow older, and what society might do to assist older citizens who wish to move to a smaller home in the future but retain their independence.



Principal Factors that Affect 65-plus Homeowners

This is a life stage of major changes. People are likely to be dealing with:

- **Emptiness** with having a home where the children have flown the nest but still wishing to accommodate visits from friends, children and grandchildren.
- **Retirement** by one and/or both partners.
- **Part-time work**, either by reducing the amount of work they do or changing the way they work (eg working from home).
- **Change of work place** for those starting to work from home.
- **Seeing more of each other**, with a need to create a new life for themselves and being together more of the time than they did when they were working.
- **Remaining active**, with many still feeling extremely youthful and full of energy and – although they realise that things can change very quickly (eg if a partner were to die) they expect to be active at least until their late-70s.
- **Increased significance of the home** as people spend more time in it. It is also likely to be an asset that is now fully or almost fully paid for and this is often the main financial fruit of the working life of the couple.

Into this mix, therefore, comes a decision about what to do with a home that is now likely to have a number of unused bedrooms and is increasingly costly to run. Our study indicates that ideally homeowners at this stage in their lives have a use for a home with approximately three bedrooms. The couple themselves use one bedroom. At least one and possibly both of the other bedrooms are pressed into use when people visit. One or both of these other rooms may, however, be in general use for example as an office, a study or storage space.

Those who have more than three bedrooms may still feel that it is not worth their while to go through the upheaval and costs of moving for a relatively small reduction in space.

Those who had downsized tended to have had altogether larger properties (often of five bedrooms or more) so that even though they were moving to homes of approximately three bedrooms, they were reducing the size of their home significantly.



The Decision to Downsize

The decision to downsize is principally driven by the realisation that the home is too big now that the children have left for good. Far less use is made of the available space than before. Other factors also play a role in prompting the decision to move:

Other Contributing/Additional Factors:	
Desire to be closer to grand/children living elsewhere.	To capitalise on the value of the house.
The need for refurbishment	Household running costs

The downsizing move tends to come at the end of a long process of discussion by the couple, often over a number of years, and tends to come some time after the final child has left home.

It is a decision that is taken by people who realise that they have lots of energy and drive and would like to re-arrange their lives to fit their changed circumstances. They are aware, however, that they might not always have this level of energy and may have far less control if the move was being made in 10 or 15 years time when they were in their late 70s.

There is a sense with members of this group who have downsized that, while they were attached to their family home, they view it as an asset whose value to them has now changed. Their lack of use for its space and the associated running costs coupled with the value of the property dictate the logic of choosing this time to move to a smaller home.

No one who had downsized appeared to regret their decision, although the move to leave the former family home could be both emotionally as well as practically demanding.



Those who downsized tended to be moving to a smaller property within the same area. While some were moving to be closer to family in another part of the country, most felt that a move to a smaller home was a big enough upheaval. They did not wish to move away from friends and the community and area they had become familiar with and comfortable with at the same time.

The move to a smaller home does deliver the intended benefits of lower utility bills and also leaves most with a smaller garden to manage. These homes are quicker to clean and easier to manage and often have the advantage of having fewer stairs to negotiate.

Some found that the benefits of moving went further than purely the practical. Some felt rejuvenated by their move both by being somewhere new and also by the fact that the move had given them the opportunity to buy new furnishings and have newer decoration.

The majority of funds that are released by the move to a smaller property are put into savings. Some help their children as they are setting up home or help pay off (student) loans. Some travel and, given the low rates for savings at present and the freedom and levels of energy they have, there is a realisation that some enjoyment should be gained from this money while they are still able.



The Decision Not to Downsize

The decision not to move to a smaller property is taken for equally rational reasons.

We have already noted that homeowners at this age still need to accommodate visits from children and thus need bedrooms in reserve. Being based at home more and not having retired completely means that couples need space to breathe and carry on doing some work/activities.

If the number of excess bedrooms is not too great, then the judgement may be made that the upheaval and cost of moving is simply not worth the effort for the savings that they might make. Some homeowners also feel that they can effect savings in home running costs simply by closing off unused rooms.

As well as these practical reasons, however, those who choose not to downsize also talk about the emotional issues associated with leaving the family home. Members of this group talked about the significance of: “possessions” which take up a large amount of space. Possessions seem to be kept owing to their emotional significance, especially when they are linked to bringing up children. Respondents also talk about how hard it would be to discard these possessions in any move.

The issues that this group feel that they face with their home both currently and into the future are very similar to those that those who have downsized faced in their former and larger homes. These include how to manage a large garden, increasingly expensive running costs and coping with lower levels of mobility in the future.

Many have talked about moving or downsizing. They do not feel that there would be a sufficient financial benefit from such a move and emotionally it is not something they currently want to contemplate as they wish to carry on living in a home that they have spent so much time and money paying for during their working lives.



Planning for Life After Retirement

Both groups shared a number of important perspectives about their current lives.

Both groups shared many common views about how they might expect to live up until the significant changes and reductions in mobility and independence that were likely to occur after their late 70s. These are people who feel that they are active and independent now but they are aware of a need to consider a time when they are more constrained.

The most important factor is the area in which people live. Both those who had moved, and those who had not, described very clearly the shared criteria for their choice of area. Their views are based on fears about declining mobility.

While the lives of many (and especially those not living in the more central parts of London) are currently based around the car for access to shops, services, leisure and visits to their children, this may not be guaranteed forever.

Some already sense that they are driving less as they are less confident than they were (often owing to deteriorating eyesight) and their fears of driving are greater (driving is less pleasurable than it once was; other drivers are more aggressive).

Many feel that at some point they will need to be based in neighbourhoods where services are within **walking** rather than **driving** distance. Ideally these neighbourhoods will include the following:

Bakers	Bank	Pharmacy	Greengrocer	Supermarket
Hairdressers	Café	Restaurant	Local Park	Pub
Post office	Good transport connections	GP		



Our interviewees were clearly reluctant to live in the countryside as they believed it would be all too easy to feel cut off once they were no longer able to drive.

Easy access to car parking spaces was very important to downsizers. This was felt to be harder to guarantee in smaller properties (eg without a drive) but essential to avoid walking long distances, for example with heavy shopping.

And finally, concerns over fuel bills weighed heavy in both groups.



Improving Services for these Groups

This research has highlighted that there may be a number of relatively untapped opportunities for services which are targeted at homeowners (and others) in this life stage group. These may be categorised as follows:

The Downsizing Move

Although those who downsized said that it was just like any other house move (demanding but manageable), they recognised that it could become much more demanding if they were undertaking it when they were much older. People liked the idea of estate agents who might provide a specific service to those planning to downsize especially in relation to finding a suitable property. There was, however, a deep scepticism that UK estate agents would provide such a service and perceptions of them were very poor.

Reducing Home Running Costs

Although there is greater awareness nowadays of the importance of insulation and efficiency, there are still opportunities to reduce costs, especially for those living in older properties. Opportunities also exist to make greater use of devices such as smart meters to analyse and reduce electricity and possibly water usage.



The Research Findings in Detail

A) Patterns in Downsizing

There are patterns in the moves that people make who choose to downsize.

1. Changes in Size of Home

In many cases those who downsize are moving from often extremely large houses of five bedrooms or more. They describe the former house as their: “family home” which they had often lived in for many years: “Lived there for 25 years”; “Lived there all those years” (DS).²

Few in this age group of between 65 and 75 were moving to properties with fewer than three bedrooms. Although almost all are by now empty nesters, a number of factors determine the need for this number of rooms:

- **Visits from children:** some have children who have not yet set up home on their own and may come and stay for longer periods. Others have children who visit more frequently, either on their own or with grandchildren: “My son often stays here; three or four times a month.”
- **Visits from grandchildren and other relatives:** “...somewhere large enough for my responsibilities to my two nephews and for family to come and stay.”
- **Having enough space:** couples who have been apart during the day during their working lives are aware of the need to accommodate their independence now that they are spending more time in each other's company at home: “We did not want to feel cramped; we spend a lot of time together.”

² (DS), a downsizer.



- **Different life stages:** although those interviewed were beyond the age of formal retirement, there were instances of people still choosing to work in order to stay active, or there were age differences that meant one partner had retired and another was still working: “He is younger than me so not really ready to retire.” In these cases, surplus bedrooms could be used as home offices or studies and then used as bedrooms when family or friends visited: “One bedroom is an office with two beds for someone to come and stay.”

2. Motives for Downsizing

The decision to downsize results from either a single factor or a combination of factors. Dominant, however, is the fact that the family home is now too big or that children and grandchildren are now living in another part of the country. Significant additional factors for downsizing include the running costs of the current home, upkeep costs for the property, the desire to take advantage of the value of the property, and a sense that shops and services need to be within walking distance in the longer term:

- **Property too big:** this is the dominant factor that encourages people to downsize. A property that was large enough for a growing family and their children’s friends now seems empty once they have left for good: “two children who have flown the nest.” Some have a realisation of how little use they are making of the property: “rooms sealed off that we never went into week in and week out.” The larger the house, the more it is thrown into relief just how few of the rooms end up being used: “...lovely as a family home with lots of young people there. Then you end up in an enormous house, living in one room, the kitchen, and all these other rooms that need to be maintained. You do very little in them.”
- **To be closer to family:** once children are settled and grandchildren come along, it can become clear that parents will need to move closer to them if they are to have an active involvement in their lives: “We then decided to move to the south of England to be closer to our daughter.”



- **Running costs:** although household running costs do not on their own determine the decision to downsize, they can be a significant factor in terms of the benefits of a move. The most significant running cost is heating: “We had seven bedrooms and the oil fired heating cost £200 a month.” Other costs such as council tax can also seem expensive: “You got to the point when the rates were like another mortgage.”
- **Refurbishment:** the decision to move from a larger property can also be prompted by the realisation that a large amount of money on upkeep is now needed. The amount of work that is required either to keep the property going: (“...it got to the point where more jobs were needing to be done”) or to raise it to a standard where people will be happy for the next few years, mean that resources are better spent on a new home: “We had been there so long that things started to be needed to be done in an Edwardian house. The windows needed doing and everything was looking tired”; “We faced a fair amount of expenditure and could not be bothered with the turmoil.”
- **Realising the value of the house:** the increase in the value of homes over recent years allows homeowners to realise a windfall when they downsize: “We wanted to raise a bit of capital as I retired.” This windfall can be further increased if people choose to move to an area where property prices are lower: “Moved [from Teddington to Hastings] to be by the sea in retirement. We decided to cash in on the house and gave the children starter money for their properties.”
- **Local shops and services:** some are aware of potential restrictions on mobility as they grow older in terms being unable drive, or needing to be able to walk to shops. We will see later how these concerns shape the choice of area that people live in, but it is important to stress that at this time in their lives they see themselves as extremely active and that such issues lie in the future.
- **Downsizers not too concerned:** about their relationship with their home: “We are not too attached to properties.” They are prepared to make use of its value as an asset to fund or support the next stage in their lives: “We thought to use it as an income stream; it would have been our pension and in the future will be our nest egg”; “It was too large for us and we did not need or use it. We sold it and made a lot of money.”



- **Emotional liberation:** a physical move and reorientation at the end of the lifestage of bringing up a family can have a liberating effect. This can result from the change of location: (“I think that it rejuvenated us, moving somewhere different. It made us feel that we are on holiday. Now I get up and walk over to Hampton Court and it is like being on holiday”), but also from the opportunity a move offers to start again in a different house and with new furnishings and decoration: (“A lot of stuff was dated. It is nice to live with something fresh and a different style house. We bought a lot of new things.”) There can also be a sense of relief that they are no longer responsible for a property and an asset that is now too big for them: “It was time to go and I feel better for it... a weight off my shoulders”; “Sad to move but it is far more manageable now.”
- **Emotions:** this does not mean, however, that there are not strong emotions associated with the move from a home that someone has lived in for so long: “I found it quite traumatic. You have had 25 years there. I left a house that I was still a little bit in love with”; “Very difficult decision with a lifetime of being there.”
- **Practical Disadvantages:** to downsizing, although these tend to be seen in the round and the overall benefits of downsizing are acknowledged: “I miss the space but not greatly. The rooms are smaller in the current house but it is not a major issue.”

3. Timing of the Move

There is no one moment at which people decide to downsize; the decision represents an emotional and practical end to a stage of family life and can come as the culmination of a number of years of thought and planning: “We did speak about it for several years and thought that as soon as the last child flies the nest then we would go, but had been thinking about it for 3 or 4 years. The last child going was the trigger.”

Although children may have left home (for example, to go to university) many years before, they can often return to the family home for shorter or longer periods.



Once, however, they become settled in their own homes or in another part of the country, the lack of use of the house becomes apparent. It is this that will prompt feelings of the house being too big and that it is not being used in its entirety: “It was the practical thing and right time to do it. Our last daughter said please don’t sell the house until I get married but after that she had flown the nest.”

For those considering downsizing, there is an awareness that there will come a point in the future when they will no longer have as much energy as they do now and that making a move will become far harder: “If we left it to our mid-70s then late-70s then maybe you are not up to it. It is hard to make a new life when you are 80.”

As we have seen, the timing can also be affected by the need for significant expenditure on the property.

4. What Downsize Value

In addition to these core factors there are a number of other elements that those who downsize feel they benefit from or hope to benefit from through their move. These other benefits include:

- **Lower running costs:** downsizers readily contrast the costs of running their former homes with their new ones. Being larger, the former homes are often older and expensive to heat owing, for example, to draughty windows or high ceilings. Although not all have chosen newer buildings which are designed to have lower running costs, almost all notice the large savings they now make: “The other was 100 years old and this is 20 years old so there is a big difference. We have found already that it is much cheaper to run.” This is especially important given the sharp rise in recent years in the costs of household bills: “Goodness knows what the other house costs now. Our bills are down to £40 per month for gas and electricity.”



Council tax costs also fall with a smaller home, although this can be offset by service charges for those who choose to move into a flat: “Council tax is quite high but not as high as in the big house, but we have service charges of £500 or £600 per year.” Other costs such as window cleaning and gardening can also be much reduced: “I paid £200 a month to a gardener. The window cleaner was £30 a week.”

- **Lower maintenance:** many feel that the home they have moved to is easier to maintain in terms of keeping clean: “All the floors are wooden and easy to clean.” This is partly owing to its being smaller (“We clean it in half an hour; the other house took ages”) and partly, in a number of cases, owing to its being newer and therefore having low maintenance costs (“We are in a new build so everything is there and will not fall apart.)
- **Smaller and more manageable gardens:** garden maintenance assumes an increasing importance in terms of how large the garden is and how much time and/or money is needed. Many of those who are downsizing are leaving behind large gardens. Most continue to want to have access to a garden and value outdoor space: “The flat has a large garden and a french window. In summer we live and work outside.” However, often there are real advantages to a smaller garden which takes far less time, effort and money to look after: “We had a larger garden and wanted a smaller one which is easier to maintain and less work.”
- **Fewer stairs:** those who downsize sense that at some point managing large numbers of stairs will become a problem: “We didn’t want a lot of stairs... a town house on four floors.” Moving from very large houses often reduces the number of stairs. Some go further in dealing with this by, for example, choosing a ground floor property: “Something with bigger rooms and on less floors.”



5. The Proceeds of the Sale

We have seen that some people - especially if they are moving to another area with lower property prices — can make significant amounts from the sale of their former family home. As many are already reasonably comfortably off, there is no particular pressure to save all of this excess money: “We spent some of it as well and did not put all into the bank.”

They sense that they will not always be able to enjoy life as they can now and that, even in difficult financial times, some enjoyment should be gained from this money rather than it being solely invested: “Whilst we are fit and healthy we can see some places. It sounds selfish but you can’t take it with you. The unknown is the frightening thing: when mortality is looming, then you try to enjoy it.”

The excess money is used in a variety of ways. The dominant theme is that the money is reinvested (“We put a lump sum away for a rainy day”), either in various forms of savings such as bonds (“two or three five year bonds”) or to support existing pensions.: “We topped up the pension as it is going to both of us.” More confident investors dabbled in commodities: “We bought gold and made a lot of money. When it drops more, we will buy some more.”

As we have seen, money is also used to help children principally in getting onto the property ladder.: “It was fun to help the children getting them started.” Other sources of support included paying off debt: (“We helped with student loans”) or setting up trust funds: “We set up some as a trust fund for our daughter.”

Other uses include travel: “We had a good family holiday”; “My son was in the US and I visited him.”



6. Importance of Specific Factors in the Choice of Location

Towards the end of the interview a number of factors were introduced into the conversation and assessed for their significance in the choice of location of the new home and what the interviewees looked for in it. The factors are listed below. The most significant that emerged were the availability of car parking spaces and proximity to shops and local services (within driving distance for now but within walking distance later on). Good security (which tends to be seen as part and parcel of any new property) and access to public transport were also valuable.

Factor	Quotes
Accessible parking, turning, off-road location/ parking	<p>"When you are downsizing the odds are that parking is good where you are and not so good where you are going."</p> <p>"If you have shopping you need your parking spot then it is important."</p> <p>"I would like off-street and preferably a garage."</p>
Proximity to shops	<p>"The older you get that becomes more important. For us it is important that we can walk to a local shop."</p> <p>"In last year's snow thank goodness for the small shop on the corner."</p>
Being close to/apart from other older people - the appeal or otherwise of communities of older people	<p>"For me the younger people are wonderful neighbours. It is better with a mix."</p> <p>"We are particularly young at heart. We would not want to be with old people but not with raving kids either."</p> <p>"Probably best to mix with people your own age. I would not base a decision on moving house on that but it would be nice if that was there 10 or 15 years time from now."</p>
Proximity to public transport links (eg bus routes)	<p>"I don't find that important as I drive."</p> <p>"I don't like public transport and have never used it."</p> <p>"The older you get, in the case of driving, it would be wrong to be solely reliant on the car. I really would look at that in the next move."</p> <p>"I would always like to be near the tube to get to town."</p>
Security (eg double-glazing/ other forms of good security)	<p>"I do feel secure. It is double-glazed and we have got good locks on the door."</p> <p>"We have an alarm and fully double-glazed and big heavy door."</p> <p>"I have gone out and left the window open and nothing has happened. This is a low crime area."</p>
Need for low fuel bills	<p>"It has saved us a lot of money and is easier to maintain."</p> <p>"Proven over the past couple of years we use 45 to 50% less."</p>
Sizes of rooms required	<p>"Ceilings here are not as high. When you come in the heating warms it up in 20 minute."</p> <p>"It is smaller but big enough. There is only so much you live in and you have your kitchen and sitting room."</p> <p>"As long as you have got a good lounge and bathroom that is the most important thing."</p> <p>"I don't like new properties. The rooms are small. The walls are not as thick or solid."</p>
Outside space/ balcony	<p>"There is a garden but it is not massive...about 30 foot. The garden in the country was uncontrollable but I would not consider a property without a garden."</p> <p>"Maybe a roof terrace. It would have to have an outside that is more than a balcony."</p> <p>"I deliberately wanted a place without a garden. I don't even want flower pots."</p>



B) Patterns in Non-Downsizing

There are patterns in the thoughts, emotions and behaviour of people choosing not to downsize.

1. Reasons for Remaining in the Current Home

Those we have classed as non-downsizers were recruited on the basis that they had at least two bedrooms that were unused and they did not plan to move to a smaller home.

Members of this group lived in homes that had typically three or four bedrooms with two interviewees having five bedrooms.

A small number had little use or only infrequent use for this extra space: “Although there are four bedrooms we use it as a one bedroom house. I know it is too big but we have family in Canada and they come over every couple of years and we need it then” (Non-DS).³

Most, however, felt that, although the space they had might not be being used for much of the time, they needed to have access to this space. The reasons for this are as follows:

Some of the bedrooms are fully utilised for other reasons such as an office or study or second sitting room: “One bedroom is used as an office.”

- **Children and grandchildren come to stay:** “Our son has two children and they come to visit as we are by the sea “ (Non-DS). The numbers of children and grandchildren involved can increase along with the need for space where couples also have offspring from previous relationships: “This is our second marriage. We have five children between us and seven grandchildren.”

³ (Non-DS), a non-downsizer.



- **Having space to breathe:** people like having some excess space. It allows them to feel less cramped and gives them freedom to live in the way they want. They do not have to worry about having insufficient storage for the things they have acquired over the years and still use: “It is nice to be able to have somewhere coming back from holidays so you do not have to unpack it straight away. It also means that if anyone wants to store anything they can.” This idea also emerges in terms of people who have often been apart during the day, now spending more time together when one or both have retired. There is a sense that having excess space can reduce the pressure on the relationship that might otherwise exist: “A couple of friends have moved to smaller places but then you are living on top of each other and when you have been working all your life then it does not work.”
- **Car parking:** as we have seen, car parking can be a problem for those who downsize, and those with larger properties like the fact that they have few problems finding parking spaces: “This has a driveway for three cars and a road that is reasonably quiet, so you can park on street.”

For this group, and perhaps this is a point of contrast with those who have downsized, there are emotional attachments to the home that they are more reluctant to break. These attachments are described as:

- **Possessions** gathered by the partners over their years together: “You collect a lot of things over the years and I don’t want to get rid of them and I like having them around.” With possessions, therefore, there is the issue of both their emotional significance and also their sheer volume: “When people are old it is not just the size of the house, it is the amount of possessions.”
- **Possessions and emotions** associated with the upbringing of their children: “The wife keeps things from when they were little.” The length of time that they have lived in the one home: “Emotional reasons come into it. We have been here that long and it is where I brought the kids up so am I am not keen to move.”



- **Their familiarity with the house:** “I know every inch of the house and I could feel I know where I am going, where everything is and how many steps it is.”

- **Emotions of dealing with the move itself:** moving to a smaller property means dealing with the emotions associated with disposing of objects and belongings that mean a great deal both to the parents and the children: “The children are throwing things away that had memories.”

- **Accommodating visits from family** means that they would still require at least one or two spare bedrooms. At this point, many consider that it is not worth the upheaval and cost involved in moving for such a small gain: “We could go to a smaller flat but it would still have to have two bedrooms so we may as well stay put.”

- **Poorly proportioned smaller properties and new builds** and that they would end up feeling too cramped in them: “My generation were brought up in bigger properties with more space. Now the ceilings are lower and the rooms feel smaller.”

- **Wrong type of living space** because, although the number of bedrooms they needed had declined, the amount of living and storage space was unchanged: “You want the same amount of space downstairs but fewer bedrooms upstairs.”

- **Rising household costs not enough to encourage a move**, although members of this group were aware that, as homeowners later in life, these costs could increase.: “Having worked hard for many years, and having a home that we love and are happy in and in a place that we like and we know, we don’t want to move. It is worth that upkeep.”

- **Relatively good financial situations** with mortgages largely paid off (“There is only a small mortgage and we don’t have to worry about the house being taken away”), the high costs associated with child rearing are largely over (“We do not have to worry about financing the children and can do as we please”), and pensions which largely cover their costs.



- **Lack of desire to put in the degree of effort** that would be needed to make such a move: “We are very happy at the moment and I am not the sort of person who wants much change.”

Many appear to have had discussions about whether they should stay in the property and have come to the conclusion that, for them, it makes more sense not to move; and given the lack of compelling reasons to move from an area they have often got to know very well, they choose to stay: “It is too big and we have thought about it quite a lot but it goes out of your head”; “We have had the discussion that we should downscale. We like where we live.”

They sense that a move will be harder at a more advanced age: “I suppose in the real world we should (move), as when we get a lot older it will get hard to move. We may live to regret it.” What is a manageable property now may not be in the future: “Age creeps up on you. In 15 years time and at 80, the garden is steep at the back and pushing lawn movers then will be harder.”

2. Issues Non-Downsizers Face

Whilst members of this group may not plan to move, they face many of the same issues that those who have downsized did before they moved.

- **Maintaining the garden:** larger properties and particularly those in less urban settings can have large gardens that prove increasingly expensive and time-consuming to maintain: “It is semi-rural and near Guildford; the garden is quite a challenge with a lot of trees.”
- **Coping with stairs:** those who have downsized have partly done so to reduce the number of stairs that they have to cope with in their property. Those who do not plan to downsize and who live in properties with a large number of stairs sense that these will be less easy to cope with as they grow older: “In another 10 or 15 years, if we cannot manage the stairs, then that would be the only reason to move.”



- **Increasing running costs:** this is a particular problem for those with older properties, as heating costs especially have increased sharply in recent years: “Victorian properties are lovely but the ceilings are very high. Heating is the one that knocks me for six: it has doubled in the last two years.” Some are addressing this by improving the efficiency of their home by installing double-glazing on draughty windows or improving insulation: “We addressed big issues with double-glazing. I have become much more aware of energy costs and bought heavily subsidised loft insulation, and it is now 18 inches deep and already it feels that the house is warmer upstairs.”

Others say that using metering to identify how energy is used can also help to identify where savings can be made: “We got an energy man round with a gadget that has an electricity read out. That was an eye-opener, and you can see the difference of turning off lights and stand-by. We are very conscious of the gas.”

A method of keeping household costs down is to inhabit only parts of the house and to close down extra space such as the bedrooms except for those occasions when they are actually being used: “In the winter months then I close the doors and don’t put the heating on. If the children are coming then we heat them up again.” Others find that their heating systems in particular are not set up for such an approach and that they are compelled to heat all of the rooms: “We have warm air underfloor heating that requires the whole house to be heated. It is lovely but not practical. I thought that the bills would go down when everyone left but not so.”



C) Potential Initiatives to Encourage Downsizing

Towards the end of the interview non-downsizers were asked about the effect that a small number of initiatives might have on their likelihood to downsize. The initiatives discussed were:

- **Abolishing stamp duty for those downsizing:** this was a particularly appealing option to members of this group. Stamp duty is perceived as expensive (“Stamp duty is a real problem”; “...very expensive”) and is a major part of the high cost of moving home: “The cost of moving is phenomenal now with the estate agents’ fees and stamp duty. It is so expensive that you have to think is it worth it.”

It was felt that this was a sufficiently large element of the cost that its removal might have an effect on people’s thinking: “You might then think twice about moving if you haven’t got that to pay.”

Owing to the amount of revenue that stamp duty generates, however, it was not thought very likely that this initiative would actually be brought in: “Brilliant... it would not happen in a million years.”

- **Changes to the planning regime to increase the supply of suitable housing for people downsizing:** this idea was less clearly understood by those interviewed, principally as there was little common agreement as to what exactly people wanted and how this might alter through the whole of the age range of older people: “We are at 70, what people used to be like in their 60s; we are all young and vibrant. My parents-in-law are 90 odd, but then it is different. Not many can live on their own at their age.”

There were also suspicions over newly built properties, which are felt by older people to be smaller than they would like: “I do not want to move into a new property as they are poky and tiny. When you go to purpose-built rooms, they are smaller. You are like a rat in a cage.”



There were understandably concerns that large volumes of homes could not be built in London owing to the lack of available land: “I am not sure it is viable. If you want to live in London there is no space to build.”

D) Shared Perspectives

In relation to a number of other issues that were discussed during the interviews, the perceptions and needs of our two groups were often close.

- **Liking of/Choice of the area to live:** the comments interviewees made about choice of area in later life is influenced by the research being undertaken in principally urban areas. Those we interviewed were divided equally between people living in Greater London and others who lived in the south-east (for the most part along the south coast around Hastings in East Sussex). Both of our groups shared clear and common criteria as to the type of area that homeowners wish to live in and the reasons behind their choices.

See over for factors and comments made.



Factor:	Comments by DSs:	Comments by Non-DSs:
<p>Walkable:</p> <p>Close proximity of local services all important - an insurance policy for when less mobile</p>	<p>"I walk to Kingston; we are 200 yards from the main market place."</p> <p>"...day-to-day shopping necessities if you need them just about in walking distance."</p>	<p>"If it snows I can walk down to the shops."</p> <p>"...easy access to shops and buses, shops and the train service all within in walking distance which is good."</p>
<p>Local services required:</p> <p>food shops hairdresser newsagent post office cafes and restaurants pub pharmacy doctor and hospital</p>	<p>"...very close to a little high street with Boots, a Co-op, greengrocer and baker. There are loads of hairdressers and the doctor is all very much in easy walking distance."</p> <p>"We like to vary the food. There is a Turkish, an Indian and a Chinese – all fighting for custom so there is no reason to come up to town as there are plenty of restaurants in easy distance."</p>	<p>"...close to a post office."</p> <p>"...small high street but there is everything that I need... three banks, a post office, supermarket and greengrocers and little local stores and boutiques and restaurants and cafes. My GP is literally downstairs. It is the ideal location for someone my age."</p> <p>"Nearest pub is five minutes away."</p>
<p>15 min drive to supermarket</p>	<p>"Sainsbury, Morrisons and Asda all the major retail groups all within 15 minutes".</p>	<p>"You have to look and see the green bits that are close to a motorway. You want to walk to the village for butcher, pub and the Post Office and the drive further to a town for the arts scene and the supermarket for the weekly shop."</p>
<p>Quiet:</p> <p>urban yet tranquil privacy</p>	<p>"We are in the furthest corner of a cul-de-sac so we don't see a car for hours on end."</p>	<p>"It is suburban with no industry at all and all residential. There are no factories within two miles."</p> <p>"You want privacy."</p>
<p>The outdoors:</p> <p>closeness to local parks (esp. dog owners)</p>	<p>"There is a park that I go to twice a day."</p>	<p>There is a park within in a 10-minute walk... walk the dog in the park every day."</p>
<p>Transport and connections:</p> <p>road as well as bus, tube and train</p>	<p>"I like rugby and can be at Twickenham easily."</p>	<p>"Pimlico tube is 5 minutes' walk; Victoria is 10 minutes away and there is a bus stop 100 yards outside the door."</p>
<p>Community:</p> <p>taking part in the local community</p>	<p>"Joined the local arts forum and play on a quiz team. We are in church and have met lots of people."</p>	<p>"There is the WRVS which holds lunches and they do exercise classes and computer classes."</p> <p>"You've got noticeboards telling you what's going on... in the high street people know each other."</p>



When they moved, many of the downsizers were choosing not to venture too far from the area in which they had had their family home: “We stuck to the area because I knew it, not because I am particularly fond of it” (DS); “It may not have worked if we had moved too far out... too drastic to up sticks and leave the area you have lived in for many years” (DS).

We have seen that some people move to a different part of the country, but for many the emotions and upheaval associated with leaving the family home is in itself enough, and people are reluctant to lose the friends and neighbours and the social, cultural and community life that they have built up over many years: “We married and lived in Finchley and now we are in the same area. There are so many people and friends we know. It was a wrench enough to leave the house and not the area” (DS).

Members of both groups had contemplated moves to the countryside but were concerned about potential isolation owing to:

- **A lack of, and potentially declining, local services:** “I would not want to be in a village with all the shops shutting. I would be in the car a lot” (DS).
- **A reliance on car-based travel** that could not be guaranteed in future years: “Country living is for the young. I can walk up the road and get whatever I need and it is nice to know that I don’t have to drive” (Non-DS).
- **Illness or the loss of a partner:** “If anything happens, God forbid, I don’t want to be stuck there on our own or if one of us is ill” (Non-DS).
- **Concerns, for those used to living in town,** about what the reality of life would be like in the countryside: “I would not up sticks and go to the countryside or seaside. The thought of being there on your own in the middle of winter with gale force winds makes you heart drop” (DS).



E) The Influence of Family Members

Family members were invariably felt to be supportive of the downsizing decisions, even though the move could be emotional for children as well as parents: “They tried to talk us out of it... did we need to do this, this is where we grew up. It was as big a wrench for them in the end (DS).”

As we were speaking to those who were still couples, the decision was being made purely as a choice rather than as a response to the loss of a spouse or immobility. The parents were the driving force behind the choice being made: “Never any problems with the children. They always understood that the moves were for the better of the family as whole” (DS).

In some cases too the move offered financial benefits to children as parents were now in a position to support them as they made their way in the world, principally in financing the purchase of their own homes: “Two have bought in Twickenham; we helped with their deposits” (DS).

For non-downsizers, there may be some pressure as children know that potentially large sums can be unlocked by a move to a smaller property from which they may benefit: “The kids would like me to move but I feel I do not need to move yet. I think they think that it would release some money” (Non-DS).

F) Driving

Car ownership and driving emerged as an important factor in the study with common themes amongst both downsizers and non-downsizers. The principal ideas that emerged were:

- **Significant current usage and reliance on cars:** a belief that questions over driving were an issue that would affect them further into the future. They need it to access services in their area, and even those who live in towns would feel isolated if they could not drive: “You would have to have a car. Everyone drives. I imagine I would feel cut off if I had no car” (Non-DS – Purley). For those who live in more rural areas, a car per person



can appear to be a necessity: “We have two cars. You cannot get a bus, so a car is essential” (Non-DS).

- **Declining enjoyment of driving:** with an awareness that a point would arrive, potentially quite suddenly, when they would be no longer able to drive. Many feel, however, that it will be a while before this becomes a problem: “I never think about not being able to drive. I am a very young 70” (Non-DS). There was a perception that driving was less enjoyable than it used to be: “There is no pleasure in driving now” (DS); “When I was younger the roads were emptier. There is no pleasure driving in London” (DS). At this stage in their lives, levels of car usage can begin to fall and greater use is made of public transport: “I am finding it more pressured driving and tend to use the bus and train more” (DS).
- **Inability to drive in the future:** and people are fearful of not being able to drive and the isolation that will cause if they are not within walking distance of shops and services: “As you get older, you do not know how long you can drive for. There is always that to plan for” (DS); “If in three or five years I can’t drive any more, I will need a 15-minute walk to shops” (DS).
- **Reducing or stopping driving:** had already taken place for some people: “I used to drive but then had accidents and stopped (Non-DS)” or they had reduced the amount of driving that they did: “My wife does not like driving at night. You have to address not being able to drive” (Non-DS). This tends to be caused by declining eyesight and/or loss of confidence: “There will come a time when I cannot drive. You are aware that your eyesight is not as good. All the bright light hurts my eyes” (Non-DS); “Not as confident as your eyesight is not as good” (Non-DS).

G) Viewing the Future

As we have noted, members of this age group see themselves as being healthy and active: (“Our health is good now”) and having the prospect of many healthy years ahead of them. Where they are now (as non-downsizers) or where they have recently moved to (as downsizers) is where they see themselves being for the next decade or so.



They feel that there is a good chance that they will stay fit up until their late 70s: “God forbid that it happens. We are hardy and expect to keep going for another 10 to 15 years” (Non-DS (aged 70)). From that age onwards they see life as being different: “I look at 80 year olds and they are much less active” (Non-DS).

Whilst they realise things may change dramatically after that time, their views of that time are relatively unformed and predicated on a sense of, and desire for, continuing independence: “I think that I would not want sheltered housing. I think that if one of us should go then the other would go to a warden-assisted place. I would stay here as long as possible” (DS).

From their perspective of active early older age, they view with real concern this loss of independence and what it would mean in terms of the stage of life that they had reached: “In the sheltered accommodation across the road, they have an outside space, but they are looking at another block of flats. If they go 20 yards further down the road they could get into a garden. They say: “Oh no as I have everything that I want here. It is a mindset” (Non-DS).

For the most part, people see themselves set up for the long-term in the current home: “I would like to die in my own home. I would not like to go into a home” (DS). In case of incapacity, being in an urban setting offers the opportunity for services to be delivered to them in their own home, whether this is in the form of social care or goods and services: “If I was taken poorly then we have accommodation for someone to look after us. Lots of the shops do home deliveries. The greengrocers and small shops deliver to you” (Non-DS).

There is a realisation that they do not address these issues very fully either by not thinking about the future very much (“It is being an ostrich; you know it will be awful but don’t think about it (Non-DS)”) or focusing on the near future rather than that which is further away (“I don’t look more than 6 months ahead and am not worried about the future as long as we live well” (Non-DS).)

They realise that if something happened to them (“You can bumble along then something brings you up short... you forget that you are getting older and don’t like to think about it (Non-DS)”) and one of the couple died, then things would change and that a move would be much more likely: “If one of us drops dead, there would be a move” (Non-DS).



H) The Practicalities of Moving and Estate Agents

Most saw home moves at this stage being no different from those they have made in the past. Although often complex and expensive, downsizers coped easily with selling their former home and buying a new property: “It was just another move... not something that you look forward, to but it was relatively easy” (DS).

They could see, however, that the moves that they might need to make in the future would be less easy.

A comment was made about the positive role that removal companies could make in helping to make the move go smoothly: “The removal firm did exactly what they said they would. They were so careful with what you asked for, and that does make a big difference” (DS).

At this stage of the interview, it was suggested that in the US the equivalent of our estate agents play a more intensive role in actively helping people who are looking to downsize. Those interviewed thought that this could well have advantages for those moving house in later life.

There was, however, deep scepticism that estate agents in the UK would be capable of this, given the poor levels of service that they were felt to offer at present: “Our estate agents need a shake up to see how they are doing their job. They are barely trustworthy. An estate agent here is working entirely for themselves and not the client” (DS).

Some went so far as to contrast their knowledge of home moves in the US and the effort that could be expected there with the lower quality service in the UK: “People we have known in the US say they are just there for you and that they will move heaven and earth. Here you might as well do it yourself and they just take their money” (Non-DS).

Clearly if this was to be seen as an opportunity, a different approach to marketing and service would be needed by estate agents in the UK (“That would be a good move, the idea in the US; they do a lot more there” (DS)), and they would have to overcome the increasing use of and (amongst these active older people) reliance on the Internet: “You can do so much online. I find that easier with the different websites” (Non-DS).



I) Housing Options – Flats & Bungalows

Towards the end of the interview, specific questions were asked to members of both groups about two types of homes – flats and bungalows. Interviewees were asked about the advantages and disadvantages of both in order to understand in more detail how older homeowners viewed each as potential options.

- **Flats:** although there were a number of interviewees who already lived happily in flats, in general others principally saw a major concern with living in closer proximity with others: “In a flat you are much closer to the neighbours if you don’t like them” (Non-DS). In addition there is the impact of a more **cheek by jowl** existence and its inevitable side effects: “...loud music and cooking smells in flats. Some people these days cook weird and wonderful things” (Non-DS).

There was also concern about potentially **more transient neighbours** than they are used to as homeowners: “You get people coming in renting. Some are good but others are right idiots” (DS). Another major concern was the **size of service charges** and unknowns such as major works where the costs are perceived as high: “Maintenance and the ground rents can be expensive, and if things start going wrong in a flat the occupants have to club together to sort it out not from communal costs” (Non-DS).

- **Bungalows:** were generally perceived in a more positive light and several people had thought about moving to one. The advantages of bungalows were felt to be having **all the living space on one floor** in case people became less mobile, and the fact that they would still have a garden: “... just one floor and I would still have a garden especially with having a dog” (Non-DS). Bungalows were, however, felt to have a number of disadvantages too. **Priced at a Premium**, bungalows were felt to be high-priced and compared unfavourably to other sorts of houses. This was felt to be a function of their relatively inefficient use of land and the high demand for them amongst older people: “A decent bungalow costs more than a two storey building. It uses a wider amount of land and is more expensive (Non-DS)”; “... pro rata compared to a house on two floors it is 30% more as a three bedroom bungalow compared to a house; £150,000 more” (Non-DS).



- **Age perception:** for this group, moving to a bungalow had strong connotations with acknowledging how old you are: (“Confirmation of saying that we are officially old” (Non-DS)) and that you were no longer as active an individual: “It’s all dominos and playing bridge” (Non-DS). There was also a sense that it might also not be physically good for you: “Moving into a bungalow is the kiss of death. You don’t get the exercise that is so good for heart and knees” (Non-DS).

J) Equity Release

The idea of the use of equity release was discussed. Equity release has a poor reputation and the interviewees said they were very wary of getting involved with it: “I haven’t read a lot of good reports on it. My stockbroker said to be very careful” (Non-DS); “I do not trust insurance companies and would not trust that sort of people to own my house” (Non-DS).

The concerns were that the value of the asset of your house would be eroded significantly with large repayments and the loss of equity: “Your children pay for most of the house and the repayments are huge” (Non-DS).



The Intergenerational Foundation

The Intergenerational Foundation (www.if.org.uk) has been established to promote the rights of younger and future generations in British policy-making.

Our work involves undertaking research into areas where we believe there is an imbalance in expectations and entitlements, amongst different generations and publishing our findings to academics, policy-makers, business, the media and the public.

Key areas of concern include housing, further education tuition fees, the lack of employment opportunities for young people, unaffordable pension entitlements, environmental degradation, health service rationing and a not-fit-for-purpose voting system that encourages short-term self-interest over the long-term legacy we should be leaving our children and grandchildren.

IF is vehemently independent and non-party-political.

If you would like to hear more about our work please contact Liz Emerson by emailing liz@if.org.uk or by writing to:

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Appendix 1 - Research Methodology

The Intergenerational Foundation commissioned Jeremy Leach Research Ltd, to undertake a study into this subject. It was agreed to undertake: “qualitative” research that involves in-depth conversations with people. In this study the aim would be to understand more about the feelings and issues that lie behind home ownership later in life and the practicalities of both staying in the family home and downsizing to a smaller home.

A total of 24 in-depth interviews were undertaken. Although the numbers interviewed are not large, it is well established that studies of this type and size have the capacity to identify the main issues that exist in a particular subject area. What qualitative research of this size does not do is to say what proportion of the sample believes in x, y or z.

To allow us to understand more about those who do and do not see themselves as downsizing, the sample was divided into two groups: 12 interviews were held with those who used to live in homes with at least two or more unused bedrooms but who have moved to smaller properties within the last five years; the other 12 interviews were held with those who live in homes with two or more bedrooms that are currently unused and who do not intend to move. For the crude purposes of identification in the report, the members of each of these groups are referred to as Downsizees and Non-Downsizees. Other criteria were also set to ensure that we were interviewing an appropriate cross-section of these older home owners. The full criteria that were used are set out below:

	Downsizees (Total of 12 interviews)	Non-Downsizees (Total of 12 interviews)
Age	65 to 69 (50%); 70+ (50%)	65 to 69 (50%); 70+ (50%)
Marital Status	Couple	Couple
Location	London (50%) & S-E England (50%)	London (50%) & S-E England (50%)
Ownership/ Size Of Home	Owned a house with at least two bedrooms more in their previous home than they now have.	Own a home with at least two bedrooms more than they require.
Presence of Children		If they have children, they need already to have left the family home.
Relationship to Downsizing	Have moved home within the past five years.	Disagree with the statement: “ <i>We plan to move to a smaller home.</i> ”



- The interviewees were recruited by an independent and external agency and the participants were given a payment of £20 for taking part. The full recruitment survey appears in Appendix 2.
- The interviews were undertaken by telephone and tended to last between 25 and 30 minutes. The interviews were undertaken between Monday 12 December and Thursday 22 December 2011.
- The full list of topics that were covered in the interviews is set out in Appendix 3. The principal areas covered were:
 - Details of current home and the area they live in.
 - (Downsizers) Motives for having moved and perceptions of the success of that move: (Non-Downsizers) Reasons for staying in their current home.
 - Current financial situation and impact of home ownership on it.
 - Future home ownership – perception of how this might change, factors that might affect it and timings.
 - (Downsizers) Factors that they looked for in their downsizing decision; (Non-Downsizers) factors that might make downsizing an option in the future.
 - Quotes taken from the interviews appear between quotation marks in the report along with a note as to whether they were made by Downsizers (DS) or Non-Downsizers (Non-DS).



Appendix 2 - Interviewee Recruitment Survey

Background: recruitment script

We are looking to recruit 24 respondents in two locations - one inside London area and the other in an urban SE England location (eg Canterbury, Brighton etc). The same survey will be used for each location and will thus be used to recruit 12 interviewees in each for phone interviews as follows:

	Recent Movers	Non-Movers
Age-65-69	3	3
Age-70/+	3	3

Recruitment Survey

Introduction

Hello. We are looking to undertake some research with home owners. If you are happy to be involved, the research will take the form of telephone interview, lasting in total not more than 25 minutes. There will be a payment of £20 for taking part in the study.

Questionnaire

Section A – Applies to All

Q1. Do you, anyone from your close friends or family or from your household work in any of the following occupations, professions or industries?

Marketing	1	Close
Market Research	2	Close
Advertising /PR	3	Close
The Media	4	Close
Publishing	5	Close
Manufacture,		



sales or distribution
of learning materials 6 Close
None of these 7 Continue

Q2. Have you taken part in either a market research discussion group or a one-to-one market research interview lasting for more than 20 minutes in the past two years?

Yes 1 Close
No 2 Continue

Q3. Are you single, married, divorced or separated?

Single 1 Close
Divorced 2 Close
Separated 3 Close
Married 4 Continue

Q4. Are you aged 65 or over?

No 1 Close
Yes 2 Continue

Q5 Are you aged:

65 to 69 1
70 or over 2

Section B – Applies to Recent Movers

Q6. Have you moved home within the last 5 years?

Yes 1 Continue
No 2 Go to Question 9

Q7. Did you own the home that you lived in previously?

Yes 1 Continue



No 2 Close

Q8. Thinking about the home that you previously lived in, did that home have at least two bedrooms more than the one that you live in now?

No 1 Close
Yes 2 **Recruit...**

3 respondents aged between 65 and 69
3 respondents aged 70 or over.

Section C – Applies to Non-Movers

Q9. Do you:

Own your home outright 1 Continue
Own it with a mortgage 2 Continue
Rent your home 3 Close
Other 4 Close

Q10. Do you have children who are living at home on a permanent basis (ie not just coming to visit/stay)?

Yes 1 Close
No 2 Continue

Q11. Most of the time how many of the bedrooms in your home are unused?

None – all are slept in 1 Close
One is not slept in 2 Close
Two are not slept in 3 Continue
More than two are not slept in 4 Continue



Q12. Do you agree or disagree with the following statement?

“We plan to move into a smaller home”

Agree	1	Close
Neither Agree/Disagree	2	Close
Don't Know	3	Close
Disagree	4	Recruit...

3 respondents aged between 65 and 69

3 respondents aged 70 or over.

Gender:

Please ensure the following gender mix in each location:

No less than 3 interviewees are MALE

No less than 3 interviewees are FEMALE



Appendix 3 – Interview Topic Guide

It is proposed that the following topics will be discussed with the interviewees:

Both Groups:

- Their current domestic situation in terms of property ownership, income levels and family relationships (ages and lifestages of children and grandchildren).
- How close they live to children/grandchildren and how often they come to visit.
- Their current housing needs in terms of type of property, region and location (eg urban, suburban and rural).
- Perceptions of the availability of properties that meet their needs.
- Their ideal property for their stage of life; in terms of the building itself and its context. Perceived ease or difficulty of attaining this ideal and distance from their current situation.
- Their current financial situation; for the non-downsizers the presence of any pressures owing to the size of their property; for the downsizers the financial benefits, if any, of their move.
- Views on the maintenance and running costs of their current property; how respondents describe dealing with these costs and the burden that they impose (if any).
- External pressures on their choices of home from family members.
- (At the end of the interview, if this has not come up previously) Experiences of friends or family in moving to a smaller home once the children have left home, and their feelings about such a move.

Those Who Have Downsized:

- Motives for downsizing. Perceptions of the best age to do it.
- Their experience of it; expectations of advantages and disadvantages and the reality of those expectations.
- The support that they received in their move; the support that they would have liked/needed.
- Ease with which they found their current home; ease with which they sold the former home.
- If not mentioned by the end of the interview, respondents would be probed for the considerations that they had in relation to tax, fuel and heating costs. In addition, if possible, respondents would be probed for the ways in which they have used the surplus money from the sale of their larger property in terms of whether it has been spent or saved. If spent – on what? If saved, who is it intended to benefit and when?



- More specifically a list would be read out as to the significance of each of the following issues in making their downsizing choice of future home and the reasons for its significance to them:
 - Accessible parking, turning, off-road location/parking.
 - Proximity to shops.
 - Being close to/apart from other older people – the appeal or otherwise of communities of older people.
 - Proximity to public transport links (eg bus routes).
 - Security (eg double-glazing/other forms of good security).
 - Need for low fuel bills.
 - Requirements for living space/bedrooms.
 - Sizes of rooms required.
 - Outside space/balcony.
 - Lifts.
 - Service charges.

Those Who Do Not Envisage Downsizing:

- Reasons for not downsizing/wanting to downsize.
- Perceptions of and usage of equity release.
- Their sense of how easy it would be to find a smaller home.
- The support that they would like/need if they were thinking of moving home in this lifestage.
- The degree to which changes by the government could affect their position in terms of the costs of both moving and living in their property. Their perceptions of issues relating to stamp duty, land tax, personal tax and household running costs, such as heating and electricity, would be investigated.
- The reactions to the impact or the likely impact of their considering moving (either singly or in combination) of:
 - - Abolishing stamp duty for those downsizing
 - Changes to the planning regime to increase the supply of suitable housing for people downsizing
 - (At the end of the interview) Any other initiatives that would make them open to downsizing

NB Although used in the topic guide, the word/phrase downsize will only be introduced by the interviewer at the points indicated in the guide below.