



# To downsize or not? Household changes and housing consumption among older adults in Scotland

What sort of housing moves are older adults making? And are they more likely to upsize or downsize? In what circumstances do older people downsize? Can we rely on the older generation moving out of bigger family homes to release the housing stock for younger families and relieve Scotland's housing crisis? This study investigates the influence of household changes on the residential moves of older adults in Scotland. It compares the 1990s and the 2000s, and examines the moves of those aged 55 to 69 at the beginning of each decade.

## Key Points

- The proportion of older people moving house in Scotland has declined, from 27% in the 1990s to 20% in the 2000s.
- For those who do move house, household changes are important triggers but their role has changed over time.
- In the 1990s, those who were already economically inactive, or who retired during the decade, were less likely to move to a larger house. In contrast, retirement is no longer associated with either upsizing or downsizing in the 2000s.
- Older adults who experience separation/divorce or widowhood are more likely to downsize in both decades.
- In both decades, households without children, or where children leave during the decade, are much more likely to downsize and less likely to upsize. While the influence on downsizing has strengthened over time, the influence on upsizing has weakened.
- With less than 10% of older people moving to a smaller house, and 5% upsizing, the housing adjustments of the older generation are unlikely to make a significant contribution to solving Scotland's housing crisis.

## Introduction

In Scotland, as in the rest of the UK, much media attention has focussed on the difficulties young people face in getting onto the housing ladder. Some reports have suggested that older people should be moving to smaller houses in order to release family housing for the younger generation.

This study asks whether older people in Scotland are becoming more (or less) likely to move house, and, if they do move, whether they are more (or less) likely to downsize. It also investigates the influence of household changes in later adulthood, including children leaving home, entering retirement, and widowhood.

## The study

Secondary data from the Scottish Longitudinal Study (SLS) are used in statistical models predicting residential moves and adjustments in housing size. The SLS covers a 5.3% sample of the Scottish population and links individual data from the 1991, 2001 and 2011 censuses, providing individual and household information, including changes in the economic activity of household members, marital dissolution (separation/divorce and widowhood), and the presence or absence of children. Our samples consist of older adults who are aged 55 to 69 at the beginning of each decade and are living in private households. They do not include those who may have moved into a care home. Separate analyses are conducted for a sample of 25,977 individuals in the 1990s (1991-2001) and a sample of 29,362 individuals in the 2000s (2001-2011) to identify the factors that influence residential moves; then, and only for individuals who moved house, we examine whether or not the move involved any adjustment in house size.

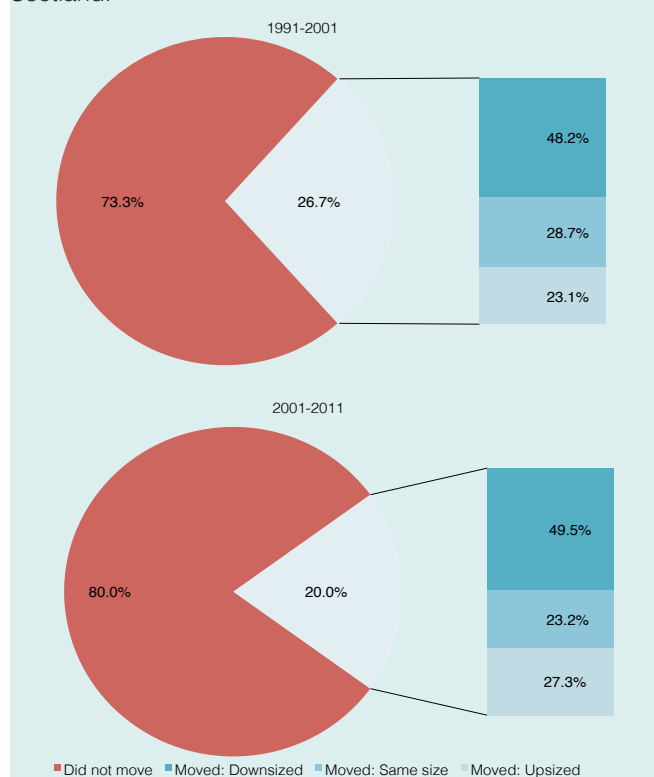
## Main findings

### Changes in the proportion of older adults moving

The proportion of older adults who change address by the end of the decade declined over the period; from 26.7% in the 1990s to 20.0% in the 2000s.

As Figure 1 illustrates, among those who did change residential address during the decade, just under half moved to smaller-sized housing, around a quarter moved to a house with the same number of rooms, and the remaining quarter moved to larger housing. Although fewer older adults move in the second decade, the proportion of movers who downsize increases slightly. However, more notable - and perhaps less expected - is the increased proportion who upsize. Moreover, further investigation revealed that only a minority of upsizers move to a complex household (e.g. when parents move in with their adult children). Overall more older adult movers adjust their housing size in the 2000s than in the 1990s (76.8% versus 71.3%).

Figure 1: Change of residential address and housing adjustments by the end of the decade for those aged 55-69, Scotland.



Source: Authors own analysis of Scottish Longitudinal Study

### Who moves?

Age, socio-economic status and current housing all influence residential moves at older ages. Younger individuals in their 50s are more likely to move house than those in their 60s or 70s. Those of higher socio-economic status and those living in flats and/or private rented accommodation are also more likely to move. These characteristics of movers are consistent across the two decades. Of greater interest is the role played by changing personal and household circumstances.

Our study confirms that certain life events act as important prompts to moving house. Older adults are more likely to move house if both themselves and their spouse (if they have one) become economically inactive (e.g. through retirement), or if their marital union ends because of separation/divorce or widowhood during the decade. In addition, older adults are more likely to move house if all their children have left the household by the end of the decade. When a spouse or children are no longer living in the house, the result is a smaller household - but do movers adjust their housing consumption accordingly by downsizing?

### Household changes and housing size adjustments

Although around half of older adults who move to another address do so in order to downsize, a significant proportion upsize to larger houses. We find that housing size adjustments among older movers are primarily a response to changes in household circumstances, in particular to the end of a marital union and the departure of children. Figure 2 illustrates the results for three such household changes and shows how they influence upsizing and downsizing in the 1990s and 2000s.

#### Changes in household activity status

Retirement from the labour market may encourage a house move, but retirement may also influence housing adjustment if households decide to downsize in order to release capital from their previous family home. The results for the 1990s clearly show that households which are already economically inactive, or become inactive during the decade, are less likely to upsize (Figure 2a).

However, they are not more likely to downsize. By the 2000s the economic activity status of the household no longer influences housing size adjustment.

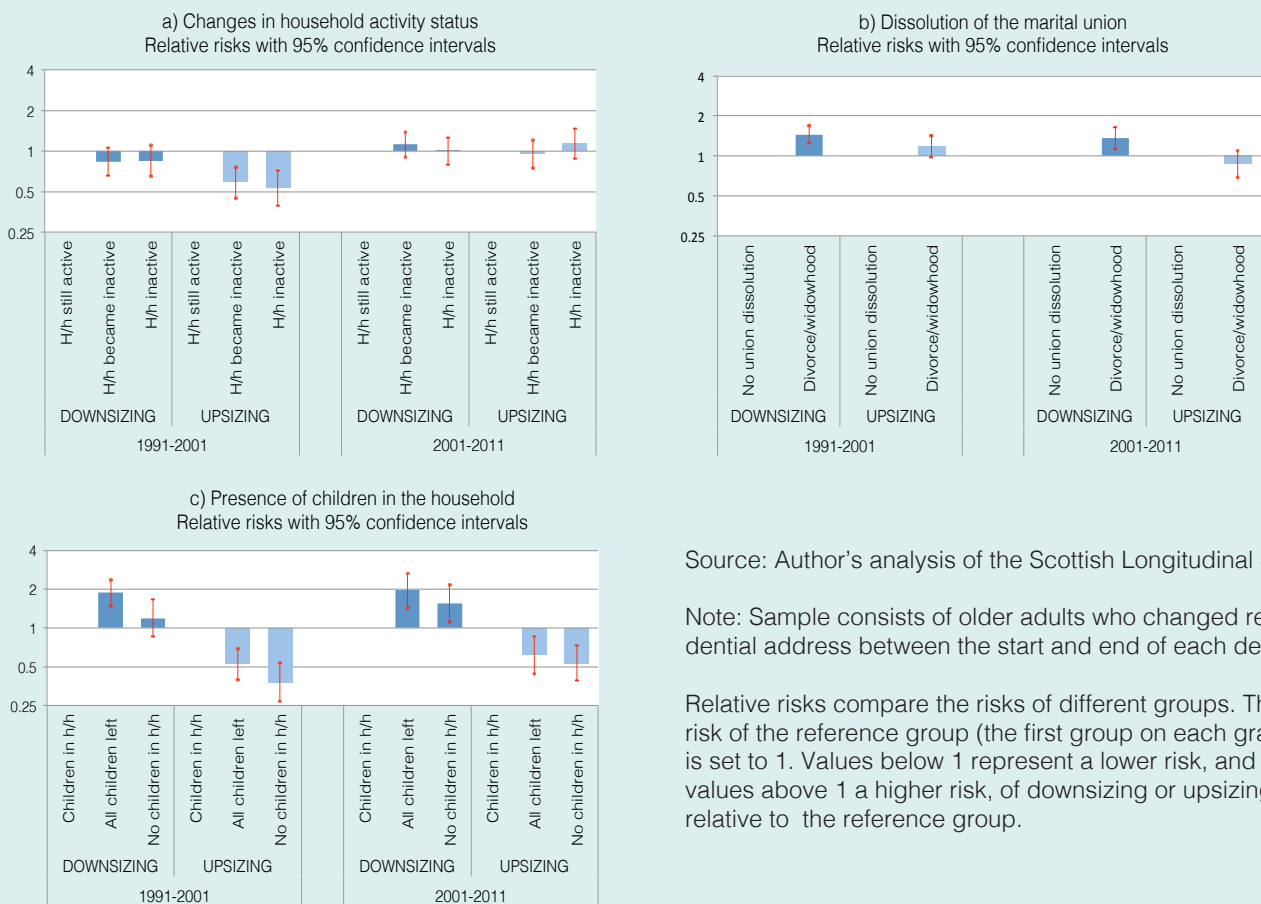
#### Dissolution of the marital union

In both decades, more than 10% of older adults experience the end of their marital union, either through separation/divorce or, more usually, because of the death of their spouse. These life events often prompt a decision to downsize; housing consumption is adjusted in response to smaller household size and, possibly, reduced financial resources. Older movers who experience the dissolution of their marital union are one and a half times more likely to move to a smaller house than those who do not (Figure 2b).

#### Presence of children in the household

Household size also declines as children leave the parental home, and this might be expected to prompt downsizing among older adults, although when children leave the financial burden on the

Figure 2 The likelihood of living in a smaller/larger house by the end of the decade according to selected household changes



Source: Author's analysis of the Scottish Longitudinal Study

Note: Sample consists of older adults who changed residential address between the start and end of each decade.

Relative risks compare the risks of different groups. The risk of the reference group (the first group on each graph) is set to 1. Values below 1 represent a lower risk, and values above 1 a higher risk, of downsizing or upsizing relative to the reference group.

household may decrease. Compared to older adults still living with their children, those whose children leave during the decade are nearly twice as likely to downsize in both decades (Figure 2c). Further, but only for the 2000s, those who already have no co-residing children at the start of the decade are also more likely to downsize. Moreover, in both decades, older parents without children, or whose children leave, are much less likely to upsize, although this influence weakens a little over time.

### Policy implications

The study found that older people in Scotland who do move to a smaller house, do so in response to a decline in household size, either through the loss of a spouse or because children leave home. They are, however, in the minority. Less than 10% of our study sample downsized during the 2000s and a little over 5% upsized. Most people over the age of 55 do not move home and the likelihood of moving declines as people get older. As adult children face

difficulties getting onto the housing ladder and therefore stay longer in their parental home, older parents may be even less likely to downsize than in the past. The interdependencies between younger and older generations in the housing market are thus more complex than is often recognised, and the housing adjustments of the older generation are unlikely to make a significant contribution to solving Scotland's housing crisis.

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