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No place like home?

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Chapter 6

CONCLUSIONS

6.1. Introduction

This thesis is set against a background of rapid population ageing and the impending retirement of the baby boomer generation. The aim of this thesis has been to provide an understanding of the factors influencing residential mobility and housing preferences of older adults. In particular, it has focused on the possible differences in residential choice behaviour among (future) older adults. To gain an understanding of the residential moving behaviour, the age-articulated interregional migration flows in the Netherlands and the factors likely to influence considerations about moving and actual mobility were analysed using pooled data from Housing Research Netherlands (HRN) surveys from 2006 to 2012. In order to assess the relative importance that older adults give to various housing characteristics, a conjoint choice experiment was set up in Groningen, The Netherlands in 2011. Lastly, a lifestyle segmenting approach was used to determine meaningful segments of older adults with (more or less) the same viewpoints, motivations and attitude with respect to housing.

The remainder of this chapter provides an overview of the key findings for the three main themes: residential mobility, housing preferences, and heterogeneity. This is followed by reflections on policy implications and future research directions.

6.2. Residential mobility

6.2.1. Age articulated interregional migration flows

Previous research has shown that migration propensities vary greatly over the life course (e.g. Rossi, 1955; Warnes, 1992; Fischer & Malmberg, 2001). Typically, the propensity to move peaks at a young age, declining steadily with increasing age, and potentially rising again around the age of retirement. The passage through the life course also results in shifting likelihoods of residing in larger or smaller settlements. In 2009, Plane and Jurjevich demonstrated that, when interregional migration flows are disaggregated by age, different patterns of net upwards and downwards population redistributions operate within the urban hierarchy in the USA. As such, interregional migration can be understood as a phenomenon closely linked to the structure of the urban hierarchy (Korpi et al., 2011).

Chapter 2 aimed to demonstrate how interregional migration flows play out in a different geographic setting, by replicating the methodological approach that Plane and Jurjevich applied to the USA in the Netherlands. Even though the geographical setting and urban hierarchy levels differ greatly, the overall patterns of movements exhibited by persons within different age cohorts up and down the urban hierarchy are for the most part similar to the mobility trends found by Plane and Jurjevich in 2009.

One of the key findings is that an examination of the total interregional residential migration alone misses the variegated patterns of movements exhibited by persons within the different age cohorts. While the total interregional residential migration suggests a strong upward movement, the patterns of movements exhibited by persons within different age cohorts suggest major movements down the urban hierarchy. In fact, the upward movement within the urban hierarchy reflected in the total interregional migration flows is predominantly driven by the migration of young adults alone. This finding adds to the growing evidence that young age has become more important over time in defining urban living (see e.g. Moos, 2016; Sabater et al., 2017). Therefore, the ‘youthification’ of cities contributes to age segregation processes.

Older adults, on the other hand, are known to display a downward movement within the urban hierarchy (see e.g. Fokkema et al., 1996; Serow et al., 1996, Plane & Jurjevich, 2009). In accordance with much of the literature, we find evidence of a downward movement within the urban hierarchy of older adults, in particular for those aged 55-64 years, and for persons aged 75 and over. Yet, we also find evidence of upward movement within the urban hierarchy for the 65-74 age cohort. This previously unobserved pattern of mobility could represent something of a new phenomenon, which might be present in other countries as well. We would like to speculate that this is a harbinger of the retirement of the baby boom generation, a generation who might be more interested in the greater locational density and variety of public and private services that are available in cities than previous generations. However, due to the pooling of cross-sectional waves of the HRN survey, we were unable to disentangle possible cohort effects.

6.2.2. Factors likely to influence mobility

Chapter 3 provided more information on the factors likely to influence considerations about moving and the actual mobility of older adults. Two binary logistic regressions were performed to assess the impact of factors relating to characteristics of both the individual and the environment (i.e. the dwelling and the neighbourhood). While the ‘migration model’ reveals which factors are likely to have attracted migrants to their current place of residence (e.g. pull factors), the ‘propensity model’ reveals which factors are likely to influence considerations about wanting to leave their current place of residence (e.g. push factors). Based on the results of both models, this thesis has demonstrated that a suitable home environment acts as the most important pull factor, while a deteriorating living environment acts as an important push factor for older adults.

The results of both chapters 2 and 3 seem to suggest that older adults are more likely to shift from urbanised areas to less urbanised/ more rural environments. Given the role that migration plays in influencing the spatial unevenness of population ageing,

the downward movements within the urban hierarchy are expected to increase age segregation in the Netherlands. Simultaneously, residential stability (i.e. 'ageing in place') is expected to play an important role in explaining the spatial concentrations of older people.

6.2.3. Residential stability

Previous research has shown that older adults do not change residence to a large extent (Geist & McManus, 2008; Tatsiramos, 2006; Walters & Owen, 2000). There has been little evidence to determine whether the immobility of older adults is a desired choice, or a response to restrictions and constraints (Hanson, 2005), such as a lack of alternative dwellings (Hansen & Gottschalk, 2006).

In chapter 4, we were able to contribute to the existing literature by providing more insight into the residential choice behaviour of Dutch older adults. That chapter analysed the housing choices of older adults based on a carefully constructed questionnaire, which was designed as a conjoint choice experiment. In general, a conjoint choice experiment involves presenting the respondents with a choice between several alternatives. In our experiment, each choice refers to three alternative combinations of housing characteristics, one of them being the respondent's existing dwelling. The inclusion of the current dwelling as a choice option meant that older adults were able to choose to 'stay put'.

The results revealed that, when given a choice (albeit a hypothetical one), the vast majority of respondents preferred to stay put. We therefore conclude that the tendency of Dutch older adults to stay put is mainly motivated by choice rather than a lack of alternative dwellings. Interestingly, the estimation results also demonstrate that certain favoured housing characteristics do not necessarily correspond to the existing living arrangements (on average). The neighbourhood location, dwelling type, and the accessibility (both internal and external) of the current dwelling are good examples of this. Therefore, we cannot conclude that the desire to stay put is due to the suitability of the current dwelling, suggesting that some long-cherished home environments may ultimately become unsuitable for people's needs. In fact, in order to be a successful *long-term* living arrangement, 'ageing in place' requires not only a suitable home, but also a variety of services and support (see e.g. Dobner et al., 2016; Wilkinson-Meyers et al., 2014), which we were unable to reflect upon in chapter 4.

6.3. Housing preferences

One could say that older adults reveal their housing preferences by ‘voting with their feet’. Based on the results of the ‘migration model’ in chapter 3, we concluded that older adults who had recently moved were more likely to reside in housing ‘fit for their age’. We find a greater likelihood not only of senior housing, but also of apartments, accessible houses, and houses without gardens. The results further indicate that older adults were more likely to have moved to non-urbanised municipalities and to neighbourhoods with little deprivation, little nuisance, a high level of cohesion, and a satisfactory number of amenities.

However, it is important to note that the residential choices made in chapter 3 may have been dictated to a greater extent by housing market restrictions than by respondents’ actual preferences. In other words, the *observed* choices in the HRN dataset are bound to be limited by the existing disequilibria in the housing market. Therefore, results based on such data could give a biased picture of the preferences, unless the disequilibria are appropriately taken into account (Rouwendal & Meijer, 2001). *Stated* preferences, on the other hand, are able to reveal information about choice behaviour that is not biased by the limited availability of some type of housing (and the necessity to opt for a second-best alternative). As such, the results of the conjoint choice experiment demonstrated in chapter 4 can be used to construct a more unbiased picture of the preference of older adults (while avoiding the necessity to model the disequilibrium situation). We do, however, have to bear in mind that the sample in chapter 4 is from one municipality (i.e. Groningen) and may not be representative of older adults living elsewhere in the Netherlands.

Nevertheless, the stated preferences in chapter 4 re-affirm most of the observed choices found in chapter 3, particularly those relating to the dwelling. Based on the relative importance that older adults give to various housing characteristics, we again conclude that older adults have a preference for ‘age-friendly’ houses as demonstrated by the positive evaluation of apartments, houses in which the living room, kitchen, bathroom, and at least one bedroom is located on the same floor, and houses with an elevator. With regard to the living environment, the results indicate that older adults do not want to live in a neighbourhood that is located at the edge of the city. This is re-emphasized by their desire to have amenities, such as daily supplies, care facilities and public transport, in the vicinity of their homes. They would also like to be surrounded by a mixture of single households, families, and older adults.

6.4. Heterogeneity

Thus far, the analysis of older adults in this thesis was based on either the average housing preferences of older adults as a whole (chapter 4) or the residential moving behaviour of all persons in a certain age group (chapters 2 and 3). However, due to social-cultural and social-economic structures, the relationship between age and housing is expected to change for successive cohorts (Hooimeijer, 2007, Wulff et al., 2010). In other words, the next generation of older adults is expected to behave differently in the housing market than what is considered common for the pre-existing generation of older adults.

In the remainder of chapter 4, we estimated the stated housing preferences by age. In doing so, we were able to demonstrate possible heterogeneity of preference by age cohort. For example, we found that older adults in the 'pre-elderly' age cohort (i.e. 55-64) showed a strong preference for owner-occupied dwellings, while the 'old-elderly' (i.e. 75+) showed an even stronger preference for rental dwellings. Note that the birth dates of the 'pre-elderly' in our sample correspond to the Dutch 'baby boom generation'. We would like to speculate that differences in opportunities (both economic and social) between generations have shaped the preference for tenure in old age. With respect to neighbourhood characteristics, it is clear that these play a more important role for the younger age groups than for the oldest age group. For the 'old-elderly', dwelling characteristics play a more significant role in the evaluation of choice alternatives.

It has also been argued that socio-demographic characteristics alone, such as age, are no longer sufficient to predict the housing preferences of (older) consumers (see e.g. Heijs et al., 2009, 2011; Jansen, 2012). In other words: there is no such thing as '*the* older adult', which makes segmentation into more or less homogeneous groups essential. Chapter 5 used a lifestyle segmenting approach to determine meaningful segments in the Dutch senior housing market. The concept of lifestyle was operationalized in terms of values. This resulted in the identification of five segments of older adults who had (more or less) the same viewpoints, motivations and attitudes with respect to housing, ranging from a preference for (rental) apartments in a neighbourhood with a mixture of single households, families, and older adults, to a strong preference for owner-occupied dwellings in neighbourhoods with predominantly (other) owner-occupied dwellings. Living with predominantly (other) older adults was evaluated as being significantly more positive by one of the segments. The estimates also indicated that some segments did not necessarily prefer a smaller dwelling, as is often assumed in literature and policy.

The estimation results in both chapters 4 and 5 confirmed that older adults are not all the same. Rather, they are differentiated by age, as well as by lifestyle. These differences obviously relate to income and education, but this does not explain all the variance.

6.5. Implications for policy and future research

The introduction to this thesis stated that one of the challenges in the coming years is to provide proper housing conditions for older adults. While this thesis provides helpful insights into potential future changes in the residential moving behaviour and housing choices of older adults in the Netherlands, it also raises several new questions. In this section, I will reflect on some implications for policy and some promising directions for future research.

6.5.1. A refocus on 'staying' as a field of interest

In the context of rapid population ageing and the impending retirement of the baby boomer generation, scholars have studied population ageing proceeding from various disciplines. This has resulted, among other things, in a greater emphasis on the residential moving behaviour of older adults: who moves and what is the underlying decision-making process that leads to a move? The theories that scholars most rely on to explain the residential moving behaviours of older adults tend to focus on either the 'pressures' of developmental events (Litwak & Longino, 1987), or on 'triggering mechanisms' (Wiseman, 1980) (as discussed in more detail in chapter 3). Consequently, residential stability is seen as the absence of the event, rather than as an occurrence in its own right (Atkins, 2018; Coulter et al., 2016; Hanson, 2005).

Yet, in researching the spatial implications of an ageing population, one could argue that later-life migration is likely to play a secondary role compared to other demographic processes, such as 'ageing in place'. This thesis has clearly demonstrated that later-life movers typically make up a minority of the older population. Also, if older adults do decide to move, they often do so within the same municipality. Therefore, the impact of the residential mobility of older adults on the spatial unevenness of ageing should not be overstated. Instead, the 'staying put' of older adults is likely to exercise a much greater influence on spatial structures, which makes the question of what explains their *immobility* socially and economically more important.

Since migration theories focus on why older adults move, rather than on why they remain in their current dwellings, they do not seem to fully account for older adults' decisions to stay put. In other words, the explanatory factors underlying the moving decisions of

older persons are not necessarily inversely correlated with the factors underlying their decision to age in place (Golant, 2020). Recently, there have been a few promising theories that could improve our understanding of why older adults choose to stay put, such as ‘the prospect theory’ and the ‘socioemotional selectivity theory’ (for more information, see: Clark & Lisowski, 2017; Golant, 2020). Both theories question the more neo-classical economic equilibrium approach to migration and state that older adults might not necessarily choose the highest expected utility because they are more concerned about losing what they have than about what they might gain. Empirical research is required to determine the extent to which the propositions offered in these theories influence ageing in place decisions, and how older persons resolve possible conflicting incentives and disincentives to move.

6.5.2. A refocus on ageing in the ‘right’ place

This thesis has shown that a vast majority of older adults prefer to stay put by choice. This finding is supported by extensive literature demonstrating older people’s preference for staying in familiar surroundings for as long as possible (see e.g. Means, 2007; Rowles et al., 2003; Scharf et al., 2005). Due to a reduced action range and an increased risk of competence loss, housing and the immediate home environment becomes more important to people as they age (see e.g. Haacke et al., 2019; Oswald et al., 2005). Ageing in place policies are therefore encouraged by emphasizing that growing old in one’s own home and neighbourhood is in the best interests of older adults, as they can then age within a familiar and predictable environment that supports their social, emotional, and instrumental needs (Davies & James, 2011; Milligan, 2009; Lager, 2015).

With policy and empirical evidence pointing in apparently similar directions, it has become difficult to challenge the view that ageing in place in one’s own home could be anything but a desirable outcome (Hillcoat-Nallétamby & Ogg, 2014). However, some scholars have begun to raise critical concerns, pointing out the limitations and possible disadvantages of ageing in place (Dobner et al., 2016). These concerns relate to the suitability of the home and neighbourhood (Golant, 2011; Lord et al., 2006; Oswald et al., 2007; Sixsmith & Sixsmith, 2008; Wagner et al., 2010), as well as the increased risk of loneliness and lack of social support in the home and community (Howden-Chapman et al., 1999; Means, 2007), demonstrating that ageing in place is not a one-size-fits-all concept (Dobner et al., 2016; Pani-Harreman et al., 2020).

Thus, it is not clear from research -including this thesis- that ‘staying put’ is always best for older adults (see e.g. Abramsson & Andersson, 2016; Forsyth & Molinsky, 2021, Golant, 2008). Instead, research might benefit from a refocus on ageing in the ‘right’ place. This may involve moving, while still remaining in the same neighbourhood, town, or general

area (Thomas & Blanchard, 2009). This definition allows people to move into a variety of housing forms that may better suit their evolving needs, while still retaining a sense of familiarity (Forsyth & Molinsky, 2021). With regard to policy, supporting ageing in the same vicinity requires the provision of additional housing options close to where older adults already live (Forsyth et al., 2019; Jones et al., 2008).

6.5.3. Ageing and the provision of housing: lessons learned?

As mentioned in the introduction to this thesis, it was previously estimated that an additional 36,000 to 40,000 suitable homes are needed annually to make up for the existing shortage of suitable housing (Van Galen & Willems, 2011; BZK, 2011). At the time, such estimations were easily translated into a need to build more *nultredenwoningen* (single-storey houses), on the assumption that the provision of more suitable housing would inevitably lead to older adults moving into them. However, it soon became apparent that the predicted demand failed to match the actual demand of suitable housing in the Dutch housing market. As a result, the newly-built housing intended for older adults did not rent or sell as well as expected (Leidelmeijer et al., 2017).

Instead, the vast majority of older adults live independently in 'ordinary' dwellings. In the Netherlands, for example, 75% of persons aged 75 and over lived independently in their home in 1975. By 2017, the percentage of persons aged 75 and over living independently had risen to approximately 92% (Daalhuizen et al., 2019). This raises the question: what does it mean if older adults choose to stay put? Firstly, when frail older adults age in place, they are more likely to rely on assistance from informal caregivers and paid homecare providers to maintain their independence, rather than on the support services offered by senior group housing facilities, such as assisted living (Golant, 2004). Secondly, since more and more older adults are homeowners, they are likely to demand more home modification/maintenance services and financial products and services (e.g. mortgage refinancing and property tax deferrals) (Golant, 2020; Schilder et al., 2018). Thirdly, the growing number of older adults ageing in place implies that older adults are 'tying up' homes more suitable for larger family households (Forsyth & Molinsky, 2021), thereby affecting the supply and condition of housing available to other age groups seeking housing opportunities (Chan & Ellen, 2017; Golant, 2008; Oswald et al., 2002).

With that said, I cannot write this conclusion without addressing the current housing crisis in the Netherlands. In the last few years, we have witnessed increasing pressure on the Dutch housing market as a result of a shortage of housing. The current housing shortfall is estimated at 331,000 homes, rising to 418,000 homes by 2025 (Groenemeijer et al., 2020). In addition to building new homes, other solutions are needed. Encouraging older adults to move is often seen as part of the solution. I would like to argue here that

knowledge about the heterogeneity of housing preferences among older adults is crucial in 'tempting' older adults to relocate. As this thesis clearly demonstrates, there is no such thing as 'the older adult', and their housing wishes (and needs) vary considerably. Policy makers should therefore move away from generic housing solutions for older adults. Instead, policy should focus more on participatory decision-making, in which the diverse preferences and demands of older adults can help to co-create policies on the local provision of (suitable) housing. The revival of *hoffes* (modern homes situated around a courtyards), such as *Knarrenhoffes*¹, are good examples of this in the Netherlands.

In addition, a more proactive approach to planning future housing could support older adults in being better prepared and informed, and help them to retain control of their situation and the relocation process (Granbom et al., 2020). Related, promising policy instruments include counselling services, such as *seniorenmakelaars* (mediators who advise and support older adults in their search for suitable housing) or *wooncoaches* (housing coaches). I should point out, however, that most of these services are aimed at older adults who are already actively seeking help (i.e. older adults who have already decided to look into alternative housing solutions). In view of the need for a more proactive approach to support older adults in making informed decisions and planning for the future, a counselling service should also target older adults who are at earlier stages of the decision-making process.

1 A small-scale, clustered form of housing. The design of this particular housing type is tailored to the wishes of a community of like-minded people and is the result of a participatory decision-making process.

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