

# Moving intentions among older adults in rental housing: elucidating the concept of ageing-in-place

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## Abstract

**Purpose** – Problems associated with ageing populations are common in most countries worldwide. Also, the dominant idea of ageing-in-place contributes to stagnant mobility between different housing sizes, thereby possibly affecting the efficiency of housing allocation. The purpose of the study is to critically explore the idea of ageing-in-place from the perspective of the residents, and it explores factors affecting the active moving intention of older adults, defined as 65 and older, as well as the preferred features of a new home among those with a present intention to move. This study also investigates factors that could affect moving intention among older adults without a present intention to move.

**Design/methodology/approach** – Based on a survey conducted among 1,002 Swedish older adults (65+) in multifamily rental housing, a binary logistic regression separates individuals who express an active intention to move, as measured by an index of indicators, from those with no present intention to move.

**Findings** – Not surprisingly the lack of an elevator is found to be the strongest predictor of intention to move among older adults. Also, respondents who perceive themselves as less wealthy are more inclined to want to move, which could be expected as a way to reduce costs. This study also shows that those less educated, older and less satisfied with life have no active intention to move. For this group, the possibility of moving assistance and cleaning out was perceived important for possibly rethinking this. The interpretation is that moving is demanding task later in life and that the dominant idea of ageing-in-place might have been misguided by factors affecting the perceived ability to move among older adults.

**Originality/value** – The results contribute to a better understanding on the moving intentions of older adults and their own perceptions on factors affecting housing decisions. This paper questions the idea of ageing-in-place and discusses its effects for a well-functioning housing market and make suggestions for policymakers.

**Keywords** Housing, Sweden, Regression, Mobility, Rental, Older adults

**Paper type** Research paper

## 1. Introduction

The growing problem of an ageing population has been highlighted in research from all over the world (e.g., [Aitken et al., 2024](#); [Mo et al., 2023](#); [Wang and Durst, 2023](#)). People are living



longer but are not necessarily being healthier (Jivraj *et al.*, 2020). As younger generations are not as big in number as the older, there is an obvious problem of support and care for older adults (King *et al.*, 2021). Important aspects of the description of the growing group of older adults as a possible problem are the question of planning for the supply of suitable housing for their needs (Verma *et al.*, 2023) and the adaptation of the existing stock to support their needs (e.g., Wu *et al.*, 2022). As it takes a long time to build new housing, the lack of well-adapted retirement homes for older adults with different care needs is not easy to compensate for with short-term solutions. Building new senior homes is expensive and involves engagement from municipalities, financiers and the construction industry. It is therefore not the only possible solution. Instead, several different solutions need to be sought. More knowledge of the needs, preferences and attitudes of this group is called for (e.g. Andersson *et al.*, 2019; Mulliner *et al.*, 2020). Notwithstanding the heterogeneity among older adults in terms of physical and mental health, a general assumption can be made that the older an individual is, the more assistance they need, highlighting the possible need for moving older adults. As the need for accessibility and care increases, there may be a need to move to better-adapted apartments or special housing. However, the problem with an adequately allocated housing supply is also that younger adults, and especially bigger households with children, are having difficulties to find suitable homes (Irish and Stoeffler, 2024). Also, young adults have problems finding their first home and spend more time living with their parents (e.g. Sompolska-Rzechuła and Kurdyś-Kujawska, 2022; Wilhelmsson, 2023).

This dynamic function of the market is described by the life-cycle hypothesis for the housing market, proposed by Rossi (1955), and later used by others (e.g. Andersen, 2010; Haslauer *et al.*, 2014). In a functional housing market, residential mobility can, according to Rossi, be explained by individual efforts to satisfy housing needs brought about by life-cycle changes. This theoretical framework also describes how an individual's risk-taking changes over a lifetime and influences housing decisions, such as the perceived attractiveness of taking on different risks, such as mortgages. Another well-known concept describing the housing market is the idea of a housing ladder (e.g. Morrow-Jones and Wenning, 2005; Knight and Wan, 2024). This illustrates a leverage effect, as households move between different tenure types and housing sizes, thereby distributing more wealth over a lifetime.

There is a large body of literature on “ageing-in-place” (e.g. Bosch-Farré *et al.*, 2020; Pettersson *et al.*, 2020; Yadav *et al.*, 2023a), which is based on the idea that older adults prefer to stay in their homes for as long as possible, with different types of adjustments and help instead of having to move. Simultaneously, age seems to be an important factor for the group, as many studies have highlighted differences in preferences and movement patterns among younger and older adults. There is an age-related difference in preferences in most studied aspects in the sense that younger older people are healthier and more active and, therefore, more inclined to make life changes, such as moving to a new home. While the idea of ageing-in-place may be something desired by older adults as a group, it has different implications for younger and active older adults than for those with larger needs of care and adaptations of the home. As the latter group reaches an older age, the ability to facilitate a desired move is more limited, and the transaction costs of moving might be considered too high. Therefore, the dominant idea of ageing-in-place requires further investigation. Lehning *et al.* (2015) found that older adults who were older, with lower income and living in urban areas were more likely to age in place and argue that this might not be an internal desire of the older adult but more of an external pressure.

The literature also provides evidence of national differences that could be attributed to differences in the regulations for construction or regional economies. Verma *et al.* (2023) provided a comparative overview of housing policies and solutions for seniors in Nordic

countries and highlighted the need for more knowledge of the needs and demands of seniors and older adults.

In a well-functioning national housing market, housing allocation could be seen dynamic and related to changing needs over the life cycle of residents. Older adults are shown to be slow to move, which is in line with the life-cycle hypothesis of housing. However, the dominant idea of ageing-in-place reinforces this tendency where small households live in larger homes as the older stay on in homes that they might have moved to when being part of a larger family. The effect of this is twofold: the older adult may become trapped in an unsuitable and overly large home; and larger families have difficulty finding suitable housing, which affects the efficiency of the housing market.

The purpose of the current study is to critically explore the idea of ageing-in-place from the perspective of the older adult residents. The following three research questions (RQ) were formulated:

- RQ1. What differentiates older adults (65+ years) with an active intention to move from their current homes from older adults without such intention?
- RQ2. What are the important attributes of a preferred new home among older adults with an active intention to move?
- RQ3. What could affect the intention to move among older adults without a present intention to do so?

To make such a study feasible, it is necessary to exclude possible effects of attributes that may constitute obstacles to switching between different tenure forms in the housing market. One such example is the possibilities of taking out mortgages for older adults, which may affect the possibility of moving to owned housing later in life. We need to compare residents within one homogenous group to understand what drives their intentions. Therefore, one specific type of tenure in one country has been chosen for the study: Ordinary rental apartments in Sweden, municipality or privately owned. Tenants in this type of apartments have a secure position regarding their rights to the home. They can also choose to move to better suited rental apartments by advertising their desire for a change in connection with the requested criteria. This choice of one specific tenure form is of course a limitation in terms of the possibilities of generalising the results to a market with different tenure forms. However, as housing markets in most countries consist of several different specific tenure forms, with local regulations and housing subsidies, a full empirical analysis will not be possible. The choice would then be either to do a full-scale simulation with available national second-order data and several assumptions, or to limit the lens to the specific. For this study, a focus on first-order data and the voice of older adults was chosen, which will provide answers to more specific questions about a small part of the housing market.

The paper has been structured as follows. The introduction with purpose of the study is followed by a literature review and a shorter description of the context of the study. Data and methods for data collection and analysis are then described and the results are presented. The discussion of the results is then summarised by some concluding remarks.

## 2. Literature review

The literature on older adults and housing is somewhat limited and mainly revolves around three themes: migration patterns; ageing and health; and housing preferences within the group.

### 2.1 Migration patterns among older adults

The idea of a housing market related to changing demand, depending on consumers' life-cycle events, has long been used as an analysis perspective. [Kulander \(2018\)](#) referred to the life-cycle perspective when examining preferences and opportunities to move later in life, with findings showing that earlier preferences and age determine future living situations. [Wang and Durst \(2023\)](#) investigated the housing preferences of older adults in the USA based on available national-level data from 2000 to 2010. The authors estimated the effects of the increasing number of older adults on the demand for different types of housing. They found a severe shortage of affordable housing, suggesting a need to adjust urban planning policies and housing programmes to better support the needs of older adults.

[Verma et al. \(2023\)](#) compared the five Nordic countries (Finland, Denmark, Sweden, Norway and Iceland) and their approaches to housing and ageing, and proposed current concepts and future needs. They discussed welfare models and the relatively high standards of living in the selected countries in relation to present and future problems with an ageing population. The authors pointed out a decrease in the coverage of care for older adults in all Nordic countries and contributed to a comparative descriptive analysis. They also showed different solutions that could enable older adults to age in place, as identified by the prioritised model by regulation. Different kinds of co-housing and neighbour-relational solutions from the Nordic countries were cited as a way of making the ageing-in-place function in a future situation with a growing older population.

The housing situation for older adults also depended on socio-economic factors, and studies on different groups have highlighted differences of importance for policymakers. [Lehning et al. \(2015\)](#) found that older individuals with lower income in urban areas were or likely to age in place. [Yadav et al. \(2023a\)](#) investigated older women with low pensions in Sweden, in a study on living strategies and thoughts on future housing. Based on interviews and thematic analysis, the authors discussed self-reported financial security. The three themes – adjusting to a low pension; the home as a home and an asset; and thoughts about the future (home) – provided evidence of the restraints and worries of the respondents. The older women reported that they preferred to age in place, but expressed worries about their ability to make ends meet. [Abramsson and Hagberg \(2020\)](#) explored the housing situation and future housing plans for older adults in three small semi-rural areas in Sweden. Based on a survey, they concluded that most respondents wanted to age in place and had been rooted in the area for many years. Among those who planned to move, the reported reason was that they wanted a more central location with less maintenance. Based on interviews and focus groups, [Grimmer et al. \(2015\)](#) explored the experiences of older adults planning for and experiencing ageing in place. They identified individual characteristics, summarised as resilience, adaptability and independence and other key elements for successful ageing in place. These key elements were: health, information, practical assistance activity, company, transport, safety and finance. The perceived financial situation of the older adult included worries about making ends meet and about the cost for and accessibility of the IT equipment needed to handle everyday financial matters like paying bills and getting information about one's financial status. This study did not focus on moving patterns but on the felt situation of the older adult. It is included here as this is suggested to be of importance for the intention to move. [Stoeckel and Porell \(2010\)](#) found that objective income played an important role for the desire to move as older adults with low income were less likely to move and [Strohschein \(2012\)](#) called them involuntary stayers.

[Ahn et al. \(2020\)](#) used a questionnaire to identify different segments of older adults based on their reported reasons for wanting to age in place and include the concept of financial well-being in the inquiry. Based on a combination of statistical methods they identified three

groups of older adults: the balances achievers; the easygoing town keepers; and the finance-cautious worriers. This last group consisted of individuals that perceived the lowest well-being and the lowest desire to age in place. This could indicate that financially weak might prefer to move. [Ahn et al. \(2020\)](#) also discussed how forms of tenure might affect this and call for more studies specifically on the rental market. As the study was made in the USA, this interest in the rental market based on a view of rentals as a specific tenure for the financially weak and this is not the case in all countries.

[Roy et al. \(2018\)](#) undertook a systematic literature review and identified 88 factors influencing the choice between staying or moving among frail older adults without cognitive disabilities. The factors found to have the greatest effect on older adults' housing decisions were mortgages or reverse mortgages, gender, education, employment and traffic and car facilities. In a thematic analysis, they also investigated the meaning and experience of home and found it to be complex and multidimensional, and that health, safety and functional autonomy are only part of what needs to be considered. The authors concluded that there is a need for more cross-disciplinary studies on the influence of a broader range of factors. To understand why older people are reluctant to move, [Ossokina and Arentze \(2024\)](#) conducted a stated choice experiment in the Netherlands, to investigate the possible effects of loss aversion on older adults' alternative housing preferences. The chosen framework allowed the researchers to test for both symmetric and asymmetric valuations of gains and losses in relation to a potential move from their present dwelling. The study shows that current living conditions affect housing choice behaviour and verifies a general aversion against changing the type of location, which the authors note is of importance for the generally accepted ageing-in-place policies. They conclude that for older people to move, there must be other important factors that can compensate for their aversion to leaving their present location. [Abramsson and Andersson \(2016\)](#) found that the most prominent change in moves was between the cohort 75 and 84 years old and the oldest cohort aged 85+ years. The authors found a gradual change over time from larger to smaller homes and from owner-occupied homes to rentals.

## 2.2 Healthy ageing

In a qualitative study made in Spain, [Bosch-Farré et al. \(2020\)](#) identified enablers and barriers to healthy ageing-in-place from the perspective of older adults. The authors conducted six focus groups with older adults and identified three main themes representing the ideas of the respondents. The first theme considered that participants viewed ageing differently and that the key elements of quality of life were physical and mental health, family environment and financial stability. The second theme focused on the role of older adults in the local community, which was found to depend on their age, health and attitudes towards life. The third theme consisted of the respondents' ideas on the enablers of and barriers to healthy ageing. [Bosch-Farré et al. \(2020\)](#) noted that the enablers of healthy ageing-in-place are autonomy to fend for oneself; social and family support; adequate care and access to services; a feeling of belonging; a capacity to adapt to the new situation; adaptations of home and environment; and inner peace. [Mulliner et al. \(2020\)](#) distributed a survey among UK residents aged 55+ years to investigate the main environmental and housing characteristics that are connected to the health and well-being of older adults to determine the preferences of the respondents. The respondents were asked to rank different characteristics of a home, and the attribute considered most important was location in a safe neighbourhood, followed by housing conditions, energy efficiency, temperature and thermal comfort and cleanliness and aesthetics. The authors also found that preferences varied, but that gender had a lesser effect. To some extent, this result might be nation-specific in terms of

local traditions in building standards and expected comfort, as illustrated in a study by [Windle et al. \(2006\)](#), and it calls for more cross-national comparative studies. Earlier studies have also provided evidence of the relationship between education, income, housing and health. [Dalstra et al. \(2006\)](#) used national health surveys from ten European countries and found a strong connection between education and income on health; however, the relation between housing tenure and health was not as clear in all countries, being strongest in the UK and the Netherlands.

### 2.3 Housing preferences of older adults

Based on a questionnaire, [Mo et al. \(2023\)](#) explored possible age-group differences regarding housing preferences for ageing-in-place among residents of private housing estates in Hong Kong. The authors used three different age groups – emerging old, young-old and old-old – to compare respondents' preferences. They found limited differences among the three age groups, but noted that the preferences shifted towards a greater need for thermal comfort and safety, more demands on housing design, property management/maintenance and home modifications. [Sweaney et al. \(2004\)](#) used US data to investigate the perceived housing quality among older movers. Contrary to what was expected by the authors, they did not find any effect of the outdoor environment. They instead found that respondent characteristics, such as the educational level of the household head, family size, reasons for moving and for choosing the neighbourhood and neighbourhood rating and tenure status before and after relocation, were what older adults reported as affecting the perceived change in housing quality after relocation. In an analysis of the Polish housing market, [Palicki \(2020\)](#) found that the oldest investigated age group (70+ years) preferred good technical conditions of the flat as well as good heating, while younger age groups had other top priorities. In a quantitative study based on a survey in Sweden, [Andersson et al. \(2019\)](#) explored the housing choices and residential preferences of older respondents (55+ years) and checked for the importance of age, gender, socio-economic status and geographical context. They found that age was the strongest predictor of respondents' housing preferences and that these preferences shifted with older age. The authors argue that this is an interesting finding, as it gives a twist to the idea of ageing-in-place as the best way to meet the demands of older adults. With older age, the importance of functional attributes, such as elevators and practical design, is greater than the importance of different lifestyle attributes. [Andersson et al. \(2019\)](#) also found class-related differences in housing preferences between respondents living in different geographical areas, as well as gender-related effects. They use self-congruity theory as a framework to analyse attributes affecting the preferences of older adults and discuss the effects of future housing demand for this group. [Verma and Huttunen \(2015\)](#) investigated attributes promoting planning for a user-friendly living environment that promotes activity and inclusion among older adults, thereby making ageing-in-place more possible. Closeness to services and accessible housing are important attributes in engaging older adults as active participants in society.

[Aitken et al. \(2024\)](#) used a stated-choice design to investigate older homebuyers' interest in accessibility and adaptability. They found statistically significant evidence that respondents were inclined to select and pay more for dwellings with features such as step-free access or adaptable bathrooms. Interestingly, this was not related to the immediate need for these adaptations, but seemed to be a way of planning ahead. [Oyegoke et al. \(2024\)](#) pointed to the mismatch between tenants and available dwellings and suggested a national register for housing adaptations. This would enable authorities, such as social services, to improve the allocation of the best housing choices for disabled or older adults.

The dominant idea of ageing-in-place brings forward issues in the physical environment. [Pettersson et al. \(2020\)](#) reviewed research on enablers and barriers in ordinary housing, that is, dwellings that are not special housing but could be homes for all ages. In a thematic analysis, they separated the two themes of safety and accessibility. The authors found gaps in research related to the needs of older adults in relation to the idea of ageing-in-place. They recommended that the aspect of caregiving in ordinary housing should be considered in future studies as the physical environment should not only be appropriate to live in but also function as a workplace for caregivers.

[Yadav et al. \(2023b\)](#) highlighted neighbourhood support as a way of improving the experience of ageing-in-place among older citizens. By collecting and analysing information from janitors and maintenance staff in public housing in Sweden, the authors found that older tenants asked for and received help with daily tasks. However, this was not in line with the instructions of these professionals, and they often felt trapped in organisational dilemmas. This is a relatively small study, and more research is called for by the authors, but the knowledge provided is interesting as it points to the possible importance of these types of staff for the well-being of older tenants. [Verma \(2024\)](#) also highlighted the importance of social aspects in the feeling of safety among older adults. In a qualitative enquiry among older adults in Finland who had recently experienced hazards, the author provided knowledge on communal spaces regarding age-related frailty. Important aspects brought forward are planning for evacuation safety and involving older adults in safety planning.

### 3. Context of the study: the residential housing market in Sweden

[Jonsson et al. \(2021\)](#) investigated the problem of providing accessible housing to an ageing population. They also provided a description of the Swedish national housing policy, which implies that municipalities are responsible for providing adequate housing for their inhabitants according to the Housing Supply Act ([SFS, 2000:1383](#)). It is also the municipality that is responsible for establishing special forms of housing with service and care for older people who need special support, according to the Social Services Act ([SFS, 2001:453](#)), while responsibility for health care lies with regional authorities. The municipalities must develop action plans for housing supply, and the information in the action plan must be based on an analysis of demographic developments, market conditions and the housing needs that are not met in the local housing market. From March 1, 2025, the legislator has also stated that there must be a special focus on vulnerable groups in these plans and the Swedish National Board of Housing, Building and Planning must provide the Swedish municipalities with calculation data.

Even if all municipalities do not provide housing by themselves, they are obliged to make sure that it is being done. One tool in this planning is municipality-owned housing companies that provide rental apartments, which exist in as many as 269 of Sweden's 290 municipalities. According to Statistics Sweden, there were approximately 839,000 rental apartments in the public housing stock by the end of 2023. This corresponds to 41% of the rental property stock and 16% of Sweden's total housing stock. According to [Statistics Sweden \(2024\)](#), the housing stock consists of 5,212,028 residential homes in Sweden, of which 41% are single family houses, 52% are apartment buildings, 5% are special housing and 2% are other housing forms. Owned apartments, which are common in many countries, are scarce in Sweden; only about 1,000 owned apartment buildings exist in Sweden, and there is almost no demand for this form of tenure.

The total housing stock increases slowly owing to high production costs, and rentals in the new production stock have what can be considered more market-based rents that cover actual costs, which is referred to as presumed rent (*presumtionshyra*). However, this is only

the case for the first 15 years after the new production. For older rental stock, the method of setting rent is called utility rent (*bruksvärdeshyra*). The utility rent value shall, according to regulations, reflect the general values perceived by housing consumers and be considered reasonable. Properties that affect utility value include size, floor plan, location, degree of modernity, standard of repair and access to a laundry room or storage room. Various properties are valued in the annual negotiations between parties in the rental market (Abramsson and Andersson, 2016). The rent is considered reasonable when it is the same as another apartment of the same standard and location. The tenant can complain to the rental board if the rent is assumed to be too high. This system covers all rental apartments older than 15 years, and private landlords use the same system as municipalities. Tenancy is well protected in Sweden, as rental contracts are signed for an unlimited period in both private and public rental housing.

During the so-called “million program” in 1965–1974, one million apartments were built subsidized by the Swedish state (100,000/year), and those apartments were often larger than the ones built earlier. In addition, the rules (Kopsch, 2023) were different regarding overcrowding: one child 12 years or older for every room, but grown-ups could share. Fifty years later, these apartments need renovation, and individuals living in the apartments are older and sometimes in need of help and care. Ageing-in-place has long been a political goal in Sweden, and only a small percentage of older adults live in special housing with assistance. Earlier studies from Sweden pointed to an interest among older adults in moving to more comfortable accommodations with less maintenance (Abramsson and Niedomysl, 2008). However, most older adults live in regular housing and receive help from local health-care facilities when needed.

Here, ordinary rental apartments have been chosen as a criterion for including respondents in the study and all types of landlords have been included, public rental, private rental and rental from other associations. To some extent it works differently in the different sectors of rental housing in Sweden and in addition, the way queues work is different across the 290 Swedish municipalities. Also, the demand and supply in different parts of Sweden make the change of an apartment more difficult in some areas than in others, but this has not been taken into consideration here.

#### 4. Methods and data

This study reports a survey conducted in Sweden between January and February 2024 by Kantar Media, an independent market research company using its Sifo panel. The Sifo panel (originally formed in 1954 as “the Swedish Institute for Opinion Surveys”) consists of members who have been recruited through nationally representative surveys on random purchased records. It is not possible for individuals to register by themselves for this panel. The Sifo panel aims to reflect the Swedish population in terms of age, gender and location. Participation in surveys is voluntary, and participants can choose to decline invitations. No personal data is stored for people who are invited to join, but decline to do so. Kantar Sifo has a privacy policy for participants, outlining how their data is handled and used and all members of the Sifo panel have given their written consent when recruited. This study was approved by the Swedish Ethical Review Authority (Dnr 2023-06057-01). Information on the survey, researchers and possibilities for respondents to withdraw from participation were included in the information provided, and written consent was required before the respondent could start the survey.

A selection criterion was established that meant that only respondents in multifamily buildings with rental rights were selected. As described in the section on the context of the study, this is the type of dwelling occupied by 32% of all households in Sweden and allows

residents to move without any additional financial obligations. The concept of rental housing in this context is not related to what is described in the literature as affordable or social housing. Ethical approval was obtained from the Swedish Ethical Review Authority (Decision 2023-06057-01, 2023-10-13).

The questionnaire was constructed in five sections, where the first four was answered by all respondents:

- (1) respondent characteristics;
- (2) characteristics of present home;
- (3) attitudes to general home characteristics;
- (4) preferences for future housing. A fifth section was directed to respondents without an active intention to move; and
- (5) investigated their ideas of what could possibly affect their future intention to move.

Within the first section, seven *respondent-specific* questions (gender, age, education, knowledge on how to find a new home, financial situation, housing subsidies and number of people in the household) were asked but also questions on the well-being of the respondents, using the satisfaction with life scale introduced by [Diener et al. \(1985\)](#). The scale consists of five statements measured on a seven-point Likert scale ranging from 1 = strongly disagree to 7 = strongly agree. The respondents' answers to the questions were summed up to a number between 5 and 35. The second section included *present residence attributes* (present rent per square metres per month; existence of an elevator; apartment adapted to residents' moving ability; apartment adapted to residents' orientation ability), and the third section included questions on *respondent attitudes to general home characteristics* (apartment layout; indoor environment; outdoor environment; closeness to service). In the fourth section, the respondents were given nine alternative features of a potential new home and was asked to rate the attractiveness of each feature on a scale from 1 (not at all important) to 5 (very important). The fifth section composed of a question on what would make respondents with no present intention to move to rethink this. Ten alternatives were given and the respondents were asked to rate their importance on a scale from 1 (not at all important) to 5 (very important).

A total of 1,006 respondents from the Sifo-panel of individuals aged 65 years and older chose to answer the survey, and 1,002 answered all 84 questions. To receive answers, 2,130 individuals from the panel were contacted. Among the respondents, 51% were female, and the age range was 65–93 years, with a mean age of 73.81. Education was measured on a scale of 1–7, where 1 indicated no completed education, 3 indicated a high school exam (gymnasium), 5 indicated a bachelor's degree and 7 indicated a doctoral degree. The mean was 3.71. Only 1.4% of the respondents lacked a completed exam at any level, whereas 2.6% held a doctorate. The educational level of older adult respondents was as expected for this age group in relation to the development of the national educational system. This entails the right to free education at all levels in Sweden, but with limitations in access due to socio-economic differences. Almost all respondents were among the so-called post-war baby boomers or born later (1946–1962, 942 individuals), while the oldest respondents were born just before or during the Second World War (1931–1945, 60 individuals). Therefore, one could expect a correlation between age and education in the materials, although a chi-squared test showed no statistically significant correlation between the two variables.

A binary logistic regression was chosen as statistical method to identify variables differentiating older adults (65+ years) with an active intention to move from their current

homes from older adults without such intention. The dependent variable was constructed as an index of three questions:

- (1) whether the respondents' self-reported intention to move within 12 months;
- (2) whether the respondent had actively made more than five expressions of interest in homes in a housing queue; and
- (3) whether the respondent had been to showings of apartments.

This construction of the dependent variable combines respondents' intentions to act with their actions to actively explore the options for moving to a new residence and was seen as a stronger proxy for an active intention to move.

The attributes tested in the regression were the items from sections 1–3 in the questionnaire: eight *respondent-specific variables* (gender, age, education, knowledge on how to find a new home, satisfaction with life, financial situation, housing subsidies and number of people in the household), and four variables on *present residence attributes* (present rent per square metres per month; existence of an elevator; apartment adapted to residents' moving ability; and apartment adapted to residents' orientation ability), as well as four variables of *respondent attitudes to general home characteristics* (apartment layout; indoor environment; outdoor environment; and closeness to service). Table 1 presents the variables with their means and standard deviations.

The data set was also divided into two separate sets covering:

- (1) respondents with an active intention to move ( $n = 403$ ); and
- (2) respondents not expressing an active intention to move ( $n = 599$ ).

Descriptive statistics were used to explore survey questions with specific relevance to these two subgroups. Among the respondents with an active intention to move, 53.8% were female, and the age range was 65–87 years, with a mean age of 72.35. Among the respondents who did not express such intention, 49.1% were female, and the age range was 65–93 years, with a mean age of 74.80.

## 5. Results

Direct logistic regression was performed to assess the impact of the 16 predictor variables on the likelihood that respondents would report an active intention to move from their present rental apartment (MOVEindexBIN). The model contained 16 independent variables (sex, age, education, knowledge, SWLS, FinSitu, Subsid, CoHab, Rent/m2/month, Elevator, ADJmove, ADJorient, Layout, IndoorEnv, OutdoorEnv and CloseService). The full model containing all predictors was statistically significant,  $X^2(16, N = 1002) = 148.018, p < 0.001$ , indicating that the model was able to distinguish between respondents who reported and did not report an intention to move. The full model explained between 13.7 (Cox and Snell) and 18.6 (Nagelkerke) of the variance in active moving intentions among older adults and correctly classified 65.8% of the cases.

As shown in Table 2, only five independent variables (age, education, SWLS, FinSitu and Elevator) made unique statistically significant contributions to the model.

The strongest predictor of moving intention among older adults was the elevator variable, with an inverted odds ratio of 1.366. This indicated that respondents living in rental properties without an elevator were 1.366 times more likely to have intentions to move from their apartments than respondents living in houses with an elevator, controlling for all other variables in the model. The odds ratio of education was 1.310, indicating that respondents

**Table 1.** Variables in the regression ( $n = 1,002$ )

Variable	Definition	Mean	SD
<i>Dependent variable</i>			
MOVEindexBIN	An index of three questions on moving intention. High intention to move = 1; Low intention to move = 0	0.40	0.49
<i>Independent variables</i>			
<i>Respondent-specific variables</i>			
Gender	A binary variable indicating respondent's gender. Male = 1; Female = 0	0.49	0.50
Age	A continuous variable indicating respondent's age at time of answering the questionnaire. Min = 65; Max = 93	73.81	5.57
Education	A variable indicating respondent's completed education Min = 1 = none; Max = 7 = doctoral degree	3.71	1.33
Knowledge	A variable indicating the respondents' self-reported knowledge on how to find a home suitable for their needs. Likert 1–7. 1 = do not agree at all; 7 = totally agree	4.65	1.94
SWLS	Satisfaction with life scale; Sum of five questions. Likert 1–7. Min = 5; Max = 35	14.98	5.84
FinSitu	Present financial situation. Likert 1–4. 1 = Every month I have big problems making ends meet; 4 = I'm doing very well	2.95	0.83
Subsid	A binary variable indicating that the respondent is receiving housing subsidies from the government; Yes = 1; No = 0	0.15	0.36
CoHab	Number of people living with the respondent in the same rental apartment; Min = 0; Max = 5	0.61	0.67
<i>Present residence attributes</i>			
Rent/m <sup>2</sup> /month	A continuous variable indicating rent in SEK per square meter per month; Min = 6.66; Max = 340	111.15	28.15
Elevator	A binary variable indicating that the present apartment has an elevator; Yes = 1; No = 0	0.51	0.50
ADJmove	A binary variable indicating that the present apartment is adapted to residents' movement ability; Yes = 1; No = 0	0.09	0.28
ADJorient	A binary variable indicating that the present apartment is adapted to residents' orientation ability; Yes = 1; No = 0	0.05	0.21
<i>Attitudes to general home characteristics</i>			
Layout	Importance of apartment layout for the respondent. Likert 1–5. 1 = not at all important; 5 = very important)	4.04	0.94
IndoorEnv	Importance of indoor environment for the respondent. Likert 1–5. 1 = not at all important; 5 = very important)	3.61	1.04
OutdoorEnv	Importance of outdoor environment for the respondent. Likert 1–5. 1 = not at all important; 5 = very important)	4.13	0.85
CloseService	Importance of closeness to service for the respondent. Likert 1–5. 1 = not at all important; 5 = very important)	4.09	0.83

**Table 2.** Regression results,  $N = 1,002$ 

Variable	B	SE	Wald	df	p	Odds ratio	95% CI For odds ratio	
							Lower	Upper
Gender	0.024	0.149	0.026	1	0.871	1.025	0.764	1.373
Age	-0.071	0.013	28.520	1	<0.001***	0.931	0.907	0.956
Education	0.270	0.055	24.350	1	<0.001***	1.310	1.177	1.459
Knowledge	0.040	0.038	1.098	1	0.295	1.041	0.966	1.121
SWLS	0.095	0.014	45.620	1	<0.001***	1.099	1.069	1.130
FinSitu	-0.201	0.092	4.807	1	0.028**	0.818	0.684	0.979
Subsid	-0.183	0.210	0.761	1	0.383	0.833	0.551	1.257
CoHab	0.064	0.111	0.337	1	0.562	1.067	0.858	1.326
Rent/m <sup>2</sup> /month	0.000	0.003	0.025	1	0.875	1.000	0.995	1.006
Elevator	-0.312	0.157	3.979	1	0.046**	0.732	0.538	0.995
ADJmove	-0.257	0.318	0.657	1	0.418	0.773	0.415	1.441
ADJorient	0.285	0.430	0.439	1	0.507	1.330	0.572	3.091
Layout	-0.159	0.092	2.971	1	0.085	0.853	0.711	1.022
IndoorEnv	0.013	0.084	0.024	1	0.877	1.013	0.859	1.194
OutdoorEnv	-0.024	0.094	0.067	1	0.796	0.976	0.811	1.174
CloseService	0.129	0.089	2.104	1	0.147	1.138	0.956	1.355
Constant	3.086	1.199	6.630	1	0.010	21.895		

with higher education were 1.310 times more likely to intend to move than those with lower educational levels, controlling for all other variables in the model.

The sample was then divided into two separate data sets and means were calculated for each of the investigated variables. First, only respondents who reported an active intention to move were selected to analyse the preferred attributes of future homes. This group composed of 403 individuals. Nine variables displaying possible attributes were rated (1–5) by the respondents, and reduced costs were considered the most important feature of a new home (as illustrated in Table 3). Being able to have high outdoor mobility and being close to nature was also rated highly, as was the closeness to service and the possibility to adjust the new home to make it easier for the respondent to reach things.

Then the group of respondents who had not expressed an active intention to move was explored, as understood by the dependent index variable measuring both self-reported intentions and whether they had displayed five or more expressions of interest for a home that the respondent is queuing for or had gone to showings. This group consisted of 599 individuals, and Table 4 illustrates the means and standard deviations of the questions of interest for understanding the preferences of this group.

Among the ten tested variables, the respondents who did not report an active intention to move rated practical assistance with moving arrangements, assistance with cleaning after moving out, and assistance with IT installations and security as the most important for considering moving.

## 6. Discussion

The key attributes contributing to older adults moving that emerged in the study are well known and not surprising. These include the importance of an elevator and the need for more affordable housing as household incomes decline as well as older age. However, education and, perhaps most importantly, life satisfaction as a measure of psychological well-being are of greater importance. This indicates that the intention to move among older adults is an

**Table 3.** Factors investigated among elderly that indicated they want to move,  $N= 403$ 

Variable	Definition	Mean	SD
Reduced costs	Reduced housing costs	3.67	1.173
Mobile outdoors	That the new home is better suited to the respondents' needs to be physically mobile outdoors	3.20	1.239
Close nature	The respondents' want to get closer to the nature	3.05	1.201
Close service	The respondents' want to get closer to service	3.04	1.256
ADAPTreach	That the new home is adapted to the respondents' needs to reach or easily find things in the home	3.00	1.278
Mobile indoors	That the new home is better suited to the respondents' needs to be physically mobile indoors	2.97	1.234
Community	Opportunity for community within the residential area (farm association, activities, etc.)	2.85	1.191
Close culture	The respondents want to get closer to cultural activities	2.72	1.194
Close friends	The respondents' want to get closer to friends	2.65	1.106

**Note(s):** Likert scale 1–5 (1 = not at all important; 5 = very important)

**Table 4.** Factors investigated among older adults with no present active intention to move.  $N = 599$ 

Variable	Definition	Mean	SD
Relocation	Relocation assistance (moving arrangements)	3.99	1.109
Cleaning	Help with cleaning after moving out	3.95	1.134
IT installations	Help with IT installations (Wi-Fi/technology)	3.50	1.342
Security	Security adaptation (alarm, code, security door, keyless, etc.)	3.48	1.199
Info	Information on how to find a new home suitable for individual demands	3.18	1.230
Adaptation	Adaptation of the new home (stove guard/thresholds etc.)	3.13	1.273
Active matching	Help from landlord with active matching to find a new home	2.90	1.241
IT-support	Help to find housing via technical/IT search assistance	2.66	1.270
Find neighbours	Help to find neighbours to possibly swap home with	2.33	1.147
Double rent	Help with any double rent that might occur	2.30	1.297

**Note(s):** Likert scale 1–5 (1 = not at all important; 5 = very important)

active decision made by individuals who have the capacity to evaluate their practical and financial situation. This could also imply that older adults expressing a desire to stay are the ones that might perceive the transaction costs of moving as too high or just cannot see that they have any alternatives due to lack of capacity, information or other reasons. To better understand the perceptions of this group, more in-depth qualitative studies are called for. Age-related differences in moving patterns support the results of earlier studies (e.g. [Abramsson and Andersson, 2016](#)); while one may expect younger older adults to express a desire to stay in their present apartments, this group instead have active intentions of moving, perhaps due to better capacity to undertake the physical actions involved. The results may also imply that less educated individuals with lower satisfaction with life may perceive that they have fewer choices, or have difficulties evaluating the options, and feel forced to stay in their present home. The perception of one's own financial situation is also an interesting attribute to consider, as the financially better-off seem to prefer to stay. In the present study, this is not shown to be related to the present rent level. This is in line with the results of [Wang and Durst \(2023\)](#), who pointed out a shortage of affordable housing and, therefore, limited

choices for older adults, which would affect the possibility of making changes to the desired financial effects for the individual. So, to understand if the desire to move is affected by one's financial situation or the lack of affordable alternatives more studies are called for.

Lehning *et al.* (2015) found that old age and low income, as well as urban residence predicted ageing in place and Ahn *et al.* (2020) pointed to the possible involuntary situation of older adults. This was also the result of our study, indicating a possible lock-in effect based on the situation of the older adult. Maybe, instead of having the power to express an active demand the oldest and financially weakest are locked-in to a less suitable housing due to the dominant ideas of ageing-in-place and a lack of knowledge on the interaction effect of different factors. It is not easy to interpret. Among other factors, the meta-study of Roy *et al.* (2018) also found evidence of the effect of education and financial situation on the intention to move among older adults. This, however, focused the owned residential market and considered mortgages as financial constraints affecting the desire to move, and is therefore not fully relevant for studies of the rental market. Grimmer *et al.* (2015) found that concerns for making ends meet and for the costs of new technology necessary to keep track of one's finances and paying bills was important for individuals ageing in place. They, however, did not relate this to moving intentions. Yadav *et al.* (2023a) found that older women prefer to age in place but often worry about their financial situation, which might indicate a gender bias not shown in the study reported here. The effect of perceiving the financial situation as troublesome is maybe not all intuitive. It could be interpreted a reason behind a desire to move to a more affordable home, as indicated by Ahn *et al.* (2020), or, as suggested by Stoeckel and Porell (2010) and Strohschein (2012), a practical hinder for moving. It could also, in accordance with the results by Yadav *et al.* (2023a) be a reason for a constant worry affecting the satisfaction with life but not affecting the intention to move. More in-depth studies of the financial situation of older adults in relation to their housing situation are required. Here, qualitative studies of the considerations and reasoning of older adults, as well as different types of investigations of their housing market literacy in combination with financial literacy and actual financial situation, would be of interest, as there seems to be a gap in the literature concerning these matters.

As described above, the Swedish rental market has a system for determining rent levels depending on the age of the building, as made possible by exceptions within the rent regulating system. Therefore, the relationship between apartment size and rent is not linear, and there might be problems for an individual in a large and expensive apartment to find a suitable and less expensive smaller apartment. Newly produced apartments, especially those featuring elevators, are often more practical and accessible than older apartments, although they can also be much more expensive per square metre and, therefore, are not an alternative for all older adults. In Nordic countries, there is also a shortage of alternatives for older adults in need of assistance or care (Verma *et al.*, 2023).

The impact of health-related issues was covered in the reported study by exploring the effects of life satisfaction, as defined by Diener *et al.* (1985). For example, while Bosch-Farré *et al.* (2020) focused on psychological health as an argument for ageing-in-place, the findings of our study indicate that psychologically healthier people tend to want to move, as shown by the satisfaction with life scale described in the method section and tested as a variable in the regression. However, this connection between housing tenure and health was not confirmed by Dalstra *et al.* (2006) in their investigation of ten European countries. Researchers (e.g., Aitken *et al.*, 2024; Oyegoke *et al.*, 2024; Pettersson *et al.*, 2020) have also highlighted the internal physical environment of the home. This concerns adaptations to the needs of orientation or accessibility and was also investigated in a previous study. The variables tested in the present study on the adaptation of the apartment to the needs of older adult residents

showed no significant contribution to explaining the active intention to move among older adults.

### 7. Concluding remarks

The study provides new insights into the housing preferences of older adults and based on the results, it also questions the dominant idea of ageing-in-place as preferred by the group. The first question of the reported study considers: What differentiates older adults (65+ years) with an active intention to move from their current homes from older adults without such intention? A number of attributes have been identified, and the idea of a preference for staying in place can be questioned, as the present study shows that those not actively looking for a new home have higher age and lower education, as well as lower satisfaction with life. This could indicate that staying at the present dwelling might not be an active choice of preference but illustrating the means and possibilities of the individual older adult. Maybe finding a new suitable home and take on the practical arrangements are a bigger task for older adults with lower education and higher age. If such an interpretation is correct a possible solution would be to actively assist the older adults in finding the best suitable home and provide help with the moving arrangements. This would then be something to consider for policymakers that might question the dominant idea of ageing-in-place and instead focus on the perceived needs of the group. However, this interpretation of the results requires further investigation.

The second RQ concerned: What are the important attributes of a preferred new home among older adults with an active intention to move? The analysis showed that the most important factor is the possibility of lowering the cost of living by reducing the monthly rent. Older adults place special value on the possibility of coming closer to nature. As the possibility of increasing outdoor mobility was also highly ranked, it can be concluded that younger older adults who want to move also prefer to remain as physically active as possible. The finding that indoor mobility and closeness to friends were considered less important strengthens this assumption. However, further research is required to better understand the importance that closeness to nature have for the older adult population.

The third RQ was: What could affect the intention to move among older adults without an active intention to move? Respondents rated practical moving solutions and help with cleaning the apartment after the move as most important. These practical and physically heavy activities could otherwise be considered a high transaction cost that might “force” older adults to age in place. For this group, the housing cost, as described here by rent per square metre and month, does not seem to be as important as for the younger and perhaps healthier older adults with an intention to move. The importance of practical issues regarding the idea that older adults prefer to age in place merits further investigation.

This study contributes to previous research with new insights into the preferences of older adults, questions the idea of ageing-in-place as the most desired by older adults, and provides a more general indication of the needs of the ageing population. This should be of interest for policymakers in many countries that meet the increasing demand for housing suitable for a growing number of older adults.

The implications from this study would also be a specific focus on the potential of the rental market as a possible source for more active matching of suitable homes for older adults. As rental markets are organised very differently between countries, more studies are called for to clarify this potential and learn from different experiences. In Sweden, the country in focus in the present study, the public rental market is considered a vital part of the housing market, not implying social housing, or even especially affordable housing as this concept is often used in the literature. Instead, a rental is considered by many Swedes as a

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desired tenure form due to high flexibility, and public rentals are as attractive as rentals from private landlords. As it is relatively easy to exchange one rental housing for another, actions could be developed by public rental housing companies to meet the moving desire of older adults. If this could be done based on an investigation of demand and needs of the older adult tenants and the available supply active matching could be made and suggestions for more suitable homes directed to the older tenants. It is possible that activities that support the physical move, IT installations, accessibility adaptations and financial support to manage double rents also could be offered as support.

Some limitations of the study need to be mentioned and an obvious problem when examining the group of older adults is the heterogeneity of the group in relation to the ability to participate in research studies. In this case, the chosen method is a questionnaire distributed within a panel of older adults who have themselves reported that they want to participate in research studies. This means that the sample of respondents does not fully correspond to the group of older adults in rental housing, as the most vulnerable are missing. Another limitation in the study of housing needs of older adults is the choice of tenure. This study only reports on tenants in multifamily buildings with rental rights and therefore does not cover all options for older adults in the housing market. More research combining all different tenure forms and options for special housing is needed to provide an overview of market demand. And because these tenure forms differ considerably between countries, comparative studies of housing for the elderly are also warranted.

Finally, some policy recommendations can be made, given the reported results and taken the limitations into consideration. Firstly, policymakers need to pay more attention to the dominant idea of ageing-in-place and further explore the housing options among older adults of different categories. This includes housing types not investigated in this study and therefore more studies on parts of the housing market as well as on an aggregated national level are called for. New types of questions need to be asked, including examining older adults' perceived choices in different life situations. In the reported case of Sweden, it would suggest that to be able to take the responsibility for housing supply as stipulated by law, municipalities also need knowledge about the relationship between stated preferences among older adults and their perceived choices in the housing market.

As a recommendation to policymakers in Sweden, the country studied, the local public authorities in Sweden are a group of decision-makers on whom the directions of development (and improvement and optimisation) of the housing conditions of older residents of the country depend. Therefore, a recommendation would be to look at the problem both at a municipality and a national level. To find one single solution is probably not possible, but a few smaller adjustments based on specific knowledge on the local market would help the increasing numbers of older adults to better suited accommodations. Examples of such potential measures by local authorities could be to promote mobility for older adults within the municipally owned housing stock where such opportunities exist. Examples of activities, based on the results of this study, could be active matching of apartments specifically to the stated needs of older tenants, or more easily accessible information on how to change their rental apartment. There may also be measures to recommend at a national level, and one example is compensating older adults who move from a larger to a smaller apartment through some form of extra subsidy for their positive contribution to enabling new moving chains.

There are some limitations to this study, the most important of which is the choice to focus only on rental apartments in multifamily buildings. This was done to obtain a more homogeneous sample to better understand the attributes that influenced the respondents. To analyse the housing situation of older adults and the problems that

decision-makers face at different levels, more studies are needed that also examine other sub-areas of the market to understand evaluations of transaction costs when switching between different tenure forms.

This study contributes with a critical perspective on the dominant idea of ageing-in-place as the preferred solution by older adults. The results give reason to question this idea and to call for more studies on the situation of the oldest of the older adults as they might be a group where ageing-in place is a must more than a desired need.

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