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To Move or Not to Move?

– Health and Economic Conditions Among
Homeowners Aged 55+

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DEPARTMENT OF HEALTH SCIENCES | FACULTY OF MEDICINE | LUND UNIVERSITY



To Move or Not to Move?

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Homeowners Aged 55+

David Dahlgren



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DOCTORAL DISSERTATION

Doctoral dissertation for the degree of Doctor of Philosophy (PhD) at the Faculty of Medicine at Lund University to be publicly defended on September 18th, 2026, at 13.00 in Belfragesalen D15 BMC, Lund University, Lund, Sweden

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Abstract:

Background: Residential mobility among older homeowners is low despite changing needs and increasing policy interest in promoting relocation to more suitable housing. Decisions to relocate or age in place are influenced by health, economic conditions, and housing market contexts, yet little is known about how these factors affect housing decision-making among older Swedish homeowners living in single-family houses.

Material and methods: The dissertation applies a multimethod approach, including quantitative and qualitative methods across four studies. The protocol (Paper 1) introduced the project as a whole and outlined the three empirical studies. The Macro Study (Paper 2) used large cohort data from the LINDA register, the Local Study (Paper 3) used focus group discussions with 30 homeowners aged 55 years and older across four Swedish municipalities to explore how they reasoned about their current and future housing situation. Finally, the Health and Relocation Study (Paper 4) used survey data involving 2,373 homeowners aged 55 years and older to investigate the association between health and relocation plans, and whether economic factors moderate this association.

Results: The Macro Study showed that the older age groups maintained relatively stable relocation patterns during periods of economic crisis. The Local Study found that, rather than unlocking housing wealth, relocation was often perceived as a financial risk, because downsizing was associated with substantially higher housing costs. The Health and Relocation Study found that poorer health was associated with relocation planning, particularly among homeowners who could manage an increase in housing costs.

Conclusion: Together, the findings of the dissertation show that housing decisions in later life unfold as a multi-stage process shaped by the interaction of health, economic conditions, and local housing market contexts, with economic conditions, such as housing costs and macroeconomic events, affecting housing decisions in different ways. Ageing in place should be understood not as resistance to relocation but as an active decision shaped by these interactions, as well as emotional attachment, where the influence of health on relocation planning depends critically on how financially constrained the homeowner is. By integrating perspectives from gerontology and economics and considering the local housing market context in which housing decisions are made, this dissertation contributes new interdisciplinary knowledge to support the development of housing policies that better reflect older homeowners' circumstances and preferences.

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David Dahlgren



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*”Jag är, Jag har det i mig som ett frö i jorden
Behövs bara vatten, tiden och solen” – Laleh*

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Abstract

Introduction: Population ageing coincides with growing challenges in housing markets in many countries, including Sweden. Older adults disproportionately occupy owner-occupied single-family houses, while younger households face constrained access to larger dwellings. Although health is a well-established factor influencing later-life relocation, less is known about how health, economic conditions, and local housing market characteristics interact to influence housing decisions among older homeowners.

Aim: The overarching aim of this dissertation was to investigate how health- and economic-related factors influence older homeowners' decisions to relocate or age in place, with a particular focus on individuals living in owner-occupied single-family houses in Sweden.

Methods: The dissertation used both qualitative (Study 3) and quantitative (Studies 2 and 4) methods. Study 1 described the design and methodology of the AGE-HERE project. Study 2 used Swedish register data to examine relocation and housing sales among older homeowners across different historical macroeconomic periods. Study 3 analysed data from focus groups with 30 homeowners aged 55 years and older recruited from four Swedish municipalities to explore how they reason about ageing in place and relocation. Study 4 analysed data from a national survey of 2,373 homeowners living in owner-occupied single-family houses to examine the association between self-rated health and relocation planning, and whether perceived financial capacity moderated this association.

Results: Historical macroeconomic events, including financial crises, economic booms, and house price fluctuations, were associated with relocation and housing sales among older homeowners. The effects were largely temporary and varied by age: housing sales among the oldest homeowners remained comparatively stable across economic cycles, while younger age groups were more affected by macroeconomic events (Study 2). Remaining in place reflected a deliberate choice shaped by attachment to home, cost aversion, scepticism about the financial benefits of relocating, and local housing market conditions (Study 3). Poorer self-rated health was associated with multiple relocation planning outcomes, and perceived manageable housing cost increase moderated the association between self-rated health and relocation planning. Poorer health was more strongly associated with relocation planning among respondents reporting higher levels of manageable housing cost increase (Study 4).

Conclusions: Together, the findings of the dissertation show that housing decisions in later life unfold as a multi-stage process shaped by the interaction of health, economic conditions, and local housing market contexts, with economic conditions, such as housing costs and macroeconomic events, affecting housing decisions in

different ways. Ageing in place should be understood not as resistance to relocation but as an active decision shaped by these interactions, as well as emotional attachment, where the influence of health on relocation planning depends critically on how financially constrained the homeowner is. By integrating perspectives from gerontology and economics and considering the local housing market context in which housing decisions are made, this dissertation contributes new interdisciplinary knowledge to support the development of housing policies that better reflect older homeowners' circumstances and preferences.

Populärvetenskaplig sammanfattning

Sverige, liksom många andra länder, står inför en åldrande befolkning samtidigt som bostadsmarknaden blir alltmer ansträngd. En stor andel äldre bor kvar i hem de äger, ofta i villor, medan yngre hushåll har allt svårare att få tillgång till större bostäder. I den svenska bostadspolitiska debatten, och i medierna, framställs äldres flytt som en möjlig lösning: om fler äldre flyttar från stora hus till mindre boenden, skulle fler bostäder frigöras för barnfamiljer och unga vuxna.

Men verkligheten är mer komplicerad. Flyttfrekvensen bland äldre är låg, och det finns förvånansvärt lite kunskap om varför vissa väljer att flytta medan andra väljer att bo kvar. Är det hälsan, ekonomin, eller bostadsmarknaden på orten som avgör? Och hur samspelar dessa faktorer med varandra? Det är dessa frågor som den här avhandlingen försöker besvara, med fokus på äldre villaägare i Sverige.

Syftet med avhandlingen var att undersöka hur hälso- och ekonomirelaterade faktorer påverkar äldre villaägares beslut att flytta eller bo kvar, med särskilt fokus på personer som är 55 år och äldre.

Avhandlingen visar på att ekonomi kan påverka beslutet att flytta på olika nivåer. Delar av den äldre befolkningen är förhållandevis skyddade från konjunktursvängningar: förändringar i flytt- och försäljningsmönster som uppstår i samband med kriser är för det mesta tillfälliga, och de allra äldsta (75+) tycks vara särskilt stabila i sitt boende oavsett rådande ekonomiskt läge. Ett annat centralt mönster rör relationen mellan ekonomi och boendepreferenser. Trots att äldre ofta ser fördelarna med att flytta till en mindre bostad, väger de ekonomiska konsekvenserna av en flytt vanligtvis tyngre än dessa fördelar, vilket bidrar till en stark preferens för att bo kvar. Denna preferens förstärks ytterligare av regionala brister i utbudet av tillgängliga bostäder, vilket gör att strukturella förutsättningar begränsar äldres faktiska flyttmöjligheter.

Avhandlingen visar också att hälsa och ekonomi samverkar på ett sätt som skapar tydliga skillnader mellan grupper av äldre. Sämre hälsa är visserligen kopplat till en högre benägenhet att planera för flytt, men denna association ser olika ut beroende på ekonomiska förutsättningar: äldre som upplever en mindre ökning av boendekostnaderna som hanterbar har svårare att bära faktiska kostnadsökningar, och när sämre hälsa och begränsad ekonomi förekommer tillsammans uppstår en dubbel utsatthet. Även hur aktivt man planerar en flytt, snarare än om man planerar den överhuvudtaget, visar sig påverkas av hälsa, vilket tyder på att hälsans betydelse för bostadsbeslut varierar beroende på var i beslutsprocessen en person befinner sig.

Setting the scene

Population ageing is unfolding alongside increasing pressures on housing markets across many countries. A substantial proportion of older adults remain in owner-occupied housing, often in single-family homes, while younger households face growing barriers to accessing suitable and affordable housing (Forsyth & Molinsky, 2021; Grander, 2023). This creates tensions related to housing allocation, individual wellbeing, and broader policy priorities. As a result, older adults' housing situations and the decisions surrounding them are not only private matters, but have wider societal implications.

In the Swedish policy discourse, as well as in media, relocation in later life is frequently framed as a potential solution to challenges on the housing market. A common assumption is that encouraging older adults to move, for example by downsizing, can improve housing market efficiency and improve the match between housing characteristics and needs. However, Swedish housing policy reveals a striking tension: while some recent policy proposals have sought to increase residential mobility, for instance by proposing reductions in the capital gains tax incurred when households move after many years in owner-occupied housing, earlier reforms sought to prevent older adults from being forced to relocate due to rising property taxes on homes that had appreciated in value (Vujadinovic, 2005; Söder, 2026; SOU, 1999).

This political tension reflects a deeper unresolved question about what a dwelling fundamentally is: a financial asset subject to capital logic, or a home whose value is social and emotional rather than monetary. However, this assumption rests on a limited empirical foundation. Relocation rates among older adults are consistently low, and there is a lack of in-depth understanding of why many choose to stay or move (Roy et al., 2018). Knowledge is limited on how health and economic conditions interact to influence housing decisions among older homeowners, and how these decisions are affected by local housing market circumstances and broader macroeconomic changes remains poorly understood.

Health and housing are fundamentally interconnected in later life, a relationship that reflects the broader significance of housing as a prerequisite for human wellbeing and adequate standard of living (Bentley et al., 2025). This importance is further reflected in how policymakers have chosen to protect housing through both financial instruments and legislative means, such as the strong security of tenure afforded to tenants (Chapter 12, Section 46, Sveriges Riksdag, 1970). Changes in health and functional capacity may act as triggers for considering relocation, while housing conditions and the surrounding environment can in turn support or hinder health, independence, and everyday functioning (Granbom et al., 2019; Van der Pers et al., 2018). Housing decisions are therefore not solely about mobility, but are closely

tied to questions of autonomy, wellbeing, and the ability to age in the right place (Golant, 2015; Wanka et al., 2024).

Housing wealth constitutes a central yet not fully understood dimension of these decisions. Many older adults hold substantial assets in their homes, and economic theory often assumes that this wealth can be released through relocation (Bravo et al., 2019). In practice, however, a range of factors such as transaction costs, taxation, uncertainty, and potentially higher future housing costs may instead create lock-in effects that discourage moving (French et al., 2023). This highlights the need to improve understanding of how economic incentives interact with other considerations, particularly health-related factors, in shaping housing decisions in later life.

Importantly, residential decision-making in later life is not a single, discrete event, but a complex and processual phenomenon. Decisions about whether to stay or move develop over time and may involve stages of consideration, intention, planning, and actual relocation, influenced by individual circumstances as well as structural conditions such as local housing markets and policy contexts (Coulter et al., 2016; Wiseman, 1980). Capturing this complexity requires approaches that move beyond binary outcome, addressing how decisions are formed, negotiated, and acted upon.

Against this backdrop, there is a need for research that brings together perspectives from gerontology, economics, and housing research to better understand how health, economic conditions, and housing market contexts jointly influence housing decisions in later life. This dissertation contributes to that understanding by focusing on older homeowners living in owner-occupied single-family houses in Sweden.

List of papers

Paper 1 (Study Protocol)

Schmidt, S.M, Iwarsson, S., Hansson, Å., **Dahlgren, D.** & Kylén, M. (2023). Homeownership While Aging—How Health and Economic Factors Incentivize or Disincentivize Relocation: Protocol for a Mixed Methods Project, *JMIR Research Protocols*, 12, e47568. <https://doi.org/10.2196/47568>

Paper 2 (Macro Study)

Dahlgren, D., Kylén, M., Hansson, Å., Iwarsson, S., & Schmidt, S.M. Relocations and Housing Sales Among Older Adults in Times of Economic Booms and Financial Recessions. *Submitted*.

Paper 3 (Local Study)

Dahlgren, D., Magnusson, L., Hansson, Å., Schmidt, S.M., Iwarsson, S. & Kylén, M. (2026). Aging in Place or Moving On? Exploring Older Homeowners' Housing Situation in the Context of Housing Market Dynamics and Policy Incentives. *Housing and Society*, 1-22, <https://doi.org/10.1080/08882746.2026.2634523>

Paper 4 (Health and Relocation Study)

Dahlgren, D., Schmidt, S.M, Iwarsson, S. & Kylén, M. Health and Relocation Planning Among Older Homeowners: The Role of Manageable Housing Cost Increase. *Submitted*.

Glossary

Term	Definition
Ageing in place	Remaining in one's own home or local community as people grow older while maintaining independence and quality of life (Wiles et al., 2012; Golant, 2015).
Ageing in the right place	Living in housing that best matches an individual's health, functional capacity, preferences, financial circumstances, and social situation over time (Golant, 2015; Wanka et al., 2024).
Behavioural economics	A branch of economics examining how psychological, cognitive, and emotional factors influence economic decision-making (Kahneman, 2011; Thaler, 2016).
Budget constraint (budget line)	The combinations of goods or housing alternatives that an individual can afford given available income and prevailing prices (Frank, 2021).
Business cycle	Business cycles refer to recurrent fluctuations in aggregate economic activity, characterized by alternating periods of expansion and contraction that affect indicators such as GDP, employment, income, and investment (Burns & Mitchell, 1946; OECD, 2008).
Consumer choice theory	An economic theory describing how individuals allocate limited resources among alternatives to maximise utility subject to a budget constraint (Frank, 2021).
Downsizing	Relocating to a smaller and/or less expensive dwelling, often to reduce housing costs, improve accessibility, or release housing equity (Burgess & Quinio, 2021).
Endowment effect	The tendency to value an asset more highly simply because one owns it (Tversky & Kahneman, 1991).
Environmental gerontology	An interdisciplinary field examining the reciprocal relationship between ageing individuals and their physical and social environments (Wahl & Weisman, 2003).
Housing affordability	The extent to which housing costs can be met without placing excessive financial strain on a household (Stone, 2006; Cause et al., 2020).
Negative home equity	Negative home equity occurs when the outstanding mortgage debt on a property exceeds its current market value (van Veldhuizen et al., 2020).

Dissertation at a glance

Study 1: Study Protocol	
Title	Homeownership While Aging—How Health and Economic Factors Incentivize or Disincentivize Relocation: Protocol for a Mixed Methods Project.
Aim	To present the study design and methodological approach of the AGE-HERE project investigating how health and economic factors incentivize or disincentivize relocation among older homeowners.
Method	A mixed methods convergent design comprising a quantitative register study, a qualitative focus group study, a national survey study, and a final integration study. The initial quantitative and qualitative studies were designed to inform the development of the survey, while the final study was planned to synthesise findings across the project.
Results	As of July 2023, ethical approval had been obtained for the register and focus group studies. Register analyses and focus group data collection were ongoing, and the national survey was planned to be developed based on findings from the initial studies and distributed during 2024. The final integration study was planned for 2025.
Conclusion	The protocol provides a methodological framework for investigating how health and economic factors influence housing decisions among older homeowners. The project was expected to generate knowledge to inform future housing policy and support healthy and independent ageing.
Study 2: Macro Study	
Title	Relocations and Housing Sales Among Older Adults in Times of Economic Booms and Financial Recessions.
Aim	To examine patterns in relocation and housing sales among older adults across periods of macroeconomic change, such as financial crises, economic booms, and housing market fluctuations.
Method	Longitudinal register data from the LINDA database (1978–2016) were used to examine relocation and housing sales across four age groups. Descriptive analyses and logistic regression models were applied to investigate patterns across different macroeconomic periods.
Results	The findings showed that patterns of relocation and housing sales varied across macroeconomic periods and age groups. While relocation and housing sales declined during economic crises for most age groups, housing sales among homeowners aged 75 years and older remained comparatively stable.
Conclusion	Macroeconomic conditions influenced relocation and housing sales differently across age groups. While younger older homeowners appeared to postpone housing sales during economic downturns, housing sales among the oldest homeowners remained comparatively stable, suggesting that late-life housing decisions are driven by other factors rather than macroeconomic conditions.
Study 3: Local Study	
Title	Aging in Place or Moving On? Exploring Older Homeowners' Housing Situation in the Context of Housing Market Dynamics and Policy Incentives.
Aim	To deepen the understanding of how single-family homeowners 55 years or older reason about their current and future housing situation. The specific focus was on local housing market circumstances, national policies on housing taxation and subsidies, and housing provision.
Method	Focus group discussions were conducted with 30 homeowners aged 55 years and older from four Swedish municipalities with differing local demographic and housing market characteristics. Data were analysed using manifest content analysis.

Results	An overarching theme was generated: "The many benefits of living in the current house outweigh economic and local housing market challenges." This theme comprised four categories: (1) desire to stay in place; (2) discrimination towards older homeowners; (3) local and national housing market conditions; and (4) reflecting on the future housing situation.
Conclusion	The findings suggest that preferences for ageing in place are influenced by health, emotional attachment to home, and financial considerations. Relocation was often perceived as financially disadvantageous, while a limited supply of suitable housing and a perceived lack of political prioritisation further constrained opportunities to move. Together, these findings highlight a potential mismatch between housing policy goals and older homeowners' preferences, underlining the need for planning strategies that reflect local housing market conditions and support ageing in place.
Study 4: Health and Relocation Study	
Title	Health and Relocation Planning Among Older Homeowners: The Role of Manageable Housing Cost Increase.
Aim	To investigate the association between self-rated health and relocation plans among homeowners aged 55 years and older. A further aim was to examine to what extent subjective manageable housing cost increases moderate the association between self-rated health and relocation plans in this population.
Method	Data were drawn from a national survey of homeowners aged 55 years and older living in owner-occupied single-family houses. Participants were randomly selected from the Swedish Population Register. The final analytical sample comprised 2,373 respondents. Associations were analysed using multinomial and binary logistic regression.
Results	Poorer self-rated health was associated with multiple relocation planning outcomes, most strongly with reporting an inability to afford a move and with non-active relocation planning. The moderation analysis further showed that perceived manageable housing cost increase influenced the association between health and relocation planning. Specifically, poorer health was more strongly associated with relocation planning among respondents reporting higher levels of manageable housing cost increase.
Conclusion	The findings suggest that the relationship between health and relocation planning varies according to older homeowners' perceived ability to manage higher housing costs. They also highlight the importance of considering both health and perceived financial capacity when examining housing decision-making in later life.

Introduction

Population ageing is unfolding in parallel with increasing strain on housing markets in many high-income countries. In Sweden, structural imbalances have become particularly visible: a large proportion of older adults live in owner-occupied single-family houses, while younger households face barriers to accessing larger dwellings and remain concentrated in smaller apartments (Christophers & O’Sullivan, 2019; Statistics Sweden, 2026). At the same time, changes in health and functional capacity may alter housing needs in later life (Granbom et al., 2016). Understanding how older homeowners respond to these changing circumstances has therefore become an increasingly important research and policy concern.

Ageing and health

Ageing is a natural development in human beings, a continuous process where gradual or rapid loss of functions may occur later in life, including biological, physical, psychological, and social changes. Ageing does not impose ill-health but sooner or later will have an impact on health (World Health Organization, WHO, 2015). Given this close relationship between ageing and health, it is necessary first to clarify how health itself has been understood. Since the establishment of the United Nations, several approaches have been developed to define health. The most influential formulation is that of the WHO, which defined health as “a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity” (WHO, 1948). However, this definition has been widely debated. Critics have argued that its emphasis on ‘complete’ wellbeing makes it difficult to apply in practice, as it may be interpreted as setting an almost utopian standard of perfect health (e.g., Huber et al., 2011; Schramme, 2023). Others have pointed out that the definition is very broad and therefore challenging to operationalise in empirical research and policy contexts (Callahan, 1973).

An ageing population poses increasing challenges as the proportion of adults aged 85 years and older continues to grow. This age group has the highest prevalence of disease, disability, and limitations in activities of daily living (ADLs) (Christensen et al., 2009). Historically, increases in life expectancy during the twentieth century were accompanied by improvements in ADL functioning, including among adults aged 85 years and older between 2000 and 2008. However, evidence from the

United States suggests that this trend has not continued among the baby boom generation, whose functional ability has instead declined. Research indicates that these patterns are shaped by social determinants of health, including socioeconomic position, health behaviors, income, and housing conditions (Bentley et al., 2025; Chelak & Chakole, 2023; Cutler & Lleras-Muney, 2006; Marmot et al., 1991).

Declining health may create a mismatch between an individual's functional capacity and the demands of the home environment, increasing the perceived need for relocation. At the same time, housing conditions and neighbourhood environments may influence health (Zhang et al., 2025), meaning that the relationship between health and housing is reciprocal. Health is therefore understood as both shaping, and being shaped by, residential circumstances over time. Although health is a well-established determinant of residential relocation in later life, few studies have examined how health and economic conditions jointly influence housing decisions among older homeowners.

Understanding these relationships also requires recognising that later life is not a clearly bounded or homogeneous stage of the life course. Definitions of older age vary across research, policy, and practice, ranging from chronological thresholds tied to retirement eligibility to functional, social, or health-based conceptions of ageing, such as the distinction between the third and fourth age, which emphasise individual capacity and heterogeneity among older adults rather than calendar age.

In housing research specifically, many studies of later-life housing focus on individuals aged 65 and older, yet housing-related decisions concerning retirement, anticipated care needs, and shifting housing preferences frequently emerge earlier in the life course (Kylén, 2019). Against this background, this dissertation defines older homeowners as individuals aged 55 and older. Adopting this lower age threshold makes it possible to capture housing considerations and decision-making processes that may begin before conventional thresholds of older age are reached. It also supports the broader aim of the dissertation to explore how health and economic conditions jointly influence relocation planning and older homeowners' reasoning about their current and future housing situation.

Ageing in place

Most older adults express a preference to remain in their homes for as long as possible, and residential mobility in later life is consistently low compared to other age groups (Yang, 2009). This pattern is commonly described as ageing in place. Definitions of ageing in place vary, ranging from remaining in the same dwelling or neighbourhood to avoiding institutional care by relocating to senior housing or the home of a family member (Forsyth & Molinsky, 2021). Some definitions emphasise the physical location, whereas others place greater emphasis on the social

environment and social connectedness (Pani-Harreman et al., 2021). Beyond its conceptual definitions, ageing in place has become an important policy objective in many welfare states, reflecting both individual preferences and societal ambitions to support older adults in remaining in familiar environments (Brändström et al., 2022; Scharlach & Lehning, 2013; Zhang et al., 2025). More recently, scholars have argued that the focus should not be on ageing in place *per se*, but rather on ageing in the right place, emphasising the fit between individuals' needs and their physical and social environments (Golant, 2015). Building on this perspective, Wanka et al. (2024) propose the concept of ageing in the right place with the right person, highlighting the importance of social relationships and support networks in later-life housing decisions. Together, these perspectives shift the focus from remaining in place *per se* to ensuring that older adults live in housing that continues to support their changing needs over time.

However, ageing in place is not always free of challenges. Some older adults report feeling trapped in their homes because they are unable to relocate (Granbom et al., 2021). Likewise, older women with poor health and low pension incomes have been shown to age in place while adopting coping strategies for low financial resources, such as renting out part of their home (Yadav et al., 2023).

Health, housing, and economic considerations for remaining in one's home is frequently associated with autonomy, identity, and psychological wellbeing (Wiles et al., 2012). However, the suitability of the home environment becomes increasingly important as health changes occur. Environmental barriers, maintenance demands, and the structure of the single-family house may challenge everyday life in later life (Damiens, 2020; Solari & Mare, 2012). Research in environmental gerontology demonstrates that the interaction between functional capacity and housing environments can influence independence, participation, and risk of injury (Wahl et al., 2009). As health and functional capacity change, housing that once supported independence may become increasingly difficult to manage, creating a mismatch between individuals' needs and their home environment.

While health is an important determinant of housing decisions, it rarely acts in isolation. For homeowners, housing decisions are further complicated by financial considerations (Roy et al., 2018), but research targeting such dynamics is virtually non-existent. The dwelling often represents the largest accumulated asset over the life course (Causa, et al., 2019). Transaction costs, taxation, mortgage conditions, and expectations about future housing expenses may influence whether relocation is perceived as feasible or desirable.

The term 'downsizing' has also been used in a financial context, referring to the release of housing equity either by selling a property or moving to a less valuable home, thereby creating space for increased consumption of other goods and services (Marcinkiewicz, & Chybalski, 2024; Burgess & Quinio, 2021). This potential is particularly relevant in a European context, where most older adults are

homeowners who have accumulated a significant share of their wealth in property (Causa, et al., 2019), making housing equity a potentially important source of liquidity in later life. Indeed, for many older homeowners, property wealth represents the single largest component of their total assets, suggesting that even partial equity release through downsizing could have meaningful implications for financial wellbeing in retirement.

Residential mobility

While housing policy discussions often focus on increasing mobility to improve allocation efficiency and activate relocation chains (Linder & Eriksson, 2018), research has rarely examined how health trajectories and economic incentives interact in housing decisions among older adults. Addressing this gap requires an interdisciplinary perspective that integrates insights from health sciences, gerontology, economics, and housing research, situating individual housing decisions within broader institutional and market conditions. However, despite growing interest in later-life housing decisions, research has remained fragmented across disciplines (Roy et al., 2018). Research suggests that later-life relocation may be triggered by declining health, widowhood, changes in household composition, housing dissatisfaction, and neighbourhood change (Chaulagain, 2025; Khorrami Estakhri et al., 2025). However, the relative importance of these factors remains unclear, and the role of economic conditions in later-life housing decisions has received comparatively little attention.

The challenge of older adults living in houses that are too large in relation to household size, or in homes in need of repair, combined with the difficulty younger age groups face in establishing themselves on the housing market, has prompted suggestions for solutions to address both problems simultaneously (Baker et al., 2026; Polanska et al., 2024; Venti et al., 2004). One such solution involves encouraging older adults to downsize to smaller housing, thereby freeing up properties for younger age groups to enter the housing market (Vujadinovic, 2005). This has been described as a win-win from a housing market perspective (Park, & Ziegler, 2016). However, this is challenging given that relocation rates among older adults, measured as the proportion of individuals who relocate, are lower compared to those of younger age groups, and older adults choose instead to age in place and not relocate in older age (Yang, 2009). For example, most individuals in Europe do not relocate after the age of 50 (Angelini & Laferrère, 2012). In the US, relocation rates stand at approximately 5.7% for those aged 65 and above, compared to 14.2% for younger age groups, and these rates are likely to increase over time as the next generation of baby boomers reaches older age (Lee et al., 2025).

A similar pattern can be observed in the Swedish context. Figure 1 presents the number of relocations per 100 individuals across five-year age groups, starting from the age of 25, following graduation from university, through to age 100 and above.¹ The data show a clear convex development over the lifespan, with relocation rates declining steadily with age, followed by a modest increase after the age of 75. Historically, relocation rates among older adults in Sweden were even lower than they are today. This generational shift has been documented by Abramsson and Andersson (2012), who found that the baby boom generation relocated more frequently in later life than earlier generations, reflecting changing housing preferences over time. Although housing transitions do occur in later life, owner-occupation remains the dominant housing tenure into old age. Among those who move after the age of 65 years, the most common transition is from homeownership to renting (Angelini et al., 2014). Similar preferences for remaining in one's current home have been documented in Sweden in both quantitative and qualitative studies (Abramsson & Hagberg, 2020; Yadav et al., 2025).

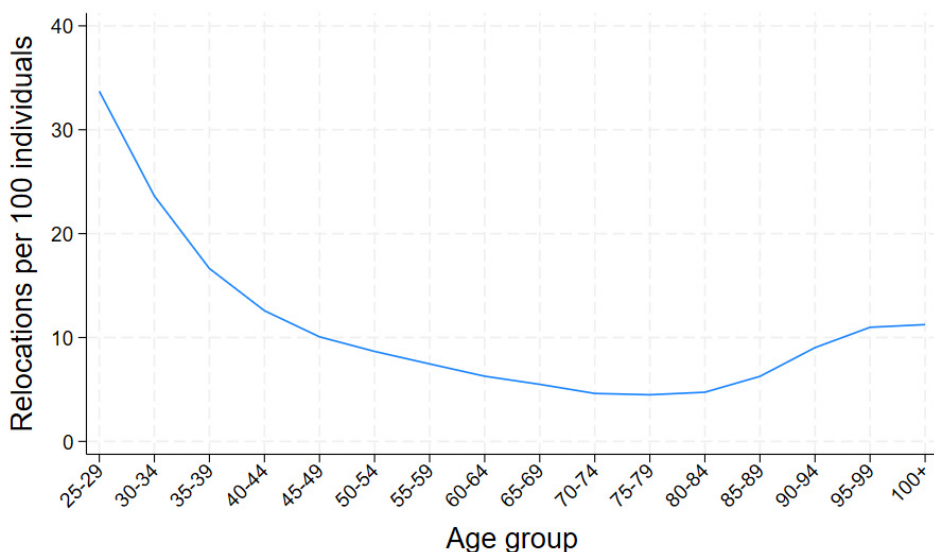


Figure 1. Relocation rates (per 100 individuals) by five-year age group. Based on own calculations using Statistics Sweden (2025a) and Statistics Sweden (2025b).

¹ Relocations are expressed as numbers per 100 individuals rather than as a percentage rate, as individuals may relocate more than once within a single year. The data only includes domestic relocations, thereby excluding migrations to and from Sweden.

These patterns of residential mobility can be understood within a broader life-course perspective. Whether a person relocates or not, and at what age, is influenced by housing trajectories that develop over time, with housing transitions often coinciding with important life events such as leaving the parental home, entering the owner-occupied housing market, or relocating around retirement in later life (Mulder, 2013; Nguyen et al., 2024). Such life events do not occur in isolation but are embedded within, and shaped by, the broader life course, which also structures the accumulation of health and economic resources, as well as disadvantage, over time (Ferraro & Shippee, 2009). These accumulated resources and experiences may, in turn, influence housing decisions later in life by shaping housing needs and preferences. For example, changing needs over the life course may lead individuals to prefer smaller dwellings or to transition from homeownership to rental housing (Abramsson & Andersson, 2016; Kylén et al., 2026). From this perspective, relocation is not only a response to immediate circumstances but also the outcome of earlier decisions, accumulated resources, changing needs, and attachments to place that have developed over many years (Lewicka, 2011).

Housing costs and financial considerations for homeowners

Housing costs are central to housing decision-making because they influence both housing affordability and the perceived financial feasibility of relocating. For older adults living on fixed retirement incomes, anticipated housing costs may become particularly important when evaluating whether to remain in their current dwelling or move to another form of housing. Most older adults in Europe live in owner-occupied single-family homes, and a substantial share of their wealth is tied to their homes (Angelini & Laferrère, 2012; Causa, et al., 2019).

Housing costs differ substantially across housing tenures, and their affordability depends on household income. Swedish registry data reveal a systematic relationship between housing tenure and income levels. In 2024, households living in rented dwellings spent around 27% of their disposable income on housing, compared with 18% for those living in owner-occupied houses (Statistics Sweden, 2025c). Rental households not only spend a larger share of their disposable income on housing but also generally have lower incomes than owner-occupiers. Households in owner-occupied and tenant-owned dwellings tend to have incomes above the national median, whereas those in the rental sector fall below it (Grandér, 2024). One group particularly affected is single women aged 65 years and older, who often have relatively low incomes and spend 37% of their disposable income on rental housing and 26% if they own their homes (Statistics Sweden, 2025c).

For older homeowners, however, housing costs are often characterised by a different financial situation than those of other groups. Many have paid off all or most of their mortgages, resulting in relatively low monthly housing costs despite substantial housing wealth. Consequently, relocating may be less financially attractive, as it often entails higher monthly housing costs. Newly built housing is generally expensive and unaffordable for many households (Tunström et al., 2020). Although housing affordability has been widely studied (Bentley et al., 2025), considerably less attention has been paid to how older homeowners evaluate housing costs when deciding whether to remain in place or relocate.

Older homeowners differ from renters not only in terms of housing costs but also because they have accumulated substantial housing wealth. In the economic literature, a central idea is that older homeowners can unlock housing wealth by downsizing, for example by moving to a smaller dwelling, thereby freeing up capital that is otherwise tied up in the property (Burgess & Quinio, 2021). Housing wealth may also be accessed through housing equity withdrawal mechanisms, such as reverse mortgages, allowing homeowners to convert part of their housing equity into liquid assets without relocating (Mayer & Simons, 1994; Shan, 2011). This process of converting housing equity into liquid assets has the potential to improve older adults' financial situation and support broader consumption. Liquidity is therefore a key concept for understanding homeowner behaviour, as it shapes how individuals respond to both short-term shocks and long-term changes in their financial circumstances (Campbell & Cocco, 2007).

Yet whether and when housing wealth can be realised does not depend on individual circumstances alone; it is also shaped by the broader economic environment. Older homeowners may be particularly affected by macroeconomic events, such as financial crises, falling house prices, and rising interest rates, because housing wealth often represents a substantial share of their total assets. These events may influence both relocation behaviour and housing sales by affecting the value that homeowners can realise from what is often their largest asset (Bravo et al., 2019; Damhuis & van Gent, 2024). However, little is known about how macroeconomic conditions influence relocation decisions among older homeowners, as existing evidence has largely focused on the general homeowner population. One well-documented mechanism through which macroeconomic conditions may reduce residential mobility is negative home equity, a situation in which the outstanding mortgage exceeds the market value of the property. In the Netherlands, van Veldhuizen and colleagues (2020) found that the probability of moving was 21% lower among households experiencing negative home equity. Similar lock-in effects have been documented in the United States, where negative home equity reduced voluntary mobility while increasing involuntary moves, particularly among households experiencing income loss (Andersson & Mayock, 2014; Bricker & Bucks, 2016).

However, these lock-in effects may be less pronounced among older homeowners. Because many older homeowners have low remaining mortgage debt and have benefited from long-term house price appreciation, they may be less likely to experience negative home equity than younger homeowners. Instead, they may respond to macroeconomic turbulence by postponing planned relocations until market conditions improve. Those who are unable to delay a move because of declining health or financial hardship may, however, be forced to sell under less favourable market conditions, thereby realising a lower value from what is often their largest asset.

Swedish housing context

Responsibility for housing provision in Sweden formally rests with the country's 290 municipalities, although housing policy is also shaped by national priorities and regulations, including rent regulation and housing allowances (Mangold et al., 2025). The ordinary Swedish housing market, and the types of housing in which people live, are commonly categorised in two ways (Statistics Sweden, 2026). The first is by building type, distinguishing between one- and two-dwelling buildings (single-family houses) and multi-dwelling buildings. The second is by tenure, distinguishing between owner-occupied, tenant-owned, and rented housing. The most common housing type is the owner-occupied one- and two-dwelling building, in which 47% of people in Sweden live. This is followed by rented multi-dwelling buildings (25.7%) and tenant-owned multi-dwelling buildings (17.8%), the latter sometimes referred to as condominiums. Less common housing types include tenant-owned and rented one- and two-dwelling buildings (2.5% and 1.6%, respectively), as well as owner-occupied multi-dwelling buildings (1.1%). Specialised housing, such as long-term care facilities and student housing, accounts for 2.2% of the housing stock. The remaining 3.4% comprises other dwelling types and cases where the housing type is unknown. Although these figures describe the national housing market, housing conditions vary considerably across municipalities, reflecting differences in housing prices, age composition, sociodemographic characteristics, municipality size, and the composition of the housing stock. For example, the proportion of rental apartments ranges from around 10% in some municipalities to more than 55% in others (Figure 2). Likewise, average sales prices for single-family houses vary substantially, with more than two-thirds of municipalities reporting average prices below SEK 5 million, whereas municipalities in the Stockholm metropolitan area commonly exceed SEK 10 million (Figure 3). Consequently, the opportunities for older adults to relocate, as well as the policies designed to facilitate residential relocation, differ markedly across the country.

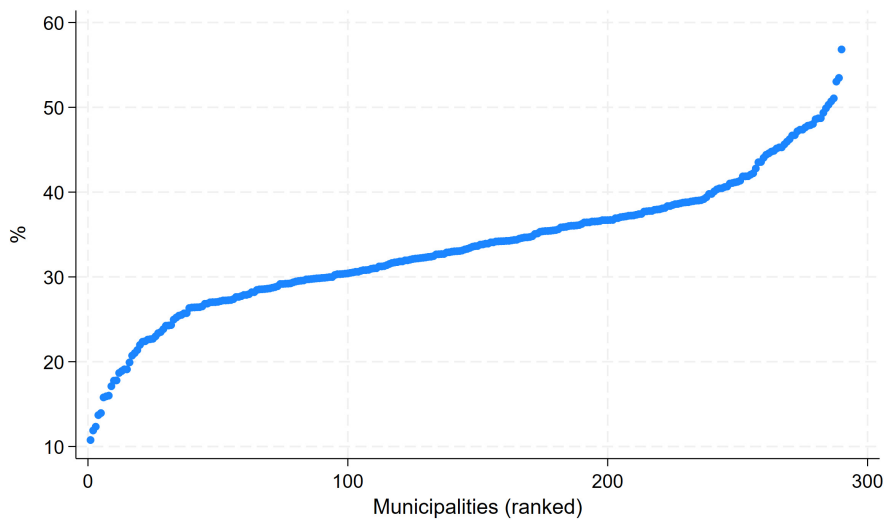


Figure 2. Proportion of rental apartments among all dwellings by municipality. Statistics Sweden (2025d)

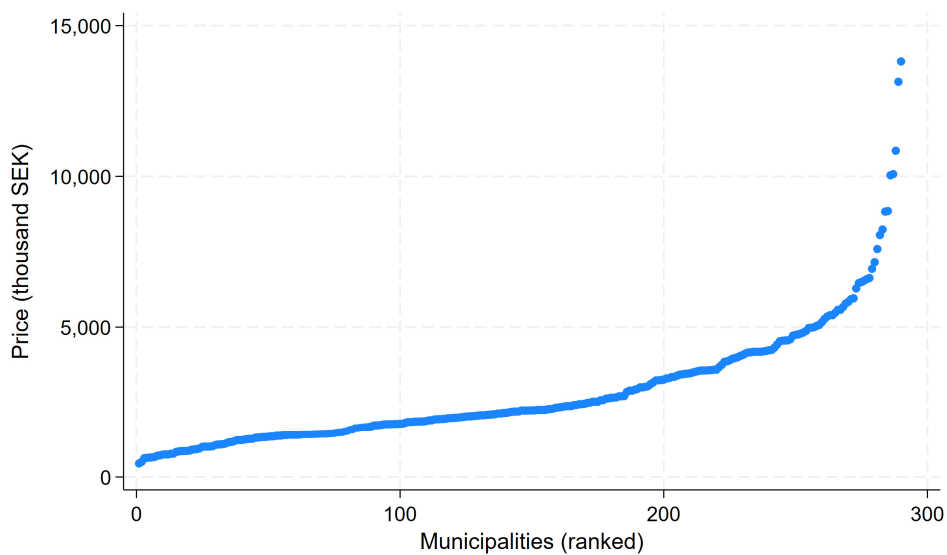


Figure 3. Average sales price of single-family houses by municipality, Sweden. Statistics Sweden (2025e)

Turning to residential mobility, Sweden has higher residential mobility rates than many other countries. Residential mobility is generally high across the Nordic countries, with Iceland and Sweden recording rates comparable to those of the United States (Causa, & Pichelmann, 2020). However, mobility among older adults has consistently been described as low. In 2023, 5.3% of individuals aged 61–70 and 4.9% of those aged 70 years or older relocated, although mobility increases again among the oldest old, often in connection with moves to rental apartments or residential care facilities (Statistics Sweden, 2025a). These patterns illustrate that, despite relatively high levels of residential mobility in Sweden overall, relocation remains uncommon in later life until advanced ages, when changing health and care needs increasingly shape housing transitions.

Although the Swedish housing system offers older adults a range of alternatives beyond owner-occupied single-family housing, including rental housing, tenant-owned apartments, senior housing, sheltered housing, and, for individuals with extensive care needs, residential care facilities, relocation is not always straightforward. Plans to move are often shaped by the wish for a dwelling requiring less upkeep, such as a low-maintenance apartment (Abramsson & Hagberg, 2020). However, national housing surveys and previous research have highlighted a shortage of suitable housing alternatives for older adults, particularly housing that combines accessibility, affordability, and attractive locations. Boverket's Housing Market Survey indicates that the supply of housing that meets the needs of an ageing population remains insufficient. Nearly 200 Swedish municipalities report a particular need for housing with affordable housing costs, senior housing, and accessible dwellings (Boverket, 2026). This suggests that even when older homeowners wish to relocate, suitable housing alternatives may not be available.

At the same time, Sweden has a long-standing policy ambition to support ageing in place. Swedish housing and care policy has long been guided by the principle that older adults should not have to move between different housing and care settings merely to receive the support they require (SOU 2008:113). As life expectancy has increased, housing has become an increasingly important component of long-term care provision, with a growing share of care delivered directly in the home by both private and public providers and financed through the Swedish welfare state. Together, these arrangements create favourable conditions for older adults to remain in their existing homes despite changing health and functional capacity.

One welfare arrangement warranting closer attention is the housing allowance for pensioners, which can be claimed regardless of dwelling type. Eligibility requires that the applicant be 67 years or older and have drawn their full pension. The allowance is means tested against housing costs, income, and capital assets: individuals may hold up to SEK 100,000 in capital (approximately USD 10,000; SEK 200,000 for couples), with any amount above this threshold affecting the size

of the allowance. Importantly, the value of the owner-occupied home is excluded from this capital assessment. This reflects a policy design intended to support ageing in place by allowing older homeowners to remain in their homes without first having to liquidate their housing wealth.

As more older adults remain in ordinary housing for longer, environmental barriers arising from declining functional capacity have become increasingly common. Housing adaptations, such as removing thresholds or installing grab bars, are one way of addressing this mismatch between the home environment and the resident's needs (Pettersson et al., 2018). Rather than requiring individuals to relocate, this approach adapts the home itself to support independent living. Municipalities contribute financially by reimbursing part of the costs incurred by homeowners. In 2024, Swedish municipalities granted a total of 53,637 housing adaptation and repair grants at a total cost of SEK 997 million (Boverket, 2024). These figures illustrate the substantial public investment in enabling older adults to remain in their own homes rather than relocating, underscoring the importance of housing adaptations within Sweden's ageing in place strategy.

Theoretical frameworks and concepts

This dissertation is guided by an interdisciplinary theoretical framework centred on housing decision-making in later life. As a starting point, based on a comprehensive literature review Roy et al. (2018) presented a broad perspective on housing decision-making, recognising that decisions about whether to remain or relocate are influenced by multiple interacting factors related to health, economics, social relations, and the home environment. Building on Roy et al.'s framework of domains and factors influencing housing decisions in later life, this dissertation does not treat relocation solely as an outcome but considers housing decision-making more broadly, encompassing reflections on current and future housing circumstances, relocation planning, and actual relocation behaviour.

Figure 4 presents the conceptual framework developed by Roy et al. (2018). The more important factors are closer to the centre of the figure. As highlighted by the authors, the economic dimension is one of the more understudied of the six dimensions.

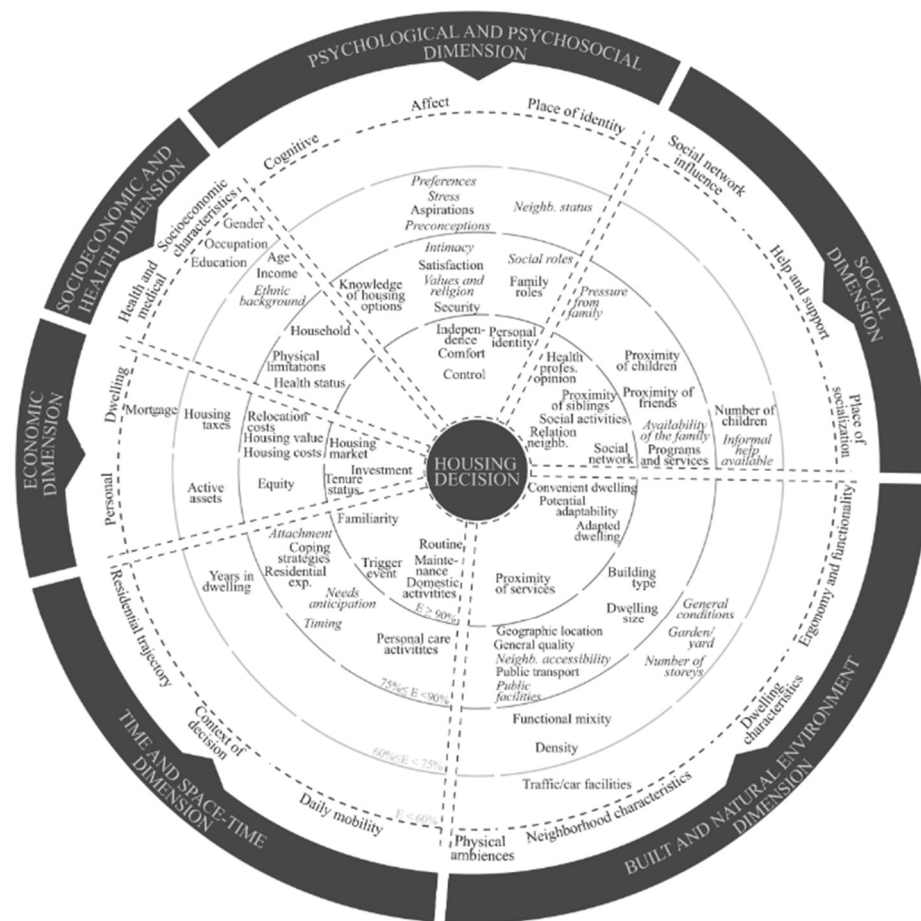


Figure 4. Illustration of dimensions and factors influencing the housing decision of older adults (Roy et al., 2018)

Environmental gerontology

Environmental gerontology examines the reciprocal relationship between older adults and their physical and social environments. A central assumption is that health, wellbeing, and everyday functioning are influenced not only by individual characteristics but also by how well the environment supports changing needs over time. Within this field, several theoretical perspectives have been developed to explain how interactions between people and their environments influence housing decisions and experiences in later life (Wahl & Weisman, 2003). From environmental gerontology, the dissertation draws on Lawton and Nahemow's

environmental press model and subsequent work on person-environment fit (Lawton & Nahemow, 1973). Their model highlights how the balance between an individual's functional capacity and demands in the environment affects independence, participation, and wellbeing. As functional capacity or environmental demands change over time, the fit between the person and the home may deteriorate, increasing the likelihood that relocation is considered. This perspective has informed a large body of research on accessibility, environmental barriers, housing adaptations, and person-environment fit in later life (e.g., Iwarsson & Ståhl, 2003; Pettersson et al., 2018; Rantakokko et al., 2013; Wahl et al., 2012). In the context of housing decisions among older homeowners, accessibility issues, maintenance demands, and layout become central to understanding both the perceived feasibility of ageing in place and the perceived risks associated with remaining in place. At the same time, theories of place and place attachment draw attention to the emotional, social, and symbolic meanings of the home, emphasising that relocation is not only a response to functional or economic pressures but also a potential disruption of long-standing identity and relational ties (Clark et al., 2023; Scannell & Gifford, 2017). Strong attachment to home may therefore contribute to residential stability even when the dwelling no longer provides an optimal person-environment fit.

Migration theory describes push and pull factors and underlines that relocation in later life is dependent on place-based conditions (e.g. local housing markets, neighbourhood change) and people-based circumstances (e.g. health shocks, bereavement, financial strain) (Wiseman, 1980). Whereas environmental gerontology focuses on the interaction between individuals and their home environment, migration theory conceptualises relocation as a process unfolding over time, in which triggers, constraints, and opportunities interact. This processual perspective is reflected throughout the dissertation, examining both realised moves and housing sales at the macro level as well as anticipatory reasoning and plans for future relocation at the individual level.

Taken together, these perspectives provide complementary lenses on housing decisions in later life. Environmental gerontology and theories of place attachment illuminate how health, functioning, and attachment influence the experience of remaining or moving, while migration theory highlights how relocation is influenced by both individual circumstances and broader contextual conditions.

Consumer choice theory

Consumer choice theory provides an analytical framework for understanding how older homeowners evaluate the trade-offs between remaining in their current dwelling and relocating. According to neoclassical consumer choice theory,

individuals maximise utility by allocating their resources across a range of goods in accordance with their preferences and budget constraints (Frank, 2021). Although early contributions to this literature differ in how the utility function is derived and specified, they share the assumption that consumers behave rationally and make optimal choices given their preferences, income, and the prices they face (Samuelson, 1947). The framework is well suited to understanding how an individual allocates a given budget between two goods, and it foregrounds the role of preferences: consumption yields utility only to the extent that the individual subjectively values what is consumed. Preferences over different goods are represented by indifference curves, each depicting the combinations of goods to which an individual is indifferent. The budget constraint, in turn, represents the bundles of goods that are attainable given the individual's income and prevailing prices. Utility is maximised where an indifference curve is tangential to the budget constraint, which corresponds to the highest feasible utility level given the resources available.

Housing, however, differs from most consumption choices in one important respect: an individual occupies either a house or an apartment as their main residence, not a combination of the two. The choice is therefore characterised by a corner solution, in which all housing consumption is concentrated in one of the two alternatives and small adjustments between them are not possible. In this setting, the standard optimality condition takes the form of an inequality rather than an equality. An older homeowner will continue to live in the house providing it delivers at least as much marginal utility per unit of cost as the apartment, and will relocate only when the apartment becomes the more favourable option on this measure.

This condition makes explicit which changes can prompt a move. A relocation occurs when the marginal utility per unit of cost becomes greater for the apartment, which can come about through a change in relative prices, for example when the cost of living in the house rises relative to the apartment, or through a change in preferences, for example when declining health or a reduced need for space lowers the value placed on the house. A fall in income, e.g., following retirement, does not necessarily reverse the inequality. It does, however, reduce the level of consumption attainable, and a high fixed cost may render the house infeasible and leave the apartment as the only affordable option.

To illustrate a potential move from a house to an apartment, three situations can be considered: a change in preferences, a reduction in the price of the apartment, and a reduction in income or wealth. In Figures 5-7 the house is measured on the vertical axis and the apartment on the horizontal axis. The indifference curves are drawn as smooth and continuous for illustrative purposes; in reality, since the two alternatives cannot be combined, preferences over them would be better represented by discrete points, but the conventional shape makes the mechanics of the comparison easier to follow. The initial position is point A, where the older adult chooses to live in a house because it yields greater marginal utility per unit of cost than the apartment.

The thick line reflects the budget constraint and the thinner line the indifference curve. Any shifts from the initial conditions are illustrated with a dotted line.

In the first situation, illustrated in Figure 5, the individual initially occupies point A. Changing preferences, such as placing greater value on avoiding maintenance or on having access to an elevator or grab bars, lowers the value placed on the house relative to the apartment and makes the indifference curves steeper. The slope reflects the amount of house consumption the individual is willing to give up to be able increase their consumption of apartment living. Once they become steeper than the budget constraint, the apartment yields the greater marginal utility per unit of cost, and the optimal position shifts to point B. The individual therefore moves to an apartment.

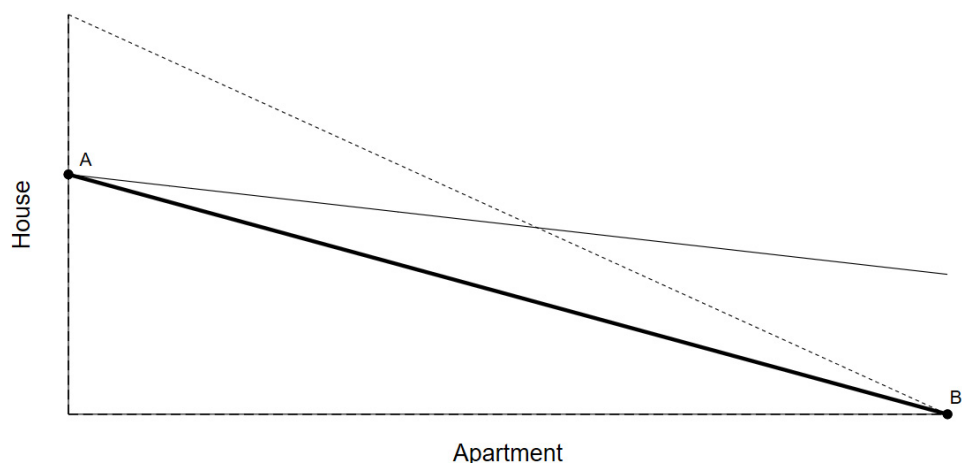


Figure 5. Change in preferences

The second situation arises when the price of the apartment falls (Figure 6). This rotates the budget line outward along the apartment axis, while the house intercept remains unchanged. The apartment now offers greater marginal utility per unit of cost, and the individual again moves to point B. As a result, the budget line shifts, allowing the individual to reach a higher level of utility on a new indifference curve.

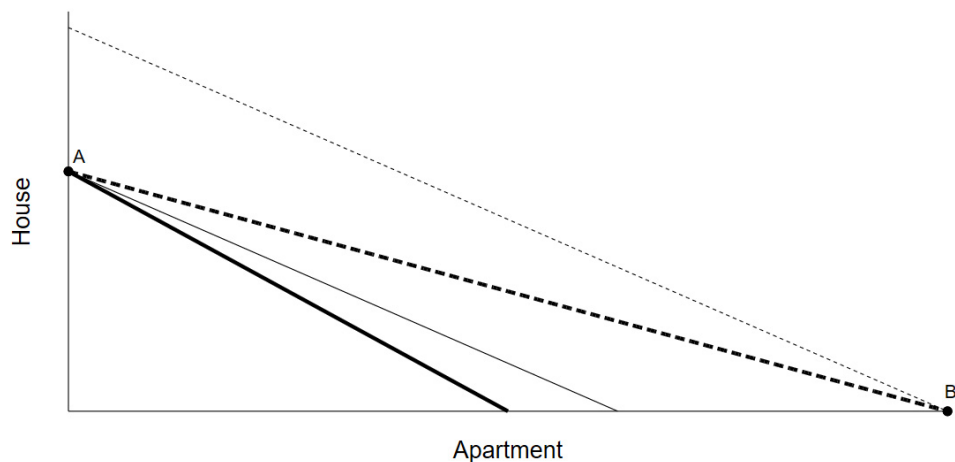


Figure 6. A reduction of apartment prices

The third situation arises when a fall in income produces a parallel inward shift of the budget line, with the relative prices of houses and apartments unchanged (Figure 7). Here the outcome differs from the previous two. Because a change in income does not affect the comparison of marginal utility per unit of cost between the two dwelling types, the house remains the favoured option. The individual therefore stays within the house category but, with a smaller budget, occupies point C, a smaller and less expensive house, rather than relocating to an apartment.

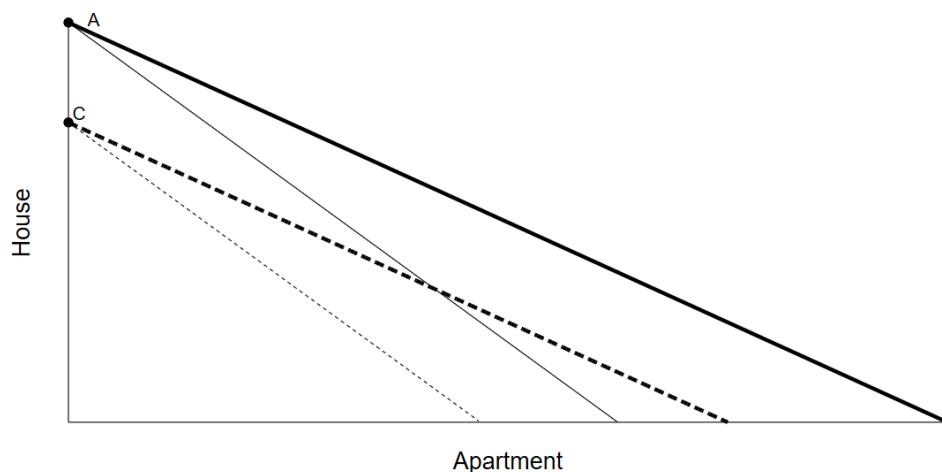


Figure 7. A reduction of income

The three situations show that the type of change to the budget set determines the type of outcome. A change that alters the slope of the budget line relative to the indifference curves, either through preferences or through the relative price of the apartment, can lead the individual to switching from a house to an apartment. In contrast, a change in income shifts the budget constraint without altering that comparison; it changes only how much housing is affordable, so that the individual moves to a smaller house rather than to an apartment.

While the framework identifies the conditions under which a relocation should occur, it is less able to explain why so few older homeowners actually move, even when these conditions appear to be met. Or more specifically, highlighting the great value older homeowners place in continue living in the house. One reason is that the framework abstracts from transaction costs. Selling a house and moving involves capital gains taxation, property agent fees, and the practical and emotional effort of leaving a long-held home, costs that are arguably higher for older adults than for most other groups. These costs constitute a challenge, discouraging older homeowners from moving, where the gain from moving is not large enough to outweigh the cost of the move itself.

A related mechanism operates through opportunity cost in making living in a house appear less expensive. For many older homeowners, accumulated housing wealth is inexpensive to hold, particularly where the mortgage is paid off and running costs are low. However, this overlooks the forgone potential profit from investing the capital tied up in the house in financial markets, which could otherwise yield a return. At the same time, staying put, may be entirely consistent with the model when we take into considerations the full costs of moving, such as transactions costs for capital gains tax, stamp duties, search costs for finding a new dwelling. Important to note is that not all reluctance to move is easily captured within a rational choice framework, which motivates the behavioural economic perspective introduced in the next section.

To sum up, consumer choice theory provides a useful analytical framework for analysing the decision to relocate or remain by framing it as a comparison between two mutually exclusive housing alternatives under a budget constraint. The framework has two features that make it particularly useful for this dissertation. First, an older homeowner chooses between remaining in the current home and relocating to an apartment, and a move occurs only when the apartment comes to offer greater marginal utility per unit of cost. This highlights that housing decisions reflect both preferences and budget constraints, and that older adults must perceive a move as beneficial. Here, changes in housing needs, such as declining health, or changing housing preferences may be key in updating how the alternatives are valued and may lead to a move. Second, the comparison across the three situations identifies which types of change can trigger such a shift. Changes in preferences, for example those following declining health, and changes in relative prices, such as rising maintenance costs, can prompt a move to an apartment, whereas a fall in

income alone leads to adjustment within the house category rather than a change of dwelling type. At the same time, the extended discussion of transaction costs and the low cost of remaining in a paid-off house shows why staying put can be an economically rational decision even when an apartment would better match current needs.

Life-cycle theory

In this dissertation, life-cycle theory serves as the primary economic framework for understanding housing and relocation decisions in later life. Life-cycle theory (LCT) has long served as a central framework for analysing how individuals make housing and relocation decisions over time. The theory assumes that individuals adopt a smooth consumption pattern over the life course by borrowing early in life, accumulating assets during working years, and decumulating wealth during retirement (Ando & Modigliani, 1963; Brumberg, 1956). Applied to housing, this implies that owner-occupied dwellings are not only places to live but also stores of wealth that can, in principle, be mobilised in later life when labour income declines. While this logic is theoretically appealing, the empirical evidence presents a more complex picture.

A substantial body of research has documented what is often referred to as the retirement savings puzzle: older homeowners tend to retain their housing wealth well into old age rather than drawing it down as standard life-cycle models would predict. Several explanations have been proposed, including precautionary motives related to uncertain healthcare and long-term care costs, bequest motives, and strong preferences for residential stability. Behavioural explanations further suggest that housing wealth is frequently treated as categorically different from other assets, perceived as illiquid or ‘non-spendable’, which reduces its role in active financial planning (French et al., 2023).

In addition, institutional and structural factors create significant frictions. High transaction costs, capital gains taxation, limited supply of suitable alternative housing, and the low uptake of equity-release products constrain the practical possibility of converting housing wealth into liquid resources. As a result, even households that might benefit economically from downsizing or relocation may find such strategies unattractive or unfeasible. This suggests that housing decisions in later life cannot be fully understood through LCT alone but must also account for behavioural, institutional, and contextual dimensions.

Behavioural economics theory

Another influential contribution within economic research stems from behavioural economics, particularly the work of Richard Thaler, which challenges the assumption of fully rational and forward-looking decision-making. A central concept introduced by Thaler is mental accounting, which refers to the tendency of individuals to categorise and evaluate financial resources in separate ‘accounts’ rather than treating money as fully fungible (Thaler, 1985). As a result, the perceived value and acceptability of a cost or gain depend not only on its size but also on how it is framed, labelled, and temporally distributed.

Although mental accounting has been extensively applied in research on saving behaviour and retirement decisions, its implications for housing choices and residential mobility have received far less systematic attention. Applied to housing, this perspective suggests that households may prioritise visible and recurring expenses, such as monthly housing costs, while downplaying or overlooking less frequent, less salient, or cognitively distant costs. These may include substantial but irregular expenditures related to maintenance and renovations, as well as transaction-related costs such as capital gains taxation triggered by selling a home. Consequently, the economic comparison between staying and moving may be biased in favour of residential stability, even when relocation could be financially advantageous over the longer term (Engelhardt, 2003).

Behavioural economics highlights how ownership itself alters preferences and valuations. The endowment effect implies that individuals attach a higher value to assets they already possess than to identical assets they do not own, while loss aversion leads potential losses to loom larger than equivalent gains (Tversky & Kahneman, 1991). In the housing context, these mechanisms imply that leaving one’s home may be experienced primarily as a loss of property, familiarity, and accumulated meaning, rather than as an exchange between alternatives. Empirical studies of residential mobility have shown that such asymmetries in valuation can make homeowners perceive relocation as more costly than suggested by objective economic calculations, thereby reducing mobility even in the presence of strong incentives to move (Clark & Lisowski, 2017). These aspects are particularly relevant for understanding why older homeowners may choose to remain in their current homes despite possessing substantial housing wealth and facing economic incentives to relocate.

Overall, behavioural perspectives, such as mental accounting and the underestimation of the true cost of housing by excluding opportunity cost, complement life-cycle and neoclassical models by illustrating why housing wealth may not be treated as a readily deployable financial resource in later life. Instead, housing decisions are informed not only by economic incentives but also by cognitive heuristics, emotional attachments, and institutional frictions that

systematically bias evaluations toward staying put. Incorporating these insights is therefore crucial for understanding why observed housing behaviour among older homeowners often deviates from the predictions of standard economic theory.

Building on Roy et al.'s (2018) conceptual framework, and in line with their call for more interdisciplinary research on housing decision-making in later life, this dissertation adopts an interdisciplinary theoretical approach that integrates perspectives from gerontology, economics, and sociology. Together, these complementary perspectives provide a broader understanding of housing decision-making in later life than any single theoretical framework alone, recognising that housing decisions are influenced by interacting economic, environmental, social, and psychological processes.

Rationale

Previous research in gerontology and economics, has generated important insights into later-life housing decisions, but these perspectives have often developed separately. As a result, limited attention has been paid to how health, economic conditions, and housing market contexts interact to shape housing decisions, especially among older homeowners. Earlier studies have typically framed housing decisions as a binary question of whether or not a person moves, and much of the empirical literature has focused on the tendency for older homeowners to age in place. However, housing decisions in later life are better understood as a process than as a simple binary choice between moving and staying.

This complexity gives rise to three important knowledge gaps. A first gap concerns housing decision-making before relocation occurs, as much previous research has focused primarily on realised moves rather than earlier considerations and relocation planning. A second gap concerns how older homeowners reason about their housing situation and evaluate the factors that influence decisions to remain or relocate. A third gap concerns how relocation opportunities within the ordinary housing market are perceived by older homeowners, as previous research has focused primarily on moves into nursing homes in very old age.

Housing decisions are important because they may influence both current and future wellbeing. As health and functional capacity change, the fit between the home environment and individual needs becomes increasingly important. Accessible and supportive housing can help maintain independence and everyday functioning, whereas a mismatch between the home environment and individual needs may increase vulnerability and dependence on support services.

Housing decisions among older adults are also increasingly relevant from a policy perspective. Population ageing, growing care needs, and continued reliance on ordinary housing as the primary setting for ageing mean that these decisions have implications not only for individuals but also for housing provision, care systems, and housing policy.

Understanding housing decisions among older homeowners therefore requires approaches that capture both observable behaviour and the reasoning that underlies it. Because housing decisions emerge through interactions between health, financial resources, housing market conditions, and the availability of suitable housing alternatives, they represent a complex phenomenon that spans multiple disciplinary

domains. Interdisciplinary research is particularly valuable for addressing such complex questions because it integrates complementary methods, data, concepts, and theories that cannot be captured within a single discipline (Klein, 2008; Vladova et al., 2025). While quantitative methods can identify patterns in relocation behaviour and housing decisions at the population level, qualitative approaches provide insight into how older homeowners understand, evaluate, and respond to changing circumstances. Combining these approaches therefore makes it possible to examine housing decisions from multiple perspectives and to generate a more comprehensive understanding of the factors that influence decisions to remain or relocate. Accordingly, this dissertation adopts such an interdisciplinary and multimethod approach.

Study aims

The overarching aim of this dissertation is to investigate how health- and economic-related factors influence older homeowners' decisions to relocate or age in place, with a particular focus on individuals living in owner-occupied single-family houses in Sweden. An important perspective related to this aim is the local context in which homeowners live and interact, with particular emphasis on municipal-level housing market characteristics.

Specific aims

- **Study protocol (Study 1)** – To describe the study design and methodologies for the AGE-HERE project.
- **Macro Study (Study 2)** – To describe patterns in relocation and housing sales among older adults around historical macroeconomic events, such as financial crises, economic booms, and changes in housing prices.
- **Local Study (Study 3)** – To deepen the understanding of how single-family homeowners 55 years or older reason about their current and future housing situation. The specific focus was on local housing market circumstances, national policies on housing taxation and subsidies, and housing provision.
- **Health and Relocation Study (Study 4)** – To investigate the association between self-rated health and relocation plans among homeowners aged 55 years and older. A further aim was to examine to what extent subjective manageable housing cost increases moderate the association between self-rated health and relocation plans in this population.

Methods

Project context

This doctoral dissertation is part of the AGE-HERE project, an interdisciplinary research project that brings together perspectives from gerontology, health sciences, and economics to investigate housing decisions among homeowners aged 55 years and older. The dissertation applies a multimethod design, combining quantitative and qualitative approaches to examine housing decisions from different perspectives. Together, these methods enable the study of relocation behaviour, relocation planning, and older homeowners' reasoning about their current and future housing situations.

Stakeholder involvement

Stakeholder involvement was an integral part of both the design and implementation of this dissertation and the broader AGE-HERE project. It has been argued that including stakeholders strengthens the scientific quality of the research by enhancing its relevance, benefits, and applicability (Phillipson et al., 2012). The stakeholders involved comprised property agents, representatives from senior citizens' associations, and professional experts in housing.

Stakeholder involvement is commonly framed along a ladder of participation, following Arnstein (1969), with levels ranging from information and consultation to dialogue, influence, and shared decision-making. This dissertation draws on the reframed version by Lindholm and Moritz (2007), as cited in Castell (2013), which is better suited to a Swedish institutional context where formal citizen power in Arnstein's sense rarely applies. The degree of involvement varied across this dissertation's studies and phases of the project, allowing it to be tailored to the specific aims of each stage.

At the higher end of the ladder, the reference group formed at the outset of AGE-HERE was given influence over the framing of the research questions, helping to identify which problems were most relevant to older homeowners. Further along the ladder, in the dialogue phase, each of the three stakeholder groups contributed complementary perspectives. Property agents, with first-hand experience of housing transactions and local market dynamics, provided practical knowledge about how

older homeowners reason about selling, perceived transaction barriers, and regional differences in housing markets across Sweden. Representatives from senior citizens' associations contributed perspectives grounded in the lived experiences of older adults, helping to ensure that the research questions, survey items, and interview guide reflected the everyday concerns, values, and language of older adults. Academic and professional experts in housing contributed methodological and substantive feedback on study design, survey construction, and the focus group interview guide. Stakeholders also reviewed draft survey questions and interview routes, which improved clarity, reduced the risk of misinterpretation, and were intended to strengthen content validity. Beyond the design phase, stakeholders supported practical implementation by contributing to recruitment for the Local Study: senior citizens' associations disseminated information and encouraged participation, and property agents distributed information to their homeowner clients.

Overall study design

This dissertation follows a multimethod design combining longitudinal register data, qualitative focus groups, and a national survey. The overall design was outlined in a published study protocol that specified the overarching research questions, theoretical framework, and planned methodological approach before data collection commenced (Schmidt et al., 2023). Publishing a study protocol increases the transparency of the research process by making the planned design and methodological approach explicit before the empirical studies are completed, thereby reducing the risk of selective reporting (Chan et al., 2013). The protocol also provided a common conceptual and methodological framework for the individual studies. Although the overall design described in the protocol was maintained, some methodological adaptations were made during the course of the project. Most were minor refinements to the planned studies and did not alter the overarching research questions or the multimethod design. A more substantial change concerned the register-based study originally planned to examine whether the 2008 property tax reform influenced the probability of relocation among older homeowners. Due to extended waiting times for register data, this study was replaced by the Macro Study examining housing sales and relocation behaviour across macroeconomic crises. The tax reform study is currently being prepared for publication as a separate manuscript not included in this dissertation. The Health and Relocation Study followed the protocol with only minor methodological modifications.

Housing decisions can be conceptualised as an ongoing process rather than a single event. Accordingly, different stages of this process are examined across the three empirical studies. The Macro Study analyses realised relocations and housing sales

at the macro level, the Health and Relocation Study captures relocation plans and perceived constraints, and the qualitative Local Study explores how financial, social, local context and health-related considerations are interpreted and negotiated in everyday reasoning

The design can partly be seen as sequential, as findings from the Local Study inspired the aim of the Health and Relocation Study and the design of its survey.

All analyses were conducted using Stata version 19.5 (StataCorp LLC, College Station, TX, USA). Statistical significance was set at $p < .05$, with 95% confidence intervals reported.

Table 1. Method overview across the three empirical studies in the dissertation

	Macro Study	Local Study	Health and Relocation Study
Type of study	Quantitative	Qualitative	Quantitative
Data source	LINDA register	Focus groups	Survey questionnaire
Outcome	Actual relocations and housing sales	N/A	Planned relocations
Population	All types of dwelling, age 25+	Homeowners, age 55+	Homeowners, age 55+
Sample numbers	193,598	30, recruited from four municipalities	2,373
Analysis	Logistic regression	Content analysis	Logistic regression

Macro Study

Data and sample

Data for the Macro Study were drawn from the Swedish national longitudinal individual database (LINDA), a register-based dataset comprising microdata with variables from individual tax returns, as well as a range of demographic variables (Edin & Fredriksson, 2000; Statistics Sweden, 2018).

The database was constructed in 1994 through a random selection of approximately 300,000 individuals designed to be representative of the Swedish population, with retrospective coverage extending back to the 1970s through archived tax records (Edin & Fredriksson, 2000; Roine & Waldenström, 2012). The sample of 300,000 individuals has been updated annually up until the year 2018 to maintain population residing in Sweden.

The analytical sample was organised into four age groups: 25-44, 45-64, 65-74, and 75 and older. While the primary focus was on the two oldest cohorts, which were

most likely to have exited the labour market, the working-age groups were retained to provide a meaningful comparative baseline against which retirement-age patterns could be assessed. Because the variables available in LINDA change across years and the sample, change and extensive data curation was applied. Individuals were excluded from the sample for the following reasons: if they had several observations for the same year (which typically occurs when data are drawn from several registers), and if the individual had died (registered only between 1991 and 1997). Note that the household-level income variable was constructed manually for the years 1985 to 1990 by aggregating individual family members to the household level. Where an individual-year observation was dropped, creating gaps in the longitudinal structure, any individual with such a gap in their panel record was dropped from the sample entirely to preserve the longitudinal structure

Dependent variables

Two dependent variables were used to capture different dimensions of residential mobility. The first measures relocation, defined as a move to a new address within a given year. The second captured exit from single-family homeownership, identified by a house sale followed by the absence of property tax payments on a single-family home the following year. Together, these measures made it possible to distinguish between moving and leaving homeownership altogether. One case that falls outside the second measure was when an individual sold one single-family home and immediately buys another, since property tax obligations then extend across both years.

To more specific about the definition of the dependent variables. Relocations were identified following the approach of Lundborg and Skedinger (1998), drawing on changes in an individual's property ID to determine when a move had taken place. Statistics Sweden provided a variable identifying relocations within each calendar year. A relocation was recorded whenever an individual changed property ID during a year in which they were present in the dataset. Consequently, relocations occurring before an individual entered the dataset were not captured. An individual first observed in 1994, whose most recent property ID change dated to 1989, for instance, would appear in the sample without any recorded relocation. The property ID variable was available only for the years 1978 to 1997 and covered all housing types, including condominiums, single-family houses, and rental units.

Housing sales was identified by drawing on data from two consecutive years, $t-1$ and t , and span the period 1985 to 2015. This measure focuses on property ownership and does not separate sales that coincide with a relocation from those that do not. Consequently, sales of secondary residences such as summer houses are also included.

In the analysis, two dependent variables were defined, relocation and housing sale, in two different ways, depending on the analysis. For the more descriptive analysis, the proportion of people who relocated and the proportion of homeowners who sold their house was plotted over time, measured between two subsequent years. For the second analysis, the logistic regression, the data were structured around three distinct periods in the Swedish business cycle: the economic boom period (1985–1989), the crisis period (1990–1994), and the subsequent recovery (1995–1997). Here, relocation was identified if a person who was observed in the first year of a period relocated at any point within that period. For housing sales, the outcome was identified if a homeowner who owned their house in the first year had sold it by the last year of the period.

The two outcomes could not be combined in a single analysis, for example by isolating relocations among those who also sold their home, because tenure type is not identifiable in the data. What is observable is whether an individual pays property tax on a single-family house. Even though exact tenure status and its development over time cannot be traced, housing sales are informative in themselves. A sale can be understood as a form of financial downsizing that alters an individual's economic situation and opens up new consumption opportunities, housing included.

Independent variables

Several independent variables were incorporated in the analyses of relocation and housing sales. Age was treated categorically, with individuals sorted into four brackets: 25 to 44, 45 to 64, 65 to 74, and 75 years and above. Age was measured in the year of the relocation or sale.

Household income was measured in SEK for the first year of each period. This lag prevented proceeds from a house sale from being counted as part of the economic conditions under which the decision was made. Because the variable was entered in logarithmic form to reduce the influence of extreme values and improve the interpretability of the coefficients, cases with zero or negative disposable income were excluded from the sample. Negative values typically arose from sizeable tax deductions rather than from actual financial distress.

Several controls were incorporated in the models alongside age and income. Sex, marital status, and retirement status took the form of binary indicators. The sex indicator equalled one for women. Retirement equalled one when an individual reported any positive pension income and was restricted to those aged 50 or above, since this was the earliest point at which retirement was possible in the regular Swedish pension system. Applying this cut-off ruled out pension receipts stemming from illness or from an inherited survivor pension earlier in life. Marital status was represented by two indicators, one for married and one for widowed individuals; single individuals and those living in non-marital cohabitation served as the

reference category. All indicators referred to the individual's status in the year of the relocation or sale. Models were further adjusted for region of residence to account for geographic variation in housing markets and local economic conditions. Descriptive statistics for all variables are presented in Table 2 across the three periods of the business cycle.

Table 2. Descriptive statistics of variables across the business cycle

	Economic boom		Financial crisis		Recovery period	
Variable	N	%	N	%	N	%
<i>Sex</i>						
Male	174,573	48.5%	180,749	48.4%	193,598	48.6%
Female	174,573	51.5%	180,749	51.6%	193,598	51.4%
<i>Age group</i>						
Age 25–44	62,787	36.0%	61,138	33.8%	70,806	36.6%
Age 45–64	61,581	35.3%	68,323	37.8%	71,412	36.9%
Age 65–74	27,775	15.9%	27,096	15.0%	25,652	13.3%
Age 75+	22,430	12.9%	24,192	13.4%	25,728	13.3%
<i>Marital status last year</i>						
Unmarried	174,573	41.2%	180,749	42.8%	193,598	46.6%
Married	174,573	58.8%	180,749	57.2%	193,598	53.4%
<i>Retirement status last year</i>						
Not retired	174,573	63.1%	180,749	62.2%	193,598	65.0%
Retired	174,573	36.9%	180,749	37.8%	193,598	35.0%
<i>Single-family owner first year</i>	174,573	41.1%	180,749	43.5%	193,598	46.5%
<i>Relocation (any move during period)</i>						
Never relocated	174,573	56.3%	180,749	64.6%	193,598	77.3%
Relocated	174,573	43.7%	180,749	35.4%	193,598	22.7%
<i>Sold single-family home</i>						
Did not sell	71,809	89.9%	78,532	92.3%	90,065	94.3%
Sold	71,809	10.1%	78,532	7.7%	90,065	5.7%
Continuous variables	Mean	SD	Mean	SD	Mean	SD
<i>Income first year</i>	11,02	[0,54]	11,17	[0.55]	11,21	[0.59]

Analysis

Patterns in relocation and housing sales were first examined descriptively by plotting age-specific relocation and housing sale rates over time alongside the timing of major economic crises. Four macroeconomic events framed this analysis: the oil crisis of 1979, the Swedish financial crisis between 1990 and 1994, the burst of the dot-com bubble in 2000, and the global financial crisis between 2007 and 2009.

The regression analyses focused on the period for which both relocation and housing sales could be observed. The Swedish financial crisis between 1990 and 1994 fell in the middle of this observation window and had a pronounced impact on the domestic housing market, with house prices falling by 11.2%. To examine patterns around this event, logistic regression models were estimated for three distinct phases of the business cycle: the pre-crisis boom (1985–1989), the crisis period (1990–1994), and the subsequent recovery (1995–1997). The dependent variable in this type of analysis was defined based on whether individuals changed property ID and whether homeowners stopped paying property tax between the first and last year of each period. The independent variables were measured either in the first or the last year of each phase, and the same modelling strategy was applied consistently across all three periods. Differences in the estimates across phases were interpreted as reflecting the influence of the macroeconomic environment. Logistic regression models were estimated.

Local Study

Study design

In this qualitative study, data was collected through focus group discussions. Unlike individual interviews, focus groups generate knowledge through interaction, as participants collectively construct meaning, challenge one another's assumptions, and elaborate on shared experiences (Krueger & Casey, 2016). This was particularly valuable for exploring how older homeowners reasoned about ageing in place, relocation, and the opportunities and constraints associated with different housing choices.

Recruitment

Participants were recruited across four municipalities, selected to reflect diversity in geographical location, population size, demographics, housing prices, income levels, and the local supply of condominiums and rental apartments. Participants were recruited through social media platforms, outreach to members of senior

associations via newsletters and meetings, and physical advertisements placed in libraries and residential areas. Individuals who expressed interest were asked to contact the research team directly and provide information about their personal characteristics, which formed the basis for a purposeful sampling strategy (Polit & Beck, 2008).

Within each group, homogeneity was maintained by selecting participants who owned a single-family home, were 55 years or older, and had a genuine interest in discussing their housing situation in relation to the study's aims. Heterogeneity across the sample was achieved by ensuring variation in age, sex, educational background, length of residence in the current home, and household composition. The characteristics of the participants across the four municipalities are summarised in Table 3. All included participants received a letter containing an informed consent form and a description of the study procedure.

Table 3. Participant characteristics, N=30

Demographic variable	n (%)
Age	
55-64	8 (27)
65-74	12 (40)
75-84	10 (33)
Sex	
Women	17 (57)
Men	13 (43)
Educational level ^a	
Secondary education	7 (23)
University or college < 3 years	5 (17)
University or college ≥ 3 years	18 (60)
Years in current housing	
1-10	7 (23)
11-20	6 (20)
21-30	8 (27)
31-40	5 (17)
>40	4 (13)
Cohabiting	
No	7 (23)
Yes	23 (77)
Employment status	
Employed	7
Retired	23

^a No participant had lower than secondary education

Data collection

The focus group interview guide was developed collaboratively by the research team. A reference group comprising stakeholders from senior associations, housing developers, property agencies, and the broader older adult population provided feedback on question phrasing. The interview guide (Appendix 1) was subsequently piloted with three older adults and refined prior to data collection.

All focus group sessions were moderated by two members of the research team (DD and MK), with MK leading the discussions and DD observing group dynamics and recording field notes. All sessions were audio recorded and transcribed verbatim. Each focus group met twice, the first session lasted approximately two hours and the second around one and a half hours. The second session served both to explore topics in greater depth and to carry out member checking, a procedure used to strengthen the trustworthiness of the findings (Korstjens & Moser, 2018).

Analysis

The analytical process began with an initial review of recordings and field notes after each focus group session. The material was coded following the steps for qualitative content analysis outlined by Graneheim and Lundman (2004), a process involving the identification of meaning units, the formulation of condensed meaning units, and the assignment of codes. A selection of transcripts was coded independently by three members of the research team, and the codes were then discussed collectively to align the level of abstraction. Sub-categories were developed inductively through iterative discussion within the team, with each sub-category anchored by illustrative citations from the transcripts. From this process, an overarching theme encompassing all categories was identified. Figure 8 illustrates how codes were categorised and how the emerging themes were identified.



Figure 8. Illustration of process of finding emerging themes from the focus groups. Photo taken by Maya Kylén.

Health and Relocation Study

Data and sample

The empirical material for this study derived from a national survey developed by the research team in collaboration with the project's reference group and was informed by previous research on housing and ageing as well as findings from the Local Study (Dahlgren et al., 2026). The target population comprised individuals aged 55 and above who both owned and resided in owner-occupied single-family houses in Sweden. A random sample was drawn from the population register maintained by the Swedish Tax Agency.

Data was collected by a professional survey company to ensure standardised procedures and data quality. The questionnaire reached 18,416 individuals, and responses were received from 3,089 of these, giving an overall response rate of 17 percent. The analytical sample consisted of 2,373 individuals, a number arrived at after removing cases where the online survey was left incomplete, where any of the variables entering the analyses contained missing values, or where the respondent selected 'I/we do not know' on the items concerning relocation plans or subjective manageable housing cost increase. A complete descriptive statistics of the included participants can be found in Table 1, Appendix 3.

Dependent variable

Relocation plans were measured through a single question asking respondents whether they planned to move to another dwelling in the future. The response options were: (1) No, I/we plan to stay put; (2) No, I/we cannot afford to move; (3) Yes, I/we am/are actively planning to move; (4) Yes, but I/we am/are not actively planning to move; and (5) I/we do not know.

The two analyses drew on the relocation plan variable in different ways. The multinomial logistic regression treated each of the four substantive alternatives as its own outcome category, using 'No, I/we plan to stay put' as the reference. The moderation analysis instead required a dichotomous version of the variable, separating those with some form of moving intention from those without one. Respondents answering 'No, I/we plan to stay put' or 'No, I/we cannot afford to move' formed the first group (coded 0, not planning to move), while those answering 'Yes, I/we am/are actively planning to move' or 'Yes, but I/we am/are not actively planning to move' formed the second (coded 1, planning to move).

Independent variables

The study examined the association between health and relocation plans. Self-rated health was captured using the general health item from the SF-36 (Ware, & Sherbourne, 1992), a variable that has also been used in earlier relocation research (Van der Pers et al., 2018). The item asked respondents to rate their general health on a five-point scale: 'poor', 'fair', 'good', 'very good', or 'excellent'. Depending on the analysis, the scale was condensed in one of two ways. In the multinomial logistic regression, three categories were used: poor (combining the responses poor and fair), good (combining good and very good), and excellent. In the logistic regression, a binary coding was applied instead, comparing poor health with good health (the latter combining 'good', 'very good', and 'excellent').

Subjective manageable housing cost increase was measured with the survey question: *How large an increase in your household's monthly housing costs would you find manageable given your current financial situation?* The original response

format contained ten categories, spanning from no acceptable increase up to 10,000 SEK or more per month. Because several of these categories held few observations, the scale was condensed into four groups: no cost increase, 500-2,000 SEK, 2,000-5,000 SEK, and 6,000+ SEK, categorising in this way to similar cell size and maintaining the important information where respondents were unable to absorb any increase in housing costs at all.

Covariates

Two types of covariates were incorporated in the analyses to adjust for factors that can affect relocation plans: demographic characteristics and housing characteristics. Variables were selected by using knowledge from earlier findings in the literature about relocation plans and actual moves (Angelini et al., 2014; Coulter et al., 2011; Huggenberger et al., 2023; Yadav et al., 2025). Among the demographic characteristics, sex, marital status, and educational attainment were treated as categorical variables. Marital status distinguished between married, unmarried, single/divorced, and widowed respondents, and educational attainment captured the highest level of education a respondent had completed. Age was incorporated in the models in years together with its squared term, as was the number of persons living in the dwelling.

The housing characteristics covered both the built environment and the financial side of owning a home. A categorical variable for residential location separated respondents living in a city, a suburb, or a rural area. Mortgage status was likewise categorical, with three levels: no outstanding mortgage, intending to repay the mortgage in the future, and having no intention of repaying it. Two continuous measures completed this set: the number of years the respondent had lived in the current dwelling and the number of rooms in the home.

Analysis

The analytical strategy in the Health and Relocation Study consisted of several steps. The association between self-rated health and the four relocation plan categories was first examined through multinomial logistic regression, with ‘No, I/we want to stay put’ serving as the reference. Estimates were reported as relative risk ratios (RRRs).

The multinomial models were built up in three steps. The first contained self-rated health alone, with good health as the reference category on the grounds that it constituted both the largest group and the midpoint between poor and excellent health. The second step introduced subjective manageable housing cost increase,

where 2,000-5,000 SEK was set as the reference, because this was the largest group and occupied the middle position between the lowest and highest reported values. In the third step, the demographic and housing-related covariates were added.

The moderation analysis was carried out through a logistic regression in which an interaction term between self-rated health and subjective manageable housing cost increase was specified. Here, the reference for the housing cost variable was shifted to 6,000+ SEK, the group with the greatest capacity to absorb rising costs. The rationale was that respondents in this category may be better positioned to act on changes in health than those unable to manage any increase at all. The independent variables and covariates mirrored those in the multinomial analysis and were entered in the same three-step sequence.

To aid interpretation of the interaction effect, predicted probabilities of planning to move were computed for every combination of health status and housing cost category. These were derived using predicted margins, see Williams (2012) for more discussion about this implementation in Stata.

Ethical considerations

Research examining older adults' housing decisions takes place in a politically sensitive area, where research findings may serve different and sometimes competing interests. Housing policy debates involve the interests of municipalities seeking to manage scarce housing stock, younger households facing barriers to housing access, older homeowners asserting their right to remain in their homes, and governments managing fiscal constraints. These interests are difficult to reconcile. This research was therefore designed and conducted with careful consideration of how findings on ageing and housing may be used or interpreted within these tensions.

Housing challenges in Sweden, as in many other contexts, are shaped by structural factors, including limited public investment, restrictive land-use regulation, tax policies favouring homeownership, and insufficient provision of accessible housing. However, policy discussions increasingly frame these challenges as issues related to individual housing behaviour, with older homeowners living in so-called 'underutilised' housing, often described as obstacles to efficient allocation. Research demonstrating associations between age, household size, and dwelling size risks reinforcing such framings, regardless of researchers' intentions. This may inadvertently legitimise interventions that penalise residential stability or prioritise housing market efficiency over wellbeing in later life, and may also encourage comparisons between social groups, such as between generations with very different living conditions, raising concerns related to fairness and equity.

The risk that research findings are used in this way is further increased by fiscal pressures faced by municipalities. Local governments that prioritise younger, economically active households that generate tax revenue may use research results to justify initiatives targeting older homeowners for relocation – not because such moves necessarily serve older adults' interests, but because they are assumed to free up family-sized housing for other groups.

Alongside these structural considerations, established principles of research ethics guided all empirical components of the dissertation. Research involving human participants was conducted with the aim of minimising potential risk and ensuring respectful and informed participation, and the studies were conducted in accordance with the Declaration of Helsinki (World Medical Association, 2024). Even when risks are limited, participation may involve time commitment, reflection on personal

circumstances, or mild discomfort. These aspects were carefully considered during study design and data collection. All empirical work was conducted under supervision by researchers with appropriate methodological training and experience in ageing research.

Participants in the Local Study and the Health and Relocation Study received written information outlining the purpose of the research, what participation would entail, and their rights as participants. Participation was voluntary, and informed consent was obtained prior to data collection. Participants were informed that they could withdraw from the study at any point without providing a reason and without consequences. Confidentiality was ensured through secure data handling procedures and de-identification of transcripts and datasets.

The handling of personal data complied with the EU General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679) and the Swedish Data Protection Act (Sveriges Riksdag, 2018), with Lund University acting as data controller. All data were stored on secure servers managed by Lund University, and only authorised members of the research team had access to identifying information.

The specific data collection procedures differed between the studies. In the Local Study, a short background survey was administered online, and the resulting data, together with the audio recordings and transcripts from the focus group discussions, was stored on Lund University secured servers. The data were anonymised, with no key linking responses to individual participants. All participants received both written and verbal information about the study and provided informed consent prior to participation. In the Health and Relocation Study, survey responses were collected and processed by an external survey company operating in accordance with the GDPR. The responses were subsequently transferred to and stored on Lund University servers in pseudonymised form, with the identification key kept separately on a different secured location within the university's server infrastructure.

The register-based analyses relied on secondary use of administrative data. Such data offer significant societal value by enabling analysis without placing additional burden on individuals. At the same time, they raise considerations related to privacy and data protection. All register data were handled in accordance with ethical approval, data protection legislation, and institutional agreements, and analyses were conducted on de-identified data.

Finally, reflexivity formed part of the ethical stance of the dissertation. As research on ageing and housing intersects with normative debates about responsibility, fairness, and intergenerational justice, continuous reflection was required regarding the framing of research questions, interpretation of results, and language used in reporting findings. Furthermore, throughout the research process, the research team maintained close collaboration with the project's funder, LF Forskningsstiftelse,

reporting and discussing the results of all papers included in the project. Throughout these discussions, the funder respected and upheld the integrity of the research team.

In sum, the ethical considerations in this dissertation operate at multiple levels: protection of individual participants, responsible handling of administrative data, reflexive awareness of positionality and power, and careful communication of findings within a contested policy landscape.

Ethical approval for all the studies has been obtained from the Swedish Ethical Review Authority.

- Dnr 2022-04626-01 (Protocol)
- Dnr 2022-04626-01 (Macro Study)
- Dnr 2023-01887-01 (Local Level Study)
- Dnr 2024-01790-01 (Health and Relocation Study)

Results

In presenting and interpreting the results from the individual studies, I have applied a mixed methods approach by following an integrated narrative analysis as discussed by Fetters et al. (2013). More specifically, I have used a narrative analysis where a weaving approach was applied and presented the quantitative and qualitative findings using a theme-by-theme approach.

The challenge of liquidity concerns in housing wealth and costs

Housing wealth, while substantial for many older homeowners, is inherently illiquid, and periods of macroeconomic upheaval can give rise to considerable uncertainty and difficult decisions about relocation or housing sale. The Macro Study shows that relocation and housing sales rates respond around economic crises. Relocation typically declines after a crisis and increases in a more favourable macroeconomic environment (see Figure 9). For housing sales, results across several financial crises showed a cyclical pattern, spiking during the 1990s crisis and again in the run-up to the 2007–2009 crisis (see Figure 10). Age differences were modest overall, though older homeowners tended to react earlier to downturns than younger ones, most clearly seen in 2000, when sales among those aged 65 and above rose a full year ahead of the dot-com crisis, while younger owners only followed suit once the crisis had begun.

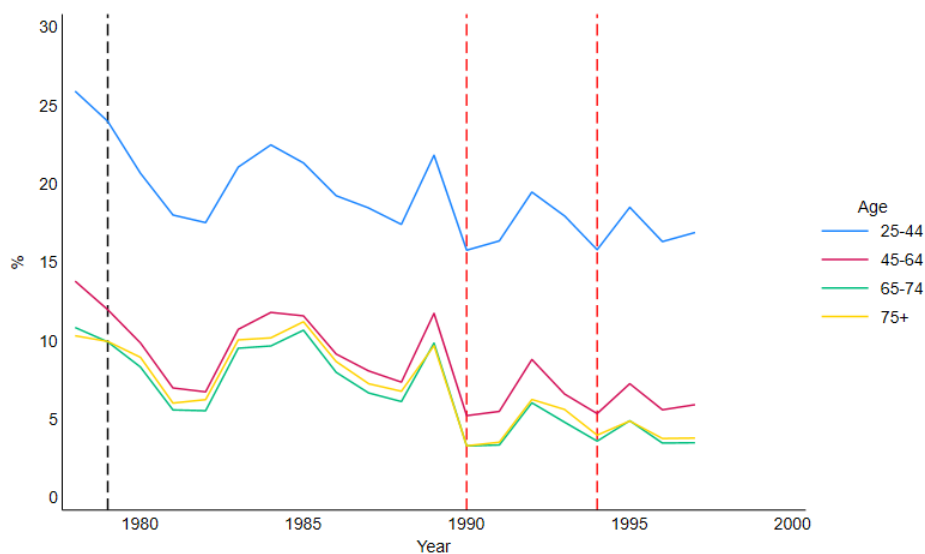


Figure 9. The proportion of people in each age group that relocated in the period 1978-1997. The dotted vertical lines identify the 1979 oil crisis (black line) and the Swedish financial crisis 1990-1994 (red lines).



Figure 10. The proportion of homeowners in each age group that sold their single-family house and left the housing market during the period 1985-2016. The dotted vertical lines identify the Swedish financial crisis 1990-1994 (red lines), the dot.com bubble 2000 (black line), and the global financial crisis which mainly affected Sweden during the years 2008-2009 (green lines).

Multivariate logistic regression of single-family housing sales was performed across different crises. For results see Table 3 below. Older adults aged 75 and above had a relatively stable likelihood of selling their homes before, during, and after a crisis. It was primarily the younger age group, 25-74 years, that reduced housing sales during crises and postponed moves to post-crisis periods.

Table 3. Multivariate logistic regression of single-family housing sales across three phases of the business cycle

	Economic boom	Financial crisis	Recovery period
Variable			
Income first year	1.098** (1.021 – 1.181)	1.351*** (1.247 – 1.464)	0.818*** (0.769 – 0.871)
<i>Age groups (ref=25-44)</i>			
Age group 45-64	1.024 (0.960 – 1.092)	0.831*** (0.776 – 0.890)	0.992 (0.918 – 1.071)
Age group 65-74	1.200*** (1.059 – 1.359)	1.119 (0.976 – 1.282)	1.201** (1.045 – 1.381)
Age group 75+	1.902*** (1.665 – 2.172)	2.233*** (1.940 – 2.569)	1.755*** (1.524 – 2.022)
<i>Sex (ref=Male)</i>			
Women	1.265*** (1.202 – 1.332)	1.294*** (1.225 – 1.366)	1.275*** (1.204 – 1.351)
<i>Marital status (ref=Unmarried)</i>			
Married	0.346*** (0.325 – 0.369)	0.275*** (0.257 – 0.294)	0.438*** (0.409 – 0.469)
<i>Retirement status (ref=Not retired)</i>			
Retired	1.250*** (1.133 – 1.380)	1.072 (0.965 – 1.191)	1.288*** (1.158 – 1.433)
Observations	71,809	78,532	90,065

Notes. The reported value for each variable is the odds ratio from a logistic regression analysis. Regional area is also controlled for by including dummy variables. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$. Values in parentheses are 95% confidence intervals.

A different dimension of liquidity concerns emerged from the Local Study. Here, the reluctance to move was in some cases driven not by an inability to sell, but by uncertainty about whether the proceeds from a sale would be sufficient to cover future housing costs. Participants frequently compared their current, often low, housing costs with the anticipated costs of alternatives, typically newly built apartments with higher rents and taxes. This cost gap was experienced as a significant barrier, and for some, the concern about affording future rent led them to conclude that staying in their current home was the financially safer option.

Rather than unlocking liquidity by moving, these individuals perceived relocation itself as a financial risk. This reasoning was evident across several focus groups, where participants contrasted the relatively low costs of remaining in their current homes with the anticipated costs of alternative housing options.

“Too big a difference in rent. For most homeowners, it doubles.” (FG4:P2).

“Yes, it's about not ... seeing yourself as being able to afford to move. Maybe you should have done it, but living in the houses is cheaper.” (FG4:P4).

The Health and Relocation Study further developed the theme of liquidity by examining housing costs in relation to both planning to relocate and managing a housing cost increase. In Table 4 the logistic regression over this analysis is illustrated. The moderation role of the interaction, health and cost increase, using post estimation and predicted values is illustrated in Figure 11. The figure indicate that the effect of poor health is moderated by a manageable housing cost increase, 6,000+ SEK per month in the highest cost category. When no manageable housing cost increase was reported, relocation planning was slightly more common among those in good health (40.6%, CI 30.8-50.4) than among those in poor health (36.1%, CI 23.0-49.2). This pattern reversed as financial capacity increased. Among respondents able to manage an additional 500-2,000 SEK per month, predicted probabilities were 27.9% (CI 24.2-31.5) and 32.2% (CI 25.9-38.6) for those in good and poor health, respectively. At the 2,000-5,000 SEK level, the corresponding figures were 30.7% (CI 27.5-34.0) and 38.5% (CI 31.6-45.5). The divergence was most pronounced in the highest category, where those in poor health showed a predicted probability of 44.4% (CI 32.3-56.5), compared to 25.8% (CI 21.3-30.3) among those in good health.

Table 4. Logistic regression of relocation planning on self-rated health, as moderated by levels of manageable housing cost increase and covariates. (N=2,373)

Variable	Step 1 OR(95% CI)	Step 2 OR(95% CI)	Step 3 OR(95% CI)	Interaction Model OR(95% CI)
Main effect				
<i>Self-rated health (ref=Good health)</i>				
Poor	1.293** (1.055 – 1.586)	1.304** (1.061 – 1.604)	1.378*** (1.110 – 1.711)	2.340*** (1.344 – 4.074)
<i>Manageable housing cost increase (ref=>6,000 SEK)</i>				
No increase		1.300 (0.881 – 1.929)	1.523* (1.010 – 2.299)	1.999 *** (1.231 – 3.245)
500–2,000 SEK		0.839 (0.650 – 1.083)	0.987 (0.747 – 1.304)	1.112 (0.815 – 1.518)
2,000–5,000 SEK		1.087 (0.852 – 1.388)	1.181 (0.917 – 1.521)	1.282 (0.967 – 1.699)
Interaction (ref=>6,000 SEK × Good health)				
No increase × Poor health				0.350* (0.143 – 0.859)
500–2,000 SEK × Poor health				0.529 (0.277 – 1.012)
2,000–5,000 SEK × Poor health				0.608 (0.319 – 1.159)
Covariates				
<i>Age</i>			1.023 (0.838 – 1.250)	1.024 (0.838 – 1.250)
<i>Age²</i>			1.000 (0.998 – 1.001)	1.000 (0.998 – 1.001)
<i>Sex (ref=Male)</i>				
Women			0.922 (0.767 – 1.109)	0.931 (0.774 – 1.119)
<i>Marital status (ref=Married)</i>				
Unmarried			1.034 (0.781 – 1.368)	1.030 (0.778 – 1.364)
Single/Divorced			1.179 (0.879 – 1.581)	1.191 (0.888 – 1.598)
Widowed			0.906 (0.596 – 1.378)	0.922 (0.606 – 1.403)
<i>Education (ref=Compulsory)</i>				
2-year upper secondary			1.019 (0.726 – 1.429)	1.003 (0.715 – 1.407)
3–4 year upper secondary			0.874 (0.623 – 1.225)	0.854 (0.608 – 1.198)

University, up to 3 years			0.999 (0.724 – 1.378)	0.978 (0.709 – 1.351)
University, more than 3 years			1.075 (0.778 – 1.487)	1.059 (0.765 – 1.465)
<i>Number of rooms</i>			1.062 (0.994 – 1.134)	1.065 (0.997 – 1.138)
<i>Household size</i>			1.012 (0.866 – 1.183)	1.017 (0.870 – 1.189)
<i>Years in house</i>			0.998 (0.991 – 1.005)	0.998 (0.991 – 1.005)
<i>Residential area (ref=City)</i>				
Suburb			1.059 (0.859 – 1.305)	1.065 (0.864 – 1.314)
Rural			0.741* (0.579 – 0.947)	0.747* (0.584 – 0.956)
<i>Mortgage status (ref=No loans)</i>				
Will pay-off mortgage in the future			1.313* (1.051 – 1.642)	1.303* (1.042 – 1.630)
No intention to repay the mortgage			1.638*** (1.289 – 2.080)	1.627*** (1.281 – 2.067)

Notes. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$.

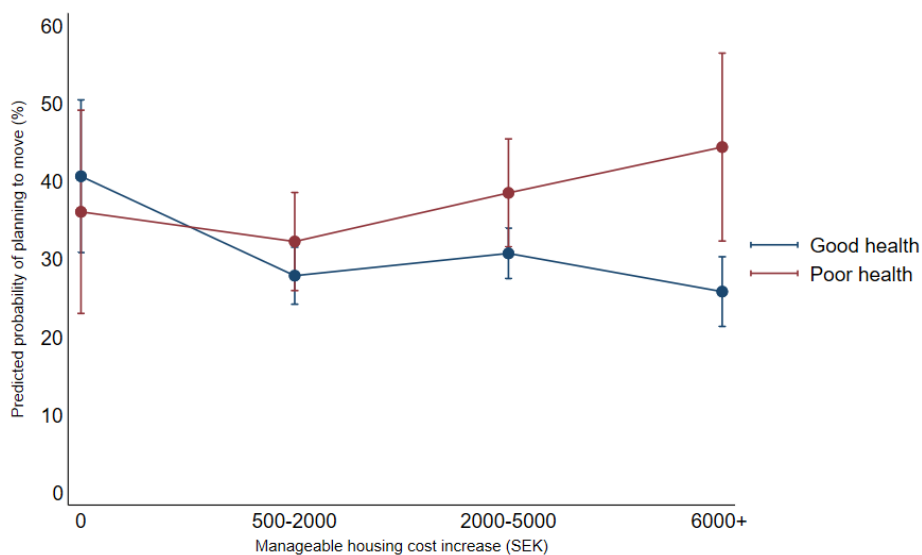


Figure 11. Predicted probability of planning to move by health status and subjective manageable housing cost increase, N=2,373.

Living in my castle – remaining in place while preparing for change

A recurring theme across the three empirical studies was that homeowners do not simply react to changes as they occur. Instead, they hold a strong attachment to their current home while simultaneously being aware that external circumstances, whether financial, health-related, or macroeconomic, may eventually force or encourage a relocation. The home is experienced as a castle: a place of security, familiarity, and control. Yet this attachment does not mean that older homeowners are passive or unaware. Homeowners anticipated future changes and described different ways of preparing for them

The qualitative data in the Local Study offers the richest insight into how this anticipation plays out at the individual level. Among the participants, there was a clear awareness that housing needs would change over time, and that at some point their current home might no longer be suitable. However, what distinguished individuals was not whether they anticipated change, but how they responded to that anticipation. Some had taken proactive steps, relocating in recent years with future limitations already in mind, for example, choosing a single-storey home to accommodate potential mobility constraints, or paying off remaining loans to reduce financial vulnerability in the event of a spouse's death. Others were more reactive in their orientation: they acknowledged that deteriorating health might eventually require adaptation but preferred to remain in their home and modify the environment if needed, such as by installing a stairlift. Crucially, participants were also reluctant to move unless a new home offered a genuine improvement in quality or value. Rather than accepting a lateral move to a comparable apartment, they measured any potential transition against what they already had, their castle, and found most alternatives inadequate.

The Macro Study suggests that housing decisions are not only influenced by current circumstances but also by expectations about future economic conditions. During periods of economic uncertainty, homeowners younger than 75+ appeared to postpone relocation and housing sales, indicating that anticipated future risks may influence the timing of housing decisions.

The differentiation in the planning of relocation and the intensity is something that was also examined in the Health and Relocation Study. By examining relocation planning more directly, distinguishing between those who were actively planning a move and those who held only passive intentions to do so in the future. The findings highlight that health operates as an important factor in a person planning to move, while the planning intensity (whether a person does so actively or passively) might differ.

In one focus group, a participant illustrated how living in a single-family home, where many of these preferences are accommodated, forms part of a broader life process tied to a housing career ladder. Sketching this ladder, he depicted the typical Swedish trajectory through different life stages: leaving the parental home, entering the labour market, forming a family and moving into a larger apartment, and ultimately settling in a house with a garden. Inspired by this sketch, Figure 12 presents an adapted illustration of the housing career ladder as described by the participant. Notably, at the top of this ladder, the participant and his wife have left the family home, yet what came after this stage remained unclear. The participant was unable to articulate what the next step would be, and a degree of ambiguity surrounded the question of what an appropriate housing trajectory in later life might entail. Although inspired by a single participant's sketch, the figure captures a broader pattern evident across the focus group discussions, namely that housing decisions in later life are frequently understood in relation to earlier housing transitions and anticipated future changes.



Figure 12. Illustration of the housing ladder across the life course, inspired by a participant's sketch. The figure was generated using ChatGPT (OpenAI, GPT-5.5) based on the author's prompt and subsequently edited by the author.

Municipal and national ambition to influence residential mobility

This theme is based purely on the finding in the Local Study as policy levers emerged as an important issue among participants. The discussed policy levers for encouraging relocation at both national and local levels, generally framing these as

structural rather than individual-level concerns. At the national level, simplifying building regulations was raised as a way to accelerate planning approvals and increase housing supply, ideally combined with collaboration between builders and senior organisations to better reflect older adults' preferences. A further concern involved means-tested housing allowances, where selling a home can disqualify low-pension homeowners from receiving benefits, potentially discouraging relocation. The complexity of these rules was itself seen as a barrier, and participants noted that older adults generally prefer not to rely on welfare support. At the local level, practical support such as access to reliable moving companies or assistance with the physical move was seen as valuable, as were rent reductions offered by housing companies. However, these local measures were ultimately considered minor in their influence on the actual decision to relocate.

“If you’ve got 100,000 in the bank, you don’t get any housing allowance.” (FG1:P6)

“You probably can’t have a summer house either.” (FG1:P5)

“If you’ve saved to have some money in the bank, in case the washing machine breaks down, then you don’t get housing allowance.” (FG1:P3)

Health status and the intensity of relocation planning among older homeowners

The Local Study and the Health and Relocation Study both demonstrate health as one of the most consistent and consequential factors shaping older homeowners' planning, although its influence varies with both health severity and the intensity (whether a person actively planning to move or more passively) to which a move is considered. The Health and Relocation Study shows that poorer health is associated with a higher likelihood of relocation planning (see Table 5). The association is particularly strong among those actively planning to relocate and weaker among those with more passive or distant planning intentions. This pattern is further illustrated in Figure 10, which plots the predicted probability of planning to relocate by health status across different levels of housing cost increase. The effect of poor health on relocation plans is stronger among people that can manage a higher cost increase category (6000+ SEK), indicating that housing cost increase moderates the relationship between health and the intention to move.

Table 5. Multinomial regression of outcomes in four relocation plans (N=2,373)

Multinomial Logistic Regression. The reported values are Relative Risk Ratios and 95% CI			
Outcomes (ref=No, I/we plan to stay put)	No, I/we cannot afford to move	Yes, I/we actively planning to move	Yes, but I/we not actively planning to move
Step 1: Health only			
<i>Self-rated health (ref=Good)</i>			
Poor	3.674*** (2.241 – 6.025)	1.467 (0.929 – 2.315)	1.329** (1.045 – 1.694)
Excellent	0.392** (0.188 – 0.817)	0.720 (0.460 – 1.129)	0.891 (0.718 – 1.102)
Step 2: Health and housing cost			
<i>Self-rated health (ref=Good)</i>			
Poor	3.185*** (1.928 – 5.264)	1.379 (0.868 – 2.191)	1.331* (1.043 – 1.698)
Excellent	0.465* (0.221 – 0.970)	0.684 (0.434 – 1.079)	0.880 (0.709 – 1.093)
<i>Manageable housing cost increase (ref=2,000–5,000 SEK)</i>			
No increase	6.126*** (2.985 – 12.575)	3.530*** (1.965 – 6.341)	1.069 (0.703 – 1.626)
500–2,000 SEK	2.528** (1.442 – 4.431)	0.767 (0.476 – 1.238)	0.807 (0.649 – 1.004)
6,000+ SEK	0.131* (0.0174 – 0.992)	1.206 (0.717 – 2.031)	0.868 (0.668 – 1.128)
Step 3: Full model			
<i>Self-rated health (ref=Good)</i>			
Poor	3.220*** (1.908 – 5.435)	1.402 (0.870 – 2.258)	1.381* (1.074 – 1.776)
Excellent	0.510 (0.241 – 1.080)	0.640 (0.404 – 1.015)	0.843 (0.675 – 1.052)
<i>Manageable housing cost increase (ref=2,000–5,000 SEK)</i>			
No increase	7.206*** (3.364 – 15.434)	3.737*** (2.028 – 6.884)	1.168 (0.772 – 1.834)
500–2,000 SEK	2.587** (1.441 – 4.643)	0.793 (0.484 – 1.298)	0.884 (0.606 – 1.041)
6,000+ SEK	0.140 (0.184 – 1.057)	1.172 (0.687 – 2.002)	0.794 (0.605 – 1.041)
<i>Mortgage status (ref=No loans)</i>			
Will pay-off mortgage in the future		1.736* (1.057 – 2.852)	1.258 (0.991 – 1.599)
No intention to repay the mortgage		2.041** (1.057 – 2.852)	1.622*** (1.256 – 2.096)
<i>Residential area (ref=City)</i>			
Rural			0.691** (0.530 – 0.902)

Notes. *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$. Step 3 includes the full set of control variables (age, sex, marital status, education, occupation, years in current house, number of rooms, household size, geographical location, housing loan category); only health, housing cost, and statistically significant covariates are shown. Only statistically significant control variables are shown in the table.

The importance of health status and the timing of potential relocation was also highlighted in the focus group study, where participants described relocation planning as something distant, but one of the most important factors behind relocation is deterioration in their own or a partner's health.

“I can say for our part, we don’t have any direct plans to move, [. . .] and I guess it’s part of the story that my wife became quite seriously ill eleven years ago and she might not have the energy to do so much. She’s a few years older than I am, but I’ve said that, as long as I can manage, I think we won’t sell this house until one of us is left alone.” (FG2:P2)

Discussion

Contributing with new knowledge about health and economic condition in regard to housing decision for older single-family homeowners this dissertation comes with several new findings. Taking a highlighting the interdisciplinary approach the study show that housing decision-making in older age is a complex phenomenon that requires an interdisciplinary approach. By combining quantitative and qualitative methods across three empirical studies, the dissertation contributes new knowledge on later-life housing decisions by studying older adults' housing situations, relocation plans, and actual relocations. It offers a process-oriented and multidimensional understanding of housing decisions, which is more similar to earlier studies by Wiseman (1980) and Courtier et al. (2016) were decision moves beyond the binary framing of moving versus staying and instead captures how health, economic conditions, and housing market contexts jointly shape older homeowners' considerations over time.

The challenge of liquidity concerns in housing wealth and costs

A central finding across the studies is that housing wealth, while substantial in monetary terms, does not function as a readily available financial resource for older homeowners. This pattern emerged at different levels of analysis and through different methodological approaches: the theoretical liquidity of housing wealth is constrained by practical, cognitive, and institutional barriers that reduce its role in housing decision-making.

At the macro level, homeowners aged 55-74 reduced housing sales during economic crises and postponed relocation to post-crisis periods. This pattern is consistent with the life-cycle theory prediction that households respond to changing economic conditions, but it also deviates from standard models (Brumberg, 1956). Rather than smoothing consumption by drawing on housing wealth when conditions changed, those 55-74 old homeowners retained their assets during periods of uncertainty.

However, those aged 75 and older displayed relatively stable selling rates across economic cycles, suggesting that their housing decisions were driven by other factors than macroeconomic fluctuations. This age-differentiated pattern adds nuance to the retirement savings puzzle documented in the broader literature (French et al., 2023), indicating that the reluctance to liquidate housing wealth varies with both age and the economic environment.

Other findings illuminated a different dimension to the liquidity problem. Here, the concern was not primarily the ability to sell, but the financial consequences of doing so. Participants compared their current housing costs, often low due to paid-off mortgages and long periods of residence, with the anticipated costs of alternative housing, particularly newly built rental apartments. The cost gap between staying and moving constituted a barrier, and for many participants, relocation was perceived not as a way of unlocking financial resources but as a financial risk. This reasoning reflects what Thaler (1985) describes as mental accounting: participants evaluated their housing costs in separate mental categories, focusing on visible monthly expenses while underweighting less salient costs such as maintenance, renovation, and the opportunity cost of holding housing wealth. The tendency to compare current low costs with future higher costs, without fully accounting for the total cost of remaining, suggests a framing effect that systematically biases the evaluation in favour of staying. This finding aligns with Engelhardt's (2003) observation that the economic comparison between staying and moving is often distorted in favour of residential stability.

The financial risk also interacts with other non-financial factors, such as the social dimension with loss of spouse and loss of income or being forced to change parts of everyday life and routines.

Taken together, these findings suggest that the concept of housing wealth as a financial resource in later life requires qualification. While owner-occupied housing represents a substantial asset on paper, the combination of macroeconomic uncertainty, cognitive biases in cost evaluation, and financial constraints associated with higher future housing costs means that this wealth is, for many older homeowners, locked in place. Standard life-cycle models assume that housing wealth can be mobilised when income declines, but the results presented here indicate that both structural and behavioural barriers may limit its use in practice.

Living in my castle – remaining in place while preparing for change

A second overarching finding is that older homeowners are not passive inhabitants who simply fail to act. Elucidating the complexity of residential reasoning (Granbom et al., 2014) and action in different and complementary ways, the studies reveal a pattern of active engagement with the question of housing, characterised by strong attachment to the current home combined with an awareness that circumstances may eventually change. Participants described their current homes in terms that went beyond functional adequacy, emphasising autonomy, familiarity, and the accumulated meaning of having lived in a place over many years. This finding resonates with theories of place attachment (Scannell & Gifford, 2010) and with the emphasis in environmental gerontology on the home as a site of identity and belonging (Clark et al., 2023). The endowment effect is also relevant here: participants consistently evaluated potential alternatives against what they already had, and most found those alternatives inadequate. This is not simply a preference for the familiar; it reflects the asymmetric valuation documented by Clark and Lisowski (2017), where leaving one's home is experienced primarily as a loss rather than as an exchange between comparable options.

Consumer choice theory offers a way to understand why older households so often choose to remain in place, by distinguishing between mechanisms that can each drive a move on their own. Sometimes what changes is genuinely the preference itself: as health declines or physical capacity diminishes, the demands of maintaining a house can become too heavy, while the accessibility of an apartment becomes more attractive. The indifference curve shifts toward apartment living, which resonates with the environmental press model (Lawton & Nahemow, 1973), which suggests that declining person–environment fit may increase the perceived need for a more supportive housing environment. Hence relocating to an apartment that has better accessibility would then support remaining independent despite declining health. From this perspective, interventions that increase awareness of available housing alternatives and their potential benefits, such as improved accessibility, reduced maintenance demands, or opportunities for social participation, may help older homeowners evaluate their housing options more comprehensively (Nordeström et al., 2024).

At other times, what matters is the relative price between dwelling types. If apartments become cheaper relative to houses, for instance through lower capital gains taxation, reduced rents in new developments, or increased housing subsidies, the budget line rotates toward apartment consumption and a move becomes more economically rational. Yet the local level study suggests this has not happened.

Participants repeatedly pointed to the gap between their current, low housing costs and the considerably higher costs an alternative home would involve, and this gap functioned as a decisive barrier against moving. This finding suggests that the financial consequences of downsizing may differ from those commonly assumed in economic theory and policy discussions. Sometimes a move has nothing to do with changing preferences or prices at all, but instead reflects a drop in income, following retirement, the loss of a spouse, or unexpected healthcare costs. The budget line contracts inward, but the model predicts something important here: this does not push the household toward an apartment. Preferences for house living remain unchanged; what has changed is the ability to afford the current house, and the outcome is typically a downscaling to a smaller or cheaper house rather than a shift to a different dwelling type.

What makes the castle metaphor so fitting is precisely this interplay. The qualities older adults valued in an imagined future home, space, autonomy, a garden, privacy, were the same qualities they already had in their current one. Preferences had therefore not fundamentally changed, meaning a move driven by new preferences was rarely what was actually at stake. These finding nuances previous research describing ageing in place primarily as an expression of attachment to home or residential stability (e.g., Wiles et al., 2012).

At the same time, participants' own reasoning shows that the price picture had not shifted in apartments' favor either, if anything the opposite. Because participants consistently judged alternatives relative to their current situation rather than in absolute terms, the comparison tipped against apartments as soon as they were more expensive, smaller, or otherwise worse than what people already had, which meant that staying put consistently came out ahead.

What does show up clearly in the material, however, is how a change in income affects outcomes, this highlights an aspect that has received relatively little attention in the literature. Although relocation in later life is often discussed in terms of moves from owner-occupied houses to apartments or other age-appropriate housing (Angelini et al., 2014), the present findings suggest that some older homeowners instead relocate to a smaller single-family house. Such moves preserved the qualities that participants valued while reducing either the financial or the physical demands involved. This aligns with the proactive strategies already observed in the Local Study, where some participants had already moved to a smaller house as a precaution. From a consumer choice perspective, this reflects budget adjustments within a stable preference structure, not a genuine shift in what older homeowners actually want from their housing.

This analysis also suggests that highlighting the benefits of accessible housing and other characteristics of alternative dwelling types may help older adults become more aware of their own preferences, which may not be explicit or fully articulated

until a change in circumstances brings them to the fore. If policy aims to encourage relocation to apartments, the consumer choice framework indicates that this requires either facilitating genuine preference change, for instance by making older adults more aware of accessibility benefits they had not previously considered, or reducing the relative price of apartment living through fiscal or housing policy measures. Reducing income or increasing the costs of remaining in a house, without addressing relative prices or preferences, is likely to result in moves to smaller houses rather than to apartments.

What distinguishes the present findings from much of the existing literature on ageing in place is the element of anticipation. Participants were not unaware that their housing needs might change; many had given considerable thought to what a future transition might look like. However, they differed in how they responded to this anticipation. Some had taken proactive steps, such as relocating to a single-storey home or paying off loans to reduce financial vulnerability. Others adopted a more reactive orientation, preferring to modify their current home through adaptations such as stairlifts rather than relocating. This distinction between proactive and reactive strategies is consistent with migration theory's conceptualisation of relocation as a process (Wiseman, 1980), in which the decision to move unfolds over time through an interaction between triggers, constraints, and opportunities. The present findings extend this perspective by showing that the process concerns not only moving or staying, but how homeowners position themselves in relation to future change.

The Macro Study complements his interpretation by providing evidence that housing decisions are also shaped by expectations about future economic conditions. The observation that younger-old homeowners postponed sales during economic crises suggests that anticipated future risks influence the timing of housing decisions. This is consistent with the emphasis in the life-cycle theory on intertemporal planning, but it also points to the role of uncertainty as a distinct factor. When the economic environment becomes unpredictable, homeowners may prefer to wait, even if their current housing situation is suboptimal, because the risks associated with moving are perceived as greater than the risks of staying. This wait-and-see behaviour reflects the precautionary motives identified in the retirement savings literature and further underscores the processual nature of housing decisions.

The Health and Relocation Study added further depth by distinguishing between active and passive relocation planning. The finding that health was more strongly associated with active planning than passive suggests that health decline does not simply make relocation more appealing in the abstract; it intensifies the urgency of

planning. This is consistent with the environmental press model (Lawton & Nahemow, 1973), which predicts that as functional capacity declines, the demands of the environment become more salient and the pressure to adapt increases. However, the distinction between active and passive planning also indicates that the transition from awareness to action is not automatic. Many homeowners may recognise that their current home is becoming less suitable yet remain in passive contemplation rather than taking concrete steps toward relocation. The findings extend Golant's (2011) work by suggesting that coping with a declining person–environment fit is not simply a matter of moving or staying. Instead, relocation planning appears to represent an intermediate stage in which older homeowners acknowledge changing housing needs without necessarily being ready to act upon them. Previous research has largely examined relocation either as an intention or as an observed move (De Groot et al., 2011; Coulter et al. 2011). By distinguishing between passive and active planning, the present findings suggest that the planning process itself deserves greater attention. Future research should therefore examine what enables older homeowners to move from passive awareness of changing housing needs to active relocation planning.

The housing career ladder, as described by one participant and resonant across the focus group discussions, offers a useful conceptual tool for understanding this dynamic. The familiar Swedish trajectory of moving through progressively larger and more family-oriented dwellings was well understood, but what came after the family home was marked by ambiguity. Participants could articulate the steps leading up to their current home but struggled to envision the next stage. This finding supports previous research showing that older adults often experience ambivalence when considering their future housing, recognising that their needs may change while simultaneously struggling to identify attractive or appropriate alternatives (Kylén et al., 2019). The absence of a clear next step may itself function as a barrier to relocation.

Municipal and national ambitions to influence residential mobility

In the studies it was revealed that participants were aware of various policy levers that could, in principle, encourage residential mobility among older homeowners. At the national level, participants pointed to the complexity of building regulations as a factor slowing the production of suitable housing alternatives, and to the role of capital gains taxation in discouraging sales. The means-tested character of housing allowances was raised as a particular concern: homeowners with modest

savings feared that selling their home would disqualify them from receiving housing allowances, creating a perverse incentive to remain in place even when relocation might otherwise be preferable. Hence, although previous research has primarily discussed lock-in effects in relation to housing wealth, taxation, and negative equity (van Veldhuizen et al. 2020) the present findings suggest that means-tested housing allowances may represent an additional institutional mechanism discouraging relocation among older homeowners.

At the local level, practical measures such as assistance with the physical aspects of moving and rent reductions offered by housing companies were acknowledged but regarded as marginal in their influence on the actual decision to relocate. Participants generally framed the barriers to moving as structural rather than practical, suggesting that local initiatives, however well-intentioned, are insufficient to address the underlying economic and institutional disincentives. This finding aligns with the emphasis in Roy et al. (2018) on the interaction between multiple domains: individual preferences, local housing market conditions, and national policy structures together create a complex landscape in which no single intervention is likely to be decisive.

The discussion of means-tested benefits also reveals an intersection between economic reasoning and behavioural factors. The concern about losing eligibility for housing allowances reflects a rational calculation of the financial consequences of moving, but the emphasis participants placed on this specific issue, relative to the larger financial calculus of housing decisions, suggests that it may also function as a salient reference point that disproportionately influences evaluations. This is consistent with the concept of loss aversion, in which the prospect of losing a specific benefit looms larger than the potential gains from relocation (Tversky & Kahneman, 1991).

Health status and the intensity of relocation planning among older homeowners

Across the studies, health emerged as one of the most consistent factors shaping housing decisions in later life, though its influence varied with both the severity of health decline and the degree to which a move was actively being considered. This is consistent with previous research (e.g., Hays, Pieper, & Purser, 2003; Franco et al., 2021). This dissertation nuances this understanding by showing that financial capacity moderates the relationship between health and relocation planning. Among homeowners who could manage a higher housing cost increase, poor health was

strongly associated with planning to relocate. Among those without such financial margins, the effect of poor health was weaker, and in some cases those in poor health were less likely to plan a move than those in good health. Health thus functions as a necessary but not sufficient condition for activating relocation plans.

This interaction is theoretically important because it bridges the environmental gerontology perspective, which emphasises the fit between person and environment, with economic perspectives that emphasise constraints and resources. A person-environment misfit may be a necessary trigger for relocation planning, but economic feasibility determines whether the trigger leads to action. This raises important questions in relation to a fundamental principle of the welfare state: that support and services should be allocated according to individuals' health needs rather than their financial resources. The issue becomes even more important in the context of policies promoting ageing in place, where an increasing share of health and social care is delivered in people's homes (SOU, 2018). If financial constraints prevent older adults from relocating when their health deteriorates, opportunities to age in the right place risk becoming dependent on financial resources rather than health-related needs, potentially reinforcing inequalities in later life.

The distinction between active and passive planning deserves particular attention. The finding that many homeowners with poor health held passive intentions to relocate, without taking concrete steps, suggests a planning gap between recognising a need and acting on it. This gap may be explained by the interplay of push and pull factors described in migration theory (Wiseman, 1980): health decline provides a push, but the absence of attractive pull factors, such as suitable and affordable housing alternatives, prevents the push from being translated into action. The qualitative finding that participants evaluated alternatives against the benchmark of their current home, and often found them wanting, supports this interpretation. If the available alternatives do not represent a genuine improvement, the motivation to act may remain insufficient even in the presence of health-related push factors.

Polymakers' desire to affect residential mobility

Beyond the empirical findings, a broader question concerns whether and how policymakers should seek to influence older homeowners' housing decisions. There are growing policies in encouraging residential mobility among older adults, motivated by concerns about housing market efficiency, the underutilisation of the existing housing stock, and the desire to support ageing in appropriate housing. This ambition raises normative questions about the extent to which public policy should

intervene in fundamentally personal decisions shaped by preferences, attachments, and life histories.

A fundamental concern is that policy efforts aimed at increasing residential mobility among older homeowners risk being paternalistic. If older adults wish to relocate, they are arguably capable of making and acting on that decision themselves, without the state steering them toward a particular housing outcome. Housing decisions are deeply personal, shaped by individual circumstances, values, and life experiences, and the assumption that policymakers are better positioned than homeowners themselves to judge when and whether relocation is appropriate deserves critical scrutiny. From this perspective, the role of public policy should not be to encourage or discourage mobility, but to ensure that the conditions for making a free and informed choice are in place. The distinction between removing barriers and actively promoting a particular behaviour is crucial: the former respects individual autonomy, while the latter implies that the state has a preferred outcome for how older adults should live.

This concern becomes particularly acute when policy discussions frame ageing in place as a problem to be solved rather than as a legitimate preference. The findings of this dissertation demonstrate that remaining in place is not merely a default option adopted in the absence of alternatives; for many homeowners, it is a deliberate and meaningful choice rooted in attachment, identity, and a desire for continuity. Policy interventions that implicitly treat residential stability as suboptimal risk undermining the autonomy and agency of older adults by substituting external judgments for personal ones.

At the same time, the current institutional landscape is not neutral. Capital gains taxation, means-tested benefit rules, and the limited supply of affordable and attractive alternatives constrain mobility in ways that may not reflect homeowners' underlying preferences. In this sense, the existing policy framework already shapes housing decisions, not through active encouragement of mobility, but through structures that penalise it. If older homeowners who would prefer to move are unable to do so because of financial lock-in effects or a lack of suitable alternatives, the status quo is not one of free choice but of constrained choice. From a welfare perspective, removing these barriers does not amount to paternalism but to restoring the conditions under which genuine choice is possible.

The challenge, then, is to distinguish between policies that expand the set of options available to older homeowners and policies that push them toward a particular outcome. A balanced approach would recognise that the goal is not to maximise mobility, but to ensure that older homeowners have genuine choices – that those who wish to move can do so without undue financial penalty, and that those who

wish to stay are supported in doing so safely and sustainably. This requires attention to both sides of the equation – reducing unnecessary barriers to mobility while investing in conditions that make ageing in place viable and safe.

The design of policy instruments is also important. The present findings suggest that broad incentive structures, such as changes to capital gains taxation or building regulations, are more likely to influence housing decisions than localised practical support. However, the effectiveness of such instruments depends on their interaction with local housing market conditions. In municipalities where the supply of suitable alternative housing is limited, reducing financial barriers alone may be insufficient, as there is nowhere attractive to move to. This underscores the importance of coordinating national fiscal policy with local housing provision strategies, an insight consistent with the emphasis in migration theory on the interaction between place-based and person-based factors (Wiseman, 1980).

Much of the earlier literature on housing wealth in later life has emphasised the role of the home as a financial resource primarily through capital extraction, such as downsizing, equity release, or selling to access accumulated savings tied up in the property. The findings in this dissertation point to a different, and largely overlooked, financial function of ageing in place: rather than serving as a source of extractable capital, remaining in a mortgage-free or low-cost home functions as a resource by keeping future housing costs low and predictable. In this sense, the financial value of homeownership for older adults lies less in what can be withdrawn from the home and more in what is avoided, namely the risk of rising or unpredictable housing costs that could arise from relocating or entering the rental market. This reframes ageing in place not simply as a preference rooted in attachment to place, but as a financially rational strategy for managing economic risk in later life.

Methodological considerations

This dissertation adopted an interdisciplinary and multimethod approach, combining quantitative analyses of register and survey data with qualitative focus group research. This design was motivated by the complexity of housing decisions in later life, which span multiple disciplinary domains, including economics, gerontology, public health, and human geography. As Vladova et al. (2025) argue, interdisciplinary research is particularly valuable for addressing questions that cannot be adequately understood within a single discipline, as it integrates complementary perspectives, methods, and forms of evidence.

The multimethod design enabled the dissertation to examine housing decisions from multiple angles, and the three empirical studies were designed to complement one another analytically. The Macro Study establishes population-level patterns in relocation behaviour and housing sales across economic cycles, providing a structural context for understanding individual-level decisions. The Health and Relocation Study identifies the individual-level associations behind these patterns by linking health status to relocation planning while accounting for the moderating role of financial capacity. The Local Study illuminates the reasoning, evaluations, and concerns that connect these two levels, offering insight into processes not observable through quantitative data alone. Taken together, the three empirical studies address different dimensions of the same overarching question through methodological triangulation, and the integrated presentation of results aimed to show how findings from different methods and levels of analysis converge and complement one another.

The dissertation sits at the intersection of economics and gerontology, disciplines with different starting assumptions about the nature of a housing decision. Economic approaches tend to frame it as an allocation problem shaped by prices, wealth, and constraints, while gerontological approaches foreground the meaning of home, ageing in place, and life course transitions. Balancing these perspectives has been a deliberate part of the design, and each of the three empirical studies leans on the tradition best suited to the question it addresses: the Macro Study on the economics of housing markets, the Health and Relocation Study on health-oriented models of later life transitions, and the Local Study on the reasoning and meaning that older homeowners themselves attach to their situation. Combining quantitative and qualitative evidence has also required navigating differences in what counts as good evidence across the two traditions. The multimethod design is therefore not only a matter of triangulating findings but also of holding two disciplinary lenses in productive tension throughout the research process.

Cross-sectional design and the case for a longitudinal perspective

A first concern relates to the cross-sectional design of the Health and Relocation Study and the Local Study. A longitudinal design was considered but deemed not feasible within the scope of the dissertation, given the long time horizons involved in housing transitions among older adults, often spanning a decade or more between initial consideration and actual sale. The cross-sectional design was chosen because the primary aim was to characterise associations and reasoning rather than establish causal sequences. This choice carries known trade-offs: causal inferences about the relationship between health and relocation planning cannot be drawn, nor can changes in individuals' reasoning be traced as their circumstances change. The

associations identified should therefore be interpreted as patterns at a given point in time rather than as evidence of causal mechanisms.

The ambition of the dissertation was to take a broad perspective on the housing decision process, which is reflected in how the studies capture successive stages. The Local Study engages older adults in discussions about their current housing situation, the Health and Relocation Study examines relocation planning, and the Macro Study analyses actual relocation and sales. Each of these components addresses an important part of the process. A clear limitation, however, is that none of the studies follows the entire process for the same group of individuals. A longitudinal design, in which the same individuals were followed across these stages, would have been a clear benefit. In particular, this would allow the analysis of how intentions and planning translate into actual behaviour, which cannot be established when planning and outcomes are observed in different samples.

Future research would benefit from such a design, ideally combining survey-based measures of intention with register-based observations of moves and sales over a longer time horizon. The strength of the Swedish register infrastructure lends itself particularly well to this kind of approach and could be used to anchor more targeted qualitative work in a broader empirical frame. One route would follow the sequence used in this dissertation, beginning with focus groups and relocation plans and then observing whether these translate into actual moves in the registers. A retrospective approach would start from the observed relocations in the registers and work in the opposite direction, interviewing those who moved about the reasoning behind their decision. Both approaches would provide a closer link between plans and materialised actions than the design used here, and each has its own analytical advantages depending on whether the interest lies in how intentions form or in how decisions are understood in hindsight.

In the two quantitative studies, relocation is treated as a binary event. Binary modelling was appropriate given the observational window available and the cross-sectional nature of the data, and it offers advantages in interpretability and robustness when timing is measured imprecisely. It nevertheless leaves an open question about the timing and pace of transitions, since binary outcomes capture whether a move occurred but not when, and they do not distinguish between individuals who moved shortly after a change in circumstances and those who moved several years later. With longitudinal data, the time dimension could have been used more fully, allowing the analysis of how changes develop over time and enabling time-to-event methods that are more common in medical research (Menard, 2002), such as the Cox proportional hazards model. Such approaches would allow the process leading up to an event to be modelled more explicitly. For example, the experience of a health shock, such as a sudden deterioration in health, could be followed over time and compared across individuals facing different levels

of housing cost pressure, examining whether health shocks accelerate relocation more sharply for those facing higher housing cost pressure, and how quickly this response unfolds. This would move the analysis from asking whether relocation occurs to asking when and under what accumulating pressures it occurs.

Register data quality and coverage error

One of the key advantages of the Swedish context is a well-developed system of administrative registers. Swedish register data stands out internationally, and several government agencies are instrumental in producing it, though the data also presents challenges when institutional or demographic change is not reflected in the records in real time (Gauffin, 2022). This dissertation relies heavily on these registers: the Macro paper uses them directly in the analysis, while the Health and Relocation paper uses them as the sampling frame for the survey. The registers are supplied by agencies such as Statistics Sweden, the Swedish Tax Agency, and Lantmäteriet, which together generate information on where people live, property identifiers, and ownership structures.

This reliance on registers introduces the risk of coverage error, a mismatch between the sampling frame and the target population. In practice, this concerns whether the register captures the current set of homeowners and where they actually live. Coverage error in Swedish register data is a well-documented problem, and Statistics Sweden regularly analyses it. Information from the Swedish Tax Agency is transferred to Statistics Sweden's registers on a rolling basis. In its most recent analysis, Statistics Sweden estimates that around 232,000 individuals are recorded on the wrong property ID, roughly 2.2 percent of the total population. The main sources of misregistration are students registered at their parents' address, work commuters with two locations, unreported births, delayed registration of new arrivals or cohabiting partners, and unrecorded emigration or deaths. As highlighted by Statistics Sweden (2022), the problem is mitigated by the fact that welfare services, schooling, and home care are tied to the registered address, which gives individuals a strong incentive to keep their records current.

For owners of single-family homes, these problems are both mitigated and amplified. Owning a house comes with responsibilities and administrative ties that anchor residents to a specific address and make them relatively inflexible to informal or delayed registration. This is especially true for older homeowners, for whom the house is typically a long held primary residence. The standard forms of misregistration are therefore markedly less relevant for this group than for the general population. At the same time, the administrative property ID does not always capture how ownership is arranged within a family. Legal ownership can diverge from actual occupancy, and formal changes are sometimes made for reasons unrelated to who lives in the house. One focus group participant described how he

added his wife as a co-owner once they realised that the RUT tax deduction scales with the number of registered owners living in the house.

These considerations leave room for cautious confidence in the reliability of the results, though not without qualification. The target population of older single-family homeowners is precisely the group for which the register is most stable, and the 2.2 percent figure reported by Statistics Sweden therefore almost certainly overstates the coverage error faced here. Internal validity could nevertheless be questioned in cases where the coverage error is correlated with the outcomes of interest. Since the outcomes in this dissertation concern whether a person moves or sells the house, the concern is that individuals who have left the property but not yet updated their registration, such as those who have moved to assisted living, relocated to family, or passed away without the record being updated, are precisely the cases that the outcomes are meant to capture. This may lead to an underestimation of transitions out of homeownership. Results should therefore be interpreted as describing observed and registered transitions among single family homeowners, rather than the full underlying rate of mobility and sale in this population. Further robustness checks against other registers, such as cross-linkage with mortality data or restriction to age bands where the register is most stable, are natural routes for future work to strengthen the coverage assessment.

A further consideration concerns the reliance in the Macro Study on aggregate register data. This level of analysis was a deliberate choice, appropriate for identifying structural patterns and cyclical dynamics that would not be visible in individual level data. It does, however, come with an inherent limitation: aggregate data cannot identify individual motivations or distinguish between voluntary and involuntary moves. A housing sale may reflect a planned downsizing, a forced sale due to financial difficulties, or a move triggered by bereavement or health decline. The Macro Study captures the aggregate outcome of these diverse processes but cannot disentangle the individual pathways leading to them, which is precisely why the other two studies were designed to complement it.

Sample composition and generalisability

The Health and Relocation Study had a response rate of 17 percent, which is low but consistent with a broader trend of declining participation in Swedish and Nordic population surveys (Molarius et al., 2019). A low response rate does not necessarily undermine internal validity, since the risk of non-response bias depends on whether respondents and non-respondents differ systematically on the outcomes of interest. To assess this, a non-response analysis was carried out against the sampling frame. It showed that geographical representation across Sweden was good and that the balance between men and women closely matched the frame. The main deviation was that younger age groups within the sample were less inclined to respond than

older ones. Since the dissertation focuses on older homeowners, this pattern is unlikely to bias the substantive conclusions, although it does mean that the youngest segment of the target group is less well represented than the oldest. It should also be noted that the non-response analysis is based on demographic and geographical characteristics available in the frame and does not extend to outcome-relevant variables such as detailed health status or ownership duration.

The generalisability of the qualitative findings from the Local Study is also limited by how the focus groups were composed. The groups were conducted in four of Sweden's 290 municipalities, and while efforts were made to include municipalities with diverse geographical and housing market characteristics, transferability of findings is restricted to similar contexts. A further challenge is that participants of working age, roughly 55 to 64, were underrepresented, and the studies therefore capture the perspective of the oldest homeowners more fully than those approaching retirement. Recruitment in several of the municipalities was carried out through senior organisations, which was a pragmatic choice that traded breadth of reach for access to engaged and articulate participants who were willing to discuss housing questions in a group setting. Many of these members lead active lives with strong social networks, and some found it difficult to fit a focus group into their schedules. As a result, perspectives from homeowners with severe health limitations, limited Swedish language proficiency, or social isolation may be underrepresented. Over half of the participants held university degrees, which further narrows the range of experiences reflected in the material. While the qualitative findings are not intended to be statistically generalisable, these selection effects were known during recruitment and have been kept in mind when interpreting the results.

Trustworthiness of the qualitative research

In the research process of the Local Study, several steps were taken to strengthen the trustworthiness of the analysis. To attain credibility and consistency across the focus group discussions, an interview guide was used to promote comparable coverage of topics. Credibility was further supported by summarising the findings at the end of each focus group and asking participants whether they wanted to confirm or amend the main points (Krueger & Casey, 2014). Member checking (Korstjens & Moser, 2018) was also integrated into the data collection by presenting preliminary findings from the first focus groups to subsequent ones, allowing for further reflection and discussion. Consensus discussions were applied during the content analysis, with co-authors continuously refining codes and categories through iterative rounds of coding until agreement was reached. To ensure dependability, an audit trail was maintained, documenting all steps of the study.

The interpretive process was also shaped by the analytical stance of the research team. Prior familiarity with the housing and ageing literature inevitably influenced

which themes stood out during coding and how participants' statements were categorised. Efforts were made to counteract this by explicitly discussing team assumptions during consensus meetings, revisiting codes where interpretations diverged, and letting participants' own framings guide the categorisation where possible. The final interpretations should nevertheless be read as one considered reading of the material rather than the only possible one.

Future research

While this dissertation contributes to a deeper understanding of housing decisions among older homeowners, several questions remain open for future research. The following section outlines key areas where further investigation could advance both the theoretical and practical understanding of this topic.

- Future research should aim to enable older homeowners to evaluate different options and alternatives when considering their housing situation and potential relocation, including the conditions under which each would apply. Such research could facilitate a joint reasoning process among homeowners, policymakers, and other stakeholders around the potential consequences and trade-offs involved, thereby creating room for improved conditions for both the individual and society as a whole.
- Future research should pay greater attention to the distinction between voluntary and involuntary housing decisions. Policy interventions aimed at increasing residential mobility may implicitly assume that remaining in the current home reflects constraints or barriers to relocation. However, remaining may also represent an active and preferred choice. Conversely, relocation may appear voluntary while being driven by financial pressure, declining health, lack of accessible housing, or insufficient support in the current home. Understanding the degree of choice involved in both moving and remaining is therefore important.
- Longitudinal research is needed that follows the same individuals across different stages of the housing decision-making process: before a relocation is considered, during planning, and after either relocation or a decision to remain. Such studies could provide greater understanding of this process.
- Future research should examine how local housing-market and welfare contexts influence the housing options available to older adults. As shown in this dissertation, national policy recommendations may have very different consequences depending on local circumstances, including housing supply, housing prices, availability of accessible housing, access to services, and differences between urban and rural areas. Research should

therefore investigate how policy interventions can be adapted to local conditions without reinforcing existing geographical inequalities.

- Greater attention should be directed toward understanding the housing situation of homeowners with poor health and how their wellbeing can be facilitated. A key question is whether the right approach is to encourage relocation or to promote housing adaptations. This is particularly pressing for the subgroup that also has limited capacity to manage rising housing costs, as they may be especially vulnerable.

Conclusion

This dissertation suggests that housing decisions in later life for homeowners aged 55 and older constitute a complex process involving several distinct stages: consideration, intention, planning, and actual relocation. These stages are affected by the interaction between health, economic conditions, as well as the local context and housing market. This dissertation demonstrates the value of an interdisciplinary perspective for understanding how health, economic conditions, and housing market contexts interact across different stages of the housing decision-making process.

- The impact of macroeconomic events on housing decisions differs across age groups and should therefore not be assumed to affect all older homeowners equally.
- Future cohorts of older homeowners may be more exposed to macroeconomic events because of higher accumulated housing wealth, higher mortgage debt, and increasing expectations of using housing wealth to supplement welfare provisions.
- Preferences for ageing in place reflect the combined influence of financial concerns, health, emotional attachment to the home, and local housing market conditions.
- Ageing in place should not be interpreted as resistance to relocation, but as an active housing decision made within existing opportunities and constraints.
- Improving opportunities for relocation requires attention to local housing market conditions, including the availability of suitable housing and regional price differences. This issue should also be given greater priority by policymakers.
- The influence of health on relocation planning depends on older homeowners' perceived financial capacity rather than health alone.
- Older adults who are more financially constrained have less capacity to react to increasing housing costs, compared to those with a greater ability to manage such increases. Older adults experiencing both poor health and this reduced financial capacity therefore face a double disadvantage.

- Differences in the intensity of relocation planning, whether it is perceived as a more active future consideration or a less active one, are also shaped by health in different ways. This suggests that health has different consequences for later-life housing decisions depending on the stage of the housing decision-making process.
- Ageing in place in a house can be seen a financial resource for older adults to enable them low housing costs in the future and a financial resource
- Policies aiming to increase residential mobility should focus on expanding older homeowners' opportunities to choose housing that matches their needs and preferences, rather than promoting relocation as an objective in itself.
- Housing decisions in later life develop over time rather than occurring as single events. Recognising different stages of the housing decision-making process may improve understanding of how housing decisions evolve.

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Author's Contribution to the Papers

Paper 1

Conceptualisation (the Macro paper was developed together with supervisors), writing (reviewing and editing).

Paper 2

Conceptualisation, data extraction and curation, formal analysis, writing (original draft, review and editing).

Paper 3

Ethical application (reviewing) conceptualisation, recruitment, data collection, formal analysis, result validation, writing (original draft, review and editing).

Paper 4

Ethical application (reviewing), conceptualisation, data collection and curation, formal analysis, writing (original draft, review and editing).

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Declaration on the use of AI

AI has been used in the writing process of this dissertation to improve grammar and structure of sentences. Claude AI and their versions Sonnet 4.6 and 5 was used.

Appendices

Appendix 1

Interview Guide

Opening Questions

- What is your name and how long have you lived in your home?
- What are your thoughts about your current home, do you expect to stay there for a long time, or have you considered moving?

Interview Questions

- When do people start thinking more actively about their future housing situation? What are their thoughts, what do they consider?
- In what ways can specific life events affect thoughts about staying or moving? Do you have any examples? For instance, retirement, illness (self/partner), finances, loneliness.
- Finances are an important part of one's housing situation. You need to pay housing costs like electricity, and the home is also a major investment. When you think about your own situation, how do financial factors affect your thoughts on moving or staying?
- Many people want to stay in their current homes, which is also encouraged by the state through various tax deductions. As a private individual, you can apply for RUT/ROT-subsidized services to get help with daily chores or renovations. What are your thoughts on RUT/ROT in your own case?
- In media discussions about the housing market, younger people are often portrayed as victims, and one proposed solution is that older people should

move more to help stimulate the housing chain and make room for younger generations. What do you think about such statements?

- How does the supply of housing look like in your area?
- What are your thoughts on different types of housing? Are there any alternatives that are missing? Please elaborate!
- What kind of housing would you consider moving to (e.g., from ownership to rental, what's your view on that)? Location. Accessibility. Social aspects. Not just the form of tenure. New builds vs older housing.
- What do you think about living with others in a more social setting?

Closing Questions

- Let's talk about the housing needs of people aged 55 and older and the efforts of public and private actors to meet those needs. Do you feel, for example, that the municipality and housing companies are active on these issues? What needs are being met? What needs are being overlooked?
- Today, some municipalities offer support with moving, such as relocation guides, a few months' free rent, or help finding suitable housing. Are you aware that such support exists? What's your view on this kind of support? Is it something you actively look for, perhaps even outside the municipality where you currently live?
- What is the most important message you would like to convey to politicians and other decision-makers based on our discussion today?
- Have we missed anything?
- Information about follow-up focus group.

Appendix 2

AGE-HERE – ett forskningsprojekt om boendefrågor kopplade till hälsa och ekonomi

Inledning

Den aktuella studien ingår i forskningsprojektet ”AGE-HERE: Bostadsägande bland äldre – Hur uppmuntrar eller hämmar hälsa och ekonomiska aspekter flyttbenägenhet?” som leds av forskare vid Lunds universitet.

Bakgrund

Äldre är mindre rörliga på bostadsmarknaden i jämförelse med yngre åldersgrupper. Majoriteten av de som är 55 år eller äldre bor i privatägda bostäder. Många vill bo kvar, men önskemål och behov när det gäller boendet växlar över tid. Den bostad som fungerade bra tidigare är kanske nu onödigt stor och kräver mycket underhåll. Kanske vill man bo på ett annat sätt eller på annan ort. Undersökningar har visat att en del äldre hushåll som vill och behöver byta boende tvekar då de bland annat upplever att det blir privatekonomiskt olönsamt. Det kan handla om reavinstskatt, mäklarerbode, stämpelskatter eller höga hyror på lägenheter, men det saknas forskning om huruvida sådana aspekter faktiskt påverkar äldres boendebeslut, eller om andra faktorer spelar större roll.

Syftet med studien är därför att få bättre kunskap om vilka ekonomiska och hälsorelaterade faktorer som upplevs som viktiga i beslutsprocessen inför ett eventuellt bostadsbyte.

För att kunna delta i studien ska du bo i ett småhus med äganderätt och vara 55 år eller äldre.

Samtycke till att delta

För att få en mer fullständig bild av varje studiedeltagares boendesituation vill vi hämta uppgifter från Statistiska centralbyrån (SCB). Uppgifterna berör exempelvis information om din fastighet, området där du bor och nyttjande av skattelättnad som ROT eller RUT. Genom att samtycka och fylla i och skicka in enkäten godkänner du att vi hämtar in dessa registeruppgifter. Observera att alla uppgifter vi samlar in och de svar du ger anonymiseras och enbart kommer att hanteras av de forskare som genomför studien.

☐ Ja, jag samtycker till samkörning med registerdata som samlas in från Statistiska centralbyrån (SCB).

Följande frågor handlar om din nuvarande och framtida bostadssituation samt dina/era ekonomiska förutsättningar
Hur är ditt boende idag om man ser till hushållets och bostadens storlek? Boytan är..... ☐1 Betydligt större än vad jag/vi egentligen behöver ☐2 Något större än vad jag/vi egentligen behöver ☐3 Lagom stor utifrån mina/våra behov ☐4 Något mindre än vad jag/vi egentligen behöver ☐5 Betydligt mindre än vad jag/vi egentligen behöver ☐6 Vet ej
Har du/ni lån på fastigheten där du/ni bor? (Om ja, besvara fråga 3, annars gå till fråga 4) ☐1 Ja ☐2 Nej
Inom vilken tidsram uppskattar du att ditt/ert lån är avbetalat? ☐1 0-1 år ☐2 1-5 år ☐3 5-10 år ☐4 10-15 år ☐5 15 år eller mer ☐6 Jag/vi avser inte att amortera av lånen ☐7 Vet ej
Hur stora är ditt/ert hushålls boendekostnader per månad? <i>Boendekostnader inkluderar till exempel vatten och uppvärmning, el, räntor, sophämtning, fastighetsskatt och försäkring</i> ☐1 3000 kr eller mindre ☐2 3000 kr – 6000 kr ☐3 6000 kr – 9000 kr ☐4 9000 kr – 12 000 kr ☐5 12 000 kr – 15 000 kr ☐6 15 000 kr – 18 000 kr ☐7 18 000 kr eller mer
Hur stor ökning av ditt/ert hushålls boendekostnader per månad skulle du uppleva vara hanterbart rent ekonomiskt, givet dagens situation? ☐1 Klarar inte en höjd månadskostnad ☐2 500 kr – 1000 kr ☐3 1000 kr - 2000 kr

- ☐4 2000 kr - 3000 kr
- ☐5 3000 kr - 4000 kr
- ☐6 4000 kr - 5000 kr
- ☐7 6000 kr – 7000 kr
- ☐8 7000 kr – 8000 kr
- ☐9 9000 kr – 10 000 kr
- ☐10 10 000 kr eller mer
- ☐11 Vet inte

Om du/ni skulle flytta, vilka 7 egenskaper är de viktigaste för ditt/ert val av nästa bostad?

Om du nyligen har flyttat ber vi dig besvara frågan utifrån hur du resonerade kring bostadens egenskaper inför beslutet att flytta.

OBS, läs igenom hela listan innan du börjar göra dina val.

- ☐1 Att bostaden har egen trädgård
- ☐2 Att man kan ha husdjur i bostaden
- ☐3 Att bostaden ligger i ett område med stort service- och kulturutbud
- ☐4 Att utsikten från bostaden är fin
- ☐5 Att det finns plats för familj/vänner att hälsa på och övernatta
- ☐6 Att bostaden har balkong/uteplats
- ☐7 Att bostaden är utformad så att jag/vi kan klara mig/oss så självständigt som möjligt
- ☐8 Att bostaden är i ett plan
- ☐9 Att det finns goda parkeringsmöjligheter i nära anslutning till bostaden
- ☐10 Att bostaden är utformad med tanke på funktionsnedsättningar
- ☐11 Att man kan vara med och påverka utformningen av boendet och utemiljön
- ☐12 Att det finns tillgång till laddningsmöjligheter för elfordon
- ☐13 Att bostaden ligger i ett område där jag känner mig hemma
- ☐14 Att det finns plats för sociala arrangemang såsom fester, middagar, möten etc.
- ☐15 Att det finns bra förvaringsmöjligheter för cykel, el scooter eller liknande
- ☐16 Att bostaden har hiss om den ligger en trappa upp eller högre
- ☐17 Att bostaden gör det möjligt för mig/oss att ägna oss åt fritidsintressen
- ☐18 Att bostaden ligger nära stadsliv och stadsmiljö

☐ 19 Att bostaden är belägen nära familj/vänner ☐ 20 Att bostaden ligger i nära anslutning till allmänna kommunikationer ☐ 21 Att bostaden ligger i närheten av en eller flera dagligvarubutiker ☐ 22 Att bostaden är enkel att underhålla ☐ 23 Att bostaden ligger nära skog, mark eller vatten ☐ 24 Att hyresvärden initierar fritidsaktiviteter och/eller sociala sammankomster ☐ 25 Att bostaden är prisvärd
I denna fråga har vi flyttat med de egenskaper du angav som viktiga på föregående fråga. Nu vill vi att du rangordnar vilka egenskaper som är de viktigaste för dig från 1=viktigast till 7 = minst viktigt. Varje siffra kan endast användas en gång. Det betyder att endast 1 egenskap kan vara det viktigaste när du gör denna övning, detsamma gäller för 2,3,4... ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
Planerar du/ni för att flytta till en annan bostad? ☐ 1 Nej, jag/vi vill bo kvar ☐ 2 Nej, jag/vi har inte råd att flytta ☐ 3 Ja, det gör jag/vi aktivt ☐ 4 Ja, men inte aktivt ☐ 5 Vet inte
<i>Om ja på fråga 8, svara på fråga 9–11</i>
Till vilket geografiskt område önskar du flytta? ☐ 1 Inom samma bostadsområde/stadsdel/by ☐ 2 Inom samma stad/tätort ☐ 3 Inom samma kommun ☐ 4 Annan kommun inom samma län ☐ 5 Annan region/län inom Sverige

☐ 6 Utomlands
Inom vilken tidsram kan det bli aktuellt att flytta till en ny bostad?
☐ 1 Mindre än ett år ☐ 2 Ett till två år ☐ 3 Två till tre år ☐ 4 Tre till fem år ☐ 5 Fem år eller mer
Hur sannolikt tror du att det är att du/ni har flyttat inom två år?
☐ 1 Helt säkert ☐ 2 Troligt ☐ 3 Kanske ☐ 4 Osäkert ☐ 5 Inte alls troligt
Vilken typ av bostad önskar du/ni flytta till? (Flera alternativ kan anges)
☐ 1 Hyresrätt ☐ 2 Bostadsrättslägenhet ☐ 3 Friliggande villa/hus/gård ☐ 4 Radhus/kedjehus/parhus ☐ 5 Kollektivhus eller liknande ☐ 6 Kooperativ hyresrätt ☐ 7 Seniorbostad (tex. 55+, 65+, trivselbostad, trygghetsboende) ☐ 8 Vård- och omsorgsboende (efter biståndsbeslut från kommunen) ☐ 9 Annan bostad.....
Finns det hinder som du upplever kan försvåra en flyttning?
☐ 1 Nej, jag upplever inga hinder <u>Ja, jag upplever följande hinder (flera alternativ kan anges):</u> ☐ 2 Ekonomi, att flytta till en annan bostad blir för dyrt ☐ 3 Köerna till hyresrätter är långa där jag vill bo ☐ 4 Det är svårt för mig/oss att få bostadslån ☐ 5 Bristande utbud, det finns inte tillräckligt lockande bostäder att flytta till ☐ 6 Jag har inte tillräcklig kunskap/information för att kunna fatta ett beslut om flyttning ☐ 7 Mitt/vårt bohem är för stort ☐ 8 Jag/vi orkar inte genomföra en flytt

☐ 9 Min egen hälsa är nedsatt ☐ 10 Min makes/makas/partners hälsa är nedsatt ☐ 11 Det finns personer i min närhet som är beroende av mig (omsorgsbehov, barnpassning, annan hjälp, sällskap, etc.) ☐ 12 Annat hinder; ange vad
I vilken grad upplever du "flyttskatterna" (skatt på vinst, stämpelskatt, uppskovsränta) som ett hinder för att kunna flytta? ☐ 1 Stort hinder ☐ 2 Ganska stort hinder ☐ 3 Ganska litet hinder ☐ 4 Inget hinder ☐ 5 Vet inte
Hur mycket uppskattar du att din/er bostad har ökat i värde sedan inköp? ☐ 1 Förlust ☐ 2 Inget ☐ 3 Upp till 1 miljon ☐ 4 1 - 3 miljoner ☐ 5 3 - 5 miljoner ☐ 6 Mer än 5 miljoner
Frågorna 16a–16m handlar om din syn på olika ekonomiska och politiska företeelser kopplat till bostadsmarknaden. I vilken grad stämmer följande påståenden överens med din uppfattning?
16a. Förbättrad tillgänglighet till information om bostadsmarknaden skulle gynna äldre bostadsägare för att fatta välgrundade beslut om sitt boende ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
16b. Ekonomiska stimulanser (t.ex., skattelättnader) för äldre bostadsägare bör prioriteras för att underlätta förändringar och/eller anpassningar i boendet ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis

☐ 5 Ingen åsikt
16c. Politiska beslut bör mer aktivt adressera äldre bostadsägares behov för att säkerställa en trygg boendesituation hela livet ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
16d. Att bygga energieffektiva bostäder för att minska bostädernas miljöpåverkan och sänka boendekostnaderna borde prioriteras högre ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
16e. Ökade investeringar i infrastruktur, exempelvis kollektivtrafik, är nödvändiga för att göra det möjligt att bo i fler områden ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
16f. Bolånetak och skärpta kvar-att-leva-på kalkyler gör det omöjligt för många äldre att flytta ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
16g. Lägre skatt på vinsten vid försäljning skulle göra det lättare för äldre bostadsägare att sälja och flytta till boenden som bättre passar behoven

☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
16h. Hyresregleringen <u>påverkar utbudet av lägenheter och</u> rörligheten på bostadsmarknaden negativt ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
16i. Politiska åtgärder och regleringar brister i att tillgodose äldre bostadsägares behov av olika typer av bostäder och trygghet ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
16j. För att möta den äldre befolkningens bostadsbehov bör det skapas incitament för att bygga och utveckla seniorboenden och gemenskapsbaserade boendelösningar ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
16k. För att öka bostadsutbudet bör regeringen underlätta för privata aktörer att bygga och utveckla bostäder ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis

☐ 5 Ingen åsikt
16l. Nivåer på bostadspriser påverkar mitt beslut att flytta ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
16m. För mig personligen är det viktigt att vara med och påverka bostadspolitiska beslut ☐1 Stämmer inte alls ☐2 Stämmer inte ☐3 Stämmer ganska bra ☐4 Stämmer precis ☐5 Ingen åsikt
Har du/ni någon gång de senaste fem åren avstått från att sälja nuvarande bostad och flytta på grund av flyttskatterna? (Att det inte lönar sig ekonomiskt, till exempel att månadskostnaden riskerar att bli högre i det nya boendet) ☐1 Ja ☐2 Nej ☐3 Vet inte
Många äldre vill bo kvar i sina nuvarande bostäder vilket också uppmuntras genom skattelättnader. Exempelvis har man som privatperson möjlighet att ansöka om RUT/ROT- finansierade tjänster för att få hjälp med dagliga sysslor eller ombyggnation. Följande frågor handlar om praktisk hjälp vid flyttning, anpassningar av bostaden, och RUT/ROT. <u>Läs mer om ROT-avdrag genom att klicka på texten.</u> <u>Läs mer om RUT-avdrag genom att klicka på texten.</u>
Ett alternativ till att flytta kan vara att anpassa bostaden. Med anpassning menar vi någon form av ombyggnation så att bostaden passar behoven bättre. Har du gjort eller funderat över att göra några sådana anpassningar? ☐1 Ja, har redan gjort anpassningar ☐2 Ja, har konkreta planer på att göra det ☐3 Ja, funderar på att göra det ☐4 Nej, en anpassning av min bostad skulle bli alltför omfattande så jag föredrar att flytta ☐5 Nej

Har du använt ROT-avdrag* för att anpassa din bostad? ☐1 Ja, flera gånger per år, upp till det årliga taket ☐2 Ja, flera gånger per år, men inte upp till taket ☐3 Ja, en gång ☐4 Nej, har inte haft behov ☐5 Nej, har inte råd ☐6 Nej, har inte varit så insatt i vad det innebär ☐7 Vet inte
Har du använt RUT-avdrag* för hjälp med hushållsnära tjänster? ☐1 Ja, flera gånger per år, upp till det årliga taket ☐2 Ja, flera gånger per år, men inte upp till taket ☐3 Ja, en gång ☐4 Nej, har inte haft behov ☐5 Nej, har inte råd ☐6 Nej, har inte varit så insatt i vad det innebär ☐7 Nej, är inte intresserad av att ha någon som hjälper mig i min bostad ☐8 Vet inte
<i>Vid ja på fråga 20, svara på fråga 21</i>
Vilka tjänster har du använt RUT-avdrag för? ☐1 Städttjänster ☐2 Omsorgstjänster ☐3 Klädvård ☐4 Flytttjänster ☐5 IT-tjänster ☐6 Trädgårdsarbete ☐7 Reparation av vitvaror ☐8 Annat.....
Om du uppskattar dina behov inom fem till tio år, tror du att dina behov av RUT-tjänster ökar eller minskar? ☐1 Mycket ökat behov ☐2 Något ökat behov ☐3 Samma behov som tidigare ☐4 Minskat behov

☐ 5 Vet ej
Har användning av ROT/RUT underlättat för dig att bo kvar i nuvarande bostad?
☐ 1 Ja ☐ 2 Nej ☐ 3 Vet inte
Nu kommer ett par påståenden som belyser din syn på offentliga och privata aktörers insatser för att möta bostadsbehov hos personer 55 år och äldre
Min kommun har en bra bostadspolitik som möter bostadsbehoven hos personer 55 år och äldre ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
Sverige har generellt en bra bostadspolitik ☐ 1 Stämmer inte alls ☐ 2 Stämmer inte ☐ 3 Stämmer ganska bra ☐ 4 Stämmer precis ☐ 5 Ingen åsikt
Om hur du bor: Frågorna nedan handlar om den bostad där du är folkbokförd och närområdet
Totalt hur många personer bor i din nuvarande bostad? Antal personer:.....
Vem eller vilka bor du tillsammans med? <i>(Flera alternativ kan anges)</i> ☐ 1 Ingen ☐ 2 Maka/make/sambo eller partner ☐ 3 Andra vuxna ☐ 4 Barn under 18 år ☐ 5 Barn 18 år eller äldre ☐ 6 Föräldrar eller syskon
När är din bostad byggd?

Vilket år?
När flyttade du till din nuvarande bostad?
Vilket år?
Ligger ditt bostadsområde i:
☐ 1 Storstad/Stad ☐ 2 Tätort ☐ 3 Glesbygd
Tänk på omgivningen där du bor, tycker du att ...
31a...servicen är bra? t.ex. närhet till butiker, bank, post, barnomsorg ☐ 1 Ja ☐ 2 Nej ☐ 3 Ingen åsikt
31b...kulturutbudet är bra? t.ex. närhet till bibliotek, bio, teater ☐ 1 Ja ☐ 2 Nej ☐ 3 Ingen åsikt
31c...fritidsmöjligheterna är bra? t.ex. närhet till simhall, motionsspår, idrottsanläggningar ☐ 1 Ja ☐ 2 Nej ☐ 3 Ingen åsikt
31d...de allmänna kommunikationerna är tillfredsställande? ☐ 1 Ja ☐ 2 Nej ☐ 3 Ingen åsikt
31e...det finns störande ljud? t.ex. trafik/flygbuller, industrier, krogar, grannar, fläktar ☐ 1 Ja ☐ 2 Nej ☐ 3 Ingen åsikt
Är du nöjd med din bostad? ☐ 1 Nej, absolut inte

☐ 2 Nej, inte riktigt ☐ 3 Varken eller ☐ 4 Ja, till viss del ☐ 5 Ja, absolut
Vad är du mest nöjd med i din/er nuvarande bostad? <i>Ange upp till tre alternativ</i> ☐ 1 Nivån på boendekostnaderna (till exempel hyra/månadsavgift, räntor) ☐ 2 Bostadens läge utifrån sociala aspekter (trevliga grannar, nära vänner och familj) ☐ 3 Bostadens läge utifrån samhällsservice ☐ 4 Bostadens läge utifrån närhet till kollektivtrafik ☐ 5 Att bostaden är på ett plan ☐ 6 Att bostaden är på markplan ☐ 7 Trygghet och trivsamt i bostadsområdet ☐ 8 Bostadsytan ☐ 9 Tillgång till uteplats/trädgård ☐ 10 Att bostaden har goda förutsättningar för de aktiviteter jag/vi vill göra ☐ 11 Annat:
Hur många rum har din bostad? (Räkna inte med kök, hall och badrum, oinredd källare eller vind) 34a. Antal rum: _ _ 34b. Antal hygienutrymmen med bad/duschköjlighet: _ _
Finns det trappsteg/trappor i entrén till din bostad? ☐ 1 Ja ☐ 2 Nej
Finns det ramp eller hiss i entrén? ☐ 1 Ja ☐ 2 Nej
Har du under de senaste tre åren vidtagit åtgärder för att minska hushållets energiförbrukning? <i>Till exempel genom ny elinstallation, solceller, byte av fönster och elektronik, värmepump eller tilläggsisolering</i> ☐ 1 Ja, jag har vidtagit många åtgärder för att minska energiförbrukningen

☐ 2	Ja, jag har vidtagit enstaka åtgärder för att minska energiförbrukningen
☐ 3	Nej, men jag skulle vilja vidta åtgärder för att minska energiförbrukningen
☐ 4	Nej, det är inte aktuellt att vidta några åtgärder för att minska energiförbrukningen
Frågor om dig, din livssituation och hälsa	
När är du född? Tas från register, ej med i slutversionen Vilket år? _ _ _ _ _	
Är du? Tas från register, ej med i slutversionen ☐ 1 Kvinna ☐ 2 Man	
Är Du <i>just nu</i> : Tas från register, ej med i slutversionen ☐ 1 Gift/registrerad partner ☐ 2 Ogift ☐ 3 Änka/änkling ☐ 4 Skild	
Är du född i Sverige? ☐ 1 Ja ☐ 2 Nej	
Om nej, vilket år flyttade du till Sverige? Vilket år? _ _ _ _ _	
Vilken är din högsta slutförda utbildning? ☐ 1 Grundskola, folkskola, realskola eller liknande ☐ 2 2-årigt gymnasium eller yrkesskola ☐ 3 3-4 årigt gymnasium, folkhögskola eller liknande ☐ 4 Universitet eller högskola, upp till 3 år ☐ 5 Universitet eller högskola, mer än 3 år	
Vilken är din nuvarande sysselsättning? (Flera alternativ kan anges) ☐ 1 Arbetar som anställd ☐ 2 Egen företagare ☐ 3 Oavlönat frivilligarbete ☐ 4 Tjänstledig ☐ 5 Studerar och/eller praktiserar	

☐ 6 Arbetsmarknadsåtgärd ☐ 7 Arbetslös ☐ 8 Ålderspensionär ☐ 9 Sjuk- eller aktivitetsersättning (förtids-, sjukpensionerad) ☐ 10 Långtidssjukskriven (mer än 3 månader) ☐ 11 Annat, vad.....
Skulle du eller ditt hushåll klara av att betala en oväntad utgift på 15 000 kronor inom en månad utan att låna eller be om hjälp? ☐ 1 Nej ☐ 2 Ja ☐ 3 Jag vet inte
Har det under de senaste 12 månaderna hänt att du/ni haft svårigheter att klara de löpande utgifterna för mat, hyra, lån och amorteringar, räkningar, m.m.? ☐ 1 Nej ☐ 2 Ja, vid ett tillfälle ☐ 3 Ja, vid flera tillfällen ☐ 4 Jag vet inte
Skulle du ha råd att bo kvar i din nuvarande bostad om ert hushåll gick från att ha två inkomster till en? <i>OBS: Denna fråga ska endast sammanboende få</i> ☐ 1 Nej ☐ 2 Ja ☐ 3 Jag vet inte
I allmänhet skulle du vilja säga att Din hälsa är: ☐ 1 Dålig ☐ 2 Någorlunda ☐ 3 God ☐ 4 Mycket god ☐ 5 Utmärkt
Har du någon långvarig sjukdom, besvär efter olycksfall, någon funktionsnedsättning eller annat långvarigt hälsoproblem? ☐ 1 Nej ☐ 2 Ja

Om ja, medför dessa besvär att din arbetsförmåga är nedsatt eller hindrar besvären dig i dina andra dagliga sysselsättningar? ☐1 Nej ☐2 Ja
Använder du något hjälpmedel för förflyttning? Tex käpp, rollator, rullstol ☐1 Nej ☐2 Ja, utomhus ☐3 Ja, inomhus
Har du insatser från hemtjänst eller personlig assistent? ☐1 Ja ☐2 Nej
Har någon du bor med insatser från hemtjänst eller personlig assistent? ☐1 Ja ☐2 Nej
Hur tillfredsställd är Du med livet i allmänhet? ☐1 Mycket otillfredsställd ☐2 Otillfredsställd ☐3 Ganska otillfredsställd ☐4 Ganska tillfredsställd ☐5 Tillfredsställd ☐6 Mycket tillfredsställd

Appendix 3

Table 1. Summary statistics

Variable	Total (N=2,373)	No, I/we plan to stay put (n=1,556)	No, I/we cannot afford to move (n=83)	Yes, I/we actively planning to move (n=118)	Yes, but I/we are not actively planning to move (n=614)	No, I/we do not plan to move (n=1,639)	Yes, I/we plan to move (n=732)
<u>Relocation plans</u>							
No, I/we plan to stay put	1,556 (65.6%)						
No, I/we cannot afford to move	83 (3.5%)						
Yes, I/we actively planning to move	118 (5.0%)						
Yes, but I/we not actively planning to move	614 (25.9%)						
<u>Self-rated health</u>							
Poor	533 (22.5%)	299 (19.2%)	46 (55.4%)	34 (28.8%)	154 (25.1%)	345 (21.1%)	188 (25.7%)
Good	974 (41.1%)	647 (41.6%)	27 (32.5%)	50 (42.4%)	250 (40.7%)	674 (41.1%)	300 (41.0%)
Excellent	864 (36.4%)	610 (39.2%)	10 (12.0%)	34 (28.8%)	210 (34.2%)	620 (37.8%)	244 (33.3%)
<u>Manageable housing cost increase</u>							
No increase	149 (6.3%)	75 (4.8%)	17 (20.5%)	20 (16.9%)	37 (6.0%)	92 (5.6%)	57 (7.8%)
500–2,000 SEK	828 (34.9%)	552 (35.5%)	47 (56.6%)	31 (26.3%)	198 (32.2%)	599 (36.5%)	229 (31.3%)
2,000–5,000 SEK	952 (40.2%)	623 (40.0%)	18 (21.7%)	43 (36.4%)	268 (43.6%)	641 (39.1%)	311 (42.5%)
6,000+ SEK	442 (18.6%)	306 (19.7%)	1 (1.2%)	24 (20.3%)	111 (18.1%)	307 (18.7%)	135 (18.4%)
<u>Sex</u>							
Man	1,041 (43.9%)	670 (43.1%)	39 (47.0%)	44 (37.3%)	288 (46.9%)	709 (43.3%)	332 (45.4%)
Women	1,330 (56.1%)	886 (56.9%)	44 (53.0%)	74 (62.7%)	326 (53.1%)	930 (56.7%)	400 (54.6%)

About the author



David Dahlgren is an economist with a Bachelor's in Business and Economics and a Master's degree in Economics, with a major in Health Economics, from Lund University. His PhD dissertation, within the fields of gerontology and housing research, was conducted within the AGE-HERE project, and he is a member of the Applied Gerontology Research Group at the Department of Health Sciences, Faculty of Medicine, Lund University. He is affiliated with the Centre for

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