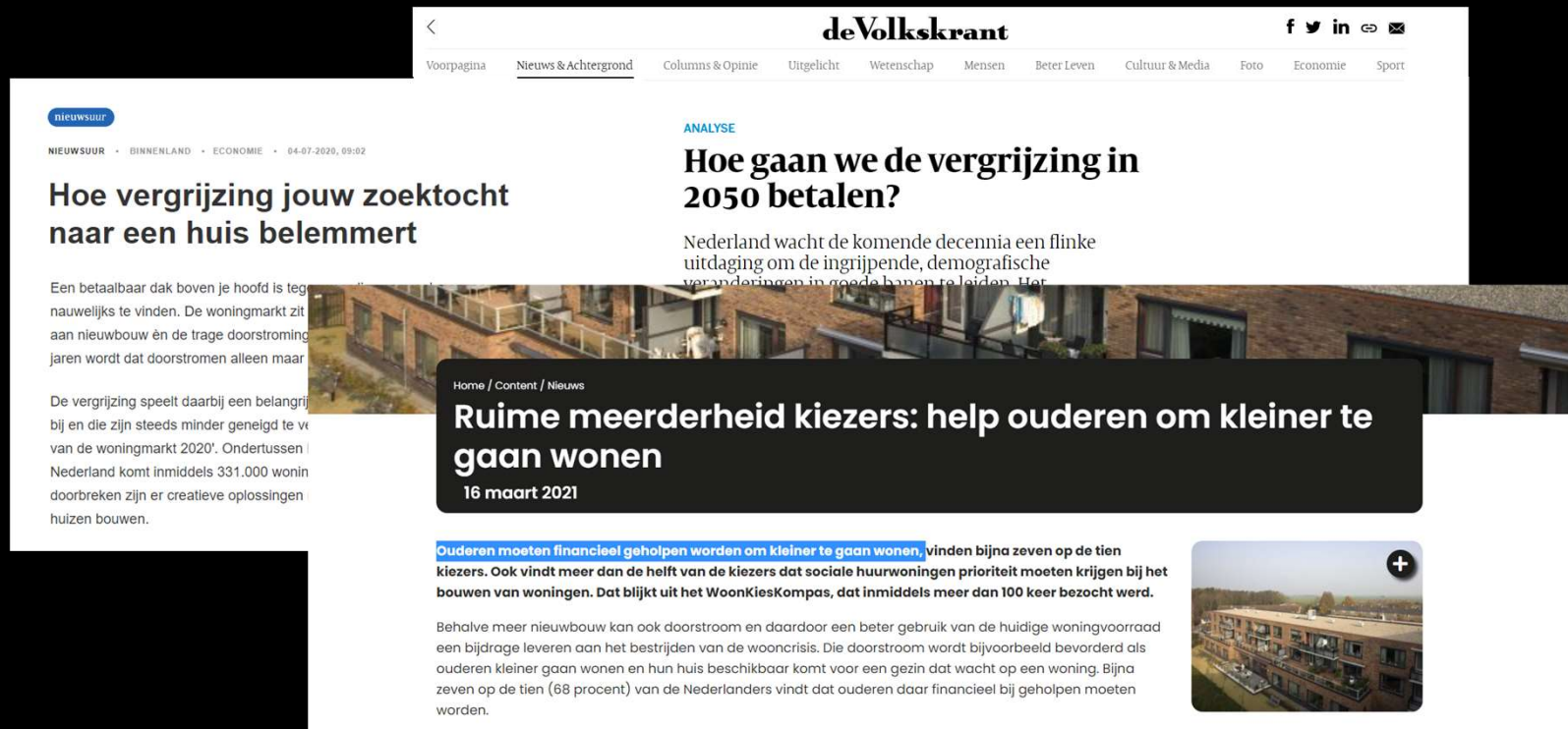


# STIMULATING THE DESIRE TO MOVE

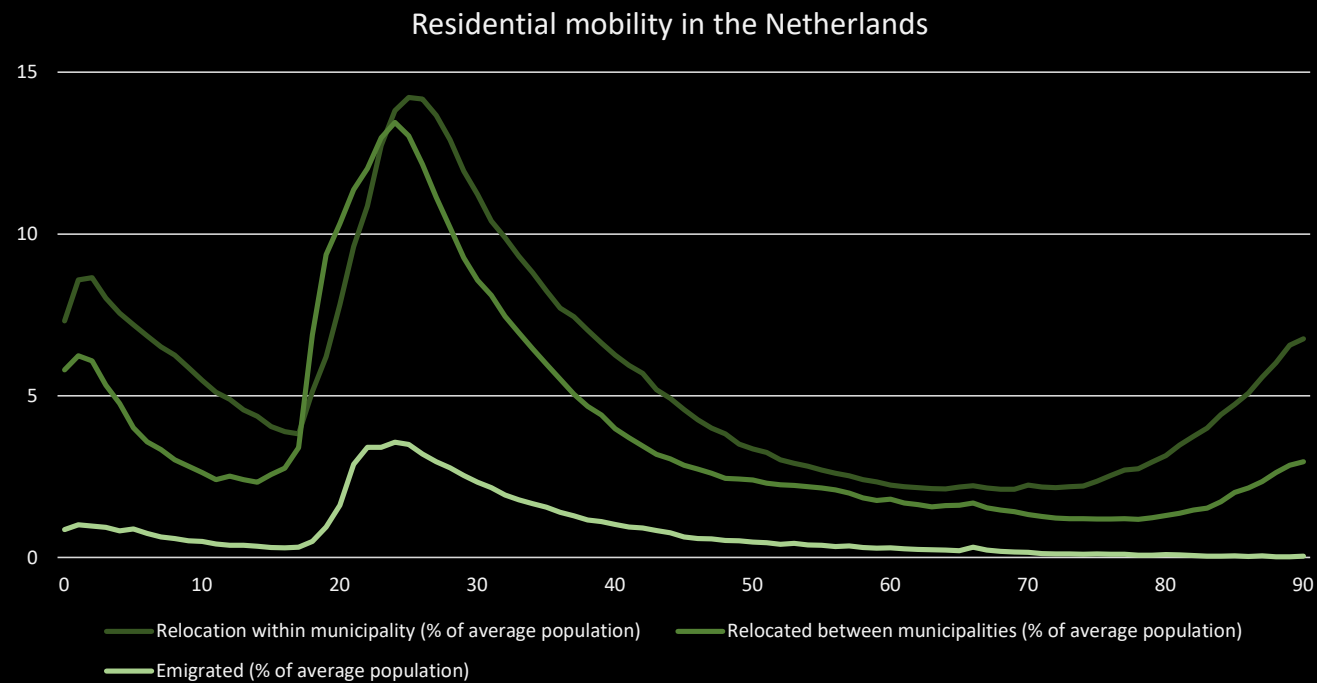
HOW INSTRUMENTS CAN IMPROVE THE WILLINGNESS TO MOVE OF OWNER-OCCUPIERS AGED  
55-75: A CASE STUDY OF ROTTERDAM

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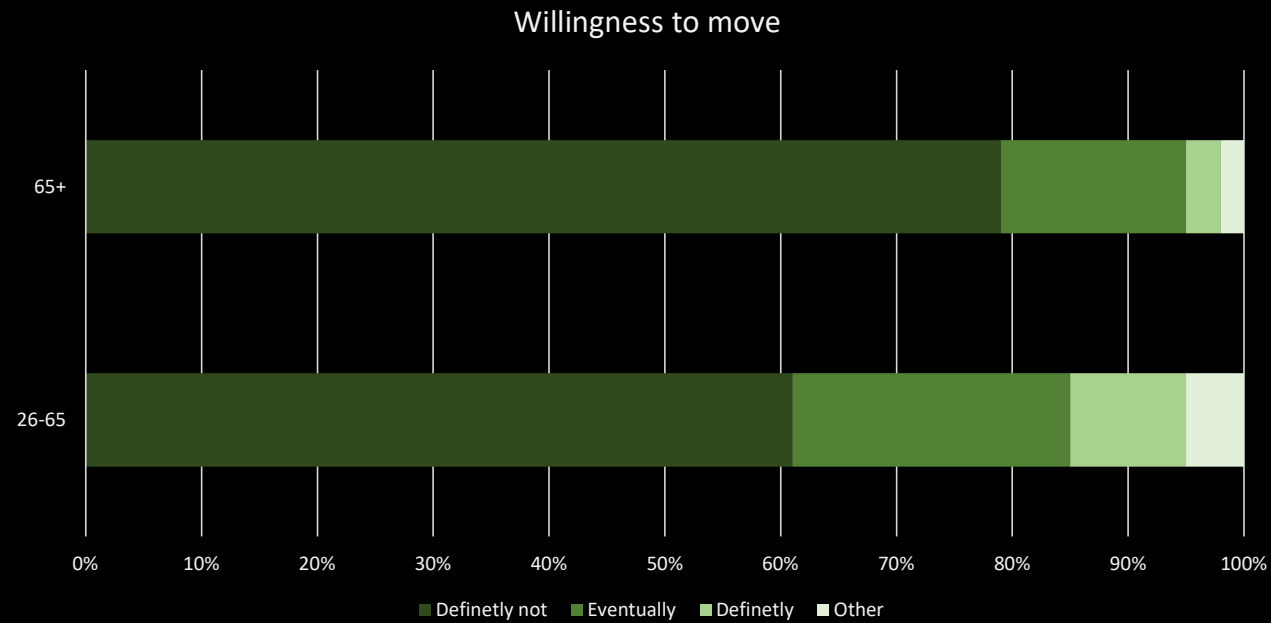
## Introduction – ageing population & housing market



## Introduction – residential mobility



## Introduction – willingness to move



## Introduction – benefits of relocation

- **Increased well-being**

## Introduction – benefits of relocation

- Increased well-being
- **Relocation chain**

## Introduction – benefits of relocation

- Increased well-being
- Relocation chain
- **Better use of existing space**

## Introduction – benefits of relocation

- Increased well-being
- Relocation chain
- Better use of existing space
- **Increased sustainability investments**



# How can the willingness to move of owner-occupiers aged between 55 and 75 be increased by instruments on a municipal level?

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Households

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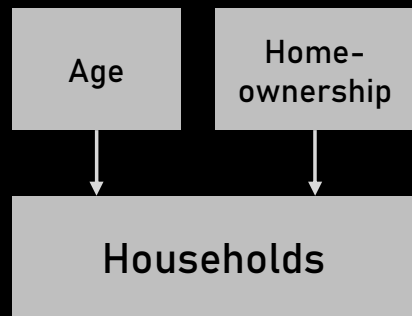
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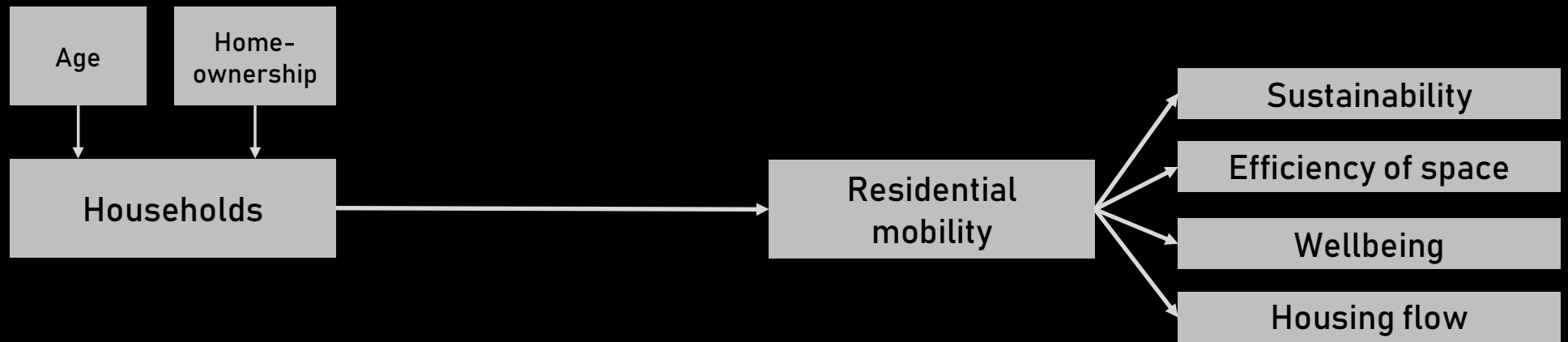
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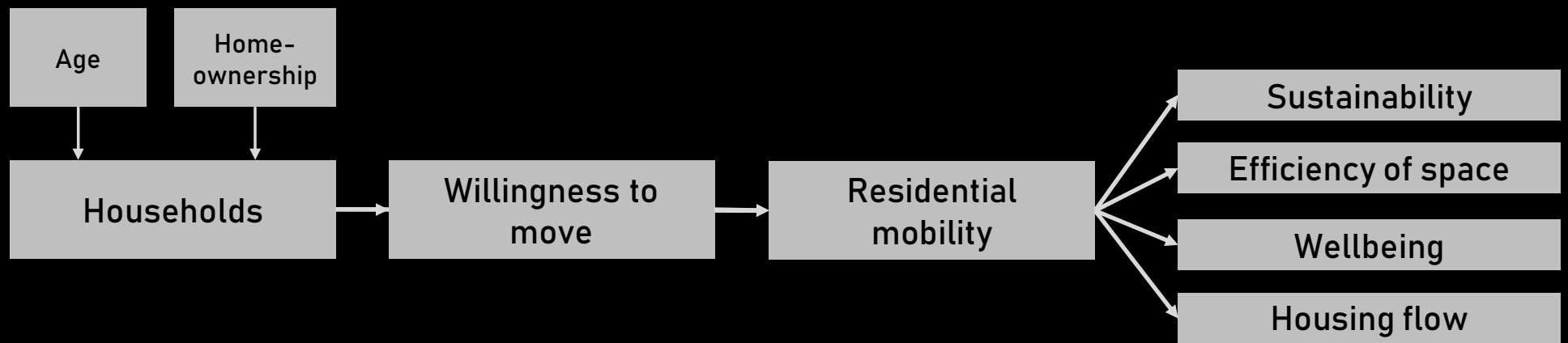
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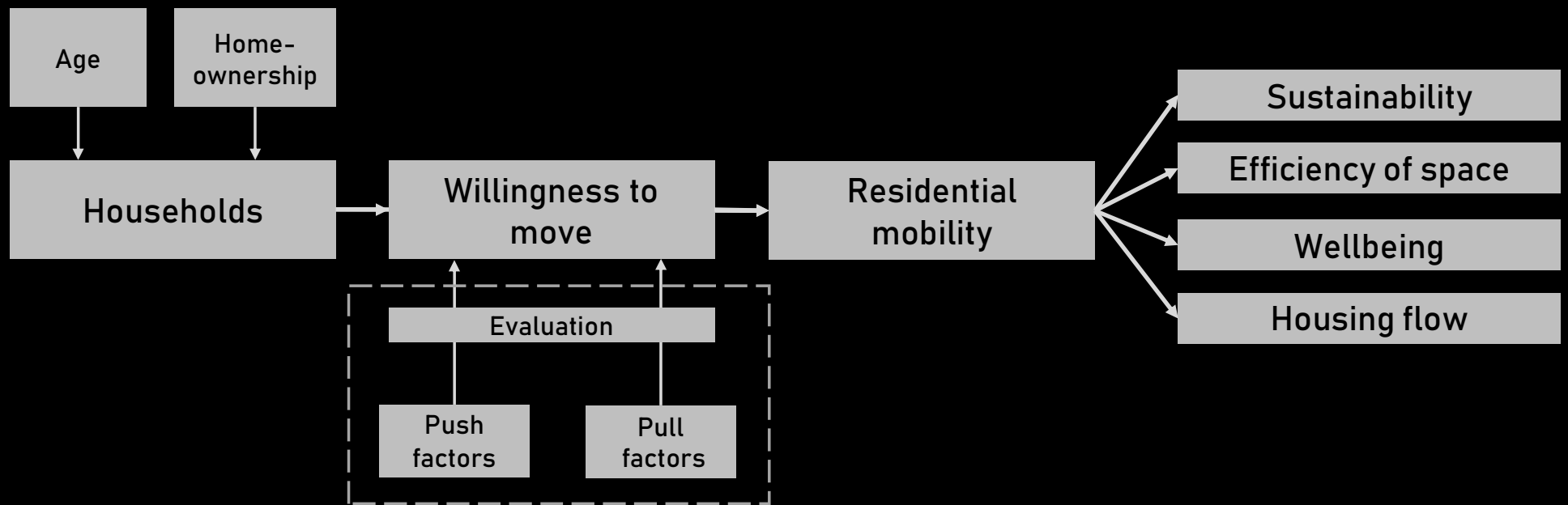
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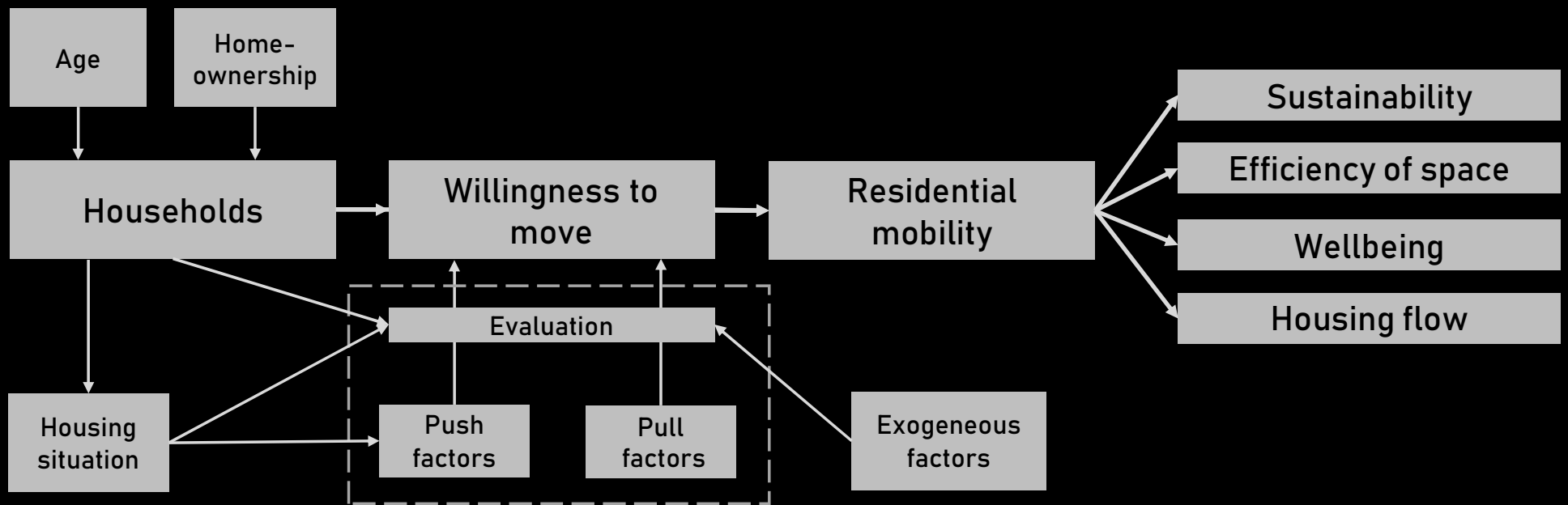
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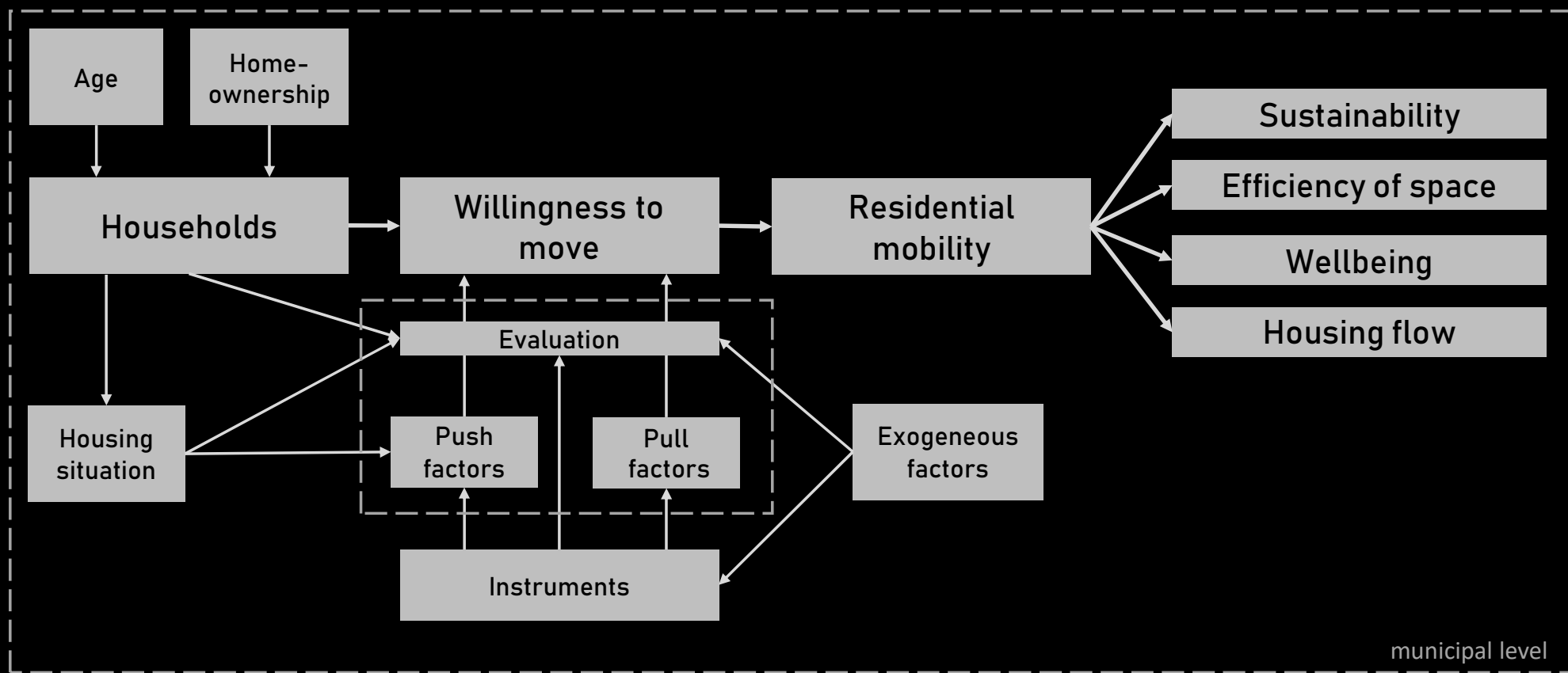


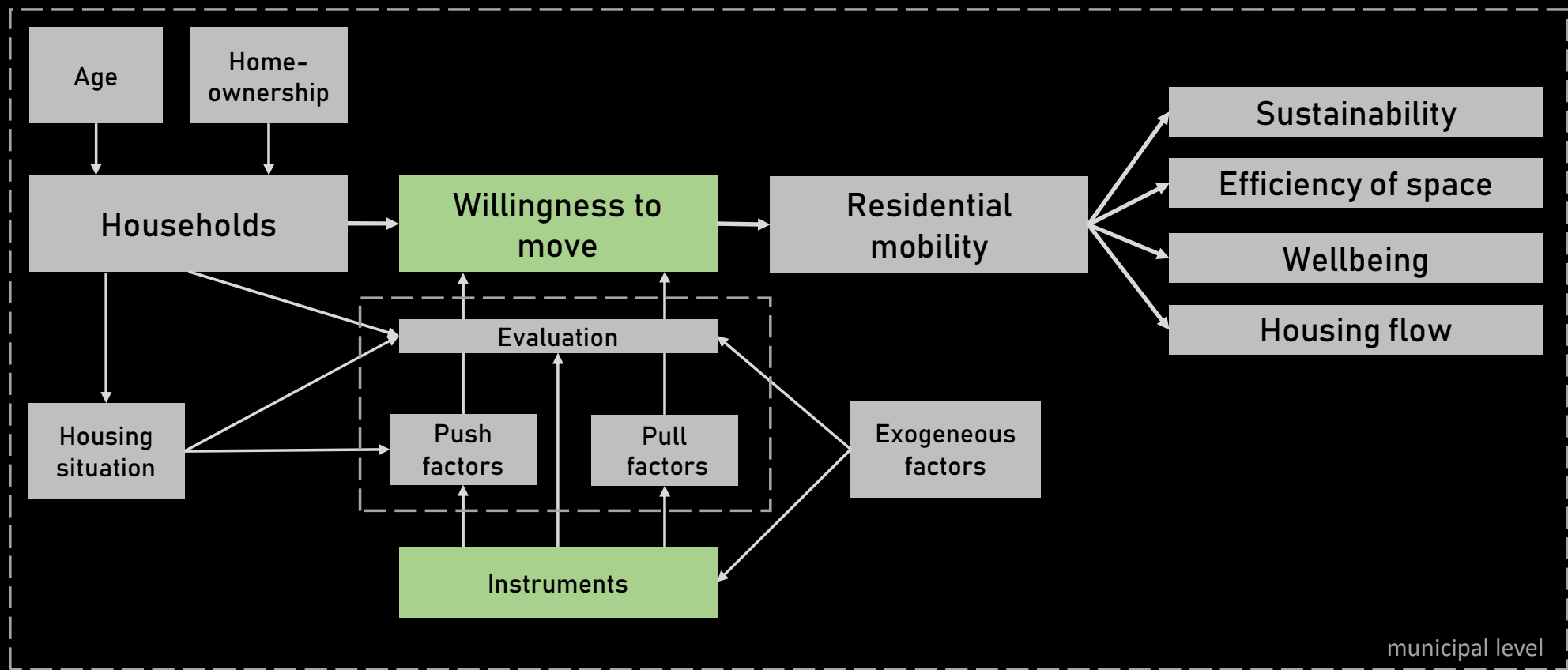






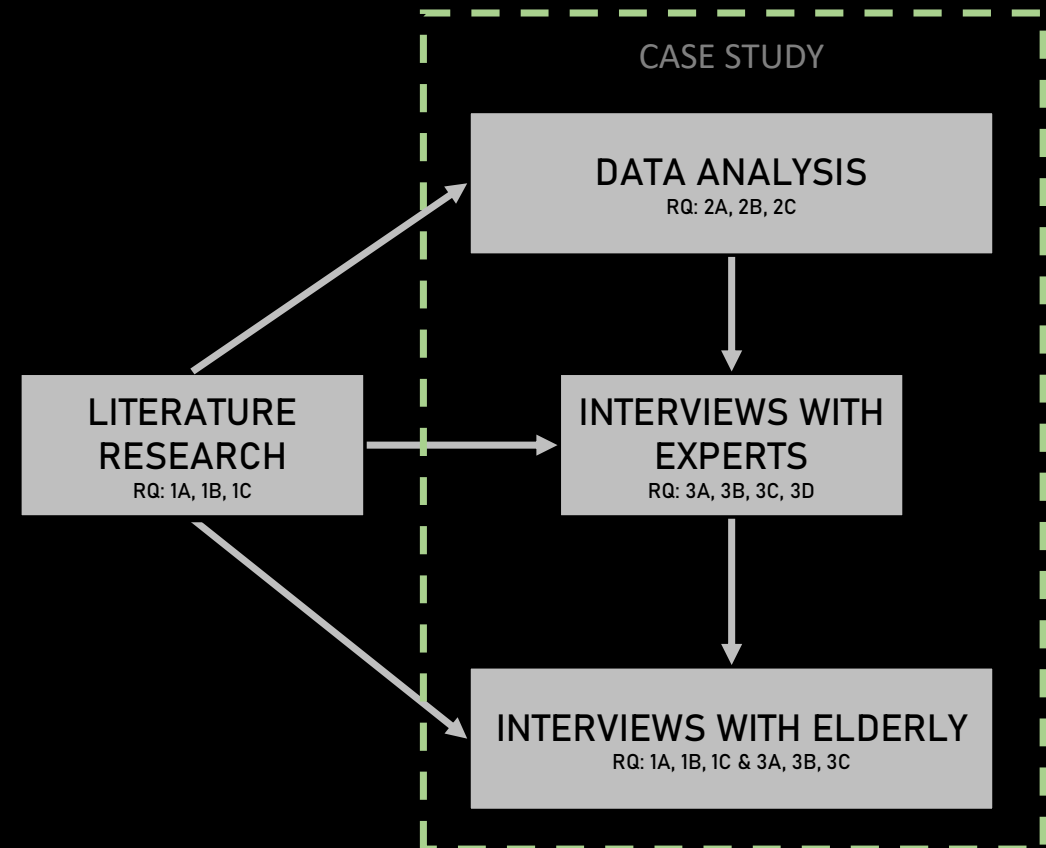






## Method – qualitative research

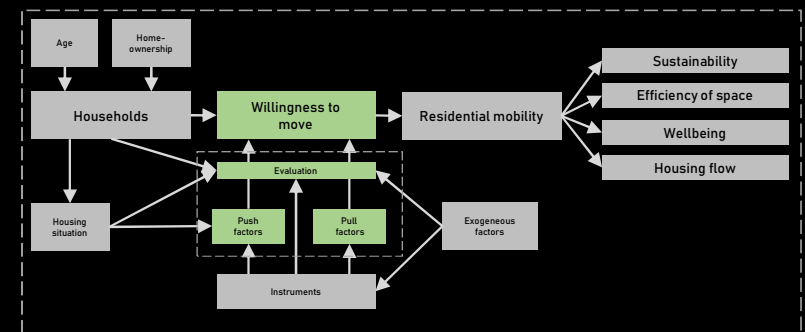
- Qualitative approach
- Literature Study
- Case Study
  - Municipality of Rotterdam



## Method – literature review

RQ1: What influences the willingness to move of owner-occupiers aged 55–75?

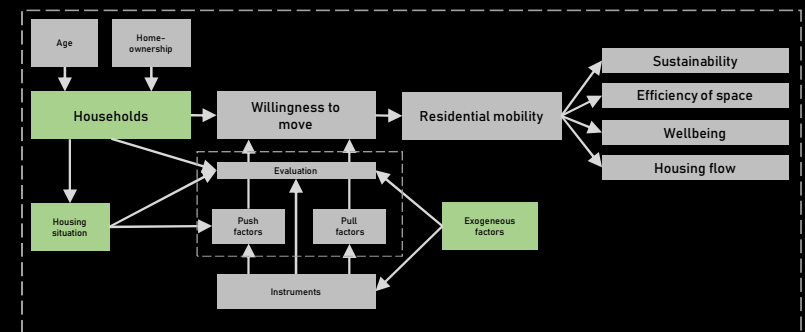
- Scientific papers
- Government studies and surveys



## Method – data analysis

RQ2: What is the municipal context regarding willingness to move?

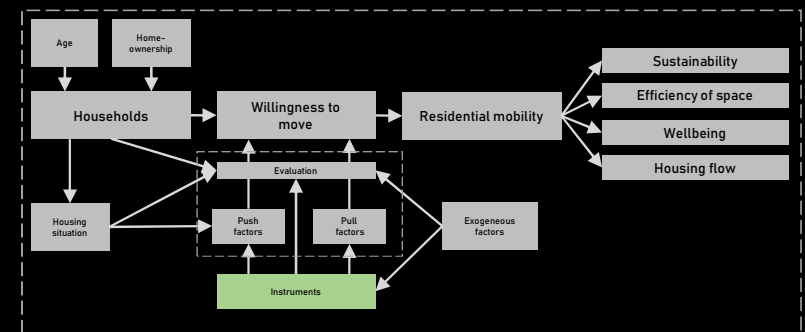
- OBI & WoON2018
- 4 elements
  - Personal characteristics
  - Housing stock
  - Neighborhood characteristics
  - Policy context



## Method – interviews with experts

RQ3: What instruments can influence the willingness to move of elderly owner-occupiers aged 55-75?

- Semi-structured interview protocol
- 6 experts
  - Municipal policy maker
  - Developer
  - Real estate agent
  - Welfare worker
  - Care worker
  - Member of elderly organization

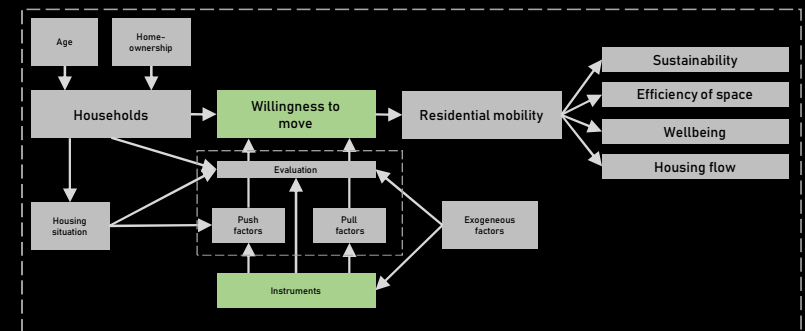


## Method – interviews with the target group

RQ1: What influences the willingness to move of owner-occupiers aged 55–75?

RQ3: What instruments can influence the willingness to move of elderly owner-occupiers aged 55–75?

- 2 semi-structured interview protocols
  - Moved recently
  - Did not move recently
- 11 Respondents
  - 4 aged 55–65 moved recently
  - 3 aged 65–75 moved recently
  - 2 aged 55–65 did not move recently
  - 2 aged 65–75 did not move recently





# What influences the willingness to move of owner-occupiers aged 55-75?

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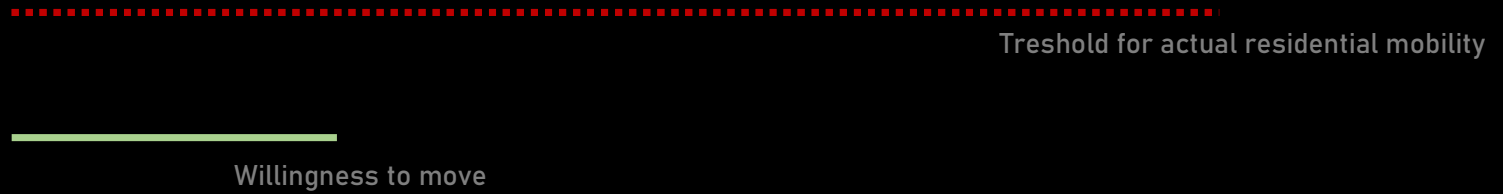
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## Willingness to move



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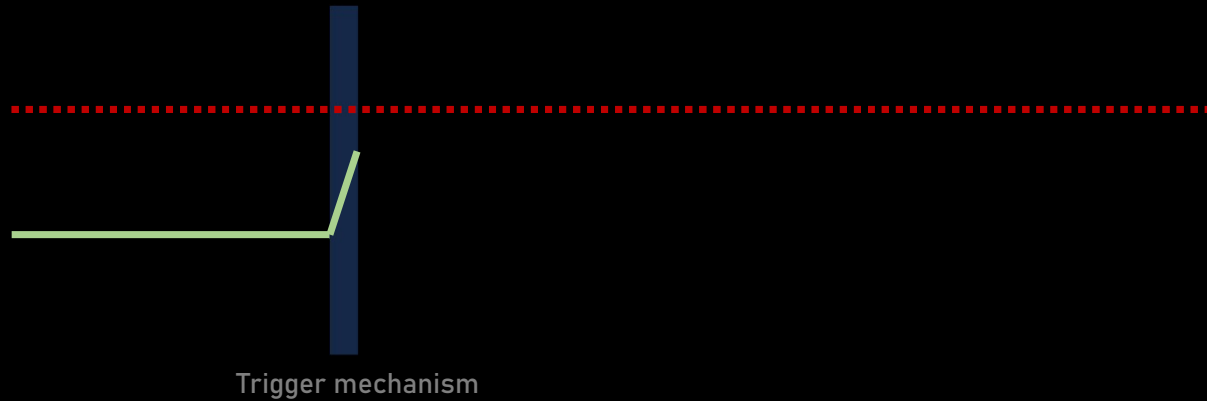
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## Willingness to move

- Triggering mechanism initiates the process – creates a willingness to move



## Willingness to move – triggering mechanism

- Push factors – Disconnections
  - Dwelling
  - Neighborhood
  - Health
  - Finance
  - Social relations

## Willingness to move – triggering mechanism

- Push factors – Disconnections
  - Dwelling
  - Neighborhood
  - Health
  - Finance
  - Social relations
- Pull factors – Preferences
  - Dwelling
  - Neighborhood
  - Lifestyle
  - Social relations

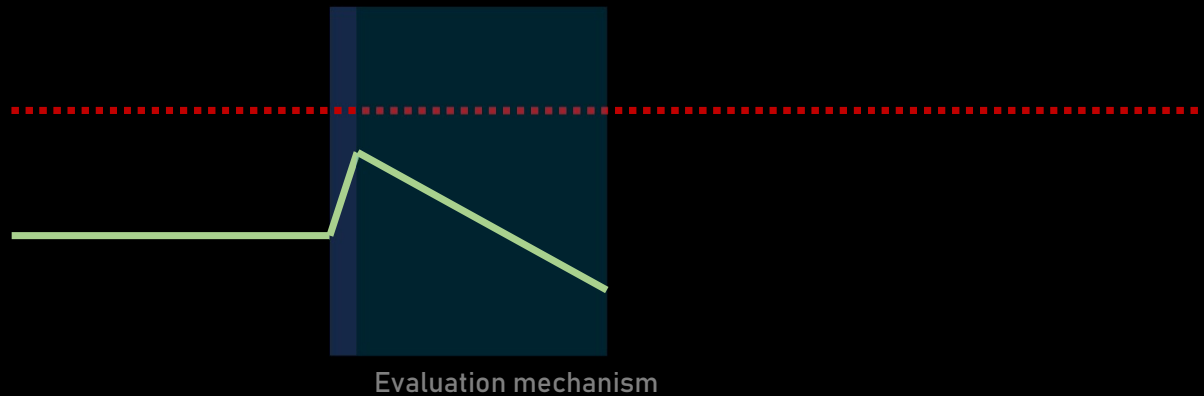
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  - Dwelling
  - Neighborhood
  - Health
  - Finance
  - Social relations
- Pull factors – Preferences
  - Dwelling
  - Neighborhood
  - Lifestyle
  - Social relations

| <u>Most important</u>   |
|-------------------------|
| Pull – lifestyle        |
| Push – dwelling         |
| Pull - dwelling         |
| Push – Health           |
| Pull – neighbourhood    |
| Push – neighbourhood    |
| Push – finance          |
| Pull – social relations |
| Push – social relations |
| <u>Least important</u>  |

## Willingness to move

- Triggering mechanism initiates the process – creates a willingness to move
- Evaluation mechanism increases or decreases the willingness to move



## Willingness to move – evaluation mechanism

- Current situation
- New situation
- Transaction costs of relocating



## Willingness to move – evaluation mechanism

- Current situation
- **New situation**
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## Willingness to move – evaluation mechanism

- Current situation
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## Willingness to move – evaluation mechanism

- Current situation
- New situation
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Personal characteristics

Willingness to move – personal characteristics

Young

Willingness to move – personal characteristics

Young + higher educational level

Willingness to move – personal characteristics

Young + higher educational level + higher income

Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older



## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health → pushed by factors related to health & dwelling

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health → pushed by factors related to health & dwelling

Higher educational level

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health → pushed by factors related to health & dwelling

Higher educational level + prior experiences

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health → pushed by factors related to health & dwelling

Higher educational level + prior experiences → better evaluation of possible new situation

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

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Higher educational level + prior experiences → better evaluation of possible new situation

Older

## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

Older + single + poor health → pushed by factors related to health & dwelling

Higher educational level + prior experiences → better evaluation of possible new situation

Older + poor health



## Willingness to move – personal characteristics

Young + higher educational level + higher income → pulled by lifestyle

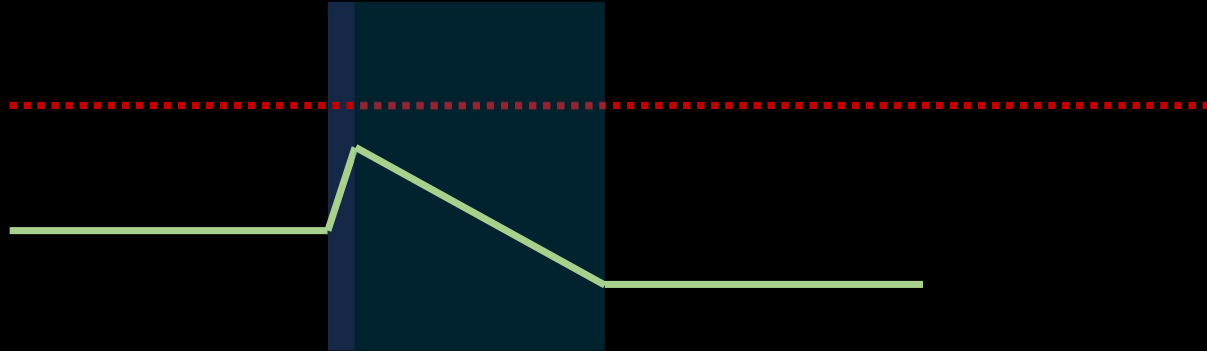
Older + single + poor health → pushed by factors related to health & dwelling

Higher educational level + prior experiences → better evaluation of possible new situation

Older + poor health → more barriers concerning the process of relocating

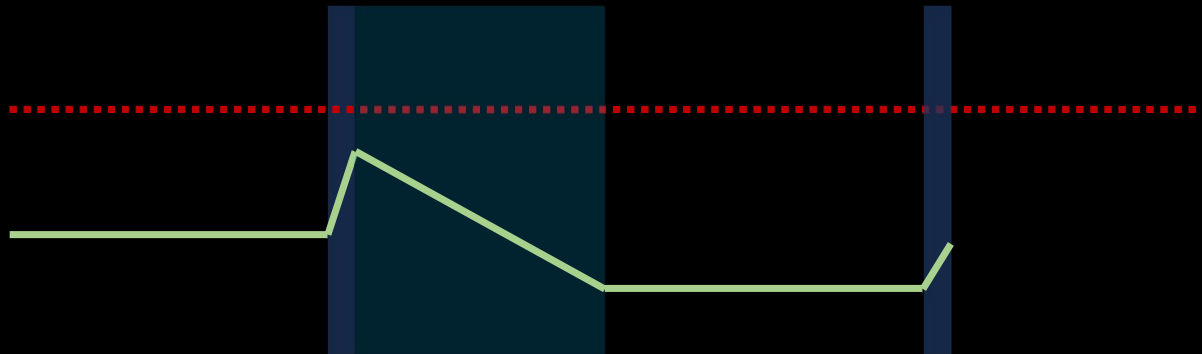
## Willingness to move

- Triggering mechanism initiates the process – creates a willingness to move
- Evaluation mechanism increases or decreases the willingness to move



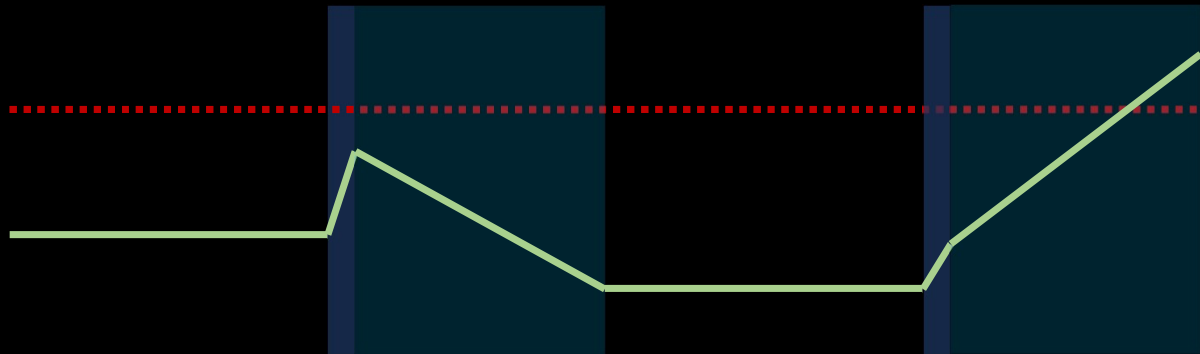
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# What is the municipal context regarding willingness to move?

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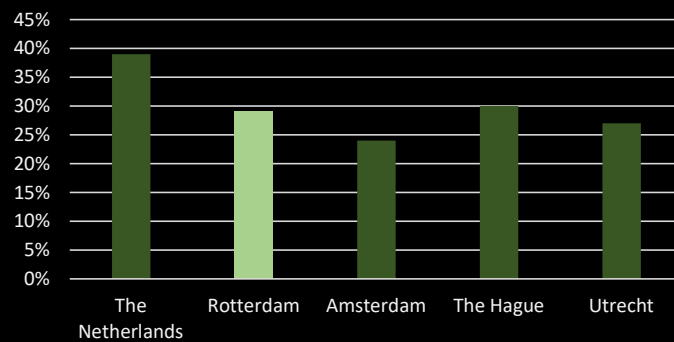
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## Municipal context

## Personal characteristics of the inhabitants

### Couples

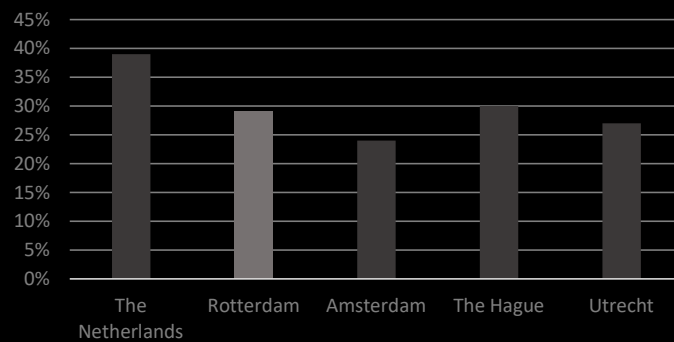


## Municipal context

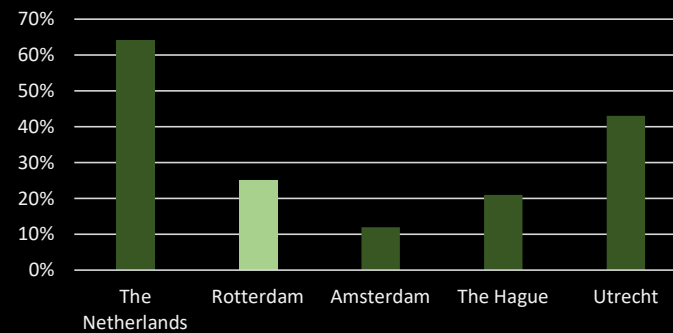
Personal characteristics of the inhabitants

Characteristics of the dwelling

Couples



Single-family houses



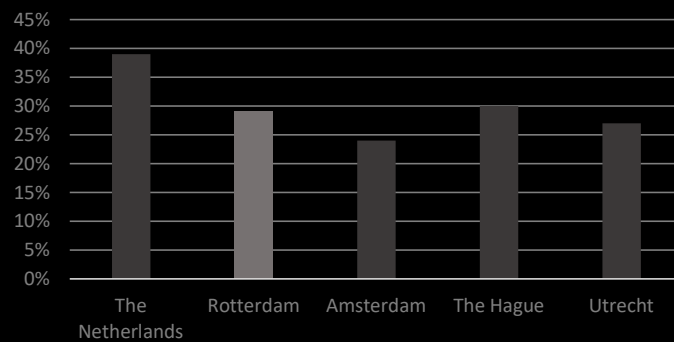
## Municipal context

Personal characteristics of the inhabitants

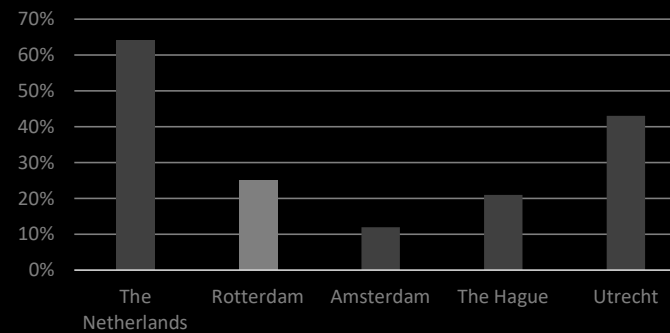
Characteristics of the dwelling

Neighbourhood characteristics

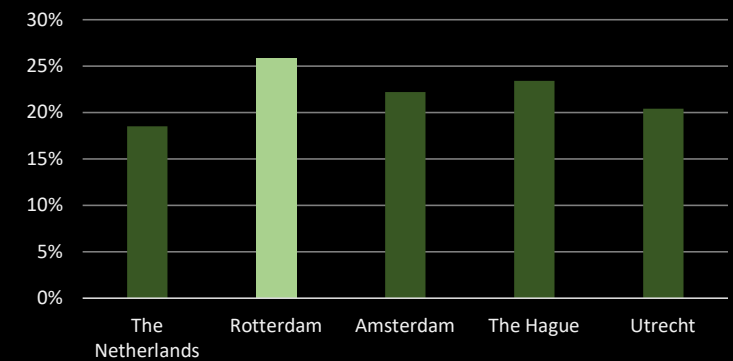
Couples



Single-family houses



Feelings of insecurity





## Municipal context

### Policy context

- Rotterdam Ouder & Wijzer
- Langer Thuis Akkoord



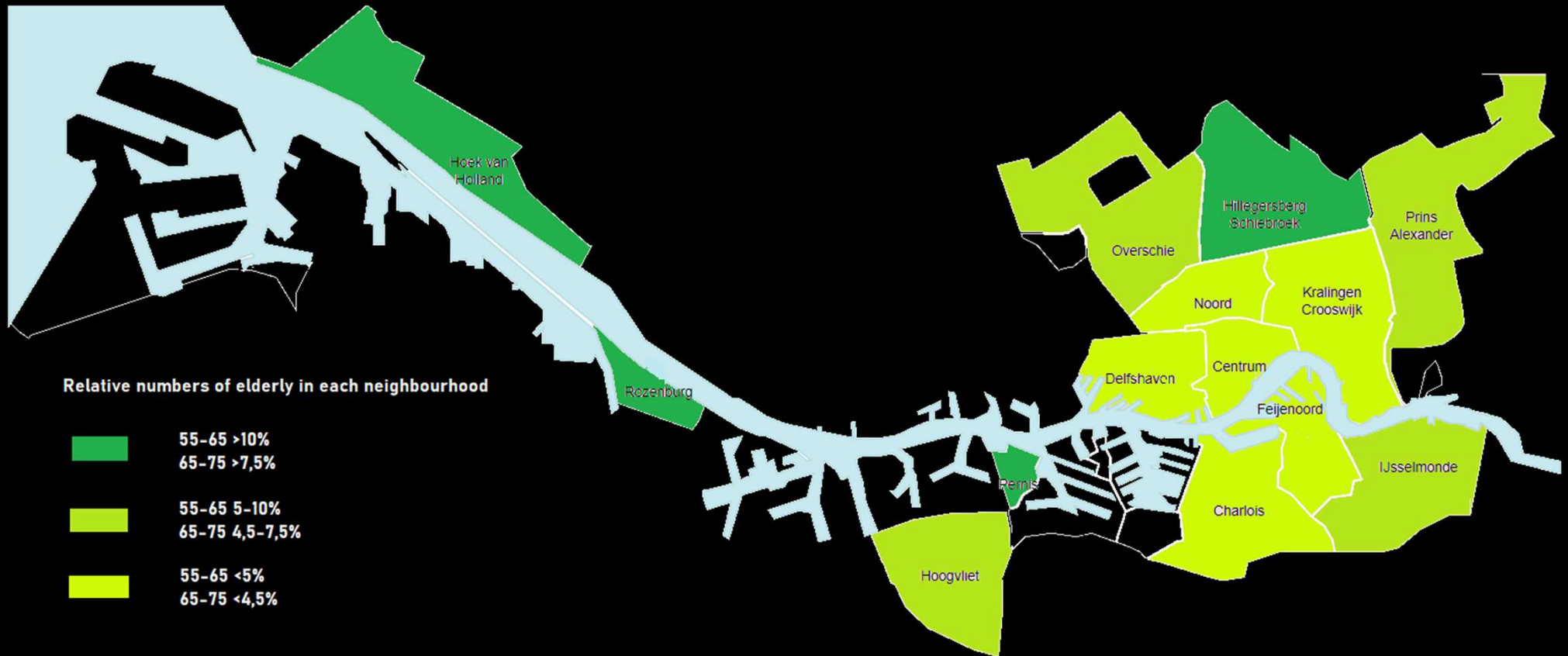
## Municipal context – target group

30.963 households – 10% of total number of households

Number of relocations between 2016 and 2018

- 9% of the inhabitants of the municipality of Rotterdam
- 5% of owner-occupiers aged 65-75
- 4% of owner-occupiers aged 65-75

## Municipal context – target group



## Municipal context – personal characteristics of target group

**55–65**

**Higher educational level**

38%

**Good health**

83%

**Higher income**

€56.000,-



**65–75**

**Long residency**

50% >20 years

**Couple**

67%

**Lower educational level**

43%

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## Municipal context - personal characteristics of target group

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**Lower educational level**

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Municipal context – dwelling characteristics of target group

Single-family

| 55<br>65 | 65<br>75 | 25-55<br>75+ | Rotterdam |
|----------|----------|--------------|-----------|
| 57%      | 52%      | 45%          | 25%       |

Relatively big

| 55<br>65          | 65<br>75          | 25-55<br>75+      | Rotterdam        |
|-------------------|-------------------|-------------------|------------------|
| 118m <sup>2</sup> | 119m <sup>2</sup> | 110m <sup>2</sup> | 90m <sup>2</sup> |



High satisfaction

| 55<br>65 | 65<br>75 | Rotterdam | NL  |
|----------|----------|-----------|-----|
| 92%      | 95%      | 47%       | 83% |

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## Municipal context – neighbourhood characteristics of target group

Social cohesion

Safe

Good physical situation



Municipal context – willingness to move of target group

High satisfaction with less suitable housing situation

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High satisfaction with less suitable housing situation

55-65 → pull factors (lifestyle)

## Municipal context – willingness to move of target group

High satisfaction with less suitable housing situation

55-65 → pull factors (lifestyle)

65-75 → push factors (dwelling/health)

# What instruments can influence the willingness to move of elderly owner-occupiers aged 55-75?

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## Instruments

### 8 different instruments

Instruments are analyzed on:

- Effectiveness – does it work?
- Ethical correctness – Does it negatively influence the individual or other individuals?
- Efficiency – how much does it cost in terms of time and money?

|           |
|-----------|
| Excellent |
| Average   |
| Poor      |

Instruments – suitable dwellings

Creating pull factors related to dwelling, neighborhood, lifestyle and social relations

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55-65 years influenced by pull factors concerning lifestyle



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*“This is a super cool house, but the underlying wish was: we want to go to the city. Close to amenities, close to cinemas, restaurants, museums, top structure ”*

- Respondent 8 -

## Instruments – suitable dwellings

Creating pull factors related to dwelling, neighborhood, lifestyle and social relations

55–65 years influenced by pull factors concerning lifestyle

According to expert's main element to pull target group

*“This is a super cool house, but the underlying wish was: we want to go to the city. Close to amenities, close to cinemas, restaurants, museums, top structure.”*

– Respondent 8 –

Effective

Ethical correct

Efficient

## Instruments – financial bonus

### Pull factor related to finance

- Direct → certain amount e.g., €5.000,-
- Indirect → limited transfer tax

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### Target group in the municipality of Rotterdam

- Residents with an income lower than €35.000,-
  - 20% of 55-65
  - 40% of 65-75

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*"I would consider this, but I don't think it will be decisive, it's just the quality of the house and the place and all that goes with it"*

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Instruments – arrangement of care, dwelling and pension

Pull factor related to health, finance and dwelling

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*“People realise you have a pension, a dwelling and you need that care. How about we make something that suits you. What do you like within the range of your possibilities? That is the solution”*

- Care worker -



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Respondents do not relate these aspects to each other

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### Reducing transaction costs

- Transitional mortgage
- Incorporation of own funds

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### Target group in the municipality of Rotterdam

- >40% of 65-75 is lower educated
- 40% of 65-75 earns less than €35.000,-

## Instruments – financial arrangements

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- developer -

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- no outbidding

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*“And then I can imagine all those people thinking, well, if we can qualify for that house more easily, and the more we know about the price we have to pay, then that just might work.”*

**- real estate agent -**

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## Instruments – process help

### Reducing transaction costs of relocating

- Reduced stress

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Instruments – awareness of the current situation

Addressing evaluation and knowledge of push factors

- Resetting expectations through education

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## Instruments – awareness of the current situation

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- Resetting expectations through education

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Ethical correct

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Instruments – awareness of a new situation

Evaluation of the new situation + knowing attractive factors

## Instruments – awareness of a new situation

Evaluation of the new situation + knowing attractive factors

Traditional information + feeling with the new place

- Overnight
- Virtual Reality
- Funda

## Instruments – awareness of a new situation

Evaluation of the new situation + knowing attractive factors

Traditional information + feeling with the new place

- Overnight
- Virtual Reality
- Funda

*It's a bit of a leap in the dark. You have an image of what it's like,  
how the view will be, but you only really know when you live  
there."*

- respondent 4 -

## Instruments – awareness of a new situation

Evaluation of the new situation + knowing attractive factors

Traditional information + feeling with the new place

- Overnight
- Virtual Reality
- Funda

*It's a bit of a leap in the dark. You have an image of what it's like,  
how the view will be, but you only really know when you live  
there."*

- respondent 4 -

Effective

Ethical correct

Efficient

# How can the willingness to move of owner-occupiers aged between 55 and 75 be increased by instruments on a municipal level?

INTRODUCTION

METHOD

WILLINGNESS TO MOVE

CONTEXT OF THE MUNICIPALITY

INSTRUMENTS

CONCLUSION

RECOMMENDATIONS

Instruments can influence the willingness to move by making residents aware of push and/or pull factors, creating pull factors, influencing the evaluation of the current situation, reducing transaction costs of relocating and influencing the evaluation of the new situation



## Conclusions

Instruments related to triggering mechanism > instruments related to evaluation mechanism

## Conclusions

Instruments related to triggering mechanism > instruments related to evaluation mechanism

Implementation of the instruments based on:

- Contextual factors
- Personal characteristics
  - 55-65 instruments related to pull factors and evaluation of the new situation
  - 65-75 instruments related to push factors and transaction costs of relocating

## Conclusions

Suitable  
dwellings

Process  
help

Awareness

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# Recommendations

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## Recommendations

### Do not focus on one solution

- Owner-occupiers and tenants
- Instruments

### Focus on younger residents

- More trigger events
- Personal characteristics

### Tailored made dwellings

- Personal characteristics
- Location

### Create awareness

- Online
- Offline



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The screenshot shows the 'Wonen in Rotterdam' website. The header includes navigation links: 'OVER ONS', 'CONTACT', 'WONEN IN ROTTERDAM' (with a house icon), 'WONINGAANBOUW' (with a bar chart icon), and 'OP DE RAAR' (with a magnifying glass icon). There is also a Dutch flag icon. The main content area features a large background image of a modern building with a glass facade and trees. Overlaid on this is a white search form with the title 'WONEN IN ROTTERDAM' and a sub-header 'DOEL WIL JE WIL?'. The form contains three sections: 'WAAR WIL JE WOONEN? MEERDERE OPTIES MOGELIJK' with a dropdown menu, 'WAT IS JOUW SITUATIE?' with a dropdown menu, and 'HOE VER BEN JE MET ZOEKEN?' with a dropdown menu. A green button labeled 'VOOR AFTREKEN' is at the bottom of the form. Below the form, there is a small text 'Zoeken op:' followed by a search bar containing the text 'WONEN IN ROTTERDAM, OF STAD WIEDE IN' and a magnifying glass icon.





**STIMULATE THE DESIRE TO MOVE!**

# THANK YOU FOR YOUR ATTENTION

ARE THERE ANY QUESTIONS?

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STIMULATING THE DESIRE TO MOVE