

Can Downsizing Be an Upgrade?

Beaver County Association of Realtors® – With the cost of living and everyday expenses rising, downsizing may be an upgrade that reduces costs and improves your quality of life.

“While downsizing isn’t realistic for everyone, it may be worth considering,” notes BCAR President Brett Green. “Traditionally, many homeowners choose to downsize when they become empty nesters or retire, but the switch can also benefit those who want to reduce monthly expenses, simplify home maintenance or find a home that better fits their current lifestyle.”

What are the upsides of downsizing? The most obvious factor is the financial one, as opting for a smaller home will typically lower housing costs such as mortgage payments, property taxes, utility bills and maintenance/repair costs. When selling a larger home, homeowners may also gain equity, which can help fund retirement, travel, investments or other financial goals.

Downsizing also allows for more simplified living, which can be ideal for homeowners of any age. A smaller home will likely mean less cleaning, fewer household chores and fewer maintenance tasks. It can also encourage less clutter, more organization and less home-related stress overall.

Flexibility is another added benefit of downsizing. Owning a smaller home can be easier for those who like to travel often, and buying a smaller home in a more populated area can provide more local amenities, like parks, restaurants, shops, entertainment and more.

“Nationwide, downsizing from a four-bedroom to a two-bedroom home freed up an average of \$200,000 in net gains in 2025, according to [StorageCafe](#),” Green cited. “That was the equivalent of about 55% of the cost of a typical U.S. home.”

“Whether you’re considering downsizing to save money, accommodate your lifestyle or embrace a new chapter, making an informed decision can help ensure your next home is the right fit,” he concluded. “[Find a local Realtor®](#) who will help you navigate the process.”

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