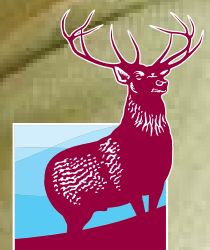


Home for a Lifetime

MODERN IDEAS, MODERN LIVING:

*Taking the Next Step in Home Design
and Planning for the Lifestyle You Want*



**THE
HARTFORD**

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The Meaning of Home

Where we choose to live – our communities and our own homes – can have an enormous impact on our happiness, well-being and fulfillment.

Through the various stages of our lives, many factors affect our decisions about where we live and the kind of homes we live in. Living on our own for the first time, we might have chosen an affordable apartment near our college town or first job. Later on we probably selected a community within commuting distance of our jobs and a home that suited our budget and perhaps a growing family.



“The Baby Boomers have new demands for old age. While they may choose to stay in the homes where they have their mortgages, marriages and memories – this will not be their parent’s retirement. The next generation of older adults will value access and activity over retreat and retirement.”

– Joseph F. Coughlin, PhD, Director, MIT AgeLab

Now, those whose children have grown to adulthood may have reached the point where the reasons for choosing their community and their home no longer apply. Others may have changed jobs, started a second career or retired. For many, this stage of life is an opportunity to consider whether our community and our home provide a good fit for our lives today, as well as in the future.

People today can expect to live longer than their parents and grandparents. That potential brings a different outlook and a need for a different kind of plan. With a longer life expectancy than previous generations, Baby

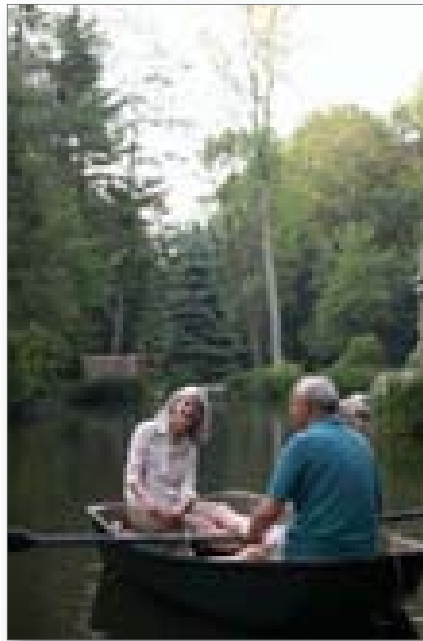
Boomers know that there is a lot more of life ahead, and they share a determination to live it fully. As Baby Boomers grow older and edge toward traditional retirement ages, they are a generation in transition.

That transition might be:

- The ending of child rearing or working
- The beginning of providing care for an aging relative
- The beginning of retirement

But no matter what transition they face, thinking about the role of housing in that decision is always important.

As you, and perhaps a spouse, partner or other family member, reach or anticipate a transition point, you have an opportunity to consider whether the place in which you now live still suits your needs. Will your community still serve your needs 10, 15 or 20 years from now? What about the living space in your home; does your home fit you and your needs today, and is it likely to do so in the future? A life transition is a chance to consider what is next for you, and whether your place and your space continue to be a good fit.



Why This Guidebook?

Have you thought about what's next for yourself – talked it over with family and close friends – prioritized what's most important in your life?

Have you ever thought about moving – to a vacation spot you've particularly loved, to a community where you could go to the beach year-round, to a mountain where there's great skiing, to anyplace that's totally different from what you're used to?

Have you ever thought about living in a different kind of home – perhaps one that requires less maintenance, one that is large enough to accommodate visits from a growing extended family, or one where all of the living space is on a single

level? Have you thought about staying where you are?

The Hartford and MIT AgeLab, longtime partners with the goal of conducting research to enhance the lives of older adults and the people who care

for and about them, conducted research to explore how people think about their home and where they live as they age. In short, we asked, as people grow older, do they actively consider whether the community and the home they live in provide the best fit for them and for how they live their lives? The information presented in this guidebook grew out of research we conducted with people in different parts of the United States as well as with experts in housing.

Two themes became apparent in our conversations with homeowners:

1. Relatively few people make formal plans very far in advance concerning where they want to live; people might have ideas about what they would like to do, but plans are rarely fully formed. Some married couples may not even have conversations about where they plan to live until one member of the couple decides it is time to make a move or life brings an unexpected event.
2. Many people are either unaware of or have not considered how different features of their home environment could be changed to make that space fit them and their needs better.

Modern Ideas, Modern Living is a result of what we learned from the many people who graciously shared their thoughts with us. The quotes used throughout this guidebook come directly from participants in our research and from housing experts. This guidebook is intended to:

- Encourage you to think about the next step in your life and how to ensure that your home will fit you and your lifestyle better
- Provide you with information and ideas to help you think through the options and talk with people who are important to you about these decisions

“I’m a person who likes change and wouldn’t have anticipated being in this house for so long.”

– Harriet, Focus Group Participant

“I came home one day and said, ‘I think I’ve found my dream home.’ He raised his eyebrows and said, ‘I didn’t know we were looking.’ Ten days later we owned the place. I think he feels like if I’m happy, he’s happy.”

– Barbara, Focus Group Participant



Design Meets Lifestyle: Our Changing Lives



“With the aging of the Baby Boomers and their parents, the home environment is becoming a crucial element in providing care, improving the quality of life, and staying independent. More than 80% of older adults would like to stay in their current dwellings and never move. Unfortunately, their homes, described as ‘Peter Pan housing’ (built for people who never grow old), often lack supportive features and contain both hazards and barriers. Adapting the home to make it supportive often requires changes in physical setting (e.g., addition of handrails and grab bars) and the way in which the environment is used.”

- Jon Pynoos, PhD, University of Southern California

Housing and lifestyle are inextricably linked. When you look at housing trends throughout history, you can see how home structures and spaces reflect people's lifestyles at any given point in time. As lifestyles change, so do the types of new or remodeled housing that become available.

Many of today's trends in home design and decorating work well with contemporary lifestyles. Whether a home is designed for a single person, a family with children, retirees or multiple generations, flexible, versatile design is in. Evidence of this surrounds us, whether we are looking at new homes being built, design showrooms or home improvement television programs.

Back in the early 1900s, however, most houses were two or three stories, with lots of stairs, small rooms, and a single bath, generally upstairs. At the time, life expectancy was shorter, so even with multiple generations in the same house, occupants were, on average, fairly young.



The end of World War II brought about a surge in suburban development, with similarly styled ranch- and cape-style homes springing up everywhere. The rapidly increasing birth rate – the Baby Boom generation – drove the need for more space to make room for more children. Overall, lifestyles became more casual, and living rooms where families, often parents with children, actually *lived* – watching TV, playing board

games, reading or just being together – became the norm. Most houses still had just one bathroom, though, but some boasted an additional half-bath.

More recently, the late 20th century saw the building of larger houses, including offices, and more bedrooms and bathrooms. The big news, though, was the introduction of “great rooms,” designed with open-space flexibility to accommodate most family activities – playing and listening to music, playing computer games, watching TV and entertaining guests.

And now, in the early 21st century, we're seeing additional changes to housing design and structure, which are driven primarily by the maturing Boomer generation. There's an increasing desire for first-floor master bedrooms and full bathrooms, more flexible open space, and single-floor living, which can make a house more comfortable for many more years or accommodate a variety of ages and abilities.

Thus, home styles have generally evolved over time to reflect societal change, household composition, and personal and family lifestyles. However, it is common for us to discover that our own homes haven't changed with us over time. We may suddenly realize that the house that once fit us perfectly no longer does. But there are things we can all do – at any age – to make our homes fit us better.

Family Conversations: Planning for the Future



“I think it’s always in the back of your mind. And maybe conversations pop up ... if one of your children moves away or a parent needs help. Or when you visit someplace and you think, ‘This might be a nice place to retire to.’ So it’s not as though we have constant conversations all the time, but it’s always back there ... it comes up periodically in conversation, but not anything serious, until some event happens.”

– Pat, Focus Group Participant

How do you know where you might live most happily? The choices are numerous enough to make your head spin. And if you’re part of a couple, the decision can easily be twice as complicated! Your ideal lifestyle and the home that you desire may or may not be the same as your mate’s. Therefore, it’s important to keep talking about what your vision of the future is.

Throughout life, family and living situations change, and many of life’s events push and pull us to reconsider where we live. For many people, housing is a series of decisions, choices and negotiations. Events such as children living at

“That is my plan. If I can convince her that it is really *her* plan, then we’re all good. I’ll be happy. But I don’t know that will actually happen.”

– Carl, Focus Group Participant

“Just recently, my husband brought up the fact that ... we need to be looking up north, and I thought we were going east, but he’s thinking north.”

– Anna, Focus Group Participant

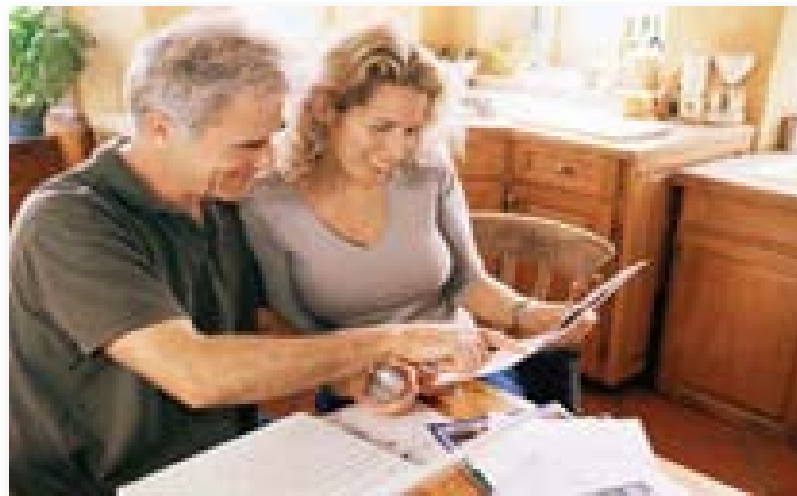
home or attending college, marriage, divorce or re-marriage, the arrival of grandchildren, a work transition, retirement, or widowhood lead many people to re-think their housing situation.

Oftentimes in the preparation for such events, small conversations about housing options happen along the way. Many couples and families have casual and sporadic conversations about their plans for housing in the future; and when they do have such conversations, they may indicate whether everyone shares the same vision for the future. However, for many other couples, one person may take the lead in making housing decisions, and that is just fine with both people.

People tend not to have many conversations about this topic, in part because, for many people, the time when they will be older feels too far away to plan for. Conversations may be helpful, however. Knowing what your expectations or preferences are for the future may be important to the people in your life and may help you to think about or clarify your own ideas. At a minimum, having some ideas about whether you plan to move or not, or where you might move to, may help you plan financially for the future.

Knowing what you want will help you achieve your goals. Here are a few suggestions for conversation starters about housing options.

- **Talk about something you saw on a home improvement program.** Today there are a wide array of television channels and shows dedicated to home improvement. Some focus on do-it-yourself projects, while others demonstrate the role of an architect or contractor. Either way, these programs are a great way to preview home design and start a conversation about what you like and what you don’t.
- **Compare your priorities.** The “Your Priorities List” on pages 27-28 will help you think about your goals and desires for the future. Did any of your answers surprise you? While you’re thinking about where you live and the home you live in, jot down a list of things you’d like to do next. Encourage your spouse or partner to complete this worksheet. Then you can compare your answers and use the space provided in the worksheet to list areas to talk about more.
- **Visit other homes.** When visiting family or friends, talk to your spouse or partner about what features of their home you like or don’t like. Notice the structure and design. Is that something you would prefer or not?





Making Your Home Comfortable for Everyone

“Housing choices are complex and can be emotional. Whether you are in the place you’ll be in forever, or whether you intend to move on soon or in the future, you can control and customize your living space. You can make choices that optimize the environment for everyone in the household, as well as those who visit you.”

**– Jodi Olshevski, MS, Gerontologist and AVP
The Hartford Advance 50 Team**

When we think about whether we fit our homes, often what comes to mind is whether our things – such as furniture, hobbies and stuff – will fit into the home. But we can also consider whether our home fits *us* – our needs, our desire to live comfortably, our ability to move around the space conveniently, and our capacity to accommodate any temporary limitations we may experience.

In short, ask yourself: Is the living space of your home comfortable, convenient and safe for all members of your household, including those who may visit, now and in the future?

As part of our research, we showed focus group participants several photographs of kitchens, bathrooms and home exteriors – each including design features, such as no-step entryways, pull-out cabinets and single-lever faucets that would help to make a home more flexible and functional for anyone. People in the focus groups were familiar with some but not all of the features they saw.

Those who had been caregivers seemed to have a heightened awareness of design features and ways to shape their living space to accommodate a loved one’s needs. In some cases, they had been directly involved in modifying the home of a parent, and in a few other cases, participants made changes to their own homes to accommodate the needs of a parent.

Several had a few of these features in their homes already – and they could readily understand the benefits.

Many noted that they probably would not need to have all of these design features incorporated into their homes, but everyone could describe how at least one aspect of what they saw would be useful – either today or in the future.



“My mother had just recently fallen, and dealing with our steps and not having railings [is a problem]. We built our house a long time ago, when I was in a different stage of my life. It now creates issues. Not only for [us], but also for our parents.”

– Judy, Focus Group Participant

“We put in a higher toilet ... I love it. Little things make a big difference when you're older.”

– Suzie, Focus Group Participant

“He's had open heart surgery and a lot of other surgeries ... We're very happy with the ranch – all on one floor ... And it's much easier to clean.”

– Marlene, Focus Group Participant

For others in the focus groups, the value of the design features we showed them was in reference to their own temporary needs, such as a hip or knee replacement, or other surgery, illness or health condition.

Making your home comfortable and safe for everyone in your life isn't always easy, and it's hard to plan for uncertainties that may happen in the future, but there are ways to update your home to improve the way it fits you.

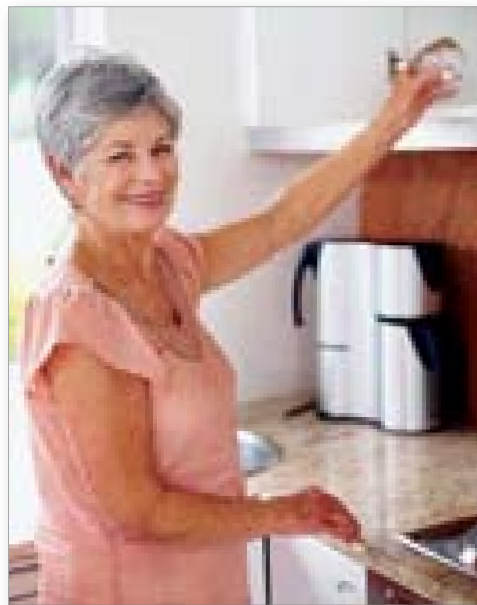
That Was Then ...

Think about how many “givens” you may have accepted as part of homes you have been in and lived in. For example:

- Have you ever struggled to bring a large couch, big screen television, or a king-size bed into your home? Why are doors so narrow?

- Do you have cabinets in your kitchen that are almost completely inaccessible? Could the storage space be better designed?
- Are the electrical outlets in your home low and out of the way so that they are difficult to reach? Why?
- Would a built-in shower seat provide a relaxing place to sit to restore aching muscles after a workout? Why aren't seats automatically included in showers?
- Must you climb stairs to enter your home – either via the front door or through the garage? Do you ever worry about children or older parents falling on these steps?

The most honest response to the question of why many features in our homes are inconvenient, uncomfortable or perhaps even unsafe is because most homes are designed that way. Many are holdovers from a time when people lived very differently from the way we do today. As a result, some of the living spaces that worked well for them may not fit us and our lifestyles.



“When I remodeled my house about five years ago, I made sure that they put in all of those grab bars and stuff – not that I needed them then – but I didn’t know when I might, so I figured it’d be a good thing to have those installed.”

– Melinda, Focus Group Participant

This Is Now ...

As you approach a transition point in your life, there is an opportunity to think about both your home and your community. You may:

- Have already decided that you are in the right place and plan to stay forever
- Know you will one day relocate to a different region, state or community
- Have long been planning to move locally to a low-maintenance condominium development or a subdivision of large new homes

Regardless of your decision to stay or go, based on your budget and resources you may want to

think about how you might design or redesign your home to make it more comfortable, convenient and safe for all who live there and visit.

Consider your current lifestyle, and if or how you expect that to change in the years ahead. Thinking carefully about how you want to live will lead you to select or renovate a home that will truly serve your needs – down the road as well as

today. We’ve got suggestions on ways to enhance the comfort and livability of your home, whether it’s new construction, new to you, or one you’ve lived in for a long time.



The Next S.T.E.P.

To help you get to your next step, we suggest the **S.T.E.P.** approach. Here are the four steps to enhancing the match between your housing and your lifestyle.

Survey: Assess the fit between your home and your lifestyle

Think: Decide how and where you want to live

Explore: Consider universal design options

Plan: Create an action plan to achieve your goals

On the pages that follow, we outline each of these four steps.

Survey: Assess Your Home/Lifestyle Fit

The first step to enhancing the match between your housing and your lifestyle is to assess your current home for its fit. To assess your home, think about how you live in the space now and how you expect to do so in the future. What aspects of your lifestyle are important to you as you think about your home? Although far from a complete list, some things to consider are:

- **Recreation and Hobbies:** Do you have sporting equipment to store? Do you need a room for crafts or hobbies, such as scrapbooking, or for computer equipment?
- **Outdoors:** Do you enjoy gardening and need plentiful outdoor space? Or would you rather not maintain a lawn or garden yourself?

- **Home Office:** Do you telecommute or have a home office? Will you need space for an office?
- **Entertaining:** Do large groups of family members gather at your home for meals or holidays? How much space do you need for entertaining, and how formal is the entertaining that you do?
- **Health:** Do you have any health conditions that could affect what kind of living space would be most convenient for you?

As noted earlier, home styles and designs have changed over time to reflect changes in our society and in our lifestyles. The size, style and appearance of our homes generally reflect our own tastes and preferences, as well as budget. As members of the household change and their needs change, we often develop quick-fix solutions to meet those requirements, such as: carving out space in a kitchen to accommodate a training crate for a new pet; installing handrails in a staircase to make it safer for a toddler; or converting a first-floor family room into a bedroom during a visit from an older relative who cannot use stairs.

For the most part, many of these quick-fix solutions work. Some even work so well that we keep the solution in place even after the reason for the change no longer exists. Some of these solutions may not work very well, but we make do by adjusting how we live to fit the constraints of our home.

As you contemplate a transition point in your life, however, there is an opportunity to consider what you really need.

- Does your home fit you and how you want to live, now and in the future?
- What features would make a home more flexible and functional?

These features often are associated with universal design, an approach to making architecture and living environments more comfortable, accessible and easy to use for people of any age, size or ability.

Think: Decide How and Where You Want to Live

The next step to enhancing the match between your housing and your lifestyle is to figure out what your ideal lifestyle is. To get started, consider “the three Rs” about the place where you live:

- Your **Relationships**
- The **Region** where you’re likely to be most happy
- How well the **Resources** in a given community suit your particular needs

Relationships

For most of us, family, friends and neighbors are of prime importance in our lives and are often part of the reason we live where we do. If you now live in close proximity to your family and close friends, how happy are you likely to be if you’re far away from them?

- A key issue for many adults is family and grandchildren. If you now live near them and are thinking of moving away, consider how this will affect your ability to see grandchildren’s ball games, concerts and dance recitals, as well as the support you may be providing to your adult children. Your moving farther away will likely put an end to family members’ dropping by for a quick visit, or to bring you lunch when you have a terrible cold.

- Do you make friends fairly easily – or do you socialize almost exclusively with people you’ve known since grade school? How important are friends in your life? How critical is it that you have neighbors whom you could ask to watch your home while you’re on vacation or to whom you could turn for help in case of illness or emergency?

Thinking about the important people and relationships in your life may help you decide how close you want to be to family and others you care about, and how far away from them you are willing to be.

Region

A second prime factor that many people think about is where they might want to live, especially if family ties are flexible. Are you excited about the opportunity to move to another part of the country – perhaps to an area where you’ve lived before or to a place you’ve always dreamed of? Or maybe you don’t want to go too far, opting for a spot just a few dozen miles away. Whatever your preference, you’ll want to start by researching the areas where you might like to live, to find the place that will make you happiest.

There is great variety in where people prefer to live. City or country, seaside or mountain, cold weather or warm, seasons that change or not – the choices are almost endless.

Some things to think about:

- Do you have a preference for staying close to your roots, to what’s familiar, to where your “history” is?
- Do you love or hate the snow? Or the heat, the wind, the almost-daily rain, or the humidity? Would you miss the ocean or the lakes – the desert or the mountains? Can you picture life in a totally different part of the country?



- Do you want to live in a place where everyone knows your name – or is anonymity your preference?
- Do you prefer a rural area or the big city – or is some place in between your best fit?

Resources

One of the most important aspects of selecting where and how you want to live is finances. Consider affordability, both now as well as in the long term. Think realistically about the cost of living in an area and with the lifestyle you're considering. Upon retiring, most people experience a dramatic decline in income. Future expenses, such as taxes and property maintenance, may not be the same as they are now. Will they remain affordable on your retirement income? Is yours an area where taxes are rising rapidly? You'll also want to factor in taxes, the cost of necessities and any travel you may want to do to visit friends and family who may live in other places.

“If we could only live in a place that was more affordable – but we wouldn't be happy without our friends and the kids.”

– Beatrice, Focus Group Participant

“I want to keep my house, but I can't afford to keep up with it ... I do talk to my kids [about it], and I talk to my friends but ... I have to make my decision. It's not a pleasant one. I don't want to leave my house.”

– Laura, Focus Group Participant

“I've always wanted to be near a hospital facility – someplace that was available for any kind of emergency. And that would play a definite part in where I would move.”

– Jamie, Focus Group Participant

“[Maintenance] definitely comes up when my wife and I discuss where we move. She says we have to get another house, and I say I don’t want a house because I don’t want to take care of it. I hate doing it now. Some people love it; I don’t. You know, it’s like half of my free time is spent cutting the grass or shoveling snow.”

– Mike, Focus Group Participant

A single-family home will probably mean that you will arrange and pay for any home services you need, such as lawn mowing and gutter cleaning. A condominium will likely include some services in your monthly fee. Maybe you would prefer apartment living where the landlord provides all the upkeep. Whatever housing style you consider, be sure to do an apples-to-apples comparison of the costs involved.

Consider whether you want to live in a place where there is a homeowners’ association that may have rules you’d have to live by, including ones about the exterior appearance of many aspects of your home, such as garden decorations and paint color.

You may want to look closely at several communities to find a place that has the amenities you’re likely to want. As you consider your current community or another place, you’ll want to think about what resources are important to you, now and in the foreseeable future. For example:

- **Entertainment:** Is easy access to a big city, with myriad entertainment and dining activities, critical? Is having high-quality restaurants nearby important? If you love concerts and the theatre, would there be opportunities for you to attend?

- **Religious Opportunities:** If religion is an important part of your life, is there a nearby church, synagogue or mosque that you’d want to join?
- **Healthcare:** Is high-quality healthcare readily available? Are doctors’ offices convenient? Is there access to a good hospital? If you were to need major medical attention, would you be forced to travel an inconvenient distance?
- **Educational Opportunities:** Would you love to live near a college that welcomes neighbors for courses, lectures and cultural activities?
- **Transportation:** Do you consider your car a four-wheeled extension of yourself, without which you couldn’t function, or would you love to get rid of the car or leave it garaged most of the time? Are there multiple options for getting around? If you travel frequently, is there a reasonably sized airport conveniently located?

There’s no one right answer to any of these questions, of course. They are intended to encourage you to consider what places might be a good fit for your preferences, your needs and your lifestyle – and to discuss your priorities with the other significant people in your life. In discussion, you may find that others have different views, and through conversation you all may learn more about each other’s ideas for what places might provide you with your best fit.

Explore: Consider Universal Design Options

The third step to enhancing the match between your housing and your lifestyle is to consider universal design options. Three words capture the spirit of spaces that have been built with universal design in mind: adaptable, easy and open.

- **Adaptable:** Is your home flexible and versatile enough to meet the needs of everyone? Can the features of the space be easily changed or adjusted? For example, adding hinged pocket

doors that can slide back (instead of a cabinet in the kitchen or under the bathroom sink) enables the doors to be closed for storage or opened to allow a chair or wheelchair to fit in the space below the counter.

- **Easy:** Are features in your home easy to use? For example, adding pull-out drawers to kitchens and bathrooms can make reaching for items much easier. Adding lever-style handles on doors and faucets can reduce the physical effort to enter a room or turn the water on or off.
- **Open:** Is there ample room to maneuver or to use the features in the room? For example, eliminating thresholds between rooms and maximizing the amount of available space allows people with varying abilities to use the room.

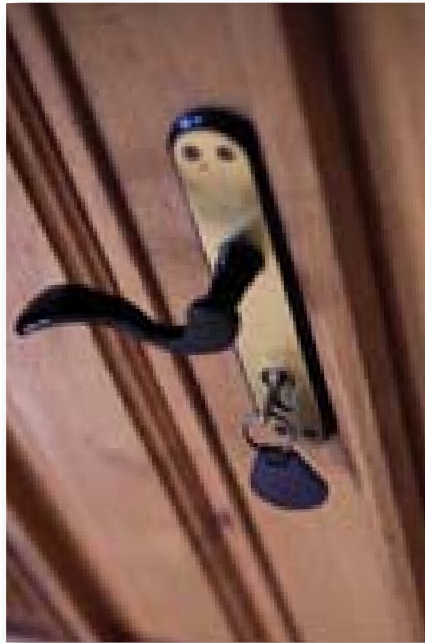
Incorporating these universal design features will not make a home look institutional; there is ample opportunity to ensure that your personal style and preferences will be reflected in every aspect of the design. The purpose of universal design is to make a room more flexible and functional for all. Convenient, comfortable and safe can still be beautiful!

When your home includes universal design features such as the ones described below, the space is more comfortable, accessible and works for anyone, regardless of age or ability.

1. A master bedroom and bath on the first floor
2. A low- or no-threshold entrance to the home
3. Lever-style door handles
4. No change in levels on the main floor

5. Bright lighting in all areas, especially stairways and the kitchen
6. A low-maintenance exterior
7. Non-slip flooring at the main entryway
8. An open floor plan, especially in the kitchen/dining area
9. Handrails at all steps

Source: National Association of Home Builders



Depending on the size and shape of your home, some of these suggestions are likely to involve major renovations, which may not be realistic for everyone. However, many homes don't require a great deal of change, and even small adjustments can make a big difference. Most homeowners will need to consider the budget implications of these suggestions, and may opt both to prioritize the changes they'll make and to spread them out over time.

“It is often a challenge for homeowners to visualize changes that can be made. Boomers who’ve had parents whose homes they had to modify know the obstacles, like a second story bedroom, etc. They don’t want to see their own kids have to go through what they go through with their own parents. Then they share their story with their friends, and people learn from one another.”

- Margaret Christenson, MPH, OTR/L, FAOTA

If you have a loved one with a disability or mobility limitation, you may require a more personalized plan than what is described here. It is wise to consult an expert, such as an architect or occupational therapist, especially those professionals with experience designing for individuals who have physical limitations, who can help tailor these principles to meet the particular needs of your loved one.

“... bottom line, it comes down to dollars. Is it worth it to move? Sometimes, it’s less expensive ... to stay where you are and renovate.”

– Joey, Focus Group Participant

Enhance Your Living Space

Whether you are planning to update or renovate your current home, or purchase a new one, you can optimize your living space. Here are some suggestions to help you do that.

Renovating Your Home

If you plan to update or renovate your current home, your budget and how satisfied you are with your existing space will factor into your decision making. If you are planning a more extensive renovation, however, you may want to consider hiring a contractor and/or architect to incorporate some of these suggestions to maximize the flexibility and functionality of your space for a lifetime. These suggestions are also found in the list at the end of this guidebook on page 29.

Buying a New Home

If you are in the market for a new home, look to see if some of the features discussed on the following pages are available in your potential

new home. If you’re building a new home, talk with your architect and/or contractor about including some of the features found in the list on page 29.

Making changes to a home at the planning stages is much less expensive than doing so later, when construction is underway or after the home is complete. Some features, such as open floor plans, lever-style door handles and first-floor bedrooms, have become increasingly common in new home construction. Others, such as wide hallways and doors, or the lack of thresh-

olds between rooms, are more subtle and may not be too costly. Some features, like a high-end spa bathroom with a walk-in shower, are likely to have a greater effect on the price of the home than others, such as pull-out shelving in the kitchen cabinets. While staying within your budget, you may want to consider how different homes compare in terms of providing spaces that are flexible and functional for people of all ages and abilities.



“Rooms throughout the house need multiple options for lighting, including even overhead and general light levels, plus good task lighting, as well as natural light. In natural or incandescent light, the colors are more true. Natural light also helps with Circadian rhythms and, when outdoors, provides vitamin D.”

– Meldrena Chapin, PhD

Environmental Design Research Association
Professor of Interior Design, Savannah College
of Art and Design – Atlanta

“At a minimum, new houses should include one zero-step entrance on an accessible path, interior doors offering a minimum of 32 inches of clear passage space, and one half-bath that’s accessible. Homeowners will benefit by increasing their re-sale value, making their home more comfortable to friends and family, and making their recovery period safer if they experience an accident or surgery.”

– Eleanor Smith, Executive Director, Concrete Change

Inside Your Home

Whether you are simply updating, making cosmetic and minor changes, or making major renovations, there are things you can do to help make the inside of your home more comfortable, convenient and safe to meet the needs of everyone, including visitors. Some of these changes, such as replacing round door knobs with lever-style handles, replacing cabinet and drawer pulls, and turning fixed shelving into pull-outs, need not be expensive or difficult. It’s likely that you or a family member can do the work yourself.

- **Doors, Doorways and Thresholds:**
 - Increase the width of all doorways to allow for at least 32 inches of clear passage space (36 inches provides even greater flexibility). Wider doorways will make a big difference, whether you’re moving furniture or entertaining a family member or friend who uses a wheelchair.
 - Eliminate room-to-room thresholds. They’re unnecessary and can be tripping hazards.
 - Replace all your round doorknobs with lever-style handles. They’ll be easier for everyone!

- **Room Size/Design:**
 - If it suits your lifestyle, favor large, multi-purpose rooms over smaller ones. They offer greater flexibility and more room to get around for those who need it.
 - Hallways that are 42 inches make maneuvering within the home easier for everyone.
- **Lighting:**
 - Bring in all the natural light you possibly can. And fill in with plenty of recessed and task lighting. As we get older our eyes require more light to see as well as we did when we were younger.
 - Provide even lighting throughout, including stairs and hallways.
- **Electrical Outlets:**
 - Have all electrical outlets raised to 18-24 inches from the floor so that they can be reached by someone who has difficulty bending.
 - Install easy-touch, rocker-style light switches 42-48 inches above the floor so they are within easy reach for all members of the household.
- **Stairs and Railings:**
 - Be sure there is a sturdy railing – preferably two – on all stairways in the home.

“My dream was always [to live in] an up-and-down or a colonial, but now I’m grateful I have a ranch. It’s all on one floor, and we had a big master bedroom put on years ago ... and my washer and dryer are right off the kitchen. And now I wouldn’t trade it because it’s so convenient.”

– Peggy, Focus Group Participant



Your Kitchen

Kitchens are more than simply a place to prepare and eat meals; they are often the hub of many contemporary families. Making the most of every inch of space in the kitchen is essential. For example, it is increasingly common to see kitchens with different counter heights – some for preparing food, some at bar height for entertaining or a quick meal, and some that are lower to accommodate a chair for writing or using the computer. Here are a few changes to consider if you're looking to update your kitchen to make it comfortable for everyone.

- **Lighting:**

- Lighting is critical. Start with as much natural light as you can and supplement it with lighting from multiple sources, such as under-cabinet, track, recessed and task lighting.

- **Counters and Center Island:**

- Install a peninsula or island with multiple levels, including one at bar height and one at a lower height, to accommodate tall and

short adults, children, and those who are more comfortable sitting when preparing food, chatting while someone else is doing the work, or checking recipes on the computer.

- If you're fortunate enough to have a large kitchen, leave plenty of space around the peninsula or island.

“One thing I like about my new kitchen is the open plan. I definitely wanted a kitchen that opened into my great room so I could be preparing things, seeing the TV, seeing the family and everything, and I always wanted and needed that in our new home.”

– Chris, Focus Group Participant

“I now have drawers inside my cabinets because that makes it easier for me to get my pots and pans.”

– Susan, Focus Group Participant

- If your space is insufficient for an island, consider multi-level counters to accommodate different people and different uses of the space.
- **Ovens:**
 - Opt for built-in ovens and a range top. And make sure there’s a counter or a pull-out shelf nearby, so that when you take hot – and possibly heavy – pans out of the oven you’ll have a safe and handy place to put them.
- **Cabinets/Drawers:**
 - Pantry cabinets, which are long slender cabinets that pull-out on wheels, are a great option. They can often fit in narrow spaces and pull out when needed to make their contents easily accessible.
 - Look for pullout cabinets, Lazy Susans, and deep drawers that provide easy access to all storage space. Do your best to avoid deep shelves where it’s hard to reach the back.



small curb or, preferably, no curb at all.

The shower should have a built-in seat – a boon for shaving legs, a great storage spot for multiple bath and hair products, and a near-necessity for anyone who has difficulty standing.

- An adjustable-height shower head that can also be hand-held is the best bet; it works for everyone.
- **Grab Bars:**
 - Every shower should have grab bars that are securely attached and strategically placed. Some of the newer models look like attractive towel bars rather than grab bars. Note: This isn’t only an aging-related need; the bathroom is the most dangerous room in the house for people of every age – and slips are the most common causes of injury.
 - Even if you’re not interested in adding grab bars when remodeling your bathroom, at least block the walls with additional support, so that grab bars could easily be added at a later time without tearing up the walls.

Your Bathroom

Contemporary bathrooms reflect our lifestyles. In homes with two bathrooms, having one bathroom with a bathtub for the kids or that relaxing experience after a long day, plus a second bathroom that has a freestanding shower for those in a hurry, is becoming far more commonplace. The updating of an older home can allow for the removal of the bathtub to be replaced by a spacious shower, often with a built-in seat. Here are a few changes to consider if you’re looking to update your bathroom to make it flexible and functional for everyone.

- **Showers & Tubs:**
 - Of prime interest in today’s bathroom renovations is a large shower with a very
- **Toilets and Sinks:**
 - Install a “comfort height” toilet with a seat that is 18 inches high (16-½ inches to the rim) to replace a standard residential toilet.
 - Couples may prefer dual sinks. Consider a design for the vanity that would accommodate a person who is seated, with pullback doors hiding the under-cabinet space when it’s not in use.
 - Rounded corners, not sharp edges, on counter tops make the bathroom more comfortable and safe.
 - Single-lever faucet handles are the easiest kind to maneuver because they don’t require grasping or twisting to operate.

“I had a friend put a motion detector light on my garage and also on the back of the house. It’s tremendous security.”

– Cathy, Focus Group Participant

Outside Your Home

You want to make sure that you, your family and your guests can easily enter and exit your home safely. It’s important to think about the access from your driveway to your front door, your lawn and walkways, as well as any steps near the entrance to your home.

- **Lighting:**

- Install plenty of lighting, especially around the entrances and on pathways.
- For security, consider motion detectors – lights that go on automatically when anything comes within a certain distance of your home.

- **Entrance:**

- If you are building or renovating, try to create at least one zero-step entry. This can be accomplished with a gradually sloped walkway; if planned well it can add beauty and functionality to your home. (If the home is at or very close to ground level, proper grading is critical to avoid water problems.)



- **Doorways:**

- When possible, make sure your doorways are at least 36 inches wide. If you’re concerned about the difficulty of handling a large, heavy exterior door, opt for double doors instead.
- Install lever-style door handles – which are extremely attractive and easy to use for anyone, from the youngest to the oldest.

Many of the features discussed in the previous pages can help to make a home flexible and functional for all who live there, no matter what their age or ability. Some of these ideas, such as open floor plans, have been widely adopted for use in new homes and major renovations, while others are seen less frequently. Consider how some of these features might help to make your home more comfortable and safe. See pages 29–30 for

“A Start List for Design Ideas,” which includes the features discussed in this guidebook.

Plan: Create an Action Plan to Achieve Your Goals

The final step to enhancing the match between your housing and your lifestyle is to create a plan to achieve your goals. To pull it all together, we’ve created tools to help you make a plan and achieve your goals.

- **Complete the “Your Priorities List.”** On pages 27 – 28, we’ve included a worksheet where you can think about, and mark, your preferences in “the three Rs” – Relationships, Region and Resources. A great way to use this worksheet is to complete it first yourself to clarify your preferences and then ask your spouse, partner or others in your life to complete it as well. Then you can compare answers to see if you share a similar vision for the future or where you may need to negotiate.
- **Talk with significant others and loved ones.** There are lots of ways to start a conversation (see page 8) about housing and your future lifestyle. Do you and your spouse or partner agree about your future lifestyle and housing decisions? Do you know if you do? These are very important questions in creating the home and lifestyle you desire for your next step in life.
- **Use “A Start List for Design Ideas” to make choices for updating/renovating your home or buying a new one.** On pages 29 – 30, you’ll find a list of all the universal design elements mentioned in this guidebook. Take a look at the list and see which items would work with your current home or, if you are looking for a new home, which features you find among your shopping choices. Then start to plan (e.g., go shopping at a home improvement store, talk with an architect or contractor) to see what it would take in terms of time, money and other resources to include that feature in your home.



Going Forward ...



The place of our communities and the space of our homes have a significant effect on our well-being. As we reach different transition points in our lives, we may use them as opportunities to think about whether our place and space still fit us and our lifestyles, and whether they will continue to do so in the future.

Many of us do not spend a great deal of time thinking about or planning far in advance for changes in where we live, and we often may not know all the available options. This may be the case for you and your family, but thinking about

what kind of home and community you like should provide an opportunity to talk with a spouse or other important people in your life about their perspectives. This guidebook is intended to help you think about where and how you live now and during your next phase of life. It's intended to be a starting point, a conversation opener and thought provoker.

Giving serious thought to where and how you want to live will help you to make the choices that will enhance your ability to live in comfort, convenience and safety for a lifetime.

Your Priorities List

This worksheet is intended to help you clarify your priorities for where you want to live and the type of home you want to live in. There is a lot to think about when it comes to where and how you live, and this list will give you a starting point. As you think through each item, it's helpful to be realistic about your future desires and consider your current resources. Mark the circle that indicates your level of preference for these items. You may like a variety of the options, but to give you the clearest picture of your priorities, mark "most prefer" for those items that are your highest priorities.

Relationships	LEAST PREFER	NEUTRAL	MOST PREFER
• Close to children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to grandchildren	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to parents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to other family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A place where you have the chance to make new friends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A place where you know your neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A close-knit community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Notes: _____

Region	LEAST PREFER	NEUTRAL	MOST PREFER
• Staying close to your current city or town	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Fully experiencing four seasons of weather	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Warm weather climate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Cold weather climate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Near the beach	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Near the mountains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Near a lake	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Near the desert	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Notes: _____

Your Priorities List *continued*

Resources	LEAST PREFER	NEUTRAL	MOST PREFER
• Financially affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Lots of entertainment activities (e.g., concerts, theater)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to shopping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to parks, hiking trails or other outside activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Lots of outdoor recreation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Lots of choices for dining out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A nearby place of worship (e.g., church, temple, mosque)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to a hospital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to doctors' offices	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to a college or university	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A place with easy access to an interstate highway	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A place with public transportation (e.g., bus or subway)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A place with easy access to an airport	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A neighborhood where you could walk to shops and services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Close to volunteer opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A golf community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• An active adult community (age-restricted)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• A gated community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
• Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Notes: _____

A Start List for Design Ideas

Here is a brief list of the universal design elements mentioned in this guidebook. This is not an exhaustive or comprehensive list, but rather an introduction to the key elements you may want to consider to make your home a better fit for yourself and for your loved ones. For more comprehensive lists, please consult the other sources in the resource list.

Inside Your Home

- **Doors, Doorways and Thresholds:**
 - Increase the width of all doorways to allow for at least 32 inches of clear passage space (36 inches provides even greater flexibility).
 - Eliminate room-to-room thresholds.
 - Replace round doorknobs with lever-style handles.
- **Room Size/Design:**
 - If possible, favor large, multi-purpose rooms over smaller ones.
 - Try to ensure that hallways are at least 42 inches wide.
- **Lighting:**
 - Bring in all the natural light you possibly can and include many other sources of lighting for each room as well.
 - Provide even lighting throughout, including stairs and hallways.
- **Electrical Outlets:**
 - Have all electrical outlets raised to 18-24 inches from the floor.
 - Install easy-touch, rocker-style light switches 42-48 inches above the floor.
- **Stairs and Railings:**
 - Be sure there is a sturdy railing on both sides of all stairways in the home.

Your Kitchen

- **Lighting:**
 - Include lighting from as many different sources as possible, such as natural, under-cabinet, track, recessed and task lighting.
- **Counters and Center Island:**
 - Install a peninsula or island with multiple counter heights.
 - Try to ensure that you have plenty of space around the peninsula or island.
 - Install kitchen and island counters at multiple heights.
- **Ovens:**
 - Opt for a built-in wall oven.
- **Cabinets/Drawers:**
 - Include pantry cabinets, which are long, slender cabinets that pull out on wheels.
 - Add pullout cabinets, Lazy Susans, and deep storage drawers.

A Start List for Design Ideas *continued*

Your Bathroom

- **Showers & Tubs:**
 - Consider replacing a tub in the house with a large shower that has a very small curb or, preferably, no curb at all.
 - Add a built-in shower seat – a boon for shaving legs, a great storage spot for multiple bath and hair products, and a near-necessity for anyone who has difficulty standing.
 - Add an adjustable-height shower head. One that can also be hand-held is the best bet.
- **Grab Bars:**
 - Strategically place grab bars throughout the bathroom.
 - Consider adding blocking to the bathroom walls, including behind tile, so that if you need to add grab bars later, it's much easier.
- **Toilets and Sinks:**
 - Install a “comfort height” toilet with a seat that is 18 inches high (16-½ inches to the rim) to replace a standard residential toilet.
 - Consider a vanity design that would accommodate a person who is seated.
 - Opt for rounded corners on counter tops.
 - Install single-lever faucet handles on all faucets.

Outside Your Home

- **Lighting:**
 - Install plenty of lighting.
 - Consider motion detector lights that go on automatically when anything comes within a certain distance of your home.
- **Entrance:**
 - Create at least one zero-step entry to your home.
- **Doorways:**
 - Try to ensure your doorways are at least 36 inches wide.
 - Install lever-style handles on all doors.

Resources

AARP

Visit www.aarp.org and search for these phrases:

- Home improvement
- Universal design
- Aging in place

National Association of Home Builders (NAHB)

Visit www.nahb.org and search for these phrases:

- Home remodeling
- Learn about aging in place
- Universal design

National Kitchen and Bath Association

Visit www.nkba.org and search for this word:

- Remodel

National Resource Center for Supportive Housing and Home Modifications (University of Southern California)

Visit www.homemods.org and click on “Frequently Asked Questions” on topics such as:

- Home modifications
- Universal design
- Finding architects and contractors

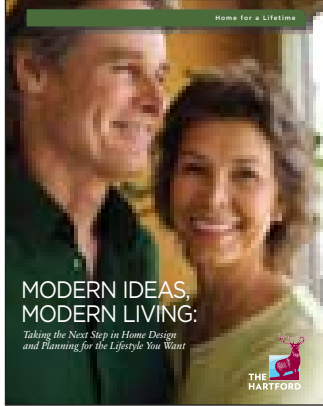
Concrete Change

Visit www.concretechange.org and click on topics such as:

- Visitability
- Construction
- Resources

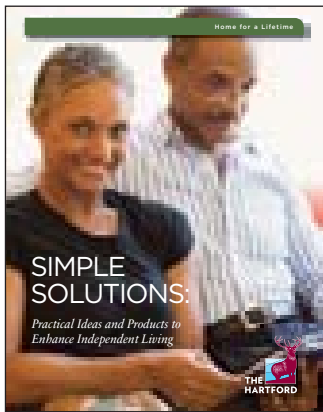
Other Valuable Resources

Visit us on the Web at: www.thehartford.com/lifetime

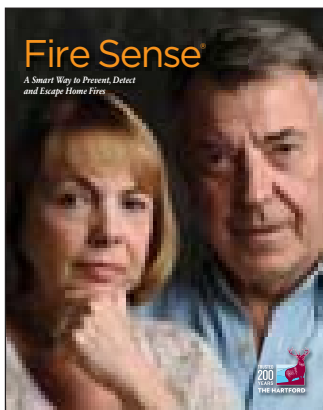


Modern Ideas, Modern Living: Taking the Next Step in Home Design and Planning for the Lifestyle You Want
This guidebook encourages you to think about the next step in your lifestyle and how to ensure that your

home will fit you, and provides information and ideas to help you think through the options and talk with people who are important to you about these decisions.



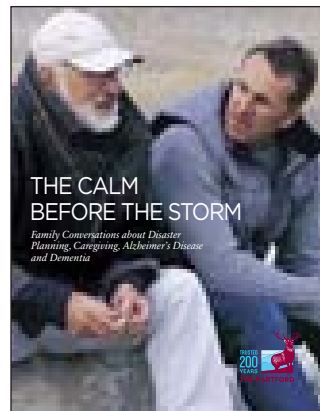
Simple Solutions: Practical Ideas and Products to Enhance Independent Living
This guidebook features more than 200 simple design ideas and household products that can make your home more comfortable, convenient and safe.



Fire Sense
This guidebook provides information on preventing, detecting and escaping a fire in your home.



It Could Happen to Me: Family Conversations about Disaster Planning
This guidebook provides information on helping your family prepare for – and more safely and confidently deal with – natural disasters.



The Calm Before the Storm: Family Conversations about Disaster Planning, Caregiving, Alzheimer's Disease and Dementia
This guidebook provides information to help caregivers of loved ones with Alzheimer's disease or another type

of dementia better plan for natural disasters and catastrophes.

Order These Guidebooks

To order FREE copies of these guidebooks, visit us on the Web at: www.thehartford.com/lifetime.

A Note on the Research Methodology

In 2010 the MIT AgeLab and The Hartford Advance 50 Team conducted four focus groups in Farmington, Connecticut, and four focus groups in Dallas, Texas. The groups consisted of homeowners ages 45 and older. The groups included discussions about people's preferences for different elements of home design, the frequency and types of conversations they had with others about planning for their housing future, and their own plans for where they planned to live in the future. The research team also spoke with key experts in the field regarding different aspects of homes that provided greater flexibility and functionality for all residents regardless of age or ability, and the kinds of changes people could make to their homes over time to increase their comfort, convenience and safety. Because of the nature of these data, we cannot make claims about the population.

The research team would like to thank the experts and homeowners who shared their experiences and knowledge with us.

The Hartford Advance 50 Team

The Hartford is one of the few companies in the United States with in-house experts on aging. For over 25 years, The Hartford has employed gerontologists to advance the creation and delivery of research, educational materials and innovative business solutions to enhance the quality of life for the 50+ market.



The Hartford/MIT AgeLab Partnership

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford's Advance 50 Team and the MIT AgeLab are committed to producing original research to improve the quality of life for older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership has successfully reached millions of people in the United States and around the globe with high-quality, meaningful information to guide important decisions about safety, mobility and independence.



Life Tomorrow

This guide is intended to help homeowners who seek information about housing decisions. It is not intended to be an exhaustive source or to relate to a particular housing situation. Readers are advised to consult the necessary professionals to assist them in analyzing their situation and to refer to the sources identified in the section entitled “Resources” for additional information. All information and representations herein are as of March 2011.

