

Getting Past the Hype on Where to Retire

I always cringe when magazines and cable TV networks run stories on the "best places to retire." The usual approach is to crunch data about a variety of livability factors such as the cost of housing, taxes and the average number of sunny days per year.

Follow the data crunchers and you'll soon be packing up to live a long, low-cost and sun-tanned life someplace you've never heard of - with no friends, family or community connections in sight. It's a classic case of "garbage in-garbage out."

The flip side of the coin on "best places" is "aging in place" - a notion often misunderstood as simply "staying put." But author and retirement expert John Nelson urges people considering the "where to live" question to think more holistically.

"We tend to think of aging in place as staying where we lived during our working years, but that might be an abysmal place to spend retirement," says Nelson, co-author of "What Color is Your Parachute? For Retirement" (2007, Ten Speed Press).

"Instead, think of aging in place as finding the residence that will allow you to stay there as long as possible, no matter what happens. Most of us will move at some point in retirement. If we're smart about it, an easy early move can prevent a difficult later move. We can make it proactive and positive, instead of reactive and negative."

An AARP survey last year found that 89 percent of Americans would like to live in their current homes as long as possible - and the number rose to 95 percent when people over age 75 were asked the question.

But that same AARP survey shows that most people aren't doing the proactive thinking Nelson recommends. Just 16 percent said they had made any modifications to their homes that would make it possible to stay as they age.

That suggests too many of us are living in what some experts have dubbed Peter Pan housing - homes designed for people who will never get old. I'm the first to admit that baby boomers actually don't think we will get old. But if you are willing to admit that you might actually age, you should get familiar with universal design.

The term refers to a set of architecture and design principals geared to providing suitable living environments for a diverse range of people. For people who are aging, universal design encompasses everything from the height of counter tops and electric sockets to usability of faucets, door levers, switches and appliances. Some of the best ideas include wide, no-elevation entrances, comfort height toilets, lever door handles, safety grab bars and better lighting.

Universal design can be used in remodeling or in new home construction. Jan

Cullinane put universal design principles to work when she and her husband built a new home recently in northern Florida. Cullinane, 54, is co-author of "The New Retirement: The Ultimate Guide to the Rest of Your Life" (Rodale Books, 2007).

Cullinane sought out a builder she could work with to install features like non-skid tile, curb-less showers, levered doorknobs and even an elevator that connects the three floors of the house.

"Universal design isn't really for old people - it's really an idea that works for all people," she says.

If you're building a new home or considering remodeling, look for builders, architects and designers who are certified as aging-in-place specialists, known as CAPS after taking special training. You can find state-by-state listings of CAPS specialists at the web sites of AARP and the National Association of Home Builders.

Elinor Ginzler, director of livable communities for AARP, works closely with the building industry to promote universal design. But she also focuses on a broader set of retirement well-being issues. "Housing isn't just about geographic location," she says. "It's about the bigger picture of the design of the house and community - how it keeps you engaged."

Ginzler oversees AARP's work encouraging communities to develop age-friendly policies, and doesn't think many are ready for aging populations.

Consider whether your community offers the key aging-in-place amenities, such as one-stop shopping locations, shuttle services, age-appropriate fitness and community centers and even something as basic as sidewalks.

"Gerontologists define aging successfully as feeling optimistic and in charge, and financially in a position to live out rest of your life the way you want to," Ginzler says. "You want to feel a sense of control over yourself and world around you."

Resources: I've posted a list of resources on universal design with the online version of this week's column at <http://retirementrevised.com>.

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