No denying reality; time will force big changes on baby-boomer lifestyle

by Emmet Pierce

Few boomers have given enough thought to where they will live beyond middle age, says Robert N. Butler, founder of the Manhattan-based International Longevity Center.

"They are not prepared for anything," Butler said of the roughly 78 million Americans born from 1946 to 1964. "They don't have any money. They have an average of $40,000 in a 401(k), if they have one at all. The boomers are not prepared for old age and society is not well prepared for the boomers. They have not thought through their living arrangements."

BIG CHANGES - Ciji Ware, author of 'Rightsizing Your Life,' says the time for adults to plan for later years is now. That may include moving to smaller quarters. CNS Photo.Early planning for housing during old age is important, said Ciji Ware, author of the book "Rightsizing Your Life" ($15.99, Springboard Press).

"When we are still feeling great, while we have our marbles and our health, this is the time to think about how we want the next 30, 35 years to go," said Ware. "We have to get ourselves out of denial and take a look at the fact that nobody is going to get out of here alive. "Boomers who've raised families in the suburbs may have a hard time recognizing when their home no longer meets their needs, she added.

"Suddenly, they have to carry a load of laundry upstairs," she said. "It begins to dawn on people: 'It doesn't work for me.'"

San Diego real estate agent John Hokkanen says many of the homes in his area are simply too large for people to maintain during old age.

"Larger homes have a lot more upkeep," he said. "We see many of folks who buy large homes when they have families and then want to downsize. The trend toward larger homes tends to cut against this

aging-in-place idea."

In the mid-1950s, 1,000-square-foot houses were the norm in the U.S. With the typical new Southern California home now closing in on 3,000 square feet, some analysts wonder if aging in place remains a practical goal for many homeowners.

Because land in Southern California is so expensive, builders have turned to two-story designs to provide buyers with the square footage they desire. For seniors, stairs often become barriers. Tract homes in America began to get significantly larger in the early 1970s, when boomers began buying dwellings.

In Western states, the typical new, unattached tract home encompassed 1,715 square feet in 1973, according to the National Association of Home Builders. By 2002, it had grown to 2,315 square feet.

In recent years, a small-house movement has been building nationwide. Among the leaders is Sarah Susanka, a North Carolina-based architect and author. She holds that many builders have embraced the notion that bigger is better.

New York architect Marianne Cusato agrees. As a result, much of the space in homes goes unused.

"A lot of people have huge homes but only live in a small space - the coziest corner," she said.

Cusato is known for her design for replacing housing in hurricane-damaged Gulf Coast communities. Her Katrina Cottage recently won the Smithsonian Institution's first People's Design Award. The concept grew out of an October 2005 meeting of architects in Biloxi, Miss. The one-bedroom prototype, which covered only 308 square feet, was introduced in January 2006.

For some downsizing boomers, very small houses may hold more appeal than condominiums or apartments, she said. While many boomers will be active during old age, they're not immortal, said Ware.

"The war babies and boomers are reinventing these bonus years, but they need to get a dose or reality about changing their surroundings," she said. "That means getting out of denial and reinventing your life in a way that makes sense."

No denying reality; time will force big changes on baby-boomer lifestyle by Emmet Pierce