

# WSJ Print Edition

## More Americans Want to Age at Home

### Contractors, remodelers and consultants help elderly stay in residences

Garrett and Anna Marie Hughes, both in their early 80s, have decided to age in their large, four-bedroom house in suburban Rochester, N.Y.

After looking at alternatives and weighing costs and quality of life, they came up with a renovation plan they think will allow them to live simply and safely in their home. Unexpected things can happen, but staying makes sense for them.

“Nothing is 100% certain and never is,” says Garrett of their decision. “We’re comfortable with that.”

They have plenty of company. Around three-quarters of Americans over 50 want to age in their current homes, according to AARP.

But many of their homes aren’t suitable for aging because of stairs, bathtubs, narrow doorways and slippery tile floors. Only about 10% of homes are considered “aging-ready,” meaning they have a step-free entry and bedroom and accessible full bathroom on the first floor, according to a 2020 census report.

Unlike prior generations, though, today’s would-be age-inplacers have significant advantages. First, boomers are the wealthiest older generation ever. And there are more services in place to help those who want to age in place, even if it proves costly and requires planning and thoughtful consideration.

More certified aging-in-place specialists, remodelers, contractors and consultants focus on helping older homeowners stay where they are. Designers offer adult-education “Aging in Place” classes, offering tips on doorway width, lighting and furniture placement. Consultants create customized plans prioritizing options.

“There’s a whole industry around supporting people to age in place,” says Ryan Frederick, author of the book “Right Place, Right Time,” which helps people plan where to live.

In the not-too-distant future, self-driving cars will solve mobility issues, taking those who no longer drive to the store and doctor’s office. Meanwhile, GoGo-Grandparent and Lyft Silver arrange rides.

Smart-home technology, including security doorbells and fall-detection sensors, can make homes safer, too. In Naples, Fla., Senior Concierge Professionals, a membership-based service, will deliver Evian water weekly, ship birthday gifts to grandchildren and arrange in-home care, among other things.

“We want people to be able to maintain their lifestyle while remaining safe in their homes,” says Gina Knight, a certified aging-inplace specialist and president of the firm, which also provides home assessments to see whether modifications are needed and make referrals.

For the Hugheses, staying in place was their preferred option because they love their house on a quiet cul-de-sac and their neighbors. Looking out their back windows, they can see foxes, deer and possums in neighboring woodlands.

They are in relatively good health, eat well and exercise often, but started exploring housing options while in their 70s. They talked about chairlifts and home elevators, but decided those solved only one issue—mobility.

The couple looked into senior living, but it was too expensive. The average annual cost per person for assisted living in the Rochester area is \$84,000, according to a 2025 Genworth Cost of Care Survey.

They considered building a single-story house on a nearby wooded lot, but it had wetlands. They approached their children and grandchildren, seeing if any wanted to move in with them, help maintain the house and inherit it when they died. None did.

“We decided to do it on our own,” says Garrett. Using 3-D design software, Garrett, a systems engineer, created an addition with a first-floor master suite and more open space.

The main suite will be at the back of the house with picture windows looking out onto the woodlands. They added a sloping roof with a southern exposure where they will install solar panels for future buyers who want to charge electric cars.

To cover costs, they took out a \$300,000 home equity line of credit.

Renovating a house to make it suitable for aging in place can be expensive. A bathroom renovation—new tiles, cabinets, widening door openings, taking out the tub and installing a walk-in shower—can cost \$45,000 or more, says Melanie Towle, owner of Elevate Design | Build.

Some master-bathroom renovations range from \$150,000 to \$250,000, in part because people want beautiful fixtures, not commercial-looking grab bars, for aesthetics and to enhance resale value as well as safety. “There are so many more objects that you can buy that are functional, high-end and gorgeous,” says Towle, whose firm does much redesign-and-renovation work for those 50 and up.

Towle says she learned about the gaps in accessible living while caring for her own dad. She also created and teaches an adult-education class, “Aging in Place, Gracefully,” at Texas Christian University.

The Hugheses believe their addition will enhance their home’s resale value and allow them to age in a place where they are happy. But they are also realists. What works today might not work tomorrow. Some couples have lived in several of what they thought was their “final” home.

That’s why having a Plan B is critical, says Frederick, the Right Place author, who also founded Here, which provides services to help people determine the best place to live.

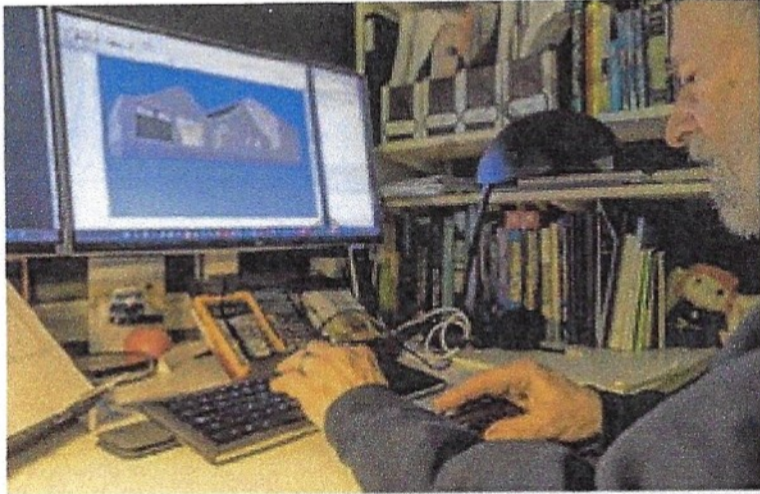
Frederick works with couples and individuals, helping them think through options for now and the foreseeable future, and develops a customized plan. Included in one plan for a couple in their 70s: benefits and drawbacks for their various options—renovating and remaining in their current home, extended travel, and senior living—and a time frame with specific months that certain tasks, such as budgeting for home modifications and visiting senior-living communities, should be done. A big problem in planning is that people have a hard time thinking of their future selves, especially when feeling younger than they are, says Frederick. That is something Anna Marie grapples with. She plays tennis a few times a week, goes to two Pilates classes, works out with a personal trainer and feels a decade younger. When she realizes her chronological age, she wonders whether she and Garrett will live long enough to enjoy their investment.

Ultimately, though, the couple is comfortable with their plans. They know there are risks but are taking steps to plan for the future.

They have a room upstairs in case they want live-in help. There will be enough space in their new bedroom for a second bed—a hospital one, if needed. They have hired landscapers and housekeepers to handle maintenance and upkeep. Several years ago, Garrett bought a robotic lawn mower. It has paid for itself.



CAITLIN LOUISA EDDOLLS FOR WSJ ( 3 ) Garrett and Anna Marie Hughes want to stay in their four-bedroom home near Rochester, N.Y., and are planning a renovation to make aging in place possible. TURNING POINTS CLARE ANSBERRY



The Hugheses love their home on a quiet cul-de-sac but needed a first-floor suite, which Garrett designed using a 3-D design software. They use a robotic mower to help with lawn care.

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