

Boomers are **redefining** how to live in retirement. Already they're shaping the future of **housing**. **Activity** and **community** top their list.



Reinventing Home

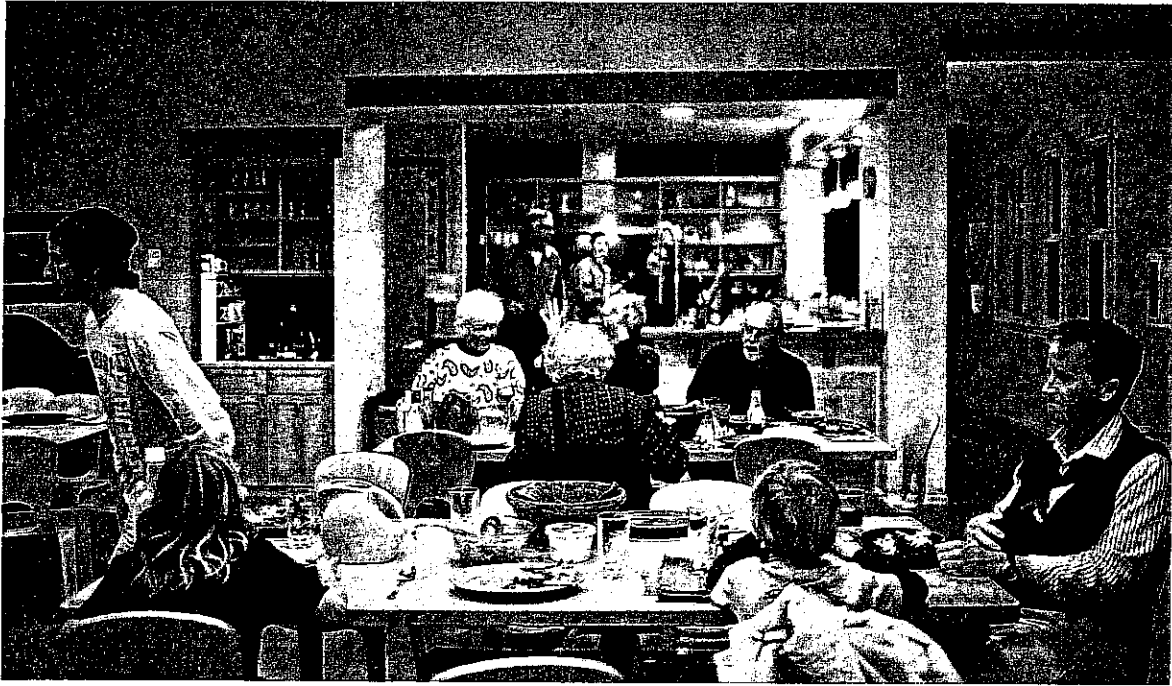
Happy Together

By Sally Abrahms

For years, boomers have denied they are going to get old. Now, with knees that need scoping and birthday cakes with way too many candles, the defiant generation is finally thinking about the future—especially where and how to live.

Visits to their parents in sterile, regimented assisted living or nursing homes are leaving boomers dismayed. They want better choices for Mom—and for themselves. While they may be a decade or more away from needing care, they're overhauling or honing traditional models and inventing new ones.

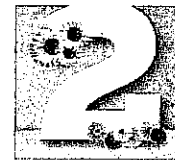
In choosing how they want to age, and where, boomers are helping shape the future of housing. "They have changed expectations every decade they've gone through; I don't think it will stop now," says John McIlwain, senior fellow for housing at the Urban Land Institute. Down the road, he says, "there won't be one single trend. People will be doing a lot of different things." They already are. The common denominator in existing and still-to-be-created models, say experts, is the desire to be part of a community that shares common interests, values or resources. People want to live



mouth, Cornell, Penn State and Denison University. While residents are usually in their 70s, 80s and up—besides independent living, there is assisted living and nursing care—UBRCs will appeal to boomers, the most highly educated demographic, when they grow older, says Carle. Residents can take classes and attend athletic or cultural events at the nearby college campus, professors lecture at the UBRC, and young students can complete internships.

Five years ago, Harvey Culbert, 75, a former medical physicist from Chicago, and his wife moved to Kendal at Oberlin, which is affiliated with the Ohio college. He has

audited, for free, a course in neuroscience, sings in a college group, and is taking voice lessons from a retired Kendal music teacher. "I'm always interested in improving what I do," he says.



Cohousing

The concept: A group, usually composed of strangers at the start, creates a communal-type housing arrangement that is intergenerational or all older people, with separate units but some shared common space. The group may buy the property, help design it, make all rules by consensus and manage it independently. Residents eat some dinners together and often form deep relationships.

The numbers: 112 intergenerational cohousing communities, with another 40 to 50 planned; four elder cohousing projects, with 20 or so in the works. More than half are in California.

The price: \$100,000 to \$750,000, monthly fees \$100 to \$300; 10 percent of projects offer rentals for \$600 to \$2,000 a month.

Intergenerational cohousing is geared to families with younger children but also draws boomer couples and singles. The youngest elder cohousing residents are in their 60s. Members live in separate, fully equipped attached or clustered units, and share outdoor space and a common house where communal meals take place. The common house also contains a living room and guest (or caretaker's) quarters. What's in the rest

and there'll be a community for it. "Will there be assisted living for vegetarians or a community for Grateful Dead fans? Residential cruise ships with long-term care? Absolutely."

Today's niche communities are already varied. They're geared to healthy adults but often have an assisted care component. They

include places like Rainbow's End RV Park in Livingston, Texas, which offers assisted living, Alzheimer's day care, respite for caregivers and short-term care for the sick or frail. The Charter House in Rochester, Minn., provides a home for former Mayo Clinic staffers, among others. The Burbank Senior Arts Colony in Los Angeles attracts retired or aspiring artists, musicians, actors and writers. Aegis Gardens in Fremont, Calif., caters to older Asians.

The swanky Rainbow Vision in Santa Fe, N.M., is primarily—but not exclusively—for gay, lesbian, bisexual and transgender (GLBT) clients. While it has assisted living, there's also a cabaret, an award-winning restaurant and a top-notch spa. With 3 million GLBT older Americans—a figure projected to nearly double by 2030—and typically no adult children to care for them, such communities are expected to multiply.

Hands down, the fastest-growing niche community sector is university-based retirement communities (UBRCs). So far there are 50 or more on or near such college campuses as Dart-

Dinner at Wolf Creek Village in Nevada City, Calif. intergenerational cohousing is geared to families with younger children. Members share a common house and communal meals.

where neighbors know and care about one another and will help one another as they age. That doesn't mean they'll become primary caretakers; if it gets to that point, outside professionals may need to help.

They also won't necessarily retire from their jobs if they live in a "retirement" community. Today's housing options reflect the attitude of older Americans: Stay active, keep learning, develop relationships and have fun for as long as possible.

Niche Communities

The concept: Live with others who share similar lifestyles, backgrounds or interests.

The numbers: Around 100 across the country.

The price: Depends on community type. Prices can range from \$800 a month for a rental at an RV park or \$1,700 at an artists' community, up to several hundred thousand dollars to buy a unit at a university community, with monthly additions of \$2,000 or more that include some meals, housekeeping, social activities and medical care.

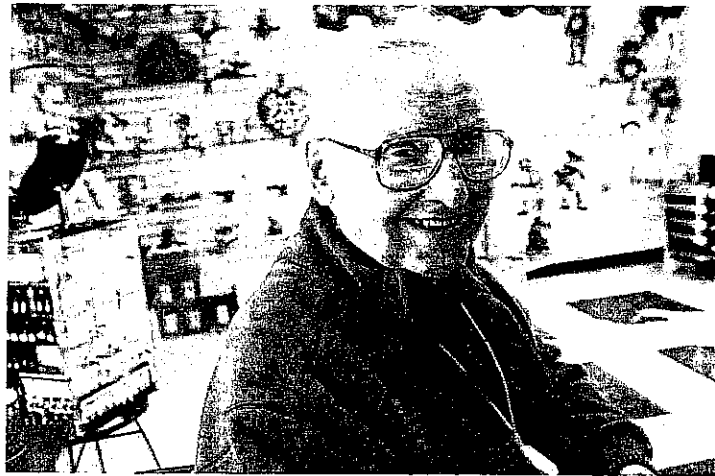
"With 78 million baby boomers, housing options are virtually unlimited," says Andrew Carle, founding director of the Program in Assisted Living/Senior Housing Administration at George Mason University in Virginia. In the next 20 years, he says, name an interest group

of the space depends on the members; it could be a media or crafts room, or a studio for exercise and meditation.

"I think cohousing is a marvelous way to live," says Bernice Turoff, an 85-year-old widow and member of the intergenerational Nevada City Cohousing community in California. "It's a close community where people really care about one another. If you get sick, 14 people say, 'How can I help you?'"

Charles Durrett, her neighbor and an architect who, along with his wife, Kathryn McCamant, brought the concept of cohousing to the United States from Denmark in the 1980s, says older members act as surrogate grandparents. Last year, when one of the older residents was dying, all ages pitched in to help or visit.

Today, older boomers live in both intergenerational and elder cohousing. "I'd be surprised if cohousing doesn't double every couple of years in the next 20 years," says Durrett. Getting popular: cohousing in cities.



Stanley Radzyski, 90, works in the gift shop at Eddy Village Green.

a professor of architecture and gerontology at the University of Southern California. Stanley Radzyski, 90, might not be able to communicate with a few dementia residents in his Green House at Eddy Village Green in Cohoes, N.Y., but says, "I really like it here. I have my own room and privacy, and if I need help, the staff is outstanding. We all want to think we can take care of ourselves, but it's not always possible."

Green House

The concept: A new style of nursing home created by gerontologist William Thomas that looks, feels and operates more like a cozy house than

an institution. Ten or so residents live together and get ultra-individualized care from nursing staff that knows them well and cooks their meals in an open country-style kitchen.

The numbers: 87 Green House projects serving 1,000 residents; 120 projects in development.

The price: The same Medicaid and Medicare coverage offered to traditional nursing homes; the minority paying out of pocket are charged the going rate in the area for a more conventional nursing home.

Residents' private bedrooms and bathrooms surround a living and dining room that looks like it could be in a single-family home; a screened-in porch or a backyard offers outdoor access. As much as possible, residents make their own decisions, such as when they'll wake up.

Proponents point to studies showing a Green House can improve an older person's quality of life, provide at least comparable, if not better, care than a traditional nursing home, and reduce staff turnover. "The good news and the bad news is that you get to spend the rest of your life with 10 people," says Victor Regnier,

work, which helps communities establish and manage their own villages, has noticed something about the new people calling for information:

"The majority are boomers."

On the horizon: Already, demographers are seeing more older Americans moving, or contemplating moving, into cities and suburban town centers. Rather than being saddled with a house requiring nonstop upkeep or feeling isolated in the burbs, they're within walking distance of shops, entertainment and public transportation. So their ability or desire to drive is not a big deal.

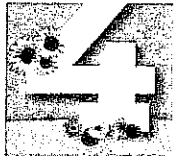
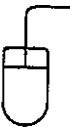
Another trend: divorced, widowed or never-married older women living together. Some who don't know one another are keeping such agencies as nonprofit Golden Girls Housing in Minneapolis busy. Golden Girls offers networking events for women who want to live together, lists requests for women looking, and steers them to services that can help. They don't match women, though; women do that themselves. Others opting for this setup are already friends.

David Levy, a gerontologist and lawyer by training, runs seven groups a week for caregivers. Inevitably, the conversation turns from the parents they care for to themselves. "These boomer women may be estranged from, or never had, kids, have diminished funds, and not a significant other on the horizon. They want to know, 'What's going to happen to me? Who will be there for me?'" he says.

It looks like they'll have choices. □

Sally Abrahms writes about aging, boomer, health and workplace issues. She lives in Boston.

To learn more, go to aarp.org/elderhousing



The Village Model

The concept: Live in your own home or apartment and receive discounted, vetted services and social engagement opportunities.

The numbers: 56, with 17 in the Washington, D.C., area alone, and 120 in development around the country.

The price: \$100- to \$1,000-a-year membership fee, with an average of \$500 for a single member, \$650 or so for a household.

Growing quickly in popularity, this model will become even more popular in the coming years, say housing experts. That's because studies show most older people want to age in place. The first village was established in 2002 at Beacon Hill Village in Boston; in the last four years alone, 90 percent of the villages have formed.

Village members call a central number for help of any kind. That might be transportation to the grocery store or the doctor, or the name of a plumber, acupuncturist, computer tutor, caregiving agency, home modifications specialist, babysitter for visiting grandkids, dog walker or home delivery company. Because the village may have up to 400 members (although new groups may