



FIXING TO STAY

A NATIONAL SURVEY OF HOUSING AND HOME MODIFICATION ISSUES

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INTRODUCTION

This report presents the results of a national telephone survey of Americans age 45 and over conducted by Greenwald and Associates, Inc., on behalf of AARP. The study examines the opinions and behavior of older Americans regarding their current and future housing situations, with an emphasis on home modifications that enable people to remain independent and that increase the safety and convenience of their home.

The 2000 survey is the fifth in a series of AARP “Understanding Senior Housing” Studies. The survey populations have expanded gradually over the course of these studies. The 1986 survey polled people age 60 and over, the 1989 and 1992 surveys included people age 55 and over, and the 1996 survey questioned those age 50 and over. The 2000 survey is based on interviews with persons who are age 45 and over, to capture the opinions of the “baby boomer” age group.

Greenwald and Associates, in conjunction with AARP’s Housing Project team and AARP’s Research Group, developed the questionnaire for the 2000 survey. Respondents were asked about their current housing situation, housing preferences, difficulty getting around the house, concerns about being able to remain in their home, modifying their home, changes they have made or would like to make to their home, reasons for making those modifications, and reasons for not having made home modifications. Some of these substantive questions were repeated from previous surveys to make comparisons and examine trends. A series of questions was also asked to gather demographic characteristics about the respondents.

National Research, LLC, interviewed 2,000 people for an average of 20 minutes per interview in November and December 1999. Households were selected using a nationwide random digit dialing sample purchased from Survey Sampling, Inc. (Persons living in assisted living facilities were omitted from the final sample.) The data have been weighted by age and gender to reflect the national population of Americans age 45 and over. (The weighting applied to the survey data was designed to retain methodological consistency for longitudinal reporting. A detailed explanation of this strategy appears in Appendix A.)

Additional oversamples of 150 African Americans and 150 Hispanics were also interviewed to allow separate analysis of these minority groups. Respondents from the oversample were combined with African American and Hispanic respondents from the national cross section to obtain a total minority sample of 516. Within the minority sample, respondents were weighted by age, gender, and race to reflect the national population of African Americans and Hispanics age 45 and over. This sample is used to examine differences among minorities.

The margin of error for this study (at the 95% confidence level) is plus or minus 2 percentage points for questions asked of all 2,000 respondents. Subgroup responses have larger margins of error, depending on the size of the subgroup. For example, the sample of 516 minority respondents has a margin of error of plus or minus 4 percentage points.

Following this introduction, we provide an executive summary, a profile of the survey respondents, and a detailed report of findings for each question asked on the survey. Detailed results are broken out by selected demographic and behavioral characteristics where there are significant differences between groups.¹ Where possible, responses from those age 55 and over are also compared with the results of previous studies.

Appendix A details the survey methodology and the procedures used to weight the results. Appendix B presents an annotated version of the survey questionnaire.

¹ *Differences in percentages are significant at the .05 level, meaning 95 out of 100 times, a difference of this size would not have occurred by chance.*

EXECUTIVE SUMMARY

The 2000 “Fixing to Stay” study is the fifth in a series of telephone surveys that AARP has sponsored since 1986. The studies examine the opinions and behavior of older Americans regarding their current and future housing situations. The 2000 study differs in several ways from earlier ones:

- The survey population now includes people age 45 and over to capture the opinions of the “baby boom” age group.
- The survey sample now includes oversamples of African Americans and Hispanics to allow more detailed analyses of the housing needs and preferences of these groups.
- The survey questionnaire now devotes more attention to home modifications that enable people to remain independent and increase the safety and convenience of their home.

CURRENT HOUSING

- The large majority of Americans age 45 and over live in single-family residences: 77 percent live in single-family detached homes, 8 percent live in mobile homes, and 5 percent occupy semidetached homes. Nine percent report living in multiunit buildings, such as apartment buildings.
- Forty-two percent of survey participants who live in dwellings other than multiunit buildings reside in homes with two or more levels. Eighty-eight percent of respondents now say they have a bathroom on the first floor of their home.
- Home ownership among Americans age 55 and over is at its highest level since these studies began in 1986. Eighty-six percent of these respondents own their home.
- People age 45 and over generally share their home with at least one other person. Forty-eight percent live with one other person, 12 percent live with two other people, and 11 percent with three or more other people. However, 28 percent of respondents live alone.
- Those respondents who share their home are most likely to live with a spouse (77%), but 29 percent live with children or stepchildren. Small percentages report that grandchildren (4%), parents or spouse’s parents (3%), other relatives (3%), and nonrelatives (3%) live with them.
- Among those age 55 and over who share a home with at least one other person, the percentage living with a spouse has decreased from 89 percent in 1989 to 79 percent in 2000.

- Americans age 45 and over tend not to move frequently. Approximately three in five have lived in their current home for 11 or more years (23% for 11 to 20 years, 17% for 21 to 30 years, and 19% for more than 30 years). On the other hand, 20 percent have lived in their current residence for between one and five years, and 5 percent have lived there less than a year.
- Respondents who moved report doing so for many reasons. Of those who have moved within the past five years, 13 percent mention moving to a better location or neighborhood, and 10 percent cite a job change as the main reason for moving. Eight percent say they moved because they wanted a larger home, while 7 percent each cite retirement, wanting a smaller place, and wanting to be closer to family.

PLANS

- Most Americans age 45 and over say they would like to remain in their current residence for as long as possible. In fact, 71 percent of respondents *strongly agree*, and an additional 12 percent *somewhat agree* that they want to stay in their current residence as long as possible.
- The percentage of respondents age 55 and over who *strongly* or *somewhat agree* that they would like to remain in their current residence for as long as possible has increased significantly since the question was last asked in 1992 (84% in 1992; 89% in 2000).
- Sixty-three percent of survey participants believe that their current residence is where they will always live. Among those who do not, 29 percent say they have already made plans for where they will live in the future, while the remainder say they have not made such plans.
- If they need help caring for themselves, most respondents would prefer not to move from their current home (82%). Only a few express a preference for moving to a facility where care is provided (9%) or for moving to a relative's home (4%).

GETTING AROUND THE HOME

- Eight percent of survey participants report that they, or a member of their household, have difficulty getting around their home. Of this group, 62 percent indicate that they themselves have difficulty, 24 percent say their spouse has difficulty, and 7 percent report a parent has difficulty getting around their home. Sixty-three percent claim this person has difficulty *often*, while 25 percent indicate the person *sometimes* has difficulty.
- Of the homes in which someone has difficulty getting around:

- The functional problem most commonly reported is difficulty climbing up and down stairs (35%). Other frequently mentioned problems include difficulty walking or lack of mobility (15%) and specific problems with knees, hips, legs, or arthritis (15%).
- Respondents most frequently attribute difficulty to arthritis (25%); however, some cite back problems (13%) and knee problems or knee replacements (9%).
- Among all respondents age 45 and over, nearly one in four expect that they, or a member of their household, will experience problems getting around their home within the next five years (8% *very likely*; 15% *somewhat likely*).

HOME MODIFICATIONS

- Approximately three in ten Americans age 45 and over say they are *very* or *somewhat concerned* about:
 - Having a home in which friends or family who may have disabilities can get around (31%)
 - Being forced to move to a nursing home because they have trouble getting around their own home (31%)
 - Being able to afford home modifications that will enable them to remain at home (30%)
 - Having problems using features in their home as they get older (29%)
 - Finding reliable contractors or handymen, should they need to modify their home (28%)
 - Being able to provide care for a parent or relative (27%)
- Most respondents (86%) have made at least one *simple* change to their home to make it easier for them to live there. Respondents most frequently report having installed nightlights (63%), non-skid strips in the bathtub or shower (50%), and higher wattage light bulbs (32%). Somewhat fewer have lever faucet knobs (25%), a telephone with large numbers and letters (22%), carpets and rugs secured with double-sided tape (20%), an emergency response system (15%), lever doorknobs (14%), and non-slip strips on their stairs (12%).
- Of the 76 percent of respondents who are permitted to modify their homes, 70 percent say they have made at least one *major* modification to make it easier for them as they get older. These respondents most commonly indicate having installed light switches at the top and bottom of dark stairwells (40%). Just over one-third (34%) have made changes or modifications to their home that would allow them to live on the first floor. Twenty-five percent have handrails on both sides of their steps or stairs, and 23 percent have handrails or grab bars in their bathroom for better balance.

- Ninety percent of the respondents have made at least one simple change or major modification to their home. Of these respondents, most say they (65%) and/or their spouse (25%) made the decision to modify their home. Respondents most frequently indicate that the home modification(s) was their own idea (50%) and are most likely to have financed the change(s) as an out-of-pocket cost or household expense (62%). Respondents generally say they or their spouse did the work themselves (48%), although home repair companies or contractors (16%), friends or relatives (14%), and handymen (13%) are also cited.
- Sixty-seven percent of respondents who have made home modifications think that those changes will allow them, or others, to live in their home longer than they would have been able to otherwise. Of this group, three-fourths (75%) believe the modifications will enable them to live in their home for another ten years or more.
- Safety is most often cited as a reason for making home modifications. Seventy percent of respondents who have made changes say they made them so their home will have better safety features. A large percentage of respondents also say the reasons for making these changes were: to make the home easier to use by all members of the family (65%), to increase the ability to live independently (60%), to provide flexibility to adapt to the changing needs of family members (55%), and to upgrade or modernize the home (55%).
- When asked why they have not modified their home, or have not modified it as much as they would have liked, respondents most often cite not being able to do it themselves (37%) and not being able to afford it (36%). Other frequently selected reasons include: not trusting home contractors (29%), not knowing how to make the changes (25%), not having anyone to do it for them (23%), and not knowing how to find a good home contractor or company that modifies homes (22%).
- More than half of Americans age 45 and over (52%) express interest in receiving information about staying in their own home as they get older. Thirty-two percent are interested in receiving information about avoiding home repair or home modification fraud, and 28 percent indicate interest in information about types of home modification.
- Sixty-six percent of Americans age 45 and over say they would support their state passing legislation requiring that more homes be built with the home modification features discussed in the survey (37% *strongly support*; 29% *somewhat support*).

HOUSING-RELATED FINANCIAL ISSUES

- Twenty-seven percent of survey participants who own their home report having refinanced or taken out a mortgage on it in the past ten years. Of those who have refinanced their home, 35 percent used the loan for home maintenance or repairs, and 25 percent used the money for home modifications.
- Slightly over half of all respondents (51%) maintain they have heard of a reverse mortgage. Of those who have, only one percent of homeowners have a reverse mortgage, and six percent know someone who has one. About one in five respondents (19%) say that this is an idea they might consider in the future.

MINORITY DIFFERENCES

In most areas, the results of the national crosssection survey² and the minority oversample (African Americans and Hispanics) are very similar. Among the more important differences, however, are the following:

- Minorities are more likely than the national sample to live in a multiunit building (18% versus 9%), yet fewer live in a mobile home (3% versus 8%).
- Home ownership is lower among minorities (70%) than among the national sample (85%). Perhaps because of this, minorities are less likely to say they are permitted to make changes or modifications to make it easier for them to live in their homes in as they grow older (67% versus 76%).
- Minority respondents are more likely to live with children or stepchildren (44% minorities versus 29% national sample) and are less apt to live with a spouse (58% versus 77%).
- Minority respondents are less likely to *strongly* or *somewhat agree* that they want to stay in their current residence for as long as possible (78% minorities versus 84% national sample).
- Among those who have refinanced their home or taken out a mortgage against their home, minorities are more likely to say they did so to obtain funds for home maintenance or repairs (50% minorities versus 35% national sample).

² *The national crosssection sample includes African American and Hispanic respondents.*

- Minority respondents are less likely than the national sample to have heard of a reverse mortgage (31% versus 51%).
- Minorities are more likely than the national sample to be *very* or *somewhat concerned* about each of the following:
 - Being able to afford home modifications that would enable them to remain at home (44% versus 30%)
 - Having a home in which friends or family who may have disabilities can get around (42% versus 31%)
 - Being able to continue using features in their home as they grow older (42% versus 29%)
 - Finding reliable contractors or handymen, should respondents need to modify their home (41% versus 28%)
 - Being able to provide care for a parent or relative in their (the respondent's) home (40% versus 27%)
 - Finding information about home modification (34% versus 21%)
 - Being forced to move to another residence because they have trouble getting around their home (31% versus 25%)
- Minorities are more likely than the national sample to be *very* or *somewhat interested* in receiving information about:
 - Staying in their own home as they get older (63% versus 52%)
 - Avoiding home repair or home modification fraud (47% versus 32%)
 - Types of home modifications (44% versus 28%)
 - Finding reliable home improvement contractors (42% versus 21%)
 - Learning the facts about a reverse mortgage (40% versus 20%)
 - Financing home modifications (39% versus 17%)

PROFILE OF SURVEY RESPONDENTS

Table 1 describes the demographic characteristics of the survey respondents and compares them with the 1997 and 1998 U.S. Census Bureau estimates from the “Current Population Survey” (CPS).³ For these comparisons, survey respondents answering *do not know* or refusing to answer a particular demographic question were omitted from the base used to calculate the percentages for that measure. The age and gender of survey respondents closely match the population estimates from the Census Bureau, due to weighting. The 2000 “Fixing to Stay” data are not weighted by other demographic characteristics, but the respondent characteristics (with the exception of education) resemble the Census Bureau estimates.

One in ten survey respondents has not completed high school, more than three in ten have graduated from high school, and one-fourth have some college or technical school beyond high school. Nearly two in ten have graduated from a college, and 14 percent have a graduate or professional degree. When compared to the Census Bureau estimates, the survey respondent pool includes a disproportionately large number of people with college degrees and post-graduate degrees, while people who have not completed high school are underrepresented. Younger respondents tend to have higher levels of education than do older respondents. Thirty-nine percent of those age 45 to 55 have college or post-graduate degrees compared to 22 percent of those age 75 and over. Conversely, 6 percent of those age 45 to 54 have not completed high school, compared to 18 percent of those age 75 and over.

A majority of respondents are under age 65; almost four in ten are age 45 to 54 and one-fourth are age 55 to 64. Two in ten respondents are age 65 to 74, over one in ten are age 75 to 84, and four percent are age 85 or over. Women (55%) outnumber men (45%). Although the percentages of male (48%) and female (52%) respondents are roughly equal among those under age 65, 59 percent of those age 65 and over are women and 41 percent are men.

Compared to the Census Bureau estimates, the sample slightly underrepresents married people. Sixty-two percent of the respondents are married, compared to the Census Bureau population estimate of 67 percent. Eighteen percent of the sample are widowed, 14 percent are divorced or separated, and 6 percent have never married. Those under age 65 (69%) are more likely those age 65 and over (50%) to be married, and they are less likely than those age 65 and over to be widowed (5% versus 39%). In addition, those age 45 to 54 are more likely than older

³ U.S. Bureau of the Census, *Current Population Surveys, 1997 and 1998*.

respondents to have never married (11% versus 3%). Sixty-nine percent of the spouses of married respondents are under age 65.

Table 1: Profile of 2000 Survey Respondents and Comparison to Census Estimates

		Census Estimate ^a %	Survey Respondents ^b %
Age^c	45 – 54 years	38	38
	55 – 64 years	25	25
	65 – 74 years	19	19
	75 – 84 years	13	13
	85 years and over	4	4
Gender^c	Male	46	45
	Female	54	55
Marital Status	Married	67	62
	Widowed	15	18
	Divorced/separated	12	14
	Single, never married	6	6
Education	Not high school graduate	23	11
	High school graduate	34	32
	Some college/technical school	21	25
	College graduate	13	18
	Graduate/professional degree	9	14
Employment Status	Employed full- or part-time	50	51
	Unemployed	2	2
	Retired and not working	n/a	41
	Homemaker	n/a	6
	Not in labor force	48	n/a
Household Income	Less than \$8,000	9	3
	\$8,000 to \$11,999	7	6
	\$12,000 to \$19,999	14	16
	\$20,000 to \$27,999	12	13
	\$28,000 to \$35,999	9	13
	\$36,000 to \$43,999	8	9
	\$44,000 or more	41	40

^a Source: U.S. Bureau of the Census, *Current Population Surveys*, 1997 and 1998.

^b These tables exclude refusals and *don't know* responses.

^c Study data are weighted by age and gender.

n/a denotes data not available for this variable/category.

Table 1 (continued)

Profile of 2000 Survey Respondents and Comparison to Census Estimates

		Census Estimate	Survey Respondents
		%	%
Hispanic Origin	Yes	6	3
	No	94	97
Race	White	87	90
	African American	9	7
	Asian	3	*
	Other	1	2
AARP Member	Yes	n/a	49
	No	n/a	51

*denotes less than 0.5%.

Source: U.S. Bureau of the Census, Current Population Surveys, 1997 and 1998, and Fixing to Stay, 2000

Half of the respondents are employed (42% full-time; 8% part-time) and two percent are unemployed and looking for work. Most of the remainder are retired and not working, but a handful describe themselves as homemakers. As expected, employment status is strongly related to age. Seventy-six percent of respondents age 45 to 54, 44 percent of those age 55 to 64, but just 5 percent of those age 65 and over are employed full-time.

Few of those interviewed for this study report annual household incomes of less than \$12,000. One in six respondents indicate having a household income between \$12,000 and \$19,999, roughly one in eight has an annual household income between \$20,000 and \$27,999, the same proportion has an annual income between \$28,000 and \$35,999, and one in ten has an annual income between \$36,000 and \$43,999. Four in ten report an annual household income of \$44,000 or more. Compared to the Census Bureau estimates, households with annual incomes of less than \$12,000 are underrepresented in this study, while those with incomes of \$12,000 to \$35,999 are slightly overrepresented.

Older respondents tend to have lower annual household incomes than younger respondents. While there are only minimal differences at the very lowest income categories, those age 65 and over (26%) are more likely than those under age 65 (11%) to have annual household incomes of

\$12,000 to \$20,000. They are less likely to have incomes of \$44,000 or more (50% under age 65; 22% age 65 and over).

Of the national sample, nine in ten survey participants describe themselves as white. Just a few are African American, American Indian, or Asian. Respondents age 45 to 54 are less likely than those age 55 and over to describe themselves as white (88% versus 92%) and are more likely to say they are African American (10% versus 6%). Based on the Census Bureau estimates, Hispanics are somewhat underrepresented in the national sample.

Half of the respondents report that they or someone else in their household are members of AARP. Those age 65 to 74 are among the most likely to report membership (75%), while those with annual household incomes less than \$12,000 are among the least likely (33%). Since the minimum age for AARP membership is 50, respondents age 45 to 54 (25%) are also less likely to report household membership in AARP.

DETAILED REPORT OF FINDINGS

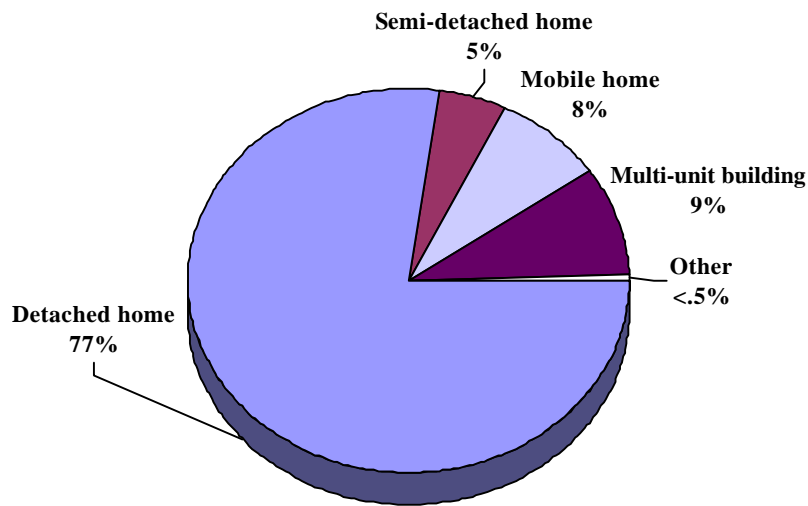
CURRENT HOUSING

Type of Current Residence

The large majority of Americans age 45 and over live in single-family residences. More than three-fourths of respondents report living in a single-family detached home, while fewer than one in ten each say they live in a semidetached home (for example, a townhouse or a duplex) or in a mobile home. One in ten resides in a multiunit building, such as an apartment building, and less than one percent indicate they live in some other type of housing (see Figure 1).

Figure 1: Type of Housing

Among those age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

These distributions have changed little over the past 13 years. Single-family detached homes have remained the dominant type of housing for adults age 55 and over since the first wave of this study in 1986. The only significant changes occurred between 1986 and 1989. The percentage of those age 55 and over living in a single-family detached home increased from 70 percent to 76 percent, and the figure for those living in “other” types of housing fell from 7 percent to 1 percent (see Table 2).

Table 2: Type of Housing: 1986 to 2000*Among respondents age 55 and over*

	1986 [†] % (n=1,500)	1989 % (n=1,511)	1992 % (n=1,503)	1996 % (n=1,026)	2000 % (n=1,204)
Single-family detached home	70	76	75	74	77
Multiunit building	10	13	12	12	10
Mobile home	7	6	6	6	7
Semi-detached home	6	5	6	7	5
Other	7	1	*	1	*

[†] The population surveyed in 1986 included only those age 60 and over.
* Less than 0.5%

Source: Understanding Senior Housing, 1986, 1989, 1992, and 1996, and Fixing to Stay, 2000

Among the 2000 survey population, residence in single-family detached homes peaks between the ages of 55 and 64 (82%), while respondents age 75 and over (70%) are less likely than younger respondents (78%) to live in this type of housing. Not surprisingly, residence in detached homes is also strongly related to income. Eighty-six percent of respondents with annual household incomes of \$44,000 or more and 81 percent of those with incomes of \$28,000 to \$43,999 live in a detached home, compared to 58 percent of those with incomes less than \$12,000. Respondents with college (83%) and post-graduate (86%) degrees are more likely than those who have not graduated from college (73%), and married respondents (85%) are more likely than those who are not married (63%) to live in a single-family detached home. African Americans (64%) and survey participants living in the Northeast (68%) or West (72%) are less apt than the sample as a whole (77%) to reside in a detached home.

Residence in multiunit buildings (9%), mobile homes (8%), and semi-detached homes (5%) varies by a number of demographic characteristics. The likelihood of living in a mobile home decreases as annual household income (21% less than \$12,000; 14% \$12,000 to \$19,999; 11% \$20,000 to \$27,999; 8% \$28,000 to \$43,999; 2% \$44,000 or more) and education (20% not high school graduate; 10% high school graduate; 5% some college; 4% college degree; 2% post-graduate degree) increase. Similarly, respondents with incomes of less than \$28,000 (14%) are more likely than those with household incomes of \$28,000 or more (6%) to live in a multiunit building, and those without a college degree (11%) are also more likely than those with a college or post graduate degree (6%) to live in a multiunit building.

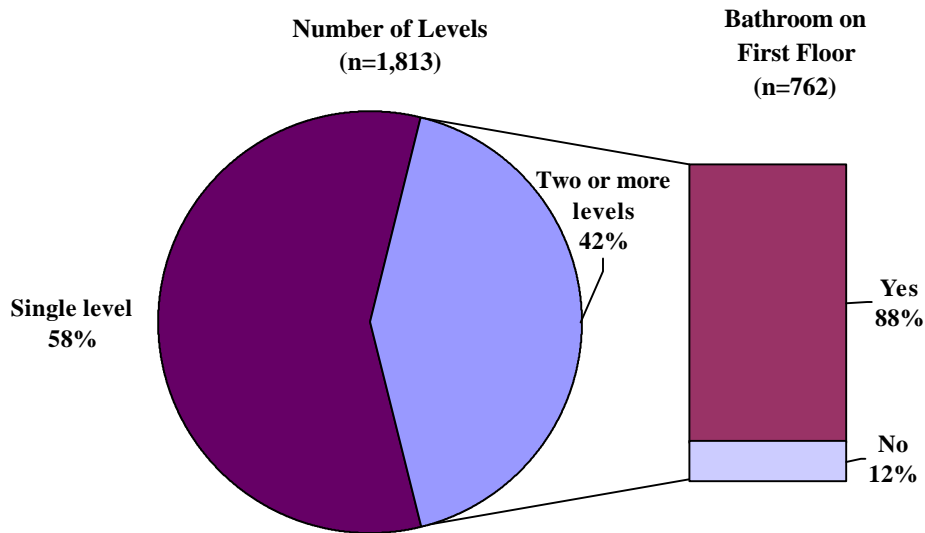
Survey participants from the Northeast are most likely to live in a multiunit building (16% versus 8%) or semidetached home (10% versus 4%), while those from the West (11%), Southwest (9%), and Southeast (9%) are more likely than those from the Northeast (5%) and Midwest (5%) to live in a mobile home. Minorities are more apt than the sample as a whole to live in a multiunit building (18% versus 9%) and less apt to live in a mobile home (3% versus 8%). Women are slightly more likely than men (11 % versus 8%) to report living in a multiunit building.

Residence Characteristics

The number of levels in a home can substantially influence whether someone can get around the home easily. Almost three in five of the survey participants who live in a home other than a multiunit building reside in a single-level dwelling. Among the 42 percent who live in a home with two or more levels, most indicate they have a bathroom on the first floor of their home (see Figure 2).

Figure 2: Number of Levels in Homes

Among those age 45 and over not living in multiunit buildings



Source: Fixing to Stay, 2000

Among respondents living in a home other than a multiunit building, the likelihood of living in a multilevel residence increases with education and household income. Fifty-nine percent of post-graduates live in a residence with two or more levels (compared to 27% of those who have not graduated from high school), as do 54 percent of respondents with annual household incomes of \$44,000 or more (compared to 28 % with incomes less than \$12,000). Additionally, survey participants from the Northeast (68%)

and Midwest (54%) are more likely than those from other regions (34% Southeast; 31% West; 24% Southwest) to report living in a multilevel residence. Conversely, unmarried respondents (64%) and Hispanics (71%) are more likely than married respondents (55%) and the national sample overall (58%) to reside in a home with a single level.

Among Americans age 45 and over living in multilevel, single-family residences, the likelihood of having a bathroom on the first floor is lower in the Northeast than in most other regions. Eighty-three percent of those living in the Northeast report having a bathroom on the first floor, compared to 90 percent of those in the Midwest, 92 percent in the Southwest, and 94 percent in the West. Just 74 percent of African Americans living in multilevel, single-family residences indicate they have a bathroom on the first floor of their home compared to 88 percent in the national sample.

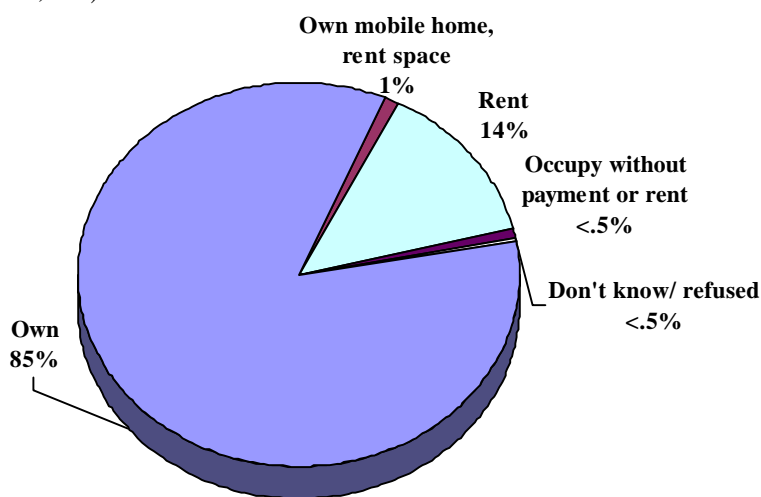
Home Ownership

Because home owners are more likely than renters to be able to modify their home to make it easier to live in as they age, high (and growing) home ownership among older Americans is a positive indicator that individuals are increasingly likely to be able to make many types of home modifications.

The large majority of respondents (85%) own their home. Fourteen percent say they rent their home, and an additional one percent own a mobile home and rent the space it rests on. Very few respondents report they occupy their home without payment or rent (see Figure 3).

Figure 3: Home Ownership Status

Among those age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Home ownership is at its highest level since the study was first conducted in 1986. In that year, 79 percent of respondents age 60 and over reported owning their home. Home ownership among those 55 and over grew to 84 percent in 1992 before dropping to 80 percent in 1996. In the 2000 survey, however, 86 percent of respondents age 55 and over indicate they own their home. Conversely, the proportion of respondents reporting they rent their home has dropped from 19 percent in 1986 to 12 percent in 2000 (see Table 3).

Table 3: Home Ownership Status: 1986 to 2000†

Among respondents age 55 and over

	1986 [‡] % (n=1,500)	1989 % (n=1,511)	1992 % (n=1,503)	1996 % (n=1,026)	2000 % (n=1,204)
Own	79	82	84	80	86
Rent	19	17	15	16	12
Own mobile home, rent space	-	-	-	2	1
Occupy without payment or rent	-	1	1	2	*
Don't know/refused	2	*	*	*	*

† Not all response categories were available in all years.

‡ The population surveyed in 1986 included only those age 60 and over.

* Less than 0.5%.

Source: *Understanding Senior Housing, 1986, 1989, 1992, and 1996, and Fixing to Stay, 2000*

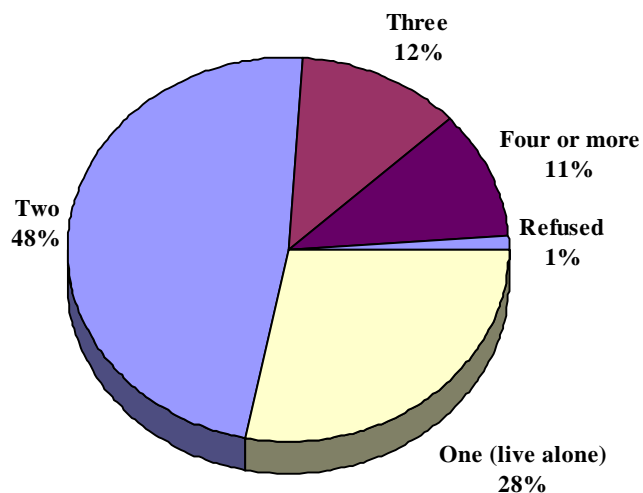
As could be expected, home ownership increases sharply with income. Ninety-two percent of those with annual household incomes of \$44,000 or more own their home, compared to 66 percent of those with annual household incomes of less than \$12,000. Home ownership peaks between the ages of 55 and 64 (88%). Home ownership is higher among married respondents (92% married versus 73% unmarried) and AARP members (88% members versus 81% nonmembers). It is lower among those living in the Northeast (78% versus 86% in other regions) and minorities (70% versus 85% in the total sample).

Household Composition

The presence of others in the home may provide an important source of companionship and support as people grow older. Most Americans age 45 and over (71%) share their home with at least one other person. Almost half report that, including themselves, two people live in their household. More than one in ten live in a three-person household and a similar proportion live in a household containing four or more people. However, more than one-fourth of adults age 45 and over live alone (see Figure 4).

Figure 4: Number of Persons in Household

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Household size among respondents age 55 and over has not changed significantly since 1992. Between 1989 and 1992, however, the percentage in this age category living alone increased from 28 percent to 35 percent, while the percentage living with only one other person fell from 58 percent to 52 percent (see Table 4).

Table 4: Number of Persons in Household*Among respondents age 55 and over*

	1989 % (n=1,514)	1992 % (n=1,503)	1996 % (n=1,026)	2000 % (n=1,204)
One (live alone)	28	35	34	34
Two	58	52	51	53
Three or more	14	11	14	13
Don't know/ refused	-	2	1	1

Source: Understanding Senior Housing, 1989, 1992, and 1996, and Fixing to Stay, 2000

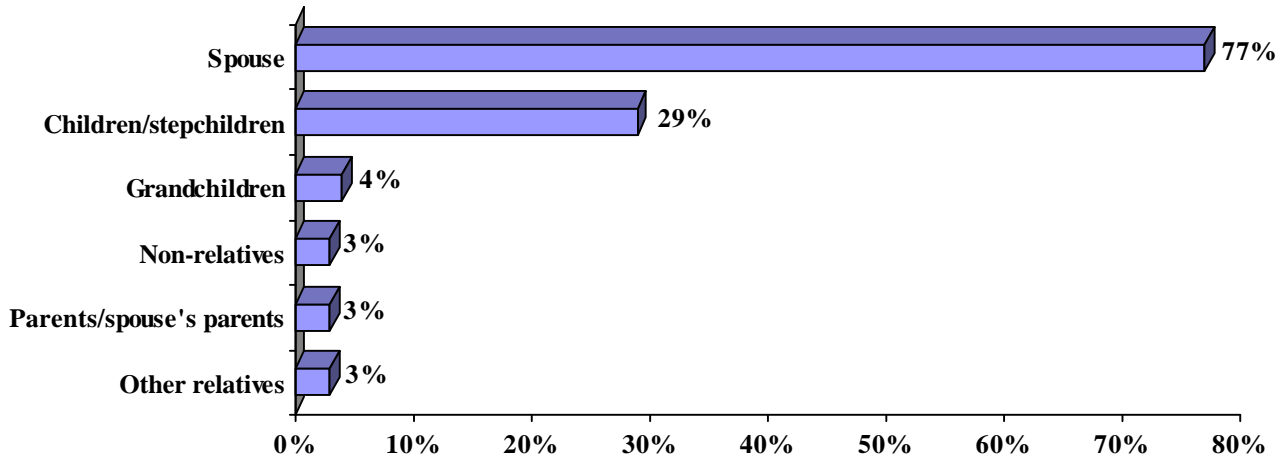
There is a strong relationship between age and the number of people in a household. While respondents age 45 to 54 are nearly as likely to live in a household with two people (41%) as they are with three or more people (39%), those age 55 to 64 and age 65 to 74 are most likely to live in a two-person household (59% versus 56%). Respondents age 75 and over are more likely to live by themselves (52%) than in a household with two (40%) or with three or more (8%) people.

The higher the annual household income, the less likely respondents are to live alone. Fifty-five percent of those with incomes less than \$12,000 live alone, compared to just 13 percent of those with household incomes of \$44,000 or more. Women (33%) are more apt than men (22%) to live by themselves, while Hispanics (17%) are less likely than the sample as a whole (28%) to report living alone. AARP members (59%) are more likely than nonmembers (38%) to live with just one other person.

Among respondents age 45 and over who do not live alone, more than three-fourths share their home with a spouse, and almost three in ten live with children or stepchildren. Just four percent report living with grandchildren, and three percent each indicate they live with their parents or their spouse's parents, other relatives, and non-relatives (see Figure 5).

Figure 5: Others Living in Household

Among respondents age 45 and over not living alone (n=1,416) (multiple response permitted)



Source: *Fixing to Stay, 2000*

The percentage of respondents age 55 and over sharing their home with a spouse has decreased from 89 percent in 1989 to 79 percent in 2000, with the biggest drop occurring between 1992 and 1996. However, the percentage of respondents sharing their home with other individual non-relatives has not changed significantly (see Table 5).

Table 5: Number of Persons in Household

Among respondents age 55 and over not living alone

	1989 % (n=1,090)	1992 % (n=974)	1996 % (n=664)	2000 % (n=788)
Spouse	89	86	80	79
Children/stepchildren	18	19	21	18
Grandchildren	3	5	6	5
Parents or spouse's parents	2	2	4	2
Siblings or spouse's siblings	1	2	2	-
Other relations	2	2	2	2
Non-relatives	2	2	3	3

Source: *Understanding Senior Housing, 1986, 1989, 1992, and 1996, and Fixing to Stay, 2000*

As could be predicted, respondents age 45 to 54 are more likely than older cohorts to report they share their home with children or stepchildren (45% age 45 to 54; 19% age 55 to 64; 13% age 65 to 74; 20% age 75 and over). Women are more apt than men to share their home with children or stepchildren (33% versus 26%) and with grandchildren (5% versus 2%). Minorities are also more likely than the sample as a whole to live with children or stepchildren (44% versus 29%), but they are less likely to live with a spouse (58% versus 77%). In addition, African Americans (14%) and respondents who are not high school graduates (11%) are particularly likely to share their home with grandchildren, compared to the sample as a whole (4%).

Two in five survey participants (40%) indicate that they are the only person in their household age 45 or over. Almost three in five (58%) say there are two people in their household in this age range, while just two percent report that there are three or more people age 45 or over living in the household. Minorities are somewhat more likely than the sample as a whole to say that they are the only person age 45 or over living in their household (51% versus 40%).

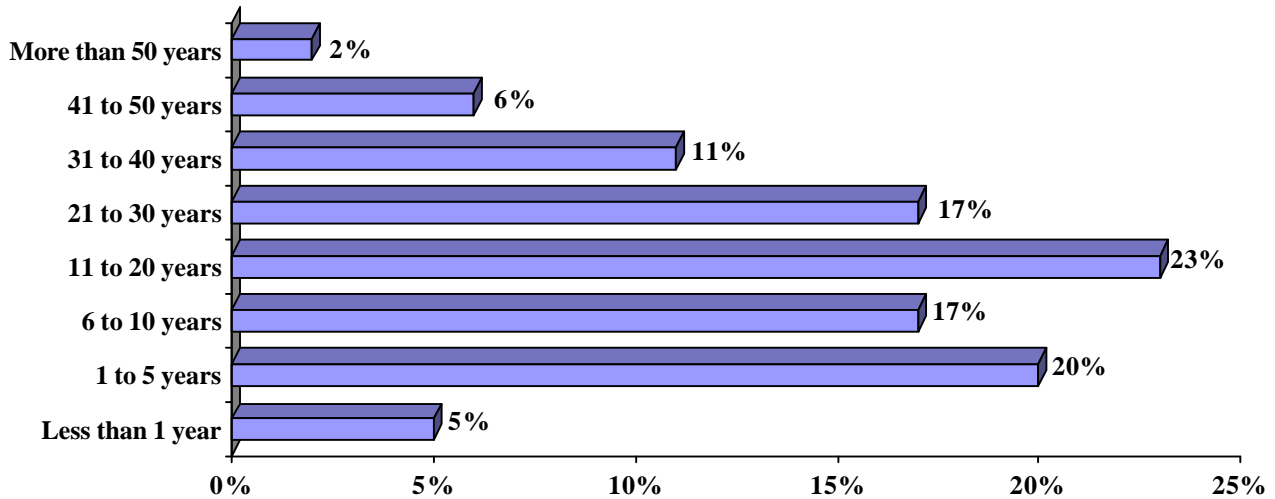
Residential Stability

The residential mobility patterns of older Americans can influence whether their current home or new residence will need to be modified to meet changing needs.

Americans age 45 and over do not tend to change residences frequently. Few respondents age 45 or over say that they have lived in their current residence for less than one year, while one in five indicate they have lived there between one and five years, and nearly one in five have lived there between six and ten years. Almost one-fourth have lived in their current home between 11 and 20 years, and over a third (36%) have lived there for more than 20 years (see Figure 6).

Figure 6: Length of Time in Current Residence

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Little has changed in the length of time that respondents have lived in their current residence since the study was first conducted in 1986 (see Table 6).

Table 6: Length of Time in Current Residence: 1986 to 2000

Among respondents age 55 and over

	1986 [†] (n=1,500)	1989 (n=1,507)	1992 (n=1,506)	1996 (n=1,026)	2000 (n=1,204)
More than 30 years	28%	24%	28%	25%	28%
21 to 30 years	18	19	19	19	19
11 to 20 years	21	22	22	22	19
6 to 10 years	13	13	12	13	14
1 to 5 years	16	17	16	15	16
Less than 1 year	4	4	3	6	4

[†] *The population surveyed in 1986 included only those age 60 and over.*

Source: *Understanding Senior Housing, 1986, 1989, 1992, and 1996, and Fixing to Stay, 2000*

Additional results show that residential stability is strongly related to age. Nearly one-third of respondents age 45 to 54 (31%) have lived in their current residence for five years or less, compared to 12 percent of those age 75 and over. In contrast, just 18 percent of those 45 to 54 say they have lived in their present home for more than 20 years, while three in five of those age 75 and over (60%) have done so. Survey participants who rent their home (58%) are much more likely than home owners (19%) to have lived in their current residence for five years or less.

When respondents who have lived in their current residence for five years or less are asked for the main reason for having moved recently, the responses vary greatly. Most frequently mentioned--though none by more than one in eight respondents--are moving to a better location or neighborhood, moving because of a job change, and wanting a larger place. Even smaller proportions cite retirement, wanting a smaller place, wanting to be closer to family, buying a place, or wanting a better or nicer place (see Table 7).

Table 7: Main Reason for Having Moved Recently

Among respondents age 45 and over living in their current residence for five years or less (n=482)

Most Frequent Mentions	%
Better location/ better neighborhood	13
Job change	10
Wanted larger place	8
Retirement	7
Wanted smaller place	7
To be closer to family	7
Bought a place	6
Upgrade: wanted better/nicer place	6
Couldn't afford, bankrupt, less expensive	5
Relocated	5
Divorced or separated	5
Sold other house	5
Death or illness	5

Source: *Fixing to Stay, 2000*

Reasons for moving to a new home vary by age. Respondents age 45 to 54 (15%) and 55 to 64 (10%) are more likely than their older counterparts to report moving due to a job change; respondents age 55 to 64 (13%) and 65 to 74 (15%) are more likely to say they moved because they retired, and those age 65 to 74 (15%) and 75 or over (21%) are more likely to move to live closer to family. Participants age 55 to 64 (11%) tend to move because they want a larger place, but those age 65 and over move because they want a smaller place (12%).

African Americans are less likely than the national sample to say a job change spurred them to move recently (2% versus 10%), but they are more likely to cite wanting to upgrade to a better or nicer place (18% versus 6%).

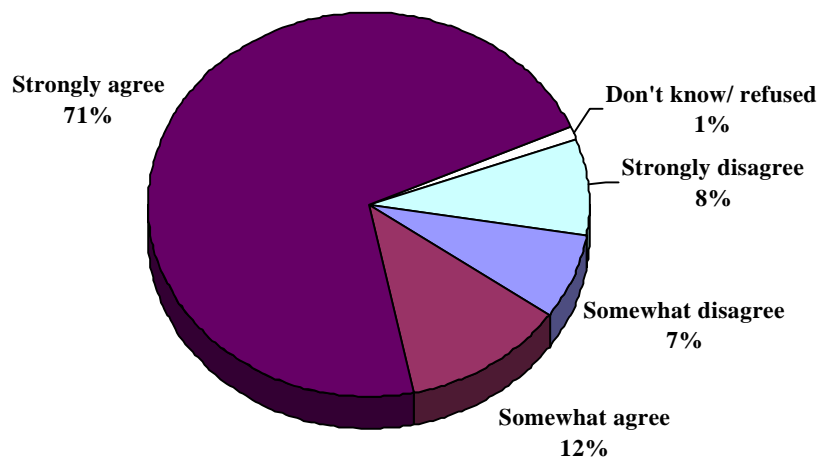
PLANS

Desire to Remain in Current Residence

The survey included several questions designed to examine the desire of survey participants to remain in their own homes as they age. Most respondents age 45 and over would like to stay in their current residence as long as possible. Many respondents *strongly agree* with this statement and more than one in ten *somewhat agree* (see Figure 7).

Figure 7: Agreement With Statement: “What I’d really like to do is stay in my current residence for as long as possible”

Among those age 45 and over (n=2,000)



Source: *Fixing to Stay, 2000*

The percentage of respondents agreeing with this statement has increased since the question was last asked, in 1992. When asked whether they *agreed* or *disagreed* with the statement, 84 percent of respondents age 55 and over *agreed* with this statement in 1992; 89 percent of respondents age 55 and over *strongly* or *somewhat agree* with the statement in 2000.

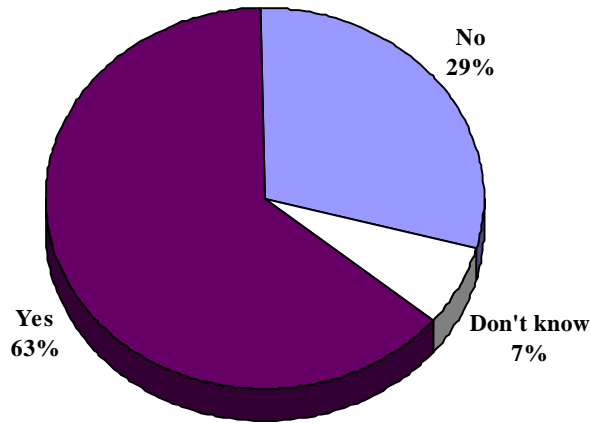
The desire to remain in their current residence for as long as possible becomes more prevalent as age increases. Seventy-five percent of those age 45 to 54, and 83 percent of those age 55 to 64 *strongly* or *somewhat agree* that they wish to remain in their home as long as possible, while 92 percent of those age 65 to 74 and nearly all of those age 75 and over (95%) want to do so. In addition, respondents who have not completed high school (91%) and high school graduates (88%) are more likely than those with more education (80%) to *strongly* or *somewhat agree* with the statement. Those who have lived in their current residence for more than 20 years (91% more than 20 years; 79% 20 years or less) are also more likely to *strongly* or *somewhat agree*; minority respondents are less likely to *strongly* or *somewhat agree* that they would like to stay in their own homes as they grow older (78% versus 84% national sample).

Expected Changes in Residence

Given that the large majority of respondents prefer to remain in their current residence for as long as possible, it is not surprising that more than six in ten think that their current residence is where they will always live. Almost three in ten say they do not believe they will always live in their current residence, while seven percent do not know (see Figure 8). Among those who think they may not always live in their current residence, over one-fourth (26%) have already made plans for where they will live in the future, but most (72%) have made no such plans.

Figure 8: Expect to Always Live in Current Residence

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Nearly three-fourths of respondents age 55 and over think that their current residence is where they will always live. This is an increase from 1996, when 68 percent of respondents age 55 and over thought they would always live in their current residence, but it is comparable with the results from the 1989 and 1992 studies (see Table 8).

Table 8: Expected Duration in Current Residence

Among respondents age 55 and over

	1989 % (n=1,514)	1992 % (n=1,507)	1996 % (n=1,026)	2000 % (n=1,204)
Yes [Expect to always live in current residence]	70	74	68	73
No [Do not expect to always live in current residence]	22	21	24	20
Don't know	8	5	8	8

Source: Understanding Senior Housing, 1989, 1992, and 1996, and Fixing to Stay, 2000

Just over one-fourth of individuals age 55 and over who think they may not always live in their current residence say they have made plans for where they will live in the future, a result similar to that in previous waves of this study. Seven in ten have made no plans for where they will live in the future (see Table 9).

Table 9: Made Plans for Where Will Live in Future: 1989 to 2000

Among respondents age 55 and over who think they may not always live in their current residence

	1989 % (n=438)	1992 % (n=389)	1996 % (n=328)	2000 % (n=329)
Yes	24	28	28	27
No	76	72	70	69
Don't know	-	-	2	3

Source: Understanding Senior Housing, 1989, 1992, and 1996, and Fixing to Stay, 2000

The expectation of remaining in their current residence increases with age and length of time in current residence, yet it decreases with annual household income. Forty-eight percent of respondents age 45 to 54 think they will always live in their current residence, compared to 84 percent of those age 75 and over. Likewise, 49 percent of those who have lived in their current residence for five years or less think they will always live there, while 79 percent of those living in their current residence for more than 20 years think so. In contrast, 76 percent with annual household incomes of less than \$12,000 versus 52 percent with incomes of \$44,000 or more believe they will always live in their current residence. Respondents who live in a multiunit building or single-level residence (66%) are more likely than those living in a multilevel, single-family unit (58%) to think they will always live in their current home. Additionally, survey participants who live in the Southwest (69%) or Southeast (67%) are more apt than those living in the West (59%) or Midwest (57%) to share this view.

Among those who think they may not always live in their current residence, minorities (35%) are more likely than the national sample (26%) to say they have made plans for where they will live in the future.

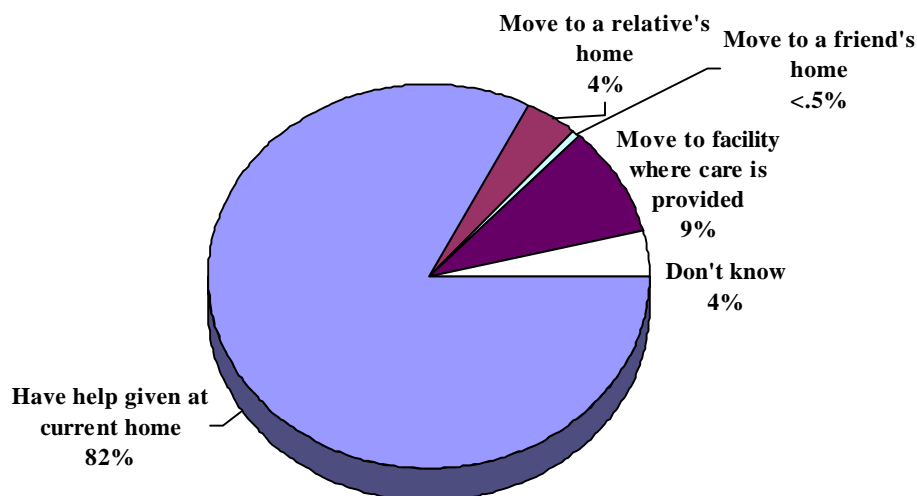
Residential Preference if Care is Needed

Most 2000 housing survey respondents would prefer not to move even if they need help caring for themselves. More than four in five say they would prefer to have help given to them at their current

home, should such assistance become necessary. Only nine percent state they would prefer to move to a facility where care is provided, and only four percent indicate a preference for moving to a relative's home should they need care (see Figure 9).

Figure 9: Preferences if Needed Help Caring for Themselves

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Preferences remain consistent among the subgroups, although those who have lived in their current home for five years or less (76%) are less likely than those who have lived there longer (85%) to express a preference for receiving care in their current home. Married respondents (85%) are more apt than unmarried respondents (79%) to prefer care in their current residence.

GETTING AROUND THE HOME

Current Mobility Problems

Functional difficulties can threaten the independence of older adults. Eight percent of respondents report that they or a member of their household currently have difficulty getting around their home. There is little variation in this percentage among respondent subgroups, but those who have not completed high school (13%) are slightly more likely than other educational cohorts (8% high school graduate; 7% some college; 8% college degree; 6% post-graduate degree) to indicate such difficulty.

Among those who say they or someone in their household has difficulty getting around their home, over three in five (62%) indicate they themselves have difficulty. One-fourth (24%) mention their spouse, and seven percent report a parent has difficulty. Very few indicate that a child (1%), another relative (4%), or a non-relative (2%) has difficulty. Sixty-three percent report that this person experiences difficulty *often*, 25 percent report the person has difficulty *sometimes*, and 11 percent say the person *rarely* has difficulty getting around their home.

When asked in what way is it difficult to get around the home, respondents are most likely to cite problems climbing up and down stairs. Other problems mentioned include difficulty walking or lack of mobility, and specific problems with knees, hips, legs, or arthritis. Some with disabilities use a walker or cane, or a wheelchair or electric cart (see Table 10).

Table 10: Ways in Which it is Difficult to Get Around Their Home

Among respondents age 45 and over reporting someone in household has difficulty getting around home (n=159) (multiple response permitted)

Most Frequent Mentions	%
Hard to go up/down stairs	35
Specific problem: knee/hip/leg, arthritis	15
Difficulty walking/lack of mobility	15
Use walker/cane	8
Use wheelchair/electric cart	6
Difficulty bathing	3
Getting up/down from chair or bed	3

Source: Fixing to Stay, 2000

Among those who say they or someone in their household has difficulty, one-fourth say that the condition that makes it difficult to get around the house is arthritis. Thirteen percent report back problems, and fewer than ten percent cite knee problems or knee replacements. Small percentages mention wheelchair restrictions, strokes, general lack of mobility, hip problems/hip replacements, and diabetes (see Table 11).

Table 11: Obstacles to Mobility

Among respondents age 45 and over reporting someone in the household has difficulty getting around home (n=159) (multiple response permitted)

Most Frequent Mentions	%
Arthritis	25
Back problems	13
Knee problem or knee replacement	9
In wheelchair	7
Stroke	6
General lack of mobility	6
Hip problem/hip replacement	5
Diabetes	5
Pulmonary disease	4
Vision problems/blind	4
Need ramp/problem with stairs	4
Amputation	3
Leg problems/weakness	3

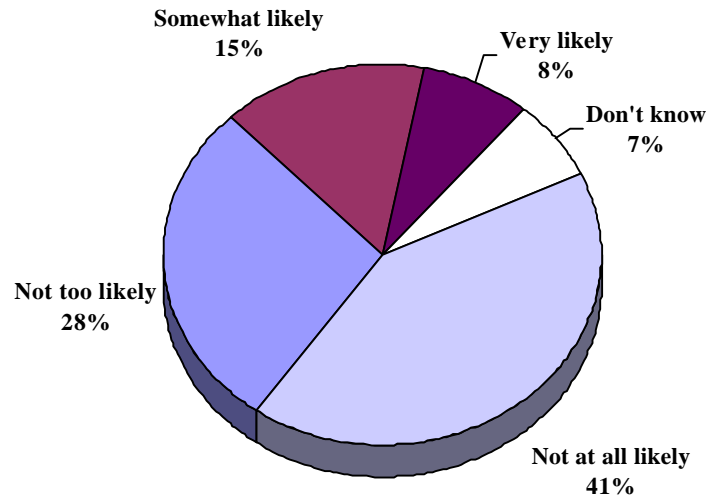
Source: *Fixing to Stay, 2000*

Expectation of Future Mobility Problems

While relatively few respondents report they or a member of their household currently have difficulty getting around the home, many expect that at least one member of their household will have such difficulty within the next five years. Nearly one-fourth say that it is *very* or *somewhat likely* someone in the household will have difficulty getting around their home. One-fourth regard this situation as *not too likely*, and two in five think it is *not at all likely* (see Figure 10).

Figure 10: Likelihood of Household Member Having Difficulty Getting Around the Home within Next Five Years

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

As one might expect, respondents who report that someone in their household currently has difficulty getting around their home are most apt to say it is *very* or *somewhat likely* that someone will have difficulty getting around their home within the next five years (72%). Respondents age 75 and over (36%) and those who have not completed high school (35%) are also more apt than the national sample overall (23%) to anticipate that it is *very* or *somewhat likely* that someone will have this difficulty in the future.

HOME MODIFICATIONS

Concerns about Home Modification

Respondents were asked to rate their concern about eight issues relating to home modification. Concerns about these issues might prompt respondents to make home modifications—or prevent them from making as many home modifications as they would like.

Roughly three in ten respondents say they are *very* or *somewhat concerned* about: having a home that friends or family who have disabilities can get around in (31%), being forced to move to a nursing home because of trouble getting around in their home (31%), affording home modifications that would enable them to remain at home (30%), and having problems using features in their house as they get older (29%). Almost as many are *very* or *somewhat concerned* about: finding reliable contractors or handymen should they need to modify their home (28%) and being able to provide care for a parent or relative in their home (27%) (see Table 12).

Table 12: Concerns about Home Modification

Among respondents age 45 and over (n=2,000)

Home Modification Issue	Very Concerned	Somewhat Concerned	Not Too Concerned	Not At All Concerned
Having a home that friends or family who may have disabilities can get around in	10%	21	25	43
Being forced to move to a nursing home because you have trouble getting around in your home	16%	15	25	43
The ability to afford home modifications that would enable you to remain at home	11%	19	25	44
Having problems using any features in your house as you get older	9%	20	28	42
Finding reliable contractors or handymen should you need to modify your home	13%	15	20	51
Being able to provide care for a parent or relative in your home	10%	17	20	52
Being forced to move to another residence because you have trouble getting around in your home	11%	14	24	50
Finding information about home modification	6%	15	25	53

Source: Fixing to Stay, 2000

Of the issues presented, respondents are most likely to be *very concerned* about being forced to move to a nursing home because they have trouble getting around their home (16%) and least likely to be *very concerned* about finding information about home modification (6%).

One in five respondents (20%) expresses concern about five or more of these home modification issues. On the other hand, almost twice as many (37%) indicate they are *not too* or *not at all concerned* about all eight of these issues. Respondents who report that someone has difficulty getting around the home are more likely than those who do not to say that they are *very* or *somewhat concerned* about these issues. Younger respondents and minorities are also more likely to be *very* or *somewhat concerned* about each of the issues except being forced to move to another home or nursing home. For example, 36 percent of those age 45 to 54 (compared to 18% of those age 75 and over) and 44 percent of minorities (compared to 30% of the total sample) are *very* or *somewhat concerned* about the ability to afford home modifications that would enable them to remain at home.

Respondents with less education and those with lower household incomes are also more likely to indicate they are *very concerned* about most of these home modification issues. Fifteen percent of respondents, for example, who have not graduated from high school (compared to 6% of post-graduates) and 16 percent of those with annual household incomes of less than \$12,000 (compared to 8% with household incomes of \$44,000 or more) are *very concerned* about having problems using features in their house as they get older.

Ability to Make Home Modifications

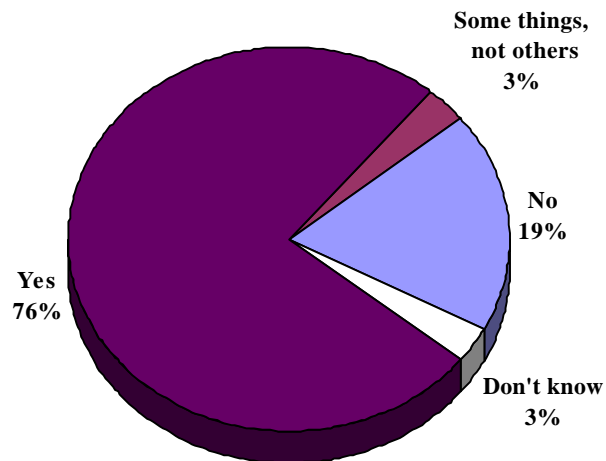
Because of their housing situation, some Americans are not permitted to modify their home. Therefore, respondents were asked whether they are permitted to change or modify their home to make it easier for them to inhabit as they grow older.

Over three-fourths of respondents report they are permitted to modify their home to make it easier to live there as they grow older. A few respondents say they are permitted to do some things but not others. Nearly one in five respondents indicate they are not permitted to make changes, while a very small percentage do not know whether such changes are allowed (see Figure 11).

As expected, those who rent their home (49%) are much more likely than those who own their home (14%) to report they are not permitted to make changes or modifications that would make it easier to live in the home as they grow older. Perhaps because they are less likely to be home owners, minority respondents (67%) are less likely than the total sample (76%) to say they are permitted to make changes.

Figure 11: Permitted to Make Changes or Modifications to Home

Among respondents age 45 and over (n=2,000)



Source: *Fixing to Stay, 2000*

Simple Home Modifications

All respondents were asked whether they had made any of nine simple changes to their home to make it easier for them to live in. More than three in five respondents say they plugged in nightlights---or their home already had nightlights---in dark hallways or the bathroom to reduce the chance of tripping. Half report they placed---or their home already had---non-skid strips in their bathtub or shower to make it less slippery. Somewhat fewer have installed or their home already had light bulbs with higher wattage to help them see better, faucet knobs with levers to make turning water on and off easier, a telephone with large numbers and letters to make it easier to dial, or double-sided tape to secure carpets and throw rugs. Respondents are least likely to report they installed, or their home already had, an emergency response system that automatically notifies proper authorities in case of a medical or fire emergency, doorknobs with levers to make opening and closing doors easier, or non-slip step strips on their stairs (see Table 13).

Table 13: Simple Home Modifications*Among respondents age 45 and over (n=2,000)*

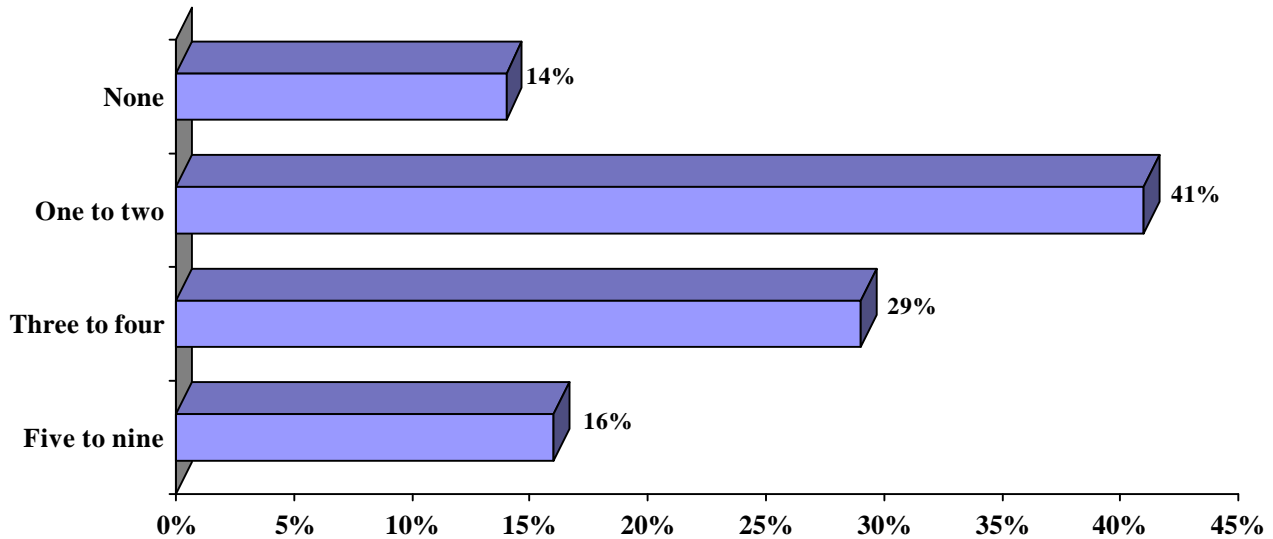
Type of Modification	Made Modification (%)	Home Already Had Modification (%)	Modification Not Made (%)
Plugged nightlights in dark hallways or the bathroom to reduce the chance of tripping	60	3	37
Placed non-skid strips in your bathtub or shower to make it less slippery	44	6	49
Replaced light bulbs with higher wattage to help you see better	31	1	67
Replaced faucet knobs with levers to make turning water on and off easier	19	6	74
Replaced your telephone with one that has large numbers and letters to make it easier to dial	21	1	78
Used double-sided tape to secure your carpets and throw rugs	17	3	79
Installed an emergency response system that automatically notifies proper authorities in case of a medical or fire emergency	13	2	85
Replaced doorknobs with levers to make opening and closing doors easier	10	4	86
Installed non-slip step strips on your stairs	10	2	86

Source: Fixing to Stay, 2000

Slightly more than two in five respondents live in a home with one or two of these simple modification features that make it easier for them to live there as they grow older. Somewhat fewer live in a home with three or four of these features, and fewer still have five or more of these features in their home. However, one in seven respondents lives in a home without any of these modifications (see Figure 12).

Figure 12: Number of Simple Home Modification Features

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Respondents who indicate that someone in their household has difficulty getting around their home (23%) are more likely than others (15%) to live in a residence with five or more simple modification features. In addition, survey participants age 45 to 54 (15%) and 55 to 64 (17%) are slightly more likely than those age 65 and over (11%) to live in a home with none of these features, while those age 75 or over (21%) are somewhat more likely than younger respondents (15%) to live in a home with five or more features. In particular, respondents age 75 and over, as well as those who have not graduated from high school, are somewhat more likely than the sample overall to have non-skid strips in their bathtub or shower (59% age 75 and over; 59% not high school graduate; 50% total sample) and to have a telephone with large numbers and letters (27% age 75 and over; 33% not high school graduate; 22% total sample). Those with post-graduate degrees (19%) and minorities (21%) are more apt than the total sample (15%) to have an emergency response system.

Major Home Modifications

Those respondents who indicated that they are permitted to make modifications to make it easier for them to live in their home as they get older were also asked whether they had made any of six major modifications to their home. These respondents are most likely to say they installed (or their home already had) light switches at the top and bottom of dark stairwells to reduce the chance of tripping. Just over one-third report making changes or modifications so that they could live on the first floor or their home already had these modifications. Roughly one-fourth each say they added or already had handrails on both sides of their steps or stairs and handrails or grab bars in their bathroom for better balance. Respondents are least likely to indicate they have widened doorways or live in a home with doorways that are wider than standard or that they added (or their home already had) a ramp or a stair lift in place of steps or stairs (see Table 14).

Table 14: Major Home Modifications

Among respondents age 45 and over stating they are permitted to make modifications (n=1,628)

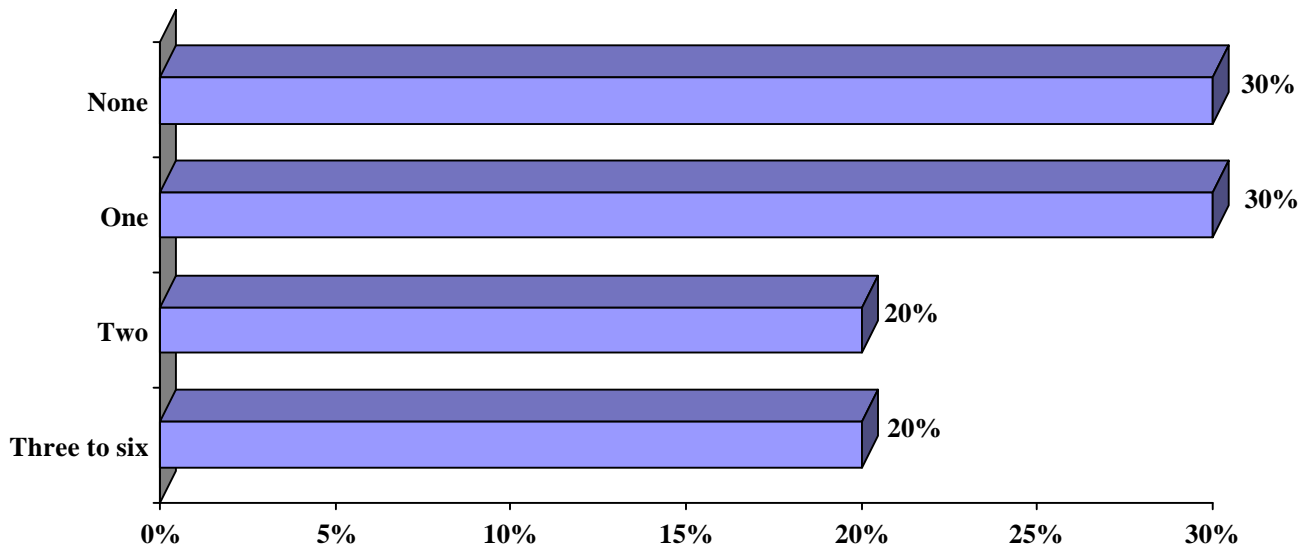
Type of Modification	Made Modification (%)	Home Already Had Modification (%)	Modification Not Made (%)
Installed light switches at the top and bottom of dark stairwells to reduce the chance of tripping	24	16	59
Made changes or modifications to your home so that you could live on the first floor	14	20	65
Added handrails to both sides of your stairs or steps	17	8	74
Added handrails or grab bars to your bathroom for better balance	18	5	77
Widened doorways in your home	9	6	85
Added a ramp or stair lift in place of steps or stairs	4	1	94

Source: Fixing to Stay, 2000

One-fifth of the respondents who are allowed to make home modifications live in a home with three or more of the major modifications presented. An additional fifth live in a home with two major modification features. Almost one-third of these respondents live in a residence with one such feature, and the same proportion live in a home with none of these features (see Figure 13).

Figure 13: Number of Major Home Modification Features

Among respondents age 45 and over who are permitted to make modifications (n=1,628)



Source: Fixing to Stay, 2000

The number of major home modifications present is related to the age of the respondent. Younger respondents, age 45 to 54 (36%), are more likely than any other age group (30% age 55 to 64; 27% age 65 to 74; 16% age 75 and over) to live in a home without any of these modifications. Minorities (38%) are more likely than the total sample (30%) to live in a home without these major modification features. Those age 75 and over (30%) are more likely than any other age group (15% age 45 to 54; 21% age 55 to 64; 22% age 65 to 74) to live in a home with three or more major modifications. In particular, the likelihood of living in a home with handrails on both sides of the stairs or steps (19% age 45 to 54; 26% age 55 to 64; 30% age 65 to 74; 35% age 75 and over) and handrails or grab bars in the bathroom (14% age 45 to 54; 19% age 55 to 64; 27% age 65 to 74; 45% age 75 and over) increases with age.

The Home Modification Process

Respondents who have made at least one major or minor home modification were asked about the home modification process. When asked who decided that they should modify their home, nearly two-thirds (65%) identify themselves and one-fourth (25%) indicate that their spouse made the decision. Only a few mention their children (5%), some other relative (5%), a non-relative (3%), or are unable to recall who made the decision (4%). Respondents age 75 and over (12%) are more likely than younger respondents (3%) to say their children made the decision.

Americans age 45 and over obtain information about home modifications from a variety of sources, however half state that the changes they made were their own idea or just a good idea. Nearly one in ten say they saw another house with these modifications or an advertisement in a newspaper or magazine. Fewer report the information came from a modified house they saw on television or that they saw information about home modification from AARP. One percent mention touring a demonstration house (see Table 15).

Table 15: Source of Information about Home Modifications

Among respondents age 45 and over who have made at least one home modification (n=1,689) (multiple response permitted)

Source of Information	%
My own idea/a good idea	50
Personally saw a house that has these modifications	9
Saw an ad in a newspaper or magazine	8
Saw a modified house on TV	6
Saw information about home modification from AARP	3
Someone else paid (landlord, owner)	2
Toured a demonstration home	1
Used some other source	9
Respondent did not make modification	4
Don't know	11
Refused	3

Source: Fixing to Stay, 2000

Respondents are most likely to report that they treated the home modification as an out-of-pocket cost or household expense (62%). Eleven percent used personal savings and eight percent used a loan or second mortgage. Very small percentages of respondents report that the cost of the modifications was paid by a relative or friend (2%), a community service agency (1%), reverse mortgage (1%), or someone else, such as a landlord (1%).

Nearly half of respondents state that these home modifications were done by the respondent or their spouse. Most of the remainder say the work was done by a home repair company or contractor, a friend or relative, or a handyman. Very few say the work was done by volunteers or by someone else (see Table 16).

Table 16: Person Making the Home Modification

Among respondents age 45 and over who have made at least one home modification (n=1,689) (multiple responses permitted)

Home Modification	%
Respondent and/or spouse	48
Home repair company or contractor	16
Friend or relative	14
Handyman	13
Volunteers	1
Someone else	1
Other	1
Respondent did not make modification	4
Don't know	5
Refused	4

Younger respondents are more likely than members of any other age group to say that they or their spouse did the work (61% age 45 to 54; 49% age 55 to 64; 41% age 65 to 74; 31% age 75 and over), while those age 75 and over are more likely than younger respondents to have used a handyman (7% age 45 to 54; 13% age 55 to 64; 15% age 65 to 74; 22% age 75 and over). Unmarried respondents (21%) are more likely than those who are married (9%) to report the work was done by a friend or relative.

Effect of Home Modifications

The goal of many of these home modifications is to increase the ability of respondents to remain in their homes as they grow older. More than two-thirds of respondents (67%) who have made home modifications think that these changes will allow them, or other members of their household, to live in their home longer than they would have been able to otherwise. However, 22 percent do not believe this, and 9 percent are unsure or do not know whether home modification will allow them to remain in their homes for a longer period of time.

Among respondents who think they (or others) will be able to live in their home longer due to these modifications, three-fourths say the modifications will allow them to live there for another 10 or more years. Thirteen percent believe they will be able to live in their home for another five years, and a few think they will allow them to live there for another year. Nearly one in ten responding to this question are unsure of how much longer they will be able to live in their own home due to such changes (see Figure 13).

Figure 13: Additional Time in Home

Among respondents age 45 and over who believe that home modifications will allow them/another household member to remain in their home longer (n=1,128)



Source: Fixing to Stay, 2000

Respondents reporting someone has difficulty getting around the house are more likely than those who do not report such difficulties to say they think the changes will allow them to stay in their home

longer (77% versus 66%), as are those who live in a home with major modification features versus those with minor modifications only (72% versus 58%).. Younger respondents are more likely than older respondents to believe that the modifications will allow them to live in their home for an additional *ten or more* years (81% age 45 to 54; 82% age 55 to 64; 71% age 65 to 74; 58% age 75 and over), while older respondents are more likely to feel that the modifications will allow them to remain there for an additional *five* years (9% age 45 to 54; 10% age 55 to 64; 15% age 65 to 74; 21% age 75 and over).

Reasons for Home Modifications

Safety is most often cited as a reason for making the home modifications presented in this survey; seven in ten respondents who have made modifications say a *major* or *minor reason* for these changes is so that their home has better safety features. Nearly as many indicate a *major* or *minor reason* they have made these changes is to make their home easier to use by all members of their family. Over half report a *major* or *minor reason* for making changes is to increase their ability to live independently, to provide flexibility to adapt to the changing needs of family members, or to upgrade or modernize their home (see Table 17). Fourteen percent of these respondents, however, do not cite any of these as reasons for having modified their home.

Table 17: Reasons for Making Home Modifications

Among respondents age 45 and over who have made at least one modification (n=1,689)

Reason for Making Home Modification	Major Reason (%)	Minor Reason (%)	Not A Reason (%)	Don't Know (%)
So your home has better safety features	48	22	23	5
To make your home easier to use by all members of your family	43	22	30	4
To increase your ability to live independently	40	20	35	4
To provide flexibility to adapt to the changing needs of family members	33	22	39	5
To upgrade or modernize your home	30	25	38	6

Source: Fixing to Stay, 2000

Respondents who have made major modifications are more likely than those who have made only minor modifications to indicate that each of the reasons presented in the study is a *major* or *minor reason* for having modified their home. For example, the former are more likely to have undertaken a modification to make their home easier to live in (69% versus 57%) and to increase their ability to live independently (64% versus 52%). Married respondents are also more likely than those who are not married to select each of these reasons, with the exception of increasing their ability to live independently. The likelihood of selecting each of the reasons, except increasing the ability to live independently, decreases as age increases. Younger respondents are especially likely to report *major* or *minor reasons* for modifying their home are to improve safety features (79% age 45 to 54; 72% age 55 to 64; 68% age 54 to 74; 56% age 75 and over) and ease of use (75% age 45 to 54; 66% age 55 to 64; 58% age 54 to 74; 47% age 75 and over).

Additional Home Modifications

Eighteen percent of respondents say there are modifications that they know about and have not done but that would make their home easier to live in. About one in six respondents say modifying their bathroom by adding a handrail or high toilet would make their home easier to live in. Slightly fewer cite adding handrails or handgrips or replacing door knobs with levers. Roughly one in ten cite adding a ramp, chairlift, or elevator, or suggest items to prevent slipping, such as securing or removing rugs or putting strips on stairs. A few mention that additional lighting or higher watt bulbs would make their home easier to live in (see Table 18).

Table 18: Home Modifications to Make Home Easier to Live In

Among respondents age 45 and over saying there are additional modifications that would make their home easier to live in (n=356) (multiple response permitted)

Most Frequent Mentions	%
Bathroom: add handrail, high toilet	16
Add handrails/handgrips	14
Replace door knobs with levers	13
Ramp, chairlift, elevator	11
Items to prevent slipping: secure/remove rugs, strips on stairs	9
Additional lighting, higher watt bulbs	6
Remodel/add a room	5
Widen doorways, remove door	4
General repairs	3
Miscellaneous bathroom modification	3
Easier access into house	3
Larger shower/walk-in shower	3

Source: Fixing to Stay, 2000

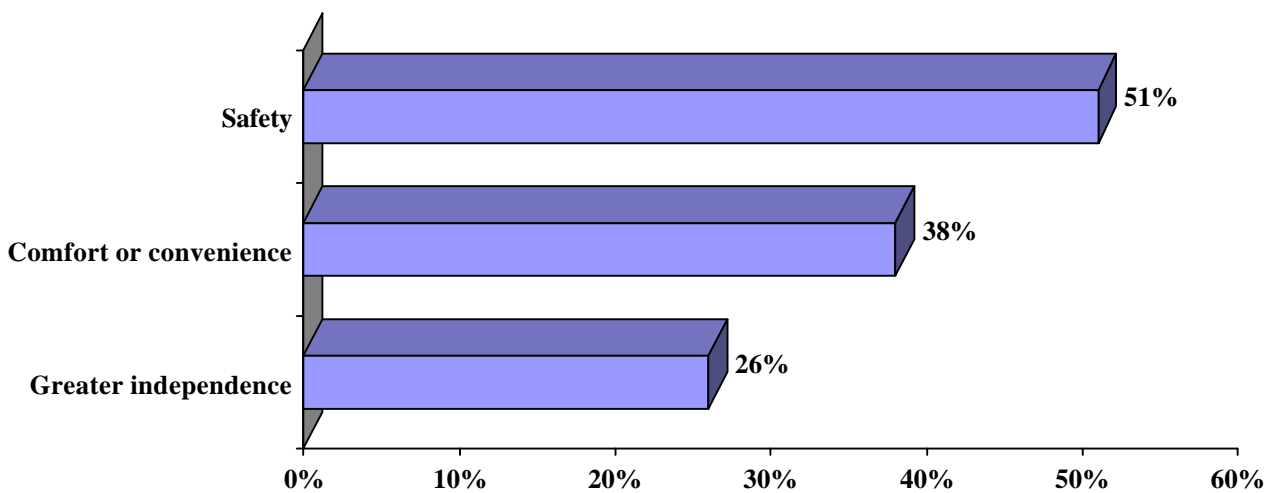
Thirty-five percent of respondents indicating someone in the household has difficulty getting around the home (compared to 16 % of those who do not)---and 22 percent of those who already have one of the major home modification features presented in the survey (compared to 13 % of those who do not)---indicate there are additional modifications they could make that would make their home easier to live in. In contrast, respondents age 75 and over (86%) are more likely than those age 55 to 64 (77%) or age 45 to 54 (76%) to say that there are no modifications they could make that would make their home easier to live in.

Again, safety appears to be the primary reason that respondents would make these modifications; slightly more than half of the respondents who indicate there are modifications that would make their home easier to live in say they would make these changes for safety reasons. Almost two in five say they

would make these changes for comfort or convenience, and just over one-fourth would make them for greater independence (see Figure 15). Respondents who have lived in their home for more than 20 years (49%) are more likely than those who have lived there for twenty 20 or less (33%) to make changes for comfort or convenience.

Figure 15: Reasons for Making Additional Modifications

Among respondents age 45 and over who believe there are additional modifications that would make their home easier to live in (n=356)



Source: Fixing to Stay, 2000

Overwhelmingly, respondents who state there is a home modification that would make their home easier to live in say they would make these changes for themselves or their spouse (79%). Twenty-six percent would do so for another family member, while eight percent would do so for friends or visitors. Since respondents age 45 to 54 are more likely than older respondents to live with someone other than (or in addition) to their spouse, it is perhaps not surprising that this group is more likely than others to indicate they would make such changes for another family member (41%). They are also more likely to consider making the change for friends or visitors (14%). Respondents age 55 to 64 are also more likely than those age 65 and over to say they would make this change for another family member (19% versus 7%) or for friends or visitors (7% versus 1%). Conversely, almost all respondents age 65 and over would make such changes for themselves or their spouse (93%).

When all respondents are asked what single modification or change they would do to make their current home more livable as they grow older, respondents propose a wide variety of changes. The most common responses are to add chairlifts, ramps, or elevators; to make changes to bathrooms such as adding handrails and high toilets; or to add handrails or handgrips. Fewer would make changes that would allow them to live on one level and remodel or add a room. However, a relatively large percentage of respondents do not know what changes they would make (see Table 19).

Table 19: Single Modification to Make Home More Livable as Respondent Grows Older

Among respondents age 45 and over (n=2,000)

Most Frequent Mentions	%
Chairlift, ramp, elevator	6
Bathroom: add handrail, high toilet	5
Add handrails/handgrips	4
Live on one level	3
Remodel/add a room	3
Miscellaneous bathroom modification	2
Replace door knobs with levers	2
Widen doorways, remove doors	2
Larger shower/walk-in shower	2
Change heating/air conditioning system	2
None	23
Don't know	37

Source: Fixing to Stay, 2000

Reasons for Not Making Modifications

Inability to do it themselves and financial constraints are the primary reasons that respondents have not modified their home or have not modified it as much as they would like. Roughly one-fourth say that *major* or *minor reasons* they have not made home modifications are: not trusting home contractors, not knowing how to make the changes, or not having anyone to do the work. Slightly fewer report that *major* or *minor reasons* include: not knowing how to find a good home contractor or company that does home modifications, aesthetic considerations, and not knowing where to get information about modifying their home. Just 12 percent say not being able to get to a hardware or home

supply store is a *major* or *minor reason* they have not made home modifications (see Table 20). Almost two in five respondents (39%), however, do not select any of the offered reasons as explanations for not having modified their home.

Table 20: Reasons for Not Making Home Modifications

Among respondents age 45 and over (n=2,000)

Reason for Not Making Modifications	Major Reason (%)	Minor Reason (%)	Not A Reason (%)
You are unable to do it yourself.	20	17	60
You cannot afford it.	18	18	61
You do not trust home contractors.	12	17	67
You do not know how to make the changes or modifications.	9	16	72
You do not have anyone to do it for you.	9	14	74
You do not know how to find a good home contractor or company that does home modifications.	8	14	75
You think home modification features and products would not look nice in your home.	4	17	76
You do not know where to get information about modifying your home.	5	15	77
You cannot get to a hardware or home supply store.	2	10	85

Source: Fixing to Stay, 2000

Respondents who have not graduated from high school and those reporting someone has difficulty getting around the home are more likely than others to cite each of these statements as *major* or *minor reasons* for not having modified their home, except thinking that home modification features would not look nice in their home. For example, 48 percent of those who have not graduated from high school (compared to 36 % of those with higher education) and 53 percent of those reporting difficulty getting around their home (compared to 36 % of those without difficulty) indicate that their own inability to perform the modification themselves is a *major* or *minor reason* for not having modified their home. Unmarried respondents and minorities are also more likely to select many of these reasons. Not surprisingly, respondents with annual household incomes of less than \$20,000 are more likely than those

with higher incomes to say they cannot afford it (54% versus 33%) and that they do not have anyone to do it for them (33% versus 22%). Respondents who live in a home with none of the modifications presented in the survey (55%) are more likely than those whose home has at least one modification (37%) to say that none of these reasons explain why they have not modified their home.

Interest in Information about Home Modification

Fifty-two percent of respondents say they are *very* or *somewhat interested* in receiving information about staying in their own home as they get older, but survey participants are somewhat less likely to be interested in the other types of information presented as options in the survey. Almost one-third are *very* or *somewhat interested* in receiving information about avoiding home repair or home modification fraud, and nearly as many are interested in information about types of home modifications. Roughly one of every five respondents say they are *very* or *somewhat interested* in information about finding reliable home improvement contractors, reverse mortgages, or financing home modifications (see Table 21). Fewer than two in five (38%) have no interest in receiving information about any of these topics.

Table 21: Interest in Receiving Information about Home Modifications

Among respondents age 45 and over (n=2,000)

Issue Area	Very Interested (%)	Somewhat Interested (%)	Not Too Interested (%)	Not At All Interested (%)
Staying in your own home as you get older	35	17	8	38
Avoiding home repair or home modification fraud	17	15	11	57
Types of home modifications	9	19	11	60
Finding reliable home improvement contractors	10	11	13	66
Learning the facts about a reverse mortgage	9	11	9	69
Financing home modifications	7	10	11	71

Source: Fixing to Stay, 2000

Respondents indicating someone has difficulty getting around the home are more likely to be *very* or *somewhat interested* in information about all of these topics. Regardless of age, survey respondents are equally interested in information about staying in their own home as they grow older; but younger

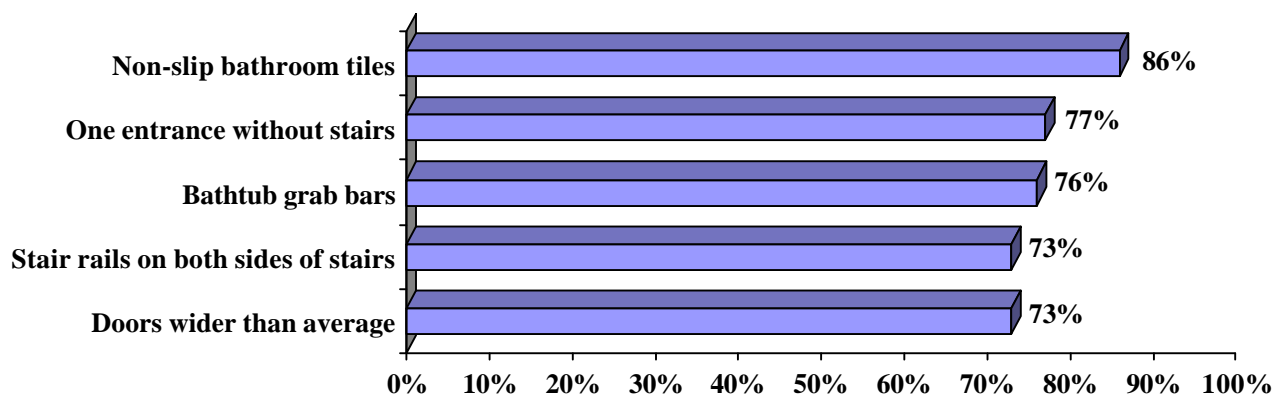
respondents are more interested than their older counterparts in receiving information about each of the other topics presented. In particular, younger respondents have more interest in receiving information about types of home modifications (40% age 45 to 54; 25% age 55 to 64; 19% age 65 to 74; 12% age 75 and over) and in learning about reverse mortgages (32% age 45 to 54; 20% age 55 to 64; 12% age 65 to 74; 6% age 75 and over). Additionally, minorities and those who have lived in their current residence for five years or less are more likely to be *very* or *somewhat interested* in receiving information on all of these topics, except one: staying in their own home as they get older.

Modification Features in New Homes

Almost all respondents say that they would like a new home, apartment, or condominium to have some of the modification features previously discussed in the survey. Most would like a new home to have non-slip bathroom tiles. Approximately three-fourths each would like one entrance that does not have any stairs, bathtub grab bars, stair rails on both sides of stairways or steps, or doors that are two inches wider than average (see Figure 16). Very few (5%) indicate they would like a new home to have none of these features.

Figure 16: Respondents Liking Modification Features in New Homes

Among Respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

The preference for bathtub grab bars increases with age (72% age 45 to 54; 76% age 55 to 64; 80% age 65 to 74; 84% age 75 and over), while younger respondents are more likely to want one

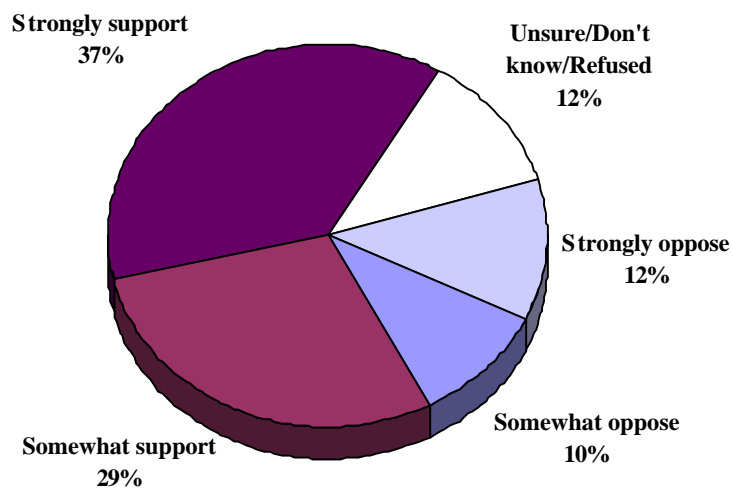
entrance without stairs (82% age 45 to 54; 79% age 55 to 64; 74% age 65 to 74; 70% age 75 and over). Respondents reporting someone has difficulty getting around the home are more likely than their counterparts to want bathtub grab bars (88% versus 76%), stair rails on both sides of stairways or steps (82% versus 72%), and doors that are wider than average (82% versus 72%). Conversely, respondents who currently live in a home with none of the modifications presented in the survey (16%) are four times more likely to say they would not want any of these features in a new home than are respondents who have made at least one modification.

Support for Legislation Regarding Home Modification Features

Most Americans age 45 and over would support their state passing legislation requiring that more homes be built with features such as the home modifications described in the survey. Two-thirds of respondents say they would *strongly* or *somewhat support* such legislation (see Figure 17).

Figure 17: Support for State Legislation Requiring Features Such As Those Discussed in Survey

Among respondents age 45 and over (n=2,000)



Source: Fixing to Stay, 2000

Minorities (81%), respondents indicating someone has difficulty getting around the home (78%), those who have lived in their current residence for five years or less (71%), and those living in the Southeast (71%) are more likely than the total sample (66%) to *strongly* or *somewhat support* this type of legislation. However, support for state legislation requiring that more homes be built with these

features declines as education increases (72% high school graduate or less; 66% some college; 58% college graduate or above).

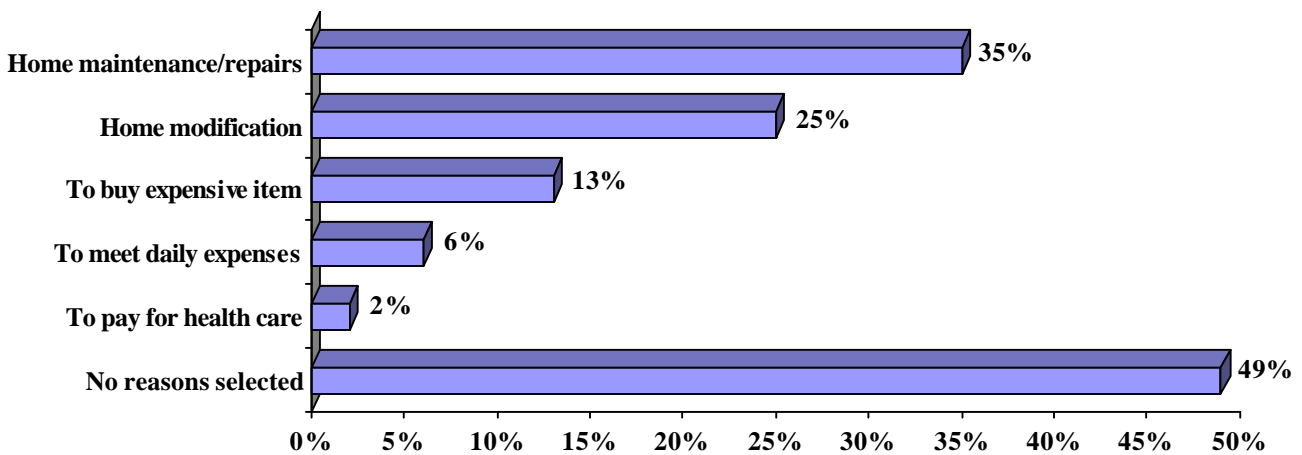
HOUSING-RELATED FINANCIAL ISSUES

Refinancing Homes

Refinancing a home is one way of paying for home modifications. Twenty-seven percent of respondents who own their home report they have refinanced or taken out a mortgage against their home in the past ten years. When offered several possible reasons for having done so, over one-third say they have refinanced or taken out a mortgage for home maintenance or repairs, and one-fourth have done so to make home modifications. Fewer indicate they refinanced their home to buy expensive items, like new cars or second homes, while fewer still have refinanced to meet daily expenses, like food and clothing, or to pay for health care costs. Still, half of those who have refinanced or mortgaged their home in the past ten years do not indicate that they refinanced for any of the reasons presented (see Figure 18).

Figure 18: Reasons for Refinancing Home

Among respondents age 45 and over who have refinanced their home in past 10 years (n=458)



Source: Fixing to Stay, 2000

The likelihood of having refinanced a home increases with annual household income, but decreases with respondent age. Only ten percent of homeowners with annual incomes less than \$12,000 have refinanced or taken out a mortgage, but 41 percent of those with household incomes of \$44,000 or

more have done so. Thirty-eight percent of homeowners age 45 to 54 report having refinanced, compared to only nine percent of those age 75 or over. Those who have lived in their current home from 6 to 20 years (34%) are more likely than those who have lived there for 5 years or less (25%) or for more than 20 years (20%) to have refinanced or taken out a mortgage, as are married homeowners (32% married; 17% not married) and those living in a single-family home with multiple levels (31% multilevel residence; 24% single-level residence).

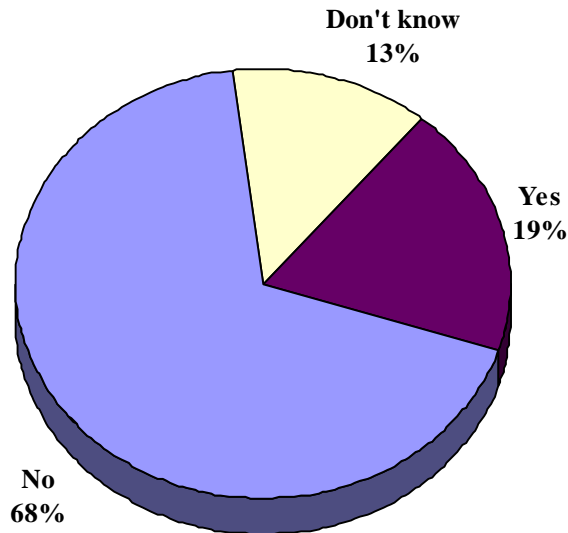
Among those who have refinanced their home or have taken out a mortgage against their home, minorities (50%) are more likely than the national sample (35%)---and those who have lived in their current home for more than 20 years (51%) are more likely than those who have lived there for a shorter period (28%)---to say they refinanced to obtain funds for home maintenance or repairs.

Reverse Mortgages

All respondents were asked whether they had heard about a reverse mortgage, described as “a loan against your home that does not have to be paid back for as long as you live there. No repayment is due until you die, sell your home, or permanently move out.” Half (51%) of respondents maintain that they have heard of this type of loan. Among those who have, however, only one percent of homeowners actually have one, and six percent personally know someone who does. One in five respondents without a reverse mortgage might consider the idea in the future; however, more than three times as many claim they would not, and the remainder indicate they do not know (see Figure 19).

Figure 19: Would Consider Reverse Mortgages in the Future

Among respondents age 45 and over without a reverse mortgage (n=1,995)



Source: *Fixing to Stay, 2000*

Those living in the West (63%) and Northeast (59%) are more likely than those living elsewhere (52% Midwest; 47% Southwest; 42% southeast) to have heard of reverse mortgages. Respondents age 65 to 74 (63%) are more likely than the total sample (51%)---and married respondents (56%) are more likely than those who are not married (43%)---to report having heard of this type of loan, while minorities (31%) are less likely than the national sample (51%) to have heard of this loan. Perhaps not surprisingly, knowledge of this type of financial arrangement increases sharply with annual household income (29% less than \$12,000; 44% \$12,000 to \$27,999; 59% \$28,000 or more) and education (31% not high school graduate; 43% high school graduate; 53% some college; 65% college graduate or higher). Interest in reverse mortgages, however, is higher among respondents age 45 to 54 (27%), those who have lived in their current home for five years or less (27%), and African Americans (36%) than among the national sample (19%).

Respondents to the 1996 “Understanding Senior Housing Study” were asked a similar series of questions about reverse mortgages. However, the 1996 questions were asked only of homeowners and defined reverse mortgages slightly differently: “Reverse mortgages let people who are 62 or over turn the equity in their home into cash without having to sell or move. This loan does not have to be repaid until the person sells the home, permanently moves out, or dies.” In 1996, almost two-thirds of homeowners

age 50 and over (65%) indicated they had heard of reverse mortgages. Among those who had heard of this type of financial arrangement, six percent reported knowing someone who had a reverse mortgage and three percent indicated they had a reverse mortgage. Among homeowners who did not have a reverse mortgage, almost one-fourth (23%) said they might consider the idea in the future.

CONCLUSIONS

AARP's "Fixing to Stay" study identifies emerging housing changes and trends among Americans age 45 and over. One significant finding is the continuing preference of many respondents to be able to remain in their own homes as they grow older. Among those age 45 and over, more than four in five say they would like to stay in their current residence for as long as possible; more than nine in ten people age 65 or over feel this way. Most respondents would prefer not to move even if they need help caring for themselves. Over four in five say they would prefer to receive help at their current home should this become necessary.

Almost two-thirds of respondents believe that their current residence is where they will always live. Like the desire to remain in their home, this belief increases sharply with age. Just under half of the respondents age 45 to 54 feel this way, compared to four in five age 65 and over.

Results suggest that many Americans are modifying their homes and making other simple changes to make their homes easier to live in. Of those who can make changes, seven in ten report they have made at least one modification, and nearly nine in ten have made simple changes to their home. The modifications made most frequently include installing light switches in stairwells, and adding handrails or grab bars in either the bathroom or on both sides of steps or stairs. Nightlights, non-skid bathtub strips, and higher wattage light bulbs are the simple changes made most often.

Two-thirds of those who have made changes or modifications to their home believe these actions will allow them to live there longer than they would have been able to otherwise. In fact, three-fourths of those who believe the changes will allow them to live there longer think they will be able to live there for another ten years or more.

Nearly one in ten respondents report that someone in their household experiences some difficulty getting around their home (going up and down stairs is the activity cited most often). Almost one-fourth of those age 45 and over anticipate that they or someone else in their household will have difficulty getting around their home in the next five years. In this regard, about three in ten respondents say that, as they get older, they are *very* or *somewhat concerned* about:

- having a home that friends or family who have disabilities can get around in
- being forced to move to a nursing home because of trouble getting around their home
- being able to afford home modifications that will enable them to remain at home
- having problems using features in their houses, such as stairs and bathtubs

Not being able to do it themselves and not being able to afford it are cited most often as reasons why respondents have not modified their home or have not made as many modifications as they would like. Other reasons selected include not trusting contractors, not knowing how to do the job themselves, not having anyone to do the job for them, and not knowing how to find a good contractor.

Finally, two-thirds of Americans age 45 and over *strongly support* (37%) or *somewhat support* (29%) their states passing legislation requiring that more homes be built with features that will allow people to remain in their own home as they age.

APPENDIX A: METHODOLOGY AND WEIGHTING PROCEDURES

METHODOLOGY

The 2000 participants in the “Fixing to Stay” study were reached through random digit dialing into households throughout the country and were qualified on the basis of age through a screening question asking how many adults in the household are at least 45 years old. A screening question was also asked to disqualify persons living in assisted living facilities.

Because the 2000 survey is the fifth in a series of AARP Understanding Senior Housing Studies, some of the questions have been trended from previous years. However, these trends should be interpreted cautiously, taking into account the different survey populations in each study. Overall results on which respondents differ significantly by age may not be comparable from study to study. The previous AARP Understanding Senior Housing Studies and their survey populations were as follows:

1986—interviews with people age 60 and over (n=1,500)

1989—interviews with people age 55 and over (n=1,514)

1992—interviews with people age 55 and over (n=1,507)

1996—interviews with people age 50 and over (n=1,300).

WEIGHTING

The national survey results have been weighted by gender and age to reflect the distribution of Americans age 45 and over. Table A-1 presents the distribution of survey responses by age and gender as well as the weighting factors used to make the responses in each category reflect that group’s share of the national population age 45 and over. The weighting factors were computed by dividing each group’s share of the national population by its share of all survey responses that provided age and gender data:

$$(Target\ proportion \div Proportion\ of\ responses = Weighting\ factor)$$

This age and gender weighting strategy was designed to reliably track data from previous AARP Housing Studies in 1989, 1992, and 1996 which were also weighted only by age and gender.

Table A-1: Number of Respondents and Weighting Scheme

Age/Gender Group	Percent of 45+ Population	Unweighted Responses Received	Percent of Unweighted Responses	Weight Factor	Weighted Number of Responses	Percent of Weighted Responses
Men, age 45 to 49	10.14	115	5.75	1.7200	198	9.89
Women, age 45 to 49	10.52	213	10.65	0.9627	205	10.25
Age 45 to 49 subtotal	20.66	328	16.40		403	20.14
Men, age 50 to 54	8.56	129	6.45	1.2935	167	8.34
Women, age 50 to 54	9.04	219	10.95	0.8047	176	8.81
Age 50 to 54 subtotal	17.60	348	17.40		343	17.16
Men, age 55 to 59	6.62	122	6.10	1.0584	129	6.46
Women, age 55 to 59	7.17	181	9.05	0.7724	140	6.99
Age 55 to 59 subtotal	13.79	303	15.15		269	13.45
Men, age 60 to 64	5.29	105	5.25	0.9819	103	5.15
Women, age 60 to 64	5.90	145	7.25	0.7938	115	5.75
Age 60 to 64 subtotal	11.19	250	12.50		218	10.91
Men, age 65 to 69	4.60	93	4.65	0.9655	90	4.49
Women, age 65 to 69	5.43	155	7.75	0.6828	106	5.29
Age 65 to 69 subtotal	10.03	248	12.40		196	9.78
Men, age 70 to 74	4.11	61	3.05	1.3123	80	4.00
Women, age 70 to 74	5.21	142	7.10	0.7148	102	5.08
Age 70 to 74 subtotal	9.31	203	10.15		182	9.08
Men, age 75 to 79	3.26	60	3.00	1.0597	64	3.18
Women, age 75 to 79	4.55	87	4.35	1.0200	89	4.44
Age 75 to 79 subtotal	7.81	147	7.35		153	7.62
Men, age 80 to 84	1.94	27	1.35	1.3993	38	1.89
Women, age 80 to 84	3.20	59	2.95	1.0573	62	3.12
Age 80 to 84 subtotal	5.14	86	4.30		100	5.01
Men, age 85+	1.33	8	0.40	3.2483	26	1.30
Women, age 85+	3.14	29	1.45	2.1125	61	3.06
Age 85+ subtotal	4.47	37	1.85		87	4.36
Men, age unknown	0	14	0.70	1.0000	14	0.70
Women, age unknown	0	36	1.80	1.0000	36	1.80
Age unknown subtotal	0	50	2.50		50	2.50
Men Subtotal	45.85	734	36.70		908	45.40
Women Subtotal	54.15	1266	63.30		1092	54.60
Overall Total	100	2000	100		2000	100

The minority sample of 516 African American and Hispanic respondents was weighted and analyzed independently of the national crosssection. To obtain this sample, the 142 African Americans and 60 Hispanics from the national crosssection were combined with interviews from oversamples of 150 African Americans and 150 Hispanics. Further, responses from 14 black Hispanics were duplicated to allow them to be included in analysis of both subgroups. These minority respondents were weighted by age, gender and race to reflect the national population of African Americans and Hispanics age 45 and over. Table A-2 presents the distribution of minority sample responses by race, age and gender and presents the weighting factors used to obtain a nationally representative sample.

Table A-2: Number of Minority Respondents and Minority Weighting Scheme

Race/Age/Gender Group	Percent of 45+ Population	Unweighted Responses Received	Percent of Unweighted Responses	Weight Factor	Weighted Number of Responses	Percent of Weighted Responses
African Americans						
Men, age 45 to 49	6.60	22	4.26	1.5089	33	6.43
Women, age 45 to 49	7.84	39	7.56	1.0117	39	7.65
Age 45 to 49 subtotal	14.44	61	11.82		73	14.09
Men, age 50 to 54	4.68	24	4.65	0.9809	24	4.56
Women, age 50 to 54	5.76	37	7.17	0.7828	29	5.61
Age 50 to 54 subtotal	10.44	61	11.82		53	10.18
Men, age 55 to 59	3.69	16	3.10	1.1587	19	3.59
Women, age 55 to 59	4.72	27	5.23	0.8797	24	4.60
Age 55 to 59 subtotal	8.41	43	8.33		42	8.20
Men, age 60 to 64	2.99	13	2.52	1.1570	15	2.91
Women, age 60 to 64	3.99	27	5.23	0.7436	20	3.89
Age 60 to 64 subtotal	6.98	40	7.75		35	6.81
Men, age 65 to 74	4.80	17	3.29	1.4197	24	4.68
Women, age 65 to 74	6.66	44	8.53	0.7616	34	6.49
Age 65 to 74 subtotal	11.46	61	11.82		58	11.17
Men, age 75+	2.82	8	1.55	1.7708	14	2.75
Women, age 75+	5.22	22	4.26	1.1941	26	5.09
Age 75+ subtotal	8.04	30	5.81		40	7.84
Men, age unknown	0	2	0.39	1.0000	2	0.39
Women, age unknown	0	8	1.55	1.0000	8	1.55
Age unknown subtotal	0	10	1.94		10	1.94
African American Men Subtotal	25.57	102	19.77		131	25.32
African American Women Subtotal	34.20	204	39.53		180	34.89

Table A-2

Number of Minority Respondents and Minority Weighting Scheme (continued)

Race/Age/Gender Group	Percent of 45+ Population	Unweighted Responses Received	Percent of Unweighted Responses	Weight Factor	Weighted Number of Responses	Percent of Weighted Responses
Hispanics						
Men, age 45 to 49	5.20	26	5.04	1.0063	26	5.07
Women, age 45 to 49	5.19	29	5.62	0.8998	26	5.06
Age 45 to 49 subtotal	10.39	55	10.66		52	10.13
Men, age 50 to 54	3.78	18	3.49	1.0571	19	3.69
Women, age 50 to 54	3.98	16	3.10	1.2505	20	3.88
Age 50 to 54 subtotal	7.76	34	6.59		39	7.57
Men, age 55 to 59	2.77	16	3.10	0.8701	14	2.70
Women, age 55 to 59	3.05	15	2.91	1.0214	15	2.97
Age 55 to 59 subtotal	5.81	31	6.01		29	5.67
Men, age 60 to 64	2.18	19	3.68	0.5781	11	2.13
Women, age 60 to 64	2.52	14	2.71	0.9070	13	2.46
Age 60 to 64 subtotal	4.71	33	6.40		24	4.59
Men, age 65 to 74	3.16	19	3.68	0.8358	16	3.08
Women, age 65 to 74	3.94	21	4.07	0.9444	20	3.84
Age 65 to 74 subtotal	7.10	40	7.75		36	6.92
Men, age 75+	1.71	3	0.58	2.8683	9	1.67
Women, age 75+	2.75	11	2.13	1.2561	14	2.68
Age 75+ subtotal	4.46	14	2.71		22	4.35
Men, age unknown	0	0	0.00	1.0000	0	0.00
Women, age unknown	0	3	0.58	1.0000	3	0.58
Age unknown subtotal	0	3	0.58		3	0.58
Hispanic Men Subtotal	18.80	101	19.57		95	18.33
Hispanic Women Subtotal	21.43	109	21.12		111	21.47
Overall Total	100	516	100		516	100

1999 AARP UNDERSTANDING SENIOR HOUSING STUDY
45+ -- POSTED RESULTS
(weighted n = 2,000)

Introduction script:

Hello, my name is _____ and I'm calling on the behalf of AARP (The American Association of Retired Persons). This is not a sales call; we are conducting a survey that will help us understand important Housing and Home Modification issues.

This survey is being conducted among persons aged 45 and older.

A. Are there any members of your household who are at least 45 years old?

Yes (CONTINUE)	100%
No (THANK AND TERMINATE)	

B. How many people in your household are age 45 years or older?

One	40%
Two	58
Three or more	2

(IF ONLY ONE PERSON 45 OR OLDER, ASK TO SPEAK WITH THAT PERSON; IF NOT AVAILABLE, ARRANGE CALLBACK.)

(IF MORE THAN ONE PERSON 45 OR OLDER, READ:)

According to the research procedure, I need to speak with a male in your household who is 45 or years old or older. **(IF MALE NOT AVAILABE, SPEAK WITH FEMALE.)**

(REINTRODUCE, IF NECESSARY)

First, I have a few questions for classification purposes only. This is not a sales call.

1a. Which of the following type of home do you live in? (**READ CHOICES; IF MORE THAN ONE, ASK FOR PRIMARY RESIDENCE.**)

A single-family detached home (SKIP TO Q2)	77%
A multi-unit building (includes apartment, either lowrise or highrise)	9
A mobile home (SKIP TO Q2)	8
A semi-detached home like a townhouse or rowhouse, or duplex (SKIP TO Q2)	5
Other (SKIP TO Q2)	*
(VOL) Don't Know	*
(VOL) Refused	*

1b. Do you live in an assisted living facility? (n=187)

Yes (THANK AND TERMINATE)	
No	100%
(VOL) Don't Know (THANK AND TERMINATE)	
(VOL) Refuse (THANK AND TERMINATE)	

2. Do you rent or own your major place of residence?

Own	85%
Rent	14
(VOL) Own mobile home, rent space	1
(VOL) Occupy without payment or rent	*
(VOL) Other	*
(VOL) Don't Know	*
(VOL) Refused	*

3a. How long have you lived in your current residence? (**READ RANGES ONLY IF NECESSARY**)

Less than 1 year	5%
1 to 5 years	20
6 to 10 years (SKIP TO Q4)	17
11 to 20 years (SKIP TO Q4)	23
21 to 30 years (SKIP TO Q4)	17
31 to 40 years (SKIP TO Q4)	11
41 to 50 years (SKIP TO Q4)	6
Over 50 years (SKIP TO Q4)	2
(VOL) Don't Know	*
(VOL) Refused	*

* Less than 0.5%.

- No respondents selected this alternative.

3b. What was the one main reason you moved recently? (n=482)

TOP EIGHT MENTIONS	
Better location/ better neighborhood	13%
Job change	10
Wanted larger place	8
Retirement	7
Wanted smaller place	7
To be closer to family	7
Bought a place	6
Upgrade: wanted better/nicer place	6

[IF Q1a = 3, SKIP TO Q6]

4. Do you live in a single-level home, or a home with two or more levels? (n=1,813)

Single level (SKIP TO Q6)	58%
Two or more levels	42
Other	-
(VOL) Don't Know	*
(VOL) Refused	-

5. Do you have a bathroom on the first floor of your home? (n=762)

Yes	88%
No	12
Other	-
(VOL) Don't Know	-
(VOL) Refused	-

Now I'd like to ask you some specific questions about your housing preferences.

6. Please tell me whether you agree or disagree with the following statement:
What I'd really like to do is stay in my current residence for as long as possible.

IF AGREE: Is that strongly agree or somewhat agree?

IF DISAGREE: Is that strongly disagree or somewhat disagree?

Strongly Agree	71%
Somewhat Agree	12
Somewhat Disagree	7
Strongly Disagree	8
(VOL) Don't Know	1
(VOL) Refused	*

7. [BLANK]

8. If you needed help caring for yourself, would you prefer to:

Have help given to you at your current home?	82%
Move to a facility where care is provided?	9
Move to a relative's home?	4
Move to a friend's home?	*
(VOL) Don't Know	4
(VOL) Refused	1

9a. Do you think your current residence is where you will always live?

Yes (SKIP TO CHECKPOINT BEFORE Q10a)	63%
No	29
(VOL) Don't Know	7
(VOL) Refused	*

9b. Have you already made plans for where you will live in the future? (n=734)

Yes	26%
No	72
(VOL) Don't Know	2
(VOL) Refused	-

ASK QUESTION 10a ONLY FOR THOSE WHO OWN THEIR OWN HOMES (QUESTION #2 = "2" or "3".) OTHERS SKIP TO QUESTION 11.

10a. Have you refinanced your home or taken out a mortgage against your home in the past ten years?
(n=1,706)

Yes	27%
No (SKIP TO Q11)	72
(VOL) Don't Know	*
(VOL) Refused	*

10. Did you refinance or take out a second mortgage for any of the following reasons? (n=458)

	Yes	No	(VOL) DK	(VOL) REF
b. Home maintenance or repairs	35%	64	*	*
c. Home modification	25%	74	1	*
d. To buy an expensive item, like a new car or second home	13%	87	*	*
e. To meet daily expenses, like food and clothing	6%	94	*	*
f. To pay for health care	2%	97	*	*

11. Now I'd like to ask you a few questions about "reverse" mortgages. A reverse mortgage is a loan against your home that does not have to be paid back for as long as you live there. No repayment is due until you die, sell your home, or permanently move out. Have you heard of this type of loan before?

Yes	51%
No (SKIP TO Q13)	48
(VOL) Don't Know (SKIP TO Q13)	1
(VOL) Refused (SKIP TO Q13)	*

[If Q2 = 1, 4, OR 5, SKIP TO Q12b]

12a. Do you yourself have a reverse mortgage? (n=930)

Yes	1%
No	99
(VOL) Don't Know	*
(VOL) Refused	*

12b. Do you personally know anyone who has a reverse mortgage? (n=1,026)

Yes	6%
No	94
(VOL) Don't Know	*
(VOL) Refused	*

[IF 12a IS “YES”, SKIP TO Q14]

13. Do you think this is an idea that you might consider in the future? (n=1,995)

Yes	19%
No	68
(VOL) Don't Know	13
(VOL) Refused	*

14a. Sometimes people have difficulty getting around their home, like being able to use stairs, bathe safely, access the bathroom and toilets, being able to open and get through all doorways, and being able to move comfortably between different rooms in the house. Do you, or any member of your household, have any difficulty with these or similar types of tasks?

Yes	8%
No (SKIP TO Q 14g)	92
(VOL) Don't Know	*
(VOL) Refused	-

14b. Is that you or someone else in your household? (n=159)

Respondent (SKIP TO 14d)	62%
Someone else	38

14c. What is that person's relationship to you? **(READ RESPONSES ONLY IF NECESSARY)** (n=61)

Spouse	63%
Parent	18
Child	3
Other relative	12
A non-relative	4

14d. How frequently do {you/that other person} have difficulty getting around your home? **(READ RESPONSE CATEGORIES)** (n=159)

Often	63%
Sometimes	25
Rarely	11
(VOL) Don't Know	1
(VOL) Refused	-

14e. Can you tell me in what ways it is difficult for {you/that other person} to get around your home?
(MULTIPLE RESPONSE PERMITTED) (n=159)

TOP FIVE MENTIONS

Hard to go up/ down stairs	35%
Specific problem: knee/hip/leg, arthritis	15
Difficulty walking/ lack of mobility	15
Use walker/ cane	8
Use wheelchair/ electric cart	6

14f. What type of condition or conditions do {you/that other person} have that make it difficult to get around your home? **(MULTIPLE RESPONSE PERMITTED)** (n=159)

TOP SIX MENTIONS

Arthritis	25%
Back problems	13
Knee problem/ knee replacement	9
In wheelchair	7
Stroke	6
General lack of mobility/ hard to get around	6

14g. How likely do you think it is that {you or someone else in your household} will have difficulty getting around your home within the next five years? Is it....

Very Likely	8%
Somewhat Likely	15
Not Too Likely	28
Not at all Likely	41
(VOL) Nobody else lives in the house	-
(VOL) Don't Know	7
(VOL) Refused	*

The next section of the survey deals with home modifications. We are going to discuss changes to your home that allow you to remain independent, prevent accidents, and increase the safety and convenience of your home. Home modifications include things like adding grab bars, stair rails, lever handles instead of round doorknobs, and other things that make it easier for you to live in your home as you grow older.

15. How concerned are you about the following things related to home modification? First **(BEGIN WITH a, ROTATE ITEMS b THROUGH g. END WITH ITEM h)** Are you *very concerned*, *somewhat concerned*, *not too concerned*, or *not at all concerned* about that?

	Very Concerned	Somewhat Concerned	Not Too Concerned	Not at All Concerned	(VOL) DK	(VOL) REF
a. The ability to afford home modifications that would enable you to remain at home?	11%	19	25	44	1	*
b. Finding information about home modification?	6%	15	25	53	1	*
c. Being able to provide care for a parent or relative in your home?	10%	17	20	52	1	*
d. Having problems using any features in your house as you get older; for example, using the stairs, getting safely in and out of your bathtub, being able to get to all the rooms in your home?	9%	20	28	42	1	*
e. Being forced to move to another residence because you have trouble getting around in your home?	11%	14	24	50	1	*
f. Being forced to move to a <u>nursing home</u> because you have trouble getting around in your home?	16%	15	25	43	1	*
g. Finding reliable contractors or handymen should you need to modify your home?	13%	15	20	51	1	*
h. Having a home that friends or family who may have disabilities can get around in?	10%	21	25	43	1	*

16a. If you wanted to, are you permitted to make changes or modifications to your home to make it easier for you, or someone else, to live in your home as you grow older?

Yes	76%
(VOL) Can do some things, but not others	3
No (READ STATEMENT)	19
(VOL) Don't Know	3
(VOL) Refused	*

(STATEMENT) Sometimes people are able to make simple changes to their homes.

16. Have you made any of the following simple changes to your home to make it easier for you to live in?
Have you: (ROTATE ITEMS)

	Yes	No	(VOL) Home Already Had This	(VOL) DK	(VOL) REF
b. Used double-sided tape to secure your carpets and throw rugs?	17%	79	3	1	*
c. Placed non-skid strips in your bathtub or shower to make it less slippery?	44%	49	6	*	-
d. Replaced light bulbs with higher wattage to help you see better?	31%	67	1	*	*
e. Plugged nightlights in dark hallways or the bathroom to reduce the chance of tripping?	60%	37	3	-	-
f. Installed non-slip step strips on your stairs?	10%	86	2	1	1
g. Replaced your telephone with one that has large numbers and letters to make it easier to dial?	21%	78	1	*	-
h. Replaced faucet knobs with levers to make turning water on and off easier?	19%	74	6	*	-
i. Replaced doorknobs with levers to make opening and closing doors easier?	10%	86	4	*	-
j. Installed an emergency response system that automatically notifies proper authorities in case of a medical or fire emergency?	13%	85	2	*	*

[IF Q16a = 1, SKIP TO CHECKPOINT BEFORE Q18]

17. Have you made any of the following major modifications to your home to make it easier for you to live in? *Have you: (ROTATE ITEMS)* (n=1,628)

	Yes	No	(VOL) Home Already Had This	(VOL) DK	(VOL) REF
a. Added handrails or grab bars to your bathroom for better balance?	18%	77	5	*	-
b. Added handrails to both sides of your stairs or steps?	17%	74	8	*	*
c. Added a ramp or a stair lift in place of steps or stairs?	4%	94	1	*	*
d. Widened doorways in your home?	9%	85	6	*	-
e. Made changes or modifications to your home so that you could live on the first floor?	14%	65	20	1	1
f. Installed light switches at the top and bottom of dark stairwells to reduce the chance of tripping?	24%	59	16	1	1

IF “YES” TO ANY ITEM(S) IN QUESTIONS 16 [excluding 16a] OR 17: ASK QUESTIONS 18, 19, 20, 21 and 22.

IF NO “YESES” TO ALL ITEMS IN QUESTIONS 16 [excluding 16a] AND 17, SKIP TO QUESTION 23a.

18. Thinking about the modifications that were made, which person or persons decided that you should have these modifications to your home? Was it **(READ RESPONSES) (CHECK ALL THAT APPLY)** (n=1,689)

You, yourself	65%
Your spouse	25
Your kids	5
A relative of yours	5
A non-relative	3
Someone else	*
(VOL) Don't Know	4
(VOL) Refused	1

19. What information sources helped you decide on the types of modifications you made to your home? Was it that you **(READ RESPONSES “1” through “6”)** **(CHECK ALL THAT APPLY)** (n=1,689)

Personally <u>saw</u> a house that has these modifications?	9%
Saw an ad in a newspaper or magazine?	8
Saw a modified house on TV?	6
Saw information about home modification from AARP?	3
Toured a demonstration house?	1
Used some other source	9
(VOL) My own idea/just a good idea	50
(VOL) Don't Know	11
(VOL) Refused	3

20. How did you pay for your home modifications? (**CHECK ALL THAT APPLY**) (**PROBE:**) Any other method? (n=1,689)

Out of pocket/household expense	62%
Personal savings	11
Home equity loan	8
Relative or friend paid for the work	2
Someone else paid (landlord, owner)	1
The repair was made at no cost by a community (local) service agency	1
Reverse Mortgage	1
Other	1
(VOL) Don't Know	6
(VOL) Refused	3

21. Who did the home modifications for you? (**CHECK ALL THAT APPLY**) (**PROBE:**) Anyone else? (n=1,689)

You and/or your spouse	48%
Home repair company	16
Friend or relative	14
Handyman	13
Volunteers	1
Someone else paid (landlord, owner)	1
Other	1
(VOL) Don't Know	5
(VOL) Refused	4

22a. Do you believe these modifications will allow you, or other members of your household, to live in your home longer than you would have been able to otherwise? (n=1,689)

Yes	67%
No (SKIP TO Q22c)	22
Unsure (SKIP TO Q22c)	6
(VOL) Don't Know (SKIP TO Q22c)	4
(VOL) Refused (SKIP TO Q22c)	2

22b. Would you say that these modifications will allow you to live in your home for another year, another five years, or ten or more years? (n=1,128)

One year	4%
Five years	13
Ten or more years	75
(VOL) Unsure	5
Other	-
(VOL) Don't Know	4
(VOL) Refused	*

22. Please tell me how much each of the following reasons contributed to your decision to modify your home. First, **(ROTATE ITEMS)** Was that a *major reason*, a *minor reason*, or *not a reason* for modifying your home? (n=1,689)

	Major Reason	Minor Reason	Not A Reason	(VOL) DK	(VOL) REF
c. To upgrade or modernize your home.	30%	25	38	6	2
d. To make your home easier to use by all members of your family.	43%	22	30	4	2
e. So your home has better safety features.	48%	22	23	5	1
f. To provide flexibility to adapt to the changing needs of family members.	33%	22	39	5	2
g. To increase your ability to live independently.	40%	20	35	4	1

23a. Are there any modifications that we have mentioned in this interview, or others that you know about, that you have not done, but that you think would make your home easier to live in?

Yes	18%
No (SKIP TO Q24)	79
Unsure of what to do (SKIP TO Q24)	1
(VOL) Don't Know (SKIP TO Q24)	1
(VOL) Refused (SKIP TO Q24)	*

23b. What are they? **(PROBE FOR SPECIFICS) (MULTIPLE RESPONSE PERMITTED)** (n=356)

TOP SIX MENTIONS	
Bathroom: add handrail, high toilet	16%
Add handrails/handgrips	14
Replace door knobs with levers	13
Chairlift, ramp, elevator	11
Items to prevent slipping: secure/remove rugs, strips on stairs	9
Additional lighting, larger watt bulbs	6

23c. Why would you make these changes? Would it be for: **(READ LIST) (CHECK ALL THAT APPLY)** (n=356)

Safety	51%
Comfort or Convenience	38
Greater independence	26
Some other reason	2
(VOL) Don't Know	1
(VOL) Refused	-

23d. For whom would you make these changes? Would it be for: **(READ LIST) (CHECK ALL THAT APPLY)** (n=356)

You or your spouse	79%
A family member	26
Friends or visitors	8
Others	*
(VOL) Don't Know	*
(VOL) Refused	*

24. Now, thinking about as you grow older, what one modification or change would you make to where you currently live, to make your home more livable? **(PROVIDE ONLY ONE MODIFICATION)**

TOP FIVE MENTIONS	
Chairlift, ramp, elevator	6%
Bathroom: add handrail, high toilet	5
Add handrails/ handgrips	4
Live on one level	3
Remodel/ add a room	3
None	23
Don't know/ refused	37

25. Now I am going to read you a list of reasons why people sometimes do NOT modify their homes. Please tell me how much each one contributed to your decision NOT to modify your home, or NOT to modify as many things as you would like. First, **(ROTATE ITEMS)** Was that a *major reason*, a *minor reason*, or *not a reason* for not modifying your home?

	Major Reason	Minor Reason	Not A Reason	(VOL) DK	(VOL) REF
a. [BLANK]					
b. You cannot afford it.	18%	18	61	2	1
c. You do not know <u>how</u> to make the changes or modifications.	9%	16	72	2	1
d. You do not know where to get information about modifying your home.	5%	15	77	2	1
e. You cannot get to a hardware or home supply store.	2%	10	85	2	1
f. You are unable to do it yourself.	20%	17	60	2	1
g. You do not trust home contractors.	12%	17	67	3	1
h. You do not have anyone to do it for you.	9%	14	74	2	1
i. You do not know how to find a good home contractor or company that does home modifications.	8%	14	75	2	1
j. You think home modification features and products would not look nice in your home.	4%	17	76	2	1

26. [BLANK]

27. I am going to read you a list of features that new homes, apartments, or condominiums may have. If you were to purchase a new home, would you like it to have: **(ROTATE ITEMS)**

	Yes	No	(VOL) DK	(VOL) REF
a. Non-slip bathroom tiles	86%	12	2	1
b. Stair rails on both sides of stairways or steps	73%	24	2	1
c. Bathtub grab bars	76%	21	2	*
d. Doors that are two inches wider than average, so wheelchairs can get through	73%	23	3	*
e. One entrance that does not have any stairs	77%	20	2	1

28. Please tell me how interested you would be in receiving information on each of the following topics. First, **(ROTATE ITEMS)** would you be very interested, somewhat interested, not too interested, or not at all interested in receiving information on that.

	Very Interested	Somewhat Interested	Not Too Interested	Not at All Interested	(VOL) DK	(VOL) REF
a. Staying in your own home as you get older	35%	17	8	38	2	*
b. Types of home modifications	9%	19	11	60	1	*
c. Finding reliable home improvement contractors	10%	11	13	66	*	*
d. Financing home modifications	7%	10	11	71	1	*
e. Learning the facts about a reverse mortgage	9%	11	9	69	1	*
f. Avoiding home repair or home modification fraud	17%	15	11	57	1	*

29. In which state do you live?

Northeast	18%
Southeast	26
Midwest	24
Southwest	19
West	14

30. Do you *support* or *oppose* **(INSERT STATE NAME)** passing legislation requiring that more homes be built with features such as the home modifications that have been described in this survey?

FOR SUPPORT: Is that strongly support or somewhat support?

FOR OPPOSE: Is that strongly oppose or somewhat oppose?

Strongly Support	37%
Somewhat Support	29
Somewhat Oppose	10
Strongly Oppose	12
(VOL) Not Sure	5
(VOL) Don't Know	6
(VOL) Refused	1

We are almost finished.

My final questions are for classification purposes only. I want to again reassure you that your responses to these will be kept entirely confidential.

31. Could you tell me your current age?

45 to 54 years	37%
55 to 64 years	24
65 to 74 years	19
75 to 84 years	13
85 years or older	4
(VOL) Refused	3

32a. What is your current marital status? Are you:

Currently married	61%
Widowed (SKIP TO Q33)	18
Divorced (SKIP TO Q33)	12
Separated (SKIP TO Q33)	2
Never married (SKIP TO Q33)	6
(VOL) Don't Know (SKIP TO Q33)	*
(VOL) Refused (SKIP TO Q33)	1

32b. What is the age of your spouse? (n=1,223)

Under 45 years	9%
45 to 54 years	32
55 to 64 years	27
65 to 74 years	19
75 to 84 years	10
85 years or older	1
(VOL) Refused	2

33. What is the highest level of education you have completed?

Some high school or less	11%
High school graduate or equivalent	31
Some college or technical training beyond high school	24
College graduate (4 years)	18
Post graduate or professional degree	14
(VOL) Don't Know	*
(VOL) Refused	1

34. Which of the following best describes your current employment status? Are you....

Employed or self-employed <u>full-time</u>	42%
Employed or self-employed <u>part-time</u>	8
Retired and not working	41
Other, such as homemaker	6
Unemployed and looking for work	2
(VOL) Don't Know	1
(VOL) Refused	1

35a. How many people, including yourself, live in your current household?

One	28%
Two	48
Three	12
Four	7
Five or more	4
(VOL) Refused	1

[If TWO people or more:]

35b. Who else lives with you? **(DO NOT READ LIST.) (CHECK ALL THAT APPLY.) (PROBE:)**

Anyone else? (n=1,416)

Spouse	77%
Child/ren or Stepchild/ren	29
Grandchild/ren	4
Parent/s or Spouse's Parent/s	3
Other relatives	3
Non-relatives	3
(VOL) Don't Know	*
(VOL) Refused	1

36. Are you, or is anyone else in your household, a member of AARP?

Yes	48%
No	50
(VOL) Don't Know	1
(VOL) Refused	1

37. Are you of Hispanic, Spanish, or Latino origin or descent?

Yes	3%
No	95
(VOL) Don't Know	1
(VOL) Refused	1

38. What is your race? (**READ CATEGORIES**)

White or Caucasian	87%
Black or African American	7
American Indian or Alaskan Native	2
Asian or Pacific Islander	*
(VOL) Don't Know	1
(VOL) Refused	2

39. Finally, just for statistical purposes, please tell me is your current annual HOUSEHOLD income, before taxes, over or under \$20,000?

Less than \$8,000	2%
\$8,000 to less than \$12,000	5
\$12,000 to less than \$20,000	13
\$20,000 to less than \$28,000	10
\$28,000 to less than \$36,000	10
\$36,000 to less than \$44,000	7
\$44,000 or more	31
(VOL) Don't Know/ Refused	21

Gender (**DON'T ASK. JUST RECORD**)

Male	45%
Female	55