AUSGABE

Home for Later Life: A clear decision pathway to safe, independent living: adapt, move, or rethink [BAKEOFF anthropicOpus5 EN]

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Kapitel 1: Starting with Yourself: What Do You Really Want?

The leaflet had been lying on the kitchen table since Sunday. Rosewood Court, Apartments for Independent Later Living, and on the front a photograph of four people laughing over coffee in a bright dining room, none of whom looked as though they had ever had a bad morning. Her daughter had left it there with a yellow sticky note: *Just have a look, Mum. No pressure.* By Tuesday Mrs Berger had read it three times. Each time her tea went cold while she read, and each time she put the leaflet down with a small tight feeling under her ribs that she could not quite name. It was not anger. Her daughter meant well, and had driven ninety minutes to bring it. It was something closer to being handed the answer to a question nobody had asked her yet.

That question is the whole of this opening chapter, and it is simpler than it sounds. Before you measure a single doorway, before you price a walk-in shower or write to a housing scheme for a brochure, you need to know what you are actually trying to protect. Most conversations about housing in later life start at the wrong end. They start with the object: this house, that flat, this scheme with the nice garden and the eleven-month waiting list. The object is easy to talk about. It has photographs and a monthly charge and an address. But an object can only be judged against a standard, and if you have no standard of your own, you will end up borrowing somebody else's: the leaflet's, the estate agent's, your well-meaning son-in-law's, or the standard of whoever spoke loudest at the last family lunch.

So we begin with you. Not with your knees, not with your bank statement, and not with what your neighbour did last year when her hip went. With what you value, in your own words, written down and put in order. It takes an afternoon. It is the cheapest work in this entire book, and every later chapter depends on it, because every later chapter asks you to make a comparison, and comparisons need a yardstick.

The card sort: making the invisible visible

Here is the exercise. You will need ten small cards, or ten slips of paper cut from an envelope, and a pen. Index cards are ideal because they feel deliberate in the hand, but the back of a cereal box works just as well. On each card you write one thing that a home can give you. Then you sort them. That is all there is to it, and the reason it works is not mysterious: when the criteria sit in your head, they all feel important at once, and importance without ranking is useless for deciding anything. Cards force a choice. You cannot put two cards in the same place on the table.

The ten cards

- **Familiarity** – knowing this street, this view, these shops, this bed under this window
- **Independence** – managing the ordinary day without asking anyone
- **Closeness to family** – being reachable, and being reached, quickly
- **Safety and reassurance** – knowing help would come, and come fast
- **Peace and quiet** – no traffic under the window, no footsteps overhead
- **Being in the middle of things** – shops, buses, a café, people passing
- **Company** – easy, unplanned contact with others, without arranging it a week ahead
- **Outdoor space** – a garden, a balcony, a place to put your hands in soil
- **Financial breathing room** – low fixed costs, money left over, no anxiety about the standing charges
- **Room for your life** – space for guests, a workbench, the piano, the books, the dog

Take an eleventh blank card for whatever the list has missed. Somebody will write *my sewing room*. Somebody will write *my own front door, that nobody else has a key to*. Somebody will write *the cemetery within walking distance*, and that is a perfectly serious housing criterion for a person who visits a grave every Sunday and intends to go on doing so. The blank card is often the most honest one on the table.

Now sort. First into three loose piles: *essential*, *would like*, *can live without*. Do it fast, without deliberating, because your first instinct here is usually more truthful than your third. Then take only the essential pile, which is normally between four and seven cards, and put those in a single vertical column, best at the top. This second step is the one people resist. Everything in that pile is genuinely important to you, and ranking feels like betraying whatever ends up at the bottom. Do it anyway. You are not throwing anything away. You are deciding what wins when two good things cannot both be had, and that situation will arise, probably several times, in the months ahead.

If the ranking stalls, use head-to-head comparisons. Hold up two cards and ask a concrete question: if a flat gave me *peace and quiet* but took away *being in the middle of things*, would I take it? Then swap them and ask again. Concrete beats abstract every time. Abstractly, everyone wants safety. Concretely, the question is whether you would accept a warden checking on you every morning at half past eight in exchange for it, and that is a question you can actually answer.

Three people, three completely different answers

Mrs Berger did the card sort on a Thursday, with the radio off, which she says was the hardest part. Her top card was familiarity, and she was almost embarrassed by it, because it sounded to her like stubbornness dressed up in nicer clothes. It is not stubbornness. Look at what familiarity actually does for her. She has lived in the same street for thirty-one years. The pharmacist knows her repeat prescription without looking it up. The man in the corner shop carries her bag to the door if it is raining and does not make a performance of it. When her husband died, three people on that street noticed within a day that her curtains were still shut at eleven in the morning, and one of them rang the bell. That is not sentimentality. That is a functioning safety net, built over three decades, and it does not transfer. If she moves four miles, she keeps her furniture and loses the network, and the network is worth more than the furniture.

Her second card was independence, her third financial breathing room. Company came fifth, and outdoor space did not make her essential pile at all, which surprised her daughter, who had spent two years assuming her mother missed the old garden. She does not. She got rid of it gladly and has three pots of herbs on a windowsill. The conclusion Mrs Berger reached that afternoon was clear enough to write in one sentence: *I want to stay in this street, and I am willing to spend money and accept some inconvenience to do it.* We will follow her through this book. In Chapter 12 she weighs adapting against moving with that sentence in front of her, and in Chapter 18 she makes her decision, eleven months after the leaflet appeared on her table. The decision is hers, and it is a good one, and it is not the one her daughter expected.

Mr Osei sorted his cards differently, and for a reason that had nothing to do with sentiment. He had a knee replacement two years ago and a shoulder that is unreliable in cold weather. His top card was independence, and when he was asked to say what independence meant in practice, he did not talk about driving or holidays. He talked about distance. The distance from his chair to the kettle. The distance from his bed to the toilet at three in the morning. The distance from the front door to the bin, which involves seven steps down and, in his case, a full minute of concentration in each direction. Short distances inside the home are his whole criterion, and once he had named it, a great many things clarified themselves at once. A beautiful house with a bathroom on the first floor is, for him, a bad house, no matter how beautiful. He is not against stairs on principle. He is against a life in which each cup of tea costs him a negotiation with his knee.

The Carters, who are in their late sixties and have been married for forty years, did the exercise sep-

arately at the kitchen table and then compared. This is the version to use if you are a couple, and I will come back to why. Their top cards overlapped on financial breathing room and diverged everywhere else. One of them put outdoor space first, and not a private garden either, but a shared one, with other people in it, which turned out to be the thing they had both been circling for a year without saying: they liked the idea of a place where there were other households close by, a shared bit of ground, someone to notice if the post piled up. Company came second on one list and sixth on the other. Peace and quiet came second on the other list and did not make the first list at all. Those two facts sitting side by side on the table did more for their planning than a year of vague evening conversations about *maybe we should think about somewhere smaller*.

None of these three sorts is more correct than the others. That is the point, and it is worth saying plainly, because the housing conversation is full of people who will tell you what a sensible person your age ought to want. A sensible person your age wants what you want. The card sort simply gets it out of your head and onto the table where you can look at it, argue with it, and use it.

The Three-Star List

Out of the ranked column, take the top three. Draw a star beside each. These are your non-negotiables, and they have a specific job: they are the criteria that give you permission to say no quickly.

Three is a deliberate number and it is deliberately uncomfortable. Everyone wants five. Some people try for seven and produce a list on which nothing can fail, which is the same as having no list at all. If everything is non-negotiable, then every option is unacceptable, and you will spend two years viewing places and rejecting them for reasons you cannot articulate, growing more tired and less decisive with each one. Three stars is enough to protect what genuinely matters and few enough to leave room for the compromises that any real decision involves.

Write your three stars as sentences, not as words. *Safety* is a word and it means nothing on a viewing. *I must be able to get help within fifteen minutes at three in the morning* is a sentence, and you can test any flat, any scheme and any adaptation against it in about ninety seconds. *Family* is a word. *My son must be able to reach me in under an hour without changing trains* is a sentence, and it draws an actual circle on an actual map. Mr Osei's three stars read: everything I use daily on one level; a toilet no more than twelve steps from my bed; a front door I can reach without carrying anything up a step. That is a specification. A builder could work from it. So could an estate agent, if you handed it to one, and I would encourage you to do exactly that when the time comes.

Then, when a leaflet arrives, or a friend recommends somewhere, or a family member sends you a link, you have a fast and dignified answer. Not *I don't know, I'll think about it*, which invites a second and third conversation on the same topic. Something firmer: *Rosewood Court fails my second star, because the nearest bus into town runs twice a day and I would lose my Thursday choir.* That is a reason. Reasons end arguments. Vagueness prolongs them, and prolonged vagueness is how people end up being moved rather than moving.

Wishes and fears are not the same thing

Now for the part of this work that most needs care. When people first write down what they want from a home, roughly half of what appears on the paper is not a wish at all. It is a fear wearing a wish's coat.

The two feel similar from the inside and behave completely differently in practice. A wish pulls you towards something. A fear pushes you away from something, and a push tells you only where you do not want to be, which leaves an enormous number of directions open, most of them wrong. *I don't want to be a burden* is a fear. It is one of the most common sentences in this entire subject, and as a decision criterion it is close to useless, because it does not say what a good life would look like. It only says what a bad one would. Worse, it tends to produce decisions made too early and too drastically, because giving up more than necessary feels like the safest possible protection against being a burden, right up until the moment you are

sitting in a smaller flat in an unfamiliar town wondering what happened.

So do a translation exercise. Take a sheet of paper, fold it down the middle, and on the left write every fear-shaped sentence in your head, in its ugly original form. Nobody else has to read this page. *I'm afraid of falling and lying there. I'm afraid the children will put me somewhere. I'm afraid of the stairs in winter. I'm afraid of ending up alone in a room full of strangers.* Write them badly and honestly. Then, on the right, turn each one into a statement of what you want instead, phrased in the positive and made concrete.

I'm afraid of falling and lying there becomes: *I want a reliable way of calling for help from the bathroom floor, and I want someone to notice within a few hours if I haven't been in touch.* Now it is a criterion. It can be met in several different ways, some of which cost very little, and we work through them in Chapter 8. *I'm afraid the children will put me somewhere* becomes: *I want to make the decision myself, in good time, and I want my family to know my reasoning before anything happens.* That one leads directly to Chapter 16, on family conversations and documents, and it is achievable. Entirely achievable, in fact, and mostly by talking earlier than feels comfortable.

The fears do not disappear during this exercise. That is not the aim, and any book promising you a fear-free old age is selling something. What changes is that a fear which has been turned into a stated wish becomes a thing you can work on. It moves from the middle of the night into the middle of the afternoon, where tools exist. And a small number of the fears, once written on the left-hand side of the page, turn out to be borrowed rather than yours: absorbed from a newspaper story, or from what happened to a colleague's mother in 1998 under circumstances that have almost nothing to do with your life. Those you can cross out.

A short self-test on your ordinary week

Values are one half of the picture. The other half is what your days actually contain, and here memory is a poor witness. We remember the exceptional and forget the routine, which is unfortunate, because the routine is what a home has to support.

For one week, keep a small notebook by the kettle and note the things that cost you effort. Not pain, necessarily, and nothing dramatic. Effort. The moment you paused. The task you put off until tomorrow for the third time. The thing you now do in two trips that you used to do in one. Write the time of day beside it, because time of day matters more than people expect: the same staircase is a different staircase at seven in the morning than at three in the afternoon.

At the end of the week, look for patterns rather than incidents. A single awkward morning tells you nothing. The same awkward moment appearing five times in seven days is information. Ask yourself what a stranger would conclude about your home from your notebook. If half the entries involve carrying something upstairs, your home has told you something about stairs. If most entries cluster after dark, the honest reading is about lighting, and Chapter 7 has a plan for that. If the notebook is almost empty but you have written *couldn't be bothered to go out* four times, then your issue is not the building at all, and Chapter 9, on neighbourhood and connection, matters more for you than the whole of the adaptation section.

Two further questions are worth asking at the end of the week, and they are best asked in writing, because writing catches the answers that speech smooths over. First: which parts of this week did I enjoy, and what did my home contribute to them? People plan housing entirely around problems and then wonder why the result feels joyless. If your best hour of the week was reading in the window seat with the afternoon sun on the page, then good light and a place to sit in it belong on your criteria list alongside the grab rails. Second: what did I do this week that I would find difficult if I lost a bit more strength, or if my eyes got worse, or if I could no longer drive? That is not a morbid question. It is the same question a sensible person asks about a car before a long journey, and it is asked in exactly the same spirit.

Today, and in ten years

Take your ranked list and copy it out twice, side by side, with two headings: *today* and *in ten years*. Then rank the second column as if you were ten years older, with rather less energy and rather more need for things to be within reach. Do not catastrophise. You are not imagining the worst case, you are imagining the ordinary case, which is a slow, gentle narrowing of range that most people experience and most people manage perfectly well.

The interesting part is where the two columns disagree. For many people, *being in the middle of things* rises sharply in the second column, because the ability to reach a shop on foot matters far more once driving becomes tiring or stops altogether. *Peace and quiet* often falls, because a very quiet place is also a place where nothing passes your window and nobody knocks. *Outdoor space* frequently splits into two different cards: people discover they want to be *near* green space far more than they want to *maintain* it, which is a distinction with real consequences, since one is a location decision and the other is a lawnmower decision.

Mrs Berger's two columns were almost identical, which is itself a finding. Familiarity stayed at the top in both, and that told her the adapt-or-move question was, for her, mostly a question about whether her particular flat could be made to work. Mr Osei's columns diverged more than he liked. In the ten-year column, closeness to family jumped from seventh to third, and when he sat with that for a while, he admitted he had been avoiding the thought. He lives in a beautiful house on a hillside forty minutes from his nearest relative. In Chapter 9 he maps his neighbourhood properly and finds something about that hillside in winter that changes his thinking considerably. But the seed of it was already in his second column, on a Thursday afternoon, in pencil.

If you are doing this with a partner

Sort separately. Compare afterwards. Do not sit down together with one set of cards and produce one shared list, because what emerges will be a compromise before anyone has said what they actually want, and compromises made in silence tend to unravel later at bad moments.

When you compare, resist the urge to resolve the differences immediately. Just look at them. In most couples, two or three cards will be strikingly far apart, and those cards are the real agenda for the coming months. The Carters differed by four places on *company*, which is a large gap, and once it was visible they could talk about it as a fact about the two of them rather than as an accusation. The conversation they had was not about who was right. It was about whether a housing arrangement exists in which one of them gets more contact and the other gets more retreat, which is precisely what the community-living models in Chapter 11 attempt to provide, with a private front door on one side of the wall and a common house on the other.

One thing to watch for: if one partner has a health condition and the other does not, the healthy partner's criteria have a way of quietly vanishing from the conversation. Everybody focuses on the person with the diagnosis, and the other one, who will be doing the shopping and the caring and the driving, ends up with no stated needs at all. That arrangement holds for a while and then it breaks. Both lists count. Both people are going to live there.

Four ways this exercise goes wrong

The first and most common failure is borrowing. A friend moved into a retirement flat and is delighted, so a retirement flat goes on your list, although your friend's chief pleasure is the bridge club on Tuesdays and you have never played bridge in your life. Adopt other people's questions freely. Be slower to adopt their answers.

Second: the sensible answer. Some people fill in the cards the way they would fill in a form for an official, producing a tidy, reasonable, virtuous list with *safety* on top and nothing on it that anyone could object to. Then they look at it and feel nothing. If your list does not contain at least one item that would slightly embarrass you to read aloud, sort again. The keeping of a cat that nobody else likes, the refusal to leave a particular view, the

workshop full of tools you have not used in three years and will not give up: these belong on the list. They are what makes it yours.

Third: starting with money. Budget is real and Chapter 13 takes it seriously, with a ten-year method rather than a wishful one. But if the first question is *what can I afford*, the criteria quietly rearrange themselves to fit the answer, and you will never find out what you were actually aiming at. Establish the aim first. Then let the money conversation tell you how much of it is reachable, and in what order, and with what help. Sometimes the answer is more than expected, because the cheapest solution to a well-defined problem is often surprisingly small. A criterion of *short distances inside the home* can be met by a stairlift, or by moving the bedroom downstairs, and those two things differ in price by a very large factor.

Fourth: letting the vocabulary do your thinking. The housing market has its own language, and it is a persuasive one. *Sheltered*, *supported*, *independent living*, *extra care*, *assisted*: these terms sound like a ladder of increasing help, and in practice they are used inconsistently, sometimes within the same town, and their meaning varies considerably between countries. Chapter 10 untangles them properly. For now, the discipline is simple: when you read a brochure, translate every phrase into your own criteria before you form an opinion. *A vibrant community atmosphere* may mean daily company or it may mean an activities timetable on a noticeboard that three people attend. Your card sort tells you which of those you were hoping for.

Why deciding early makes you freer

There is a belief, and it is held sincerely, that thinking about later life brings it closer. That planning for frailty invites it in. I understand the feeling, and I want to argue against it, because it costs people a great deal.

Consider the two ways this decision usually gets made. In the first, it is made on an ordinary afternoon, in your own kitchen, by you, with a list in front of you, over a period of months, with time to change your mind twice and to visit three places before choosing. In the second, it is made on a Thursday at four in the afternoon in a hospital corridor, by a discharge coordinator with eleven other patients waiting, in consultation with a daughter who has driven ninety minutes, who is frightened, who has no idea what her mother would want because they never discussed it, and who has until Monday to arrange something. Both are real decisions. Only one of them is yours.

Everything in this book is designed to move you towards the first version. Not because a crisis can be prevented (some can be made less likely, and Chapter 7 addresses that soberly, but the honest position is that some cannot), and not because planning removes uncertainty. Because a person who has already thought it through has options in the corridor. She has a list. She has a folder. She has said the words *if anything happens, I want to try coming home first, with help in the mornings, and I have already looked into what that costs* to someone who remembers her saying it. Chapter 16 shows how to have that conversation and what to write down. Those preparations do not make the crisis pleasant. They make it survivable on your own terms, and the difference is enormous.

There is a second freedom in it too, quieter and easier to overlook. Once you have decided what you are aiming at, you can stop worrying at it. Mrs Berger had spent eight months in a low, background state of unease every time the subject came near her: a leaflet, a comment at lunch, a piece on the radio about care homes. After the card sort she had a sentence. *I want to stay in this street, and I'm willing to spend money and accept some inconvenience to do it.* The unease did not vanish, but it stopped being formless. When her daughter next raised the subject, she did not deflect it and she did not get defensive. She said what she wanted and what she was prepared to trade for it, and the conversation, which they had both been dreading in slightly different ways, took eleven minutes and ended with them looking at bathroom photographs together.

What to write down before you turn the page

Give yourself one sheet of paper and title it with the date, because you will want to compare it against the version you write next year. Chapter 18

makes that annual review a fixed appointment rather than a good intention.

On the sheet, in this order: your ranked criteria, from the card sort, with the ten cards in the order you put them. Your three stars, each written as a full sentence, specific enough that a stranger could test a property against it. A short second column showing how the ranking shifts when you look ten years ahead, with a note beside any card that moves more than two places. And below that, three or four lines from your notebook week, describing the moments that cost you effort and the moments that gave you pleasure, because both are instructions to your home.

That sheet is your compass, and it is worth saying exactly how it will be used, so that it does not become another well-meant document in a drawer. In Chapter 2 you will walk through your home with it and ask, room by room, whether this building can deliver these criteria. In Chapters 3 to 8 you will decide which adaptations earn their place, and the ones that serve a starred criterion go to the front of the queue. In Chapter 9 you will hold it up against your street, and in Chapters 10 and 11 against the various forms of housing that exist beyond your front door. In Chapter 12, where the adapt-or-move decision finally gets made, the criteria on this sheet become the rows of the decision matrix, and the ranking you did on a Thursday afternoon becomes the weighting. In Chapter 17 you will take it with you to viewings, physically, in your bag, because the pleasant smell of fresh coffee in a show flat has been known to reorder people's priorities for the duration of a visit.

Keep it visible for a fortnight before you consider it final. Priorities settle. You will move a card, probably two, and you may discover that something you ranked fourth is genuinely first and that you knew it all along. That is the exercise working, not failing.

And then the work turns outward, to the building you are sitting in. Every criterion on your sheet is a promise you are asking a home to keep, and the next question is whether your current home can keep them, honestly assessed, room by room, with the front door as the starting point and nothing skipped because it is inconvenient to look at.

Kapitel 2: An Honest Look Around: Assessing Your Current Home

When did you last look at your own hallway?

Not glance down it on the way to the door. Look at it, the way a stranger would on a first visit, noticing the coat hooks and the height of the step and the fact that the light switch is behind the door when you come in with shopping in both hands. Most of us stopped seeing our homes years ago. This is not carelessness. It is how the brain works, and mostly it works in our favour: you can find the bathroom in the dark because your body knows the route without consulting you. The cost of that efficiency is invisibility. The threshold you have stepped over four times a day for eighteen years has become part of you rather than part of the building, and you will not notice it until the day your foot catches.

So the work of this chapter is a deliberate act of unseeing. You are going to walk through your own home with a pen, a notepad and your criteria sheet from Chapter 1, and you are going to write down what is actually there. Not what should be there. Not what was fine in 2009. What is there now, measured where measurement helps, described honestly where it does not.

Before we start, one thing needs saying, because it decides whether this exercise feels useful or humiliating. An audit is not a verdict on your housekeeping, your judgement or your standard of living. Every home in the world would fail some version of this survey. The house I am sitting in has a step down into the kitchen that has been there for two hundred years and is not going anywhere. A survey finding is simply a fact about a building, written down, so that it can be sorted, priced and decided on. Homes are not accused of anything. They are surveyed, the way a car is surveyed before a long journey, and nobody thinks less of the car.

What you need, and how long it takes

A pad, a pen and about two hours. Add a tape measure, ideally the retractable metal kind rather

than a dressmaker's tape, because you will want to measure some things while holding a pen and cannot manage floppy fabric at the same time. A torch is useful for looking under and behind things. A camera helps enormously, and the one in your phone is entirely good enough: photograph every problem you find, from standing height, because in six weeks when you are describing your hallway to a builder you will not remember whether the step was one or two bricks high.

Do it in daylight, then repeat two specific parts of it after dark. That second pass matters more than people expect, and I will come back to it.

Take somebody with you if you can, but choose carefully. The right companion asks questions and writes things down. The wrong one says *oh Mum, that's fine, you've managed for years* every time you hesitate, or, at the opposite extreme, arrives with a mental list of everything they have wanted to change since 2015 and turns the survey into an argument about the carpet. A neighbour of a similar age is often better than an adult child, at least for the first pass, because a neighbour has no emotional stake in the outcome and rather a lot of relevant experience. Chapter 16 deals properly with how to bring family into these conversations without either side taking over. For today, you may prefer to do it alone, and that is a perfectly good choice.

Do not fix anything while you survey. This rule sounds petty and it is not. The moment you start moving a rug or unplugging a lamp, the survey stops and the DIY starts, and two hours later you have a tidy hall, a bad back and no written record of anything else in the house. Write it down. Fix it tomorrow. The whole value of this exercise lies in the completeness of the list, because it is the complete list, and only the complete list, that lets you spot the pattern.

Start outside the front door

The survey begins where the post arrives, not where the hall carpet does. Stand on the pavement, or at the top of your drive, and walk in as though you were carrying two full bags and it had been raining for an hour.

What is the surface like? Loose gravel, which is charming, drains beautifully and is very difficult with a stick or a wheeled walker. Old paving that has lifted at one corner where a root got underneath. Moss on the north-facing bit that is fine in July and treacherous in November. Note the gradient of the path, not in degrees but honestly: does it feel like a slope when you are tired? How many steps to the door, and does the handrail run the full length of them or stop one step short, which is where people fall? Is there a rail at all, and is it on the side that suits you, which will depend on which hand you rely on?

Look at the door itself. Is there a threshold to step over, and how high is it? Measure it. Where do you put the shopping down while you find your key, and if the answer is *on the floor, and then I bend down again to pick it up*, write that down, because a shelf beside a front door is one of the cheapest useful things in this entire book. Is there light at the door, and does it come on before you arrive or after you have fumbled? Can you see who is outside without opening up? How far away is the bin, and what is the route to it, and what is that route like in the dark in January?

Include the things you have arranged your life around without noticing. Mr Aydin, whose flat we are going to follow through this chapter, wrote down on his first sheet: *communal entrance door heavy, closes fast, have to catch it with my hip when carrying anything*. He had been doing that manoeuvre for six years. He had never once thought of it as a finding.

The hall, the stairs and the widths that decide everything

Inside now. The hall is where a home either welcomes movement or fights it, and it is usually the most crowded space in the house relative to its size.

Measure your door openings. This is the single most useful measurement in the entire audit, and it is the one people skip because it feels premature. Measure the clear opening, which means the gap you can actually walk through with the door standing open, not the width of the frame. Put the tape from the face of the open door across to the

doorstop on the other side. Write the number beside each door on your sheet. You do this now, while nothing is urgent, because clear widths determine what is possible later at almost no cost to find out today. A wheeled walker needs meaningfully more space than a person does. A wheelchair needs more again, and needs it not only in the doorway but in the approach, because you cannot turn a wheeled thing in a corridor narrower than the thing is long. If a doorway is tight, note whether it opens into the room or out of it, and whether the hinges are on the side that makes the turn awkward. Some of these problems are solved by removing a door entirely, which costs nothing and takes ten minutes. Chapter 3 sorts out which is which.

Now the floor. Walk your normal routes and look down. Rugs that are not fixed. The rug in a doorway, which is the worst of all of them, because it sits exactly where your foot is already lifting. Edges that have curled. The transition strip between the hall and the sitting room, which is a small brass ridge you have never thought about. Cables crossing anywhere at all: the phone charger, the lamp lead that runs behind the door and briefly across the corner, the extension that appeared temporarily during lockdown. Thresholds between rooms. Level changes, even small ones, particularly the single step that exists in so many extended houses and that catches visitors every time.

Then the stairs, if you have them. Count them and write the number down, because people are curiously bad at knowing. Is there a handrail, and on how many sides? Does it extend past the top and bottom step, or stop exactly at the last tread, where you most need something to hold? Is the covering secure, or is there a worn patch on the third stair from the top? Is the light at the top a single bulb that leaves the treads in shadow when you come down? Can you see the edges of the steps clearly, or is the carpet a busy pattern that makes each edge merge into the next? That last one is worth genuine attention. Depth perception changes with age, and a plain, well-lit stair with a clear nosing is a different object from a patterned, dim one, even though the timber underneath is identical.

Note also the width of the stairs and whether there is anything on them. Books, a basket for taking up later, the pile of things at the bottom that waits for someone to be going that way anyway. Write it down without embarrassment. Everybody has that pile.

The bathroom, examined slowly

The bathroom gets a full chapter of its own, Chapter 4, because it deserves one. For now you are only surveying, but survey it thoroughly, because this is where the audit most often changes people's thinking.

Start with how you get to it. From your bed at three in the morning, how many steps, what route, past what, in what light? Is there a level change on the way? Is the bathroom door the narrowest door in the house, which it very often is? Does it open inward, and if someone fell against it from inside, could the door be opened at all? That question sounds grim and it is a standard one, asked routinely by professionals, and it has a cheap answer in most cases: rehanging a door to open outward, or fitting lift-off hinges.

Inside, look at the floor covering when wet, not when dry. Look at the bath, if you have one, and be honest about how you get in and out of it. Many people have developed a private technique involving one hand on the basin and one knee on the edge, and have never described it aloud, and would be startled to hear it described back to them. Write down your actual method. Note what you hold on to, because whatever you hold on to is currently functioning as a grab rail whether it was designed to be one or not. A towel rail is not a grab rail. A basin is not a grab rail, and basins do come away from walls.

Look at the toilet: its height relative to your knees, whether there is anything solid within reach on either side, and whether the paper is somewhere you can get at without twisting. Look at the shower controls and ask whether you could reach them without stepping fully into the water. Note the storage: what lives on a high shelf, what lives at the back of a low cupboard, what you have to bend or stretch for daily. And note the temperature of the room in February, because a cold

bathroom is a room people rush in, and rushing is the common factor in a great many domestic accidents.

The kitchen, the bedroom and the rooms you actually live in

In the kitchen, the survey question is about reach and about heat. Open your cupboards and look at where the things you use every single day live. If the everyday plates are above shoulder height and the ceremonial soup tureen is at waist level, your kitchen is organised by tradition rather than by use. Note the depth of the base units: deep cupboards with fixed shelves require kneeling and reaching into a dark space, and Chapter 5 has better arrangements. Note whether you have anywhere to put a hot pan down within a step of the hob, or whether you carry it across the room. Note whether you can sit anywhere in the kitchen to work, because a chair at the right height converts a standing task into a sitting one and doubles the length of time many people can cook comfortably.

Look at the hob and write down what type it is. Look at the taps: can you turn them with wet hands, with cold hands, with a stiff thumb? Note the lighting over the worktop, specifically whether your own body casts a shadow onto the chopping board when you stand at it, which it does in most kitchens lit by a single ceiling fitting. Note the flooring, and whether it becomes slippery when something is spilled and not immediately wiped.

In the bedroom, sit on the edge of the bed and stand up, and pay attention to what happens. Is the bed too low, so you push off from your thighs, or too high, so your feet dangle? Is there anything solid to hold near the head of the bed? What is on the floor between the bed and the door? Where is the light switch, and can you reach it from lying down, or do you cross the room in darkness to reach it? Where is your phone at night? Is there a chair you use for clothes, and is it stable enough to lean on, because if it is in that position it will be leaned on eventually.

In the living room, the survey is mostly about the furniture. Note the height and firmness of every seat you use regularly. A deep, soft sofa is comfortable to sit in and a genuine effort to get out of, and armrests are not decoration but equipment. Note the route from your chair to the door and whether it involves squeezing past a table corner. Note where you keep the things you reach for daily and whether any of them require standing on something. Chapter 6 deals with all of this properly, including a simple reach-zone principle that reorganises a room in an afternoon.

Then the whole-house items that belong to no room. Where are the sockets, and how many are at skirting level, requiring you to get down to the floor to plug in the vacuum? How many extension leads are in use, and where do their cables run? What is the heating, and can you operate the controls, and can you read them? Are there rooms you have stopped heating, and if so, are they rooms you have therefore stopped using? Where is the electrical consumer unit, and could you reach it in the dark? Where are the stopcocks? Do you have smoke alarms, do you know when they were last tested, and can you reach them to test them? That last question has an uncomfortable answer in many homes: the alarm is on a ceiling, testing it requires standing on a chair, and so it does not get tested. Write that down. It is exactly the sort of finding this survey exists to catch.

The second pass, after dark

Now go back and do two things again with the lights off.

Walk the route from your bed to the bathroom in the middle of the night, as you would actually do it, with your eyes not fully adjusted. Notice where you touch the wall for reassurance. Notice where you cannot see the floor. Notice whether the light, when you finally reach a switch, is so bright that you are briefly dazzled, because that dazzle is itself a risk on the way back.

Then walk from the front door to your chair as though arriving home on a winter evening. Where is it dark? Where do you take your coat off, and do you balance on one leg to remove your shoes? Is there anywhere to sit while you do that? Chapter 7 turns all of this into a proper lighting plan. Tonight you are only collecting the evidence.

Mr Aydin's twelve points

An example makes the shape of this clearer than any amount of instruction, so here is a typical one, of the kind you would recognise in a dozen homes.

Mr Aydin is seventy-four and lives alone in a two-bedroom flat on the first floor of a small block, reached by a communal stair with a lift that works most of the time. He has a hip that aches in the cold and a left hand that is not as strong as it was. He did the survey on a Saturday morning with a pad on his knee and his criteria sheet from the week before propped against the fruit bowl, and he ended up with twelve entries.

Four of them he marked as serious. The bath, which he climbs into by holding the basin and which he had privately been dreading for about a year. The communal stair, because the lift is out for two or three days at a time when it breaks and he has to manage twenty-two steps with shopping, and the handrail is on one side only. The bathroom door, thirty-one inches of frame but a clear opening under twenty-six once the door is open, and the narrowest in the flat by a considerable margin. And the hallway rug, which slides on a polished floor and which he had already tripped on once in April and told nobody about.

The other eight were smaller. No shelf by the front door. The hall light switch positioned so that he crosses the hall in the dark to reach it. Everyday crockery on a high shelf, left there when a nephew helped him reorganise the kitchen and put things where a tall man would put them. A sitting-room chair he loves and which is two inches too low. Cables from the television running loose along the skirting and briefly across the corner to the socket. The kitchen worktop lit by one ceiling light so that he chops vegetables in his own shadow. The smoke alarm untested for an unknown period, because testing it means standing on a chair. And no outside light at the communal door, which is a matter for the building's management rather than for him alone, and which he wrote down anyway.

Two things about that list are worth noticing, because they are typical rather than exceptional. First, it is not a catastrophe. It is twelve ordinary observations about an ordinary flat, and about half of them can be dealt with for the price of a decent meal out. Second, when he laid the list beside his criteria sheet, a pattern emerged that neither document showed on its own. His starred criteria included *being able to manage a normal week without asking anyone for help*. Yet four of his twelve findings, the bath, the stair, the high crockery and the untested alarm, were all places where the flat quietly required either help or risk. That is the kind of insight the audit produces: not a list of faults, but a map of where your home and your intentions have drifted apart.

Sorting: now, soon, watch

Twelve findings, or twenty, or thirty, are useless as a heap. They become useful the moment they are sorted, and the sorting has only three boxes.

Act now is for anything that could cause an injury this month. The sliding rug. The missing handrail. The chair with a wobbly leg that you have been meaning to glue since Easter. Bulbs that have gone in places where light matters. The test is deliberately blunt: if a friend told you this was in her home, would you be uneasy? These items are not projects. Most of them are jobs for a Saturday and cost very little, and there is real value in doing them quickly, because a list on which nothing has been ticked loses its authority within a fortnight.

Improve when convenient is for the things that cost effort or money but no longer involve real risk. Rehanging a bathroom door. Moving crockery down a shelf and rehousing whatever was there. Fitting task lighting under the kitchen cupboards. Adding a shelf beside the front door. Replacing a beloved but low armchair, which is a slower decision because the replacement has to be tried out, sat in, and lived with. These are the items to group sensibly rather than tackle piecemeal, because getting an electrician in once for six small jobs costs a great deal less than getting one in six times.

Monitor for the long term is for the big structural questions, and this box is the one that connects directly to the central decision in Chapter 12. Mr Aydin's stair belongs here: he cannot rebuild a

communal staircase, and the question of what happens if the lift becomes unreliable is a question about whether this flat is his long-term home. His bath belongs partly here too, because replacing it with a level-access shower is a real project with a real cost and probably a funding application, and because the answer depends on how long he intends to stay. Things in this box are not ignored. They are given a date. Write, beside each one, *review in twelve months* or *review if the lift breaks down twice more* or *review when I stop driving*, because a trigger is more useful than a calendar entry, and because the point of the box is to stop long-term questions from either being forgotten or being panicked about.

One caution about the sorting, and it applies to almost everyone. There is a strong pull towards putting things in the third box because the first two require action. If a finding keeps moving from *act now* to *watch* across successive reviews, it is not being monitored. It is being avoided, and it is usually the one you already know the answer to. Mr Aydin's bath had been in his private *watch* box for a year before he ever wrote it down.

What a survey cannot tell you

Now for the honest limits, because a book that pretends you can do all of this yourself is doing you no favours.

Self-assessment is excellent at finding problems and unreliable at judging solutions. You will spot the rug. You will not know whether the wall beside your toilet is a solid wall or a hollow partition, and whether a grab rail fixed to it would hold a person's full weight in a fall. That is not a matter of opinion or effort. It is a matter of construction, and getting it wrong produces a rail that comes off the wall at precisely the worst moment, taking a lump of plasterboard with it. Chapter 4 returns to this in detail because it is one of the most common and most dangerous mistakes made in well-intentioned home adaptation.

Second, you cannot easily see the load-bearing structure, the drainage falls, the position of pipework or the electrical capacity of your circuits, and all four determine whether an adaptation is a small job or a large one. Whether your bathroom can have a level-access shower depends on what is under the floor, which is a question for someone who can look. Whether a doorway can be widened depends on what is above it.

Third, and most subtly, you are a poor judge of your own function. Everyone is. We adapt so gradually that we do not notice adapting, and the compensations become invisible in exactly the way the threshold did. You may not register that you now put a hand on the wall halfway along the corridor. You may not have noticed that you stopped using the second bedroom in February. A professional observer notices these things in ten minutes, not because they are cleverer, but because they have not been living here.

So arrange a second pair of eyes. Who provides this varies enormously between countries, regions and even neighbouring towns, and it is one of the things you must verify locally rather than take from any book. Broadly, three kinds of help exist. There are agencies, often charitable or council-linked, that specialise in helping older people and disabled people adapt or repair their homes, sometimes called home improvement agencies or handyperson schemes; their remit, cost and even existence differ by area. There are occupational therapists, whose professional training is precisely the matching of people to environments, and who can often be reached through a health service, a social care assessment or privately; the route and the waiting time depend entirely on where you live. And there are builders and installers with genuine experience of accessible design, who are worth finding and worth distinguishing from those who merely advertise it.

Ask the same question of all of them before you engage anyone: what exactly do you assess, what does it cost, and do you sell the work you recommend? That last question is not rude. It is basic consumer sense, and a good tradesperson will answer it without offence. A free survey from a company that then quotes for the work is not worthless, but it is a sales visit as well as a survey, and you should know which you are receiving. Where an independent assessment is available, it is usually money well spent, and Chapter 13 shows how it fits into a sensible budget.

There is one more reason to bring somebody in, and it has nothing to do with technical knowledge. Some findings are easier to accept from a third party. A daughter who says *Dad, that bath is a problem* is having a conversation about a relationship as well as about a bath. An occupational therapist who says the same sentence is simply doing her job, and the fact can land as a fact.

Writing it up so that it is still useful in March

Everything you have gathered now has to survive the journey from a scribbled pad to a document that means something to you and to a stranger in three months' time.

Give each finding a number and a room. Describe it in one plain sentence, with a measurement where a measurement exists: not *the bathroom door is narrow* but *bathroom door, clear opening 640 mm when open, narrowest in the flat*. Add your traffic-light rating, red for act now, amber for improve when convenient, green for monitor. Add one line saying which of your criteria from Chapter 1 the finding threatens, because that line is what will keep your priorities straight when money is tight and you can only do half of what you would like. And add the date. Every audit is a snapshot, and a snapshot with no date on it is worth very little.

If you are a person who likes drawings, sketch a rough floor plan and put the numbers on it where the findings are. It need not be to scale or even neat. A plan with twelve numbered dots on it communicates in three seconds what four pages of text takes ten minutes to convey, and if you ever hand this to a builder or a therapist, the plan is the thing they will look at first.

Then put the whole thing somewhere it will be found: with the criteria sheet from Chapter 1, in a folder that will eventually hold quotes, correspondence and, by Chapter 16, rather more important documents than these. That folder is the physical spine of everything this book asks you to do.

Mr Aydin's version ran to two sides of A4 and a sketch. He fixed three of his red items the same weekend: a non-slip underlay for the hall rug, a new bulb and a length of cable clip for the television leads. It cost him almost nothing and took less than an hour, and he told me afterwards that the surprising part was not the safety. It was that the flat felt different. Not renovated, not medicalised, just slightly more on his side than it had been on Friday.

That is the feeling worth chasing, and it is the reason this chapter comes before all the ones about building work. A home that has been honestly looked at is not a home that has been found wanting. It is a home you now have an accurate description of, which means every decision from here forward is made with information rather than impression. You know your widths. You know your steps. You know where the dark corners are and which cupboard you cannot reach and which door will not open outward. You know which four things frighten you slightly and which eight merely annoy you.

What you do not yet know is what to do about any of it, in what order, at what scale, and that is the next question. The findings on your sheet are about to become measures: some of them so small they barely deserve the word, some of them substantial enough to need a plan, a professional and a permission. They sort themselves along that scale more neatly than you might expect, and knowing where a given problem sits on it is what stops people from spending four thousand on a project that a thirty-pound fitting would have solved.

Kapitel 3: Removing Barriers: The Big Picture

A thirty-pound fitting or a four-thousand-pound project. That is the gap this chapter exists to close, and it is not a small one. Somewhere in the pile of findings from your survey sits at least one problem whose solution costs almost nothing, and at least one that will need a plan, a tradesperson, possibly a permission and very likely a funding application submitted before anybody lifts a tool. The trouble is that from the inside, on a Saturday morning with a pad on your knee, the two look remarkably similar. Both are written in the same handwriting. Both feel roughly equally urgent, or

equally postponable, depending on your mood. And the most expensive mistake in this whole subject is not overspending. It is spending in the wrong order, or spending large where small would have done.

So before the following chapters take you room by room, you need a map of the territory. Not a catalogue of products, and not a wish list. A sense of scale: what counts as a small measure, what counts as medium, what counts as a major project, and how you tell which one your particular problem needs. Get the scale right and everything downstream becomes easier. You will know when to phone a friend with a drill, when to get three written quotes, and when to stop and ask a much larger question about whether this building is the right one at all.

The three rungs

Picture a ladder with three rungs. On the bottom rung sit the measures you can do this month, mostly without trade skills, mostly for the price of a weekly shop. A doorstop that holds a heavy door open while you carry something through. Non-slip underlay or double-sided tape under a rug, or better, removing the rug. High-contrast tape on the leading edge of a step so the eye can find it without the brain having to guess. A shelf beside the front door. Cable clips. A brighter bulb, and then a second light in the place where the first one never reached. Furniture moved four inches so a route stops being a squeeze. A grab rail, sometimes, though grab rails come with a caveat I will return to shortly, because they are the single most misunderstood item on the entire ladder.

The middle rung is where trades appear and where money starts to be a real consideration rather than a rounding error. Taking out a threshold and making the floor continuous between two rooms. Rehanging a door to open outward, or taking it off and fitting a curtain or a sliding panel instead. Widening a doorway, which sounds structural and often is not, depending on what sits above it. A shower seat, wall-fixed, into a wall that has been checked. Lever taps replacing crossheads. A second handrail on the stairs, on the wall that never had one. Height-adjustable or repositioned fittings in the kitchen. Better switching: a two-way switch so the landing light can be operated from both ends, which is a small electrical job with a disproportionate effect on how safe a night feels. These are jobs of a day or two. They need a competent person, they generate a modest amount of dust and disruption, and they rarely need anyone's permission beyond, for tenants, the landlord's.

The top rung is projects. A ramp, properly built, with the right gradient and a level landing at the top so that you are not fumbling for keys on a slope. A stairlift, straight or curved, the curved kind costing a great deal more because the rail has to be made for your particular staircase. A level-access shower replacing a bath, which means taking up the floor, checking what is underneath, resolving the drainage falls and tanking the area against water. Moving a bathroom, or creating a second one downstairs. Bringing everything essential onto one level, which may mean converting a dining room into a bedroom and finding somewhere else to eat. These are weeks, not days. They involve design decisions, sometimes drawings, sometimes consents, and they interact with the money and legal chapters later in this book in ways that a bulb replacement never will.

The ladder is a rough instrument and it is meant to be. Some measures sit awkwardly between rungs, and the same nominal item can land on different rungs in different houses. A grab rail beside a toilet is a bottom-rung job if the wall behind it is solid masonry and a middle-rung job if it is a hollow stud partition needing a timber pattress fitted behind the plasterboard first. That is exactly why you measure and photograph rather than assume. What the ladder gives you is a habit of asking, of every finding on your list: which rung is this, really, and what would it take to find out?

Small measures are not consolation prizes

There is a persistent belief that the small end of the ladder is for people who cannot afford the proper solution. It is a snobbery about scale, and it costs people money and comfort in equal measure.

Consider a typical entrance. Mrs Nowak lives in a ground-floor flat with its own door onto a short

paved path, and after her survey she had a list of complaints about that entrance running to most of a page. The path had a lifted slab. The step up to the door was a single deep one with nothing to hold. The door was heavy and closed on a spring. There was no light except the one inside the hall, which threw her own shadow onto the lock. There was nowhere to put a bag down. The mat inside slid on the tiles. And the key was small, and her fingers on a cold day were not.

She had been quoted, informally, by a builder who came to look at something else, for a rebuilt entrance with a shallow ramp, a canopy and a wider door. The figure was well beyond what she wanted to spend, and it sat in her mind for a fortnight as *the thing I ought to do and cannot*, which is a thought that stops people doing anything at all. What she did instead was seven small things, over three weekends, for a total that she described afterwards as less than a decent winter coat.

The lifted slab was bedded back down by a neighbour's son with a bag of sand. A galvanised grab handle went on the wall beside the door, fixed into brick, positioned by trying it in the air with a pencil first and moving it twice before drilling. The door spring was adjusted, which took a screwdriver and four minutes, and the door now closes firmly without slamming shut behind her. A battery-powered light with a motion sensor went above the door, stuck on, no wiring at all. A narrow shelf, the sort sold for a hallway, went on the wall at hip height beside the door, and the bags now go there while she deals with the lock. The mat was replaced with a heavy rubber-backed one that stays where it is put. And the key acquired a plastic turning aid, a little moulded grip that slides over the head of the key and turns a two-finger pinch into a whole-hand movement.

Seven items. Not one of them impressive. Together they changed a daily struggle into an unremarkable arrival, which is the entire point. And here is the part worth noticing: had she spent the large sum on the rebuilt entrance, she would have solved the step and the door width and nothing else. The light, the shelf, the mat and the key would all still have been on her list, because they were never structural problems. Big works solve structural problems. They do not solve the ten small frictions that actually make up the experience of coming home.

Do the small things first, then, and do them soon, and do not apologise for their smallness. There is a further argument for this order, and it is about knowledge. When you have removed the easy frictions, whatever remains is the real problem, described accurately. Mrs Nowak's remaining problem, after her seven measures, was the single deep step, and only that. She now knows exactly what she is considering spending money on, and she is not paying to solve four other things she has already fixed for the price of a coat.

Two senses, and why brochures rarely mention it

Underneath the practical measures sit a handful of design ideas, and one of them deserves particular attention because it explains why some homes feel easy and others feel effortful without anyone being able to say why.

The idea is usually called the two-senses principle, and it means that important information in a building should be available through at least two of the senses rather than only one. A step that is marked by a change of colour is signalled to the eye. A step that is marked by a change of colour and a change of texture underfoot is signalled to the eye and the body, and it goes on working when the light fails, when you are carrying something that blocks your view, or when your eyes are slower to adapt from bright to dim than they were twenty years ago. A doorbell that flashes as well as sounds works for a person with a hearing aid out. A cooker control that clicks as well as showing a position works when the print is too small to read in the evening.

Once you know the principle you see its absence everywhere, and much of what you see is fashionable. Pale grey stairs against a pale grey wall in a magazine photograph look calm and are a genuine hazard, because the edge of each tread carries no visual information at all. A flush threshold in a matching material between hall and bathroom removes a trip hazard, which is good, and removes the boundary cue, which needs replacing by som-

ething else, a change of texture or a strip of contrasting colour, so that the floor still tells you where you are. Contrast is your friend throughout: a dark toilet seat against a white bathroom, a chopping board that contrasts with what is on it, a light switch plate that does not disappear into the wall, a handrail visible against the paint behind it. None of this costs meaningful money. It costs a decision at the moment you choose, which is why the best time to apply it is when you were going to redecorate anyway.

The second principle is redundancy of effort, though it goes by plainer names. It means that no everyday task should require you to be at your best. Getting out of bed at half past two in the morning should work when you are half asleep, cold and slightly unsteady, not merely when you are alert. Reaching the front door with shopping should work in the rain. Turning off the hob should work when the phone is ringing. Ask of each measure not *does this work?* but *does this work on a bad day?*, and a surprising number of arrangements that seemed adequate reveal themselves as arrangements that depend on you being fine.

The third is that space is a resource like money. Turning circles, clear widths, somewhere to put a thing down, somewhere to sit halfway along a long route. People fill space because empty space feels wasteful, and then find they have furnished away the very thing that would let a walking frame turn at the bottom of the stairs. Deciding to leave a corner empty is a real adaptation. It is free, it is reversible, and it is one of the few measures on any rung that improves the moment you make it.

About standards, and what they are and are not

You may come across references to accessibility standards. In England and Wales the relevant technical guidance for access in buildings has for years been published as Approved Document M under the building regulations, with equivalents in Scotland, Ireland and every other country following its own system entirely. Details, titles, edition dates and the categories they define change, and this book is read in too many places for me to state any of them as current. Check what applies where you live, and check the year, because these documents are revised.

What matters more than the reference number is understanding what such a document does. Building standards apply to construction: new homes, certain conversions, work requiring approval. They do not reach backwards into your existing private house and require you to change anything. Nobody is going to inspect your hallway. If you have a step at your front door that has been there since the house was built, you are not in breach of anything, and you should not read a standard as a list of your failings.

What standards give you is orientation, and that is genuinely useful. They represent a considerable amount of accumulated thinking about what dimensions actually work for people using sticks, frames and wheelchairs, and about gradients, and about the height at which a switch is reachable from a seated position. When you are trying to judge whether a proposed doorway is wide enough or a proposed ramp is too steep, having a published figure to compare against is far better than having a builder's opinion alone. So use them as a reference and a conversation tool. *Is this in line with the current accessible-design guidance?* is a perfectly reasonable question to put to a contractor, and the answer tells you a good deal about who you are dealing with, whichever way it goes.

One warning, and it recurs throughout this book. Whether a piece of work is *required* to meet a standard is a different question from whether meeting it is *sensible*, and both are different again from whether a funding body will *insist* on it as a condition of paying. Grant schemes frequently impose their own technical requirements, their own approved-contractor lists and their own inspection at completion. That is not bureaucracy for its own sake; it is how public money avoids paying for a rail screwed into plasterboard. But it does mean the sequence matters, and I will come to sequence shortly.

Middle-rung work, and the questions that belong to it

The middle of the ladder is where most of the real decisions live, and it is the least discussed part of the subject, because it lacks both the cheerfulness of a quick fix and the drama of a proper renovation.

Take threshold removal. Between many hallways and many bathrooms sits a strip of timber or metal, perhaps fifteen millimetres proud of the floor, sometimes more. It exists for reasons: to join two floor coverings, to stop water, occasionally to hide a level difference between rooms. Removing it is often straightforward and occasionally not, and the interesting part is that the question *can this come out?* has a technical answer that you cannot supply and a tradesperson can, usually in about ninety seconds, by lifting an edge and looking. The lesson generalises. Middle-rung questions are cheap to answer and expensive to guess at. Get someone to look before you plan around an assumption.

Or take door widening. The clear opening you measured in Chapter 2 is the number that matters, and there are three ways to increase it, in ascending order of cost. Take the door off entirely, which gains you the thickness of the door and costs nothing, and is a real option for a room where privacy is not required. Fit offset hinges, sometimes called swing-clear hinges, which move the door fully out of the opening when it is open and typically recover an inch or so for the price of an hour's labour. Or rebuild the opening, which means the frame comes out, the structure above is dealt with properly, and you are into a day of work and some replastering. Three answers to one problem, differing in cost by a large multiple, and the right one depends entirely on how much width you need. Which is why the measurement comes first and the decision second, never the other way round.

Shower seats belong here, and so does the grab rail caveat I promised. A wall-fixed shower seat and a well-placed grab rail are among the most effective adaptations that exist, and both depend absolutely on what is behind the tiles. A person's full weight in a fall generates a force considerably greater than their weight standing still, applied suddenly, often sideways. Into solid masonry with the right fixings, a rail will take it. Into a hollow plasterboard partition with the plastic plugs that came in the packet, it will not, and the failure is not a gentle loosening but a sudden departure of the rail, the fixings and a piece of the wall, at the exact moment the person is already falling. The fix is not difficult. It requires knowing what the wall is made of, and fitting a timber pattress behind the board where necessary, and using fixings appropriate to the substrate. It requires, in other words, someone who knows. The same applies, with feeling, to the decorative rails sold in bathroom shops in brushed chrome and matt black, some of which are load-bearing and some of which are towel rails with ambitions. Ask, before buying, what load the rail is rated for and how it must be fixed to achieve it. If the shop cannot tell you, the answer is that nobody has tested it.

Projects, and the honest arithmetic that goes with them

At the top of the ladder the character of the decision changes. You are no longer improving a home. You are investing in it, and the investment only makes sense against a horizon.

A stairlift solves the stairs. It does not solve the bathroom at the top of them being too narrow, and it stops working in a power cut unless it has a battery, and it needs servicing, and it occupies part of the width of the staircase, which matters if anyone else needs to pass. A level-access shower is transformative and involves the floor coming up, the drainage being resolved, the area being tanked and the room being out of use for a week or more, during which you need a plan for washing. A downstairs bathroom created from a study or the space under the stairs is a genuine solution to a genuine problem and consumes a room you currently use for something else. A ramp needs length, which people consistently underestimate: a gentle gradient over a substantial rise requires a run that many front gardens simply do not have, and a steep ramp is worse than a step because you cannot control a wheeled thing on it.

None of that is an argument against projects. It is an argument for asking three questions before you commission one. First: how long do I intend to be here, and does the benefit accumulate over enough years to justify the cost? Chapter 12 gives this a proper framework and Chapter 13 gives it a ten-year budget method. Second: does this project serve a starred criterion from Chapter 1, or does it serve a general sense that something ought to be done? A project that does not connect to a stated criterion is usually a project someone else wanted. Third: what does this project not solve, and what is the next thing that will need solving after it? People who ask that question sometimes discover that their planned stairlift is the first of four increasingly expensive works that would collectively add up to more than the intermediate solutions available elsewhere, and that discovery, arrived at early, is worth a great deal.

There is also a category of project that is not building work at all and belongs on the top rung nonetheless: moving your own life around inside the house you already have. Bringing the bedroom downstairs. Giving up the upper floor entirely and letting it become storage, or, in Chapter 14's territory, a lodger's rooms. Swapping which room is which. These cost little and ask a lot, because they involve giving up an arrangement that has felt right for decades, and the emotional weight is real and should not be dismissed as sentimentality. But they can achieve in a weekend what a lift would achieve in three months and at forty times the price, and any honest survey of the top rung has to put them on it.

The order of work

Now the sequence, which is the part of this chapter I would keep if I could keep only one paragraph.

Remove hazards first. Everything you marked red in Chapter 2, everything that could injure someone this month, gets done before anything else, regardless of how satisfying the other options look. This is not merely prudence. It is because injuries are what turn a considered process into an emergency, and an emergency is where the decisions get made by other people in hospital corridors. A fall in March does more to determine where you live in December than any amount of planning. So the rug, the missing handrail, the dark stair, the wobbly chair, the untested alarm: these go first, and most of them are bottom-rung work you can finish in a fortnight.

Simplify routes second. Look at the paths you walk many times a day, and make each of them easier, in order of how often it is walked. The bed-to-bathroom route almost always comes top, and it is worth mapping deliberately: the light, the floor, the door, the distance, the handholds. Then the door-to-chair route, then the chair-to-kitchen route. This stage mixes bottom and middle rungs, and it is where furniture moves, thresholds come out, second handrails appear and switching gets rearranged. The reason routes come before comfort is that routes are where accidents happen and where daily effort accumulates, and improvements here are felt every single day.

Comfort last. Better seating, nicer lighting, a kitchen that is pleasant to work in as well as safe, storage that puts things where you want them rather than merely where you can reach them. This is not a lesser category and it is not optional. A home you enjoy is a home you stay active in, and Chapter 1 asked you to notice what your best hour of the week was for exactly this reason. But it comes third, because comfort improvements have a way of absorbing all available budget and attention if they are allowed to go first, and because a beautiful sitting room reached by a dangerous hallway is a strange kind of achievement.

Cutting across all three: work from your audit and from your criteria sheet, not from inspiration. The temptation, once you begin, is to be swept along by what is available and appealing rather than by what your own list identified. A catalogue arrives. A neighbour recommends something. A television programme shows a beautiful conversion. All fine as sources of ideas, all dangerous as sources of priorities. Every time you consider a measure, find the numbered finding it answers and the starred criterion it protects. If it answers neither, it may still be a lovely thing to do, and it belongs in the comfort stage rather than at the front of the queue.

Grouping, timing and the trap of doing it piecemeal

A practical matter that saves real money. Small jobs are dominated by the cost of getting someone to come, not by the work itself. An electrician who visits once and does six things is dramatically cheaper than one who visits six times, and the same holds for joiners, plumbers and handyperson schemes. So as your list settles, group it by trade rather than by room, and hold the small items until you have enough of them to make a worthwhile visit. The exception is anything red, which goes immediately, alone if necessary.

Group also by disruption. If a bathroom is coming apart anyway, that is the moment to move the light switch, add the extractor, run a cable for a future alarm point and put a timber pattress into the wall where a rail might one day go, even if you do not want the rail today. Building in the possibility of a later adaptation costs very little while the wall is open and a great deal once it is closed. Good contractors suggest this unprompted. It is a useful signal about who you are dealing with.

And now the timing point that has caught more people than any other in this subject, which is why it appears here rather than being left entirely to Chapter 13. Many grant and funding schemes, in many countries, will not pay for work that has already been started or commissioned. The application has to be made, and often approved, before you sign anything or let anyone begin. The logic from the funder's side is straightforward: if you have already done it, you evidently did not need their help to do it. The consequence from your side is brutal and completely avoidable. A person who fixes the bathroom in June and applies for help in July may find that the help was available and is now unavailable, for no reason other than the order of two events.

The rules vary by scheme, by country and by year, and I am not going to tell you what they are, because whatever I wrote would be wrong somewhere and out of date eventually. What I will tell you is the discipline: before you commission any middle- or top-rung work, spend one telephone call establishing whether any scheme you might qualify for requires a prior application. One call. Ask your local authority or council, or whichever body handles housing adaptations where you live, or an advice organisation for older people. The question is short: *if I might apply for help with adaptations, is there anything I must do before starting work?* Chapter 13 shows you how to find those bodies and how to build the answer into a proper budget and timeline.

There is a version of this trap that catches people even when they have done their homework, and it is worth naming. A red hazard needs fixing now. A funding application takes months. What do you do about a dangerous bathroom while you wait? The answer is usually that the two operate on different rungs: you make the room safe immediately with bottom-rung measures, a non-slip mat, a bath board, a temporary rail, and you leave the level-access shower, the item you are applying for, untouched until the process has run. Immediate safety and long-term work are not in competition. They are different rungs of the same ladder, and confusing them is what makes people either take unnecessary risks for six months or forfeit help they were entitled to.

What tenants and flat-dwellers need to add

If you rent, almost everything on the bottom rung is yours to do and almost everything above it needs your landlord's agreement. That agreement is a subject with its own legal texture, varying enormously by country, and Chapter 14 handles it properly, including the question of reinstatement at the end of a tenancy and the rights that may exist where an adaptation is needed because of disability. For today's purposes, note beside each middle- and top-rung item on your list whether it touches the fabric of the building, and treat those items as requiring a conversation before a plan.

If you own a flat, a similar caution applies to anything outside your own front door. The communal stair, the entrance door, the lighting in the hallway, the lift: these usually belong to the building rather than to you, and improving them means persuading a management company, a freeholder or your fellow residents. This is slower than doing it yourself and it is not hopeless, and it often turns

out that three other households have been quietly wishing for the same handrail. Mr Aydin's untested smoke alarm was his own business. The absent light at the communal door was not, and he wrote it down anyway, which was the right instinct: a finding you cannot personally fix is still a finding, and it may become a letter, a residents' meeting or, eventually, one of the criteria that decides whether this building remains his home.

Where this leaves your list

Take your survey sheet and add a column. Beside each numbered finding write S, M or L: small, medium, large. Where you cannot tell, write a question mark and a note about what would settle it, which is usually one of three things: what is behind that wall, what is under that floor, or what is above that opening. Those question marks are your agenda for whoever provides your second pair of eyes.

Then look at the shape of what you have. Most people find that the majority of their findings are small, a handful are medium and one or two are large, and that the large ones cluster in a single room or around a single problem. That clustering is informative. If your three top-rung items are all versions of the same difficulty, stairs, or a bathroom on the wrong floor, then you have not got three problems. You have one, and it is a question about the geometry of the building rather than about fittings, and it is precisely the question Chapter 12 is built to answer.

Whatever the shape, one room will almost certainly carry more red than any other, and it is nearly always the same room. Hard surfaces, water on the floor, tight space, level changes to step over, a locked door, and a set of movements that require you to lower yourself, raise yourself and turn round, sometimes with your eyes shut and soap on your hands. Everything on this ladder appears in that one room, from a rubber mat to a full conversion, and the difference between the two ends is thousands. It has earned the closest look in the book.

Kapitel 4: The Bathroom: The Highest-Risk Room

Your bathroom is the most dangerous room you own.

Not because anything in it is defective, and not because you are careless. Because of what the room asks of a body. Every surface in it is hard. Water arrives on the floor as a matter of routine, and soap makes that water slippery in a way that plain water is not. The space is usually the smallest in the house, so there is nowhere to stagger to and nothing soft to land on. There is frequently a step or a rim to cross, which means lifting a foot over an obstacle while balancing on the other leg on a wet surface. The movements required are the hardest ones there are: lowering yourself onto something low, raising yourself from it, turning through a hundred and eighty degrees in a space too tight for the turn, standing with your eyes closed and your hair full of shampoo, reaching behind you for a towel. And the door is generally shut, sometimes locked, which means that whatever happens in there happens privately.

Put those facts side by side and the room stops looking like a bathroom and starts looking like a small, wet obstacle course that you attempt twice a day, often before you are properly awake. This is why it has its own chapter. Nothing here is meant to frighten you out of your own washing habits. Quite the opposite: almost every difficulty listed above has a settled, unglamorous answer, and a good many of those answers cost less than a pair of decent shoes.

Begin with what actually happens in there

Before you consider a single fitting, describe the sequence. Not the room, the sequence, because it is the sequence that fails rather than the tiles.

Sit down somewhere quiet with your survey sheet and write out what you do, in order, from the moment you enter the bathroom in the morning to the moment you leave it. Where do you put your hand? Where do you put your clothes? At which point are you standing on one leg? At which point are your eyes shut? Where do you turn round? What do you carry back out? Most people have

never done this, and the exercise is quietly revealing, because it locates the difficulty precisely rather than generally. *The bathroom is a worry* is not something anybody can act on. *Getting my second leg over the bath rim while holding the basin with my left hand, which is the weaker one* is a sentence that leads directly to two or three specific measures.

Then do the same for the night version, which is a different room. At three in the morning the light is different, your balance is different, you are moving faster than you should be and your eyes have not adjusted. Many bathroom incidents are night incidents, and many of the measures in this chapter earn their keep in those four minutes rather than during the leisurely morning shower.

While you are writing, note honestly what you are already holding on to. Almost everyone has an improvised handhold: the edge of the basin, the towel rail, the shower screen, the door frame, the windowsill. That improvisation is useful information. It tells you exactly where a proper rail wants to go, because your body has already worked out where support is needed and has been making do with whatever was nearest. The trouble is that none of those things was designed to take a person's weight. Basins come away from walls. Towel rails bend. Shower screens are glass, and a screen that comes down does not fail gently. So do not read your improvised handholds as evidence that you are coping. Read them as a set of pencil marks showing where the real thing should be fitted.

The floor, first and cheapest

If you do only one thing in this room, deal with the floor.

Bathroom floors are chosen for how they look when dry and clean, which is a state they are in for perhaps half the day. What matters is how they behave when wet, and specifically when wet with soapy water. Polished tiles, the kind with a slight sheen that shows the light nicely, can be treacherous under those conditions. Vinyl varies enormously. There are floor coverings made specifically for wet areas with a slip-resistant surface built into them, and a decent flooring supplier can tell you the technical rating of a product and what that rating means in a domestic bathroom. Ask for it. The relevant test methods and their names differ between countries and are revised over time, so check what is current where you live rather than relying on a figure from any book, including this one. The useful question to put to a supplier is plain: what is this rated for in a wet, soapy domestic bathroom, and can you show me the figure in writing?

Below a full replacement sit two cheaper measures. A properly rubber-backed bath mat, the heavy kind that stays put, rather than the pretty cotton one that slides across a tiled floor like a sledge. And a suction or adhesive non-slip mat inside the bath or shower tray, replaced when it stops gripping, which it eventually does. Neither is elegant. Both work, and both can be in place by tomorrow evening.

The second floor question is what happens when water goes where it should not. If your shower or bath leaks a little at the edge, or if the sealant has gone black and pulled away in one corner, that is not merely cosmetic. It is water getting into the structure, and it is the beginning of a much larger repair. It also produces the small persistent damp patch on the floor that nobody notices until they step on it in socks.

Rails, and the mistake that keeps happening

Now for grab rails, which are the most effective and the most frequently botched item in the entire subject.

A grab rail does two things. It gives you something to pull on when rising and something to steady yourself against when balance wavers. Both jobs depend on the rail staying where it was put, and there is a peculiar arithmetic here that is worth stating plainly. A rail is not asked to hold your weight while you stand calmly. It is asked to hold a sudden, sideways, unpredictable load applied by a falling body, and that load can be several times your standing weight. Fixings that are entirely adequate for holding a towel are irrelevant at these forces.

Which brings us to the shop. Walk into any bathroom showroom and you will find rails in brushed steel, matt black, powder-coated white and antique brass, some of them genuinely handsome. Some of these are engineered supports with a stated load rating and specified fixing requirements. Others are towel rails that look similar and are sold in the same aisle, and a few sit in a vague middle ground where the packaging implies support without ever quite claiming it. The question that separates them takes one sentence: what load is this rail rated to, and what fixings and substrate are required to achieve that rating? A proper product has an answer, printed, with a number. If the shop cannot produce one, you have learned what you needed to know.

Then the wall. This is where good intentions turn into loose plasterboard. In many homes, and especially in flats, houses built or extended in recent decades and any bathroom that has been reconfigured, the wall beside the toilet or the shower is not solid masonry. It is a timber or metal stud frame with plasterboard on each face, possibly tiled over, and it feels perfectly firm to a knuckle. Screw a rail into that with the plastic plugs from the packet and you have a rail that will hold for months of ordinary use and will tear out of the wall on the one occasion it is genuinely needed, taking a fist-sized lump of board with it and adding a laceration to the fall. This is not a rare failure. It is the standard failure, and it happens because the mistake is invisible until the moment it matters.

The correct answer is not complicated. It requires knowing what the wall is made of, which someone competent can establish in a minute, and then fixing appropriately: into the studs themselves where they happen to fall in the right place, or into a timber pattress fitted behind the board, or with specialist heavy-duty fixings designed for the specific board thickness and rated for the load. All of this is ordinary trade knowledge. None of it is expensive. What it is not is a job for a willing relative with a cordless drill and good intentions, unless that relative genuinely knows how to answer the question *what is behind this?* Where a wall cannot take a fixed rail at all, floor-to-ceiling poles and rails that clamp to the bath or toilet exist as alternatives, and they have their own requirements about the floor and ceiling above.

Position matters as much as strength, and here your morning sequence earns its keep. A rail is useful where your hand already goes, at the height your hand already reaches, on the side your stronger arm can use. Before anything is drilled, stand in the space and hold your hand where it wants to be, and have somebody mark the wall in pencil. Then do the movement three times. People almost always want the mark moved after the second attempt, and it is a great deal cheaper to move a pencil line than a hole in a tile. A horizontal rail suits pulling yourself along or steadying sideways; a vertical one suits pulling yourself up from sitting; an angled one is a compromise that suits both moderately. There is no universal correct arrangement, which is precisely why the pencil comes before the drill.

Getting in and out: the bath question

Here is where most bathroom decisions actually get made, because for a great many people the bath is the problem and everything else is manageable.

Climbing into a bath requires you to lift one leg to roughly knee height, swing it over a rim, place it on a wet curved surface, transfer your weight onto it while the other leg is still outside, then repeat in reverse. Getting out of a bath, if you have been lying in it, means rising from floor level with wet skin against a slippery surface and nothing solid to push against. Ask a physiotherapist which everyday household movement is most demanding and this one appears very high on the list. And the difficulty arrives gradually, so people compensate gradually, and the compensations become the private routine that nobody has ever described aloud.

There are two broad directions out of this, and the honest truth is that both are legitimate.

Consider Mr Krause, a typical case of the first kind. He is in his late seventies, lives with his wife in a house whose bathroom is upstairs, has a stiff knee and no particular balance problems, and he has not fallen. He likes baths and does not wish to give them up. What he needs is help with the crossing and the rising, and that is available from

equipment rather than building work. A bath board sits across the rim so that he sits down first and swings his legs over afterwards, which converts a standing-on-one-leg manoeuvre into a sitting one. A bath seat inside the tub raises the level he has to rise from. A grab rail on the wall beside the bath, properly fixed, gives him something to pull on, and a second rail clamped to the rim gives him something at the crossing point. Non-slip matting goes inside. A hand-held shower on a rail lets him wash sitting down when he does not fancy the full production. Total cost: modest. Total disruption: an afternoon. And it may serve him for five years or ten.

That is not a lesser answer. It is the correct answer for his situation, and the mistake would be to talk him into a conversion he does not need because a showroom told him that everybody is having them.

Now consider Mrs Stein, whose route was different. She fell getting out of the bath, fractured a wrist, spent three days in hospital and came home frightened of her own bathroom, which is an entirely rational response to what had happened. She also came home with a wrist she could not lean on for six weeks, which removed the compensations she had relied on. During her recovery an occupational therapist visited, watched her attempt the room and made an assessment that went beyond the bath itself: the door opened inwards, the space between the basin and the bath would not admit a walking frame, and if her mobility declined further the room would become unusable rather than merely difficult.

Her decision was a full conversion. The bath came out. In its place went a level-access shower: no tray to step into, no lip, the floor itself falling gently towards a drain so that a wheeled shower chair could be pushed in and out. The floor was taken up, the drainage resolved, the area tanked, which means waterproofed as a continuous membrane before tiling so that water cannot reach the structure. The door was rehung to open outwards. A wall-fixed folding seat went into the shower area, with a timber pattress behind it. Rails went in at three points, positioned with her, not for her. The basin was replaced with one she could get her knees under while seated, and its taps became lever type. A thermostatic valve went on the shower to prevent a sudden run of hot water. The room was out of use for nine working days, which meant a plan involving her son's house twice a week and a great deal of patience.

Two people, two entirely reasonable answers, and the difference between them is not budget or courage. It is the trajectory. Mr Krause is solving today's difficulty with reversible equipment. Mrs Stein is building for a future that has already announced itself.

What a level-access shower actually involves

Because the level-access shower is the centrepiece of most bathroom conversions, it is worth understanding what is going on beneath the tiles, if only so that you can tell a thorough quotation from a hopeful one.

The principle is simple: remove every level change so that there is nothing to step over, and let the floor itself carry the water to a drain. The execution is where the money goes. The floor has to fall towards the drain at a consistent gradient, which usually means the floor structure has to be cut into or built up, and what is possible depends entirely on what is underneath. A concrete floor and a timber joisted floor present quite different problems, and a first-floor bathroom above a room you care about presents different problems again. The drain and its trap need somewhere to go, which means depth, which is precisely what a shallow floor build-up does not have. This is why a competent installer wants to lift a board or look at the ceiling below before quoting, and why a quotation produced in twenty minutes without anybody looking at anything should be regarded with interest.

Then waterproofing, which is the part that separates a conversion that lasts twenty years from one that produces a stain on the kitchen ceiling in year three. Tiles and grout are not waterproof. Water passes through grout lines, so beneath the tiling there must be a continuous waterproof layer, taken up the walls to a sufficient height and sealed carefully at every junction, corner and pipe

penetration. The materials and the required standards for this vary between countries and are revised periodically, so ask your installer which standard or system they are working to and check that it is current where you live. What you are listening for is a specific answer with a name in it. A shrug, or *we always do it this way*, is a signal.

The shower area also needs an appropriate way of keeping water where it belongs without creating a new obstacle. A hinged or folding screen, a half-height panel, a curtain on a track: each has consequences for how much of the floor gets wet and for whether a helper can reach you. If a carer might ever need to assist, that changes the answer, and it is easier to consider now than to retrofit later. Underfloor heating and a decent extractor fan deserve a mention here too, not as luxuries but as ways of getting a wet floor dry sooner.

The toilet, the basin and the things nobody photographs

Showrooms sell showers. The rest of the room gets less attention and causes a good deal of the daily difficulty.

Toilet height is the first of these. A standard toilet sits at a height chosen for general use, and rising from it becomes harder as hip and knee strength change. There are three routes upward. A raised toilet seat clips onto the existing pan and is cheap, immediate and reversible, though it looks like what it is and some models shift slightly under load, which is unnerving. A toilet frame surrounds the pan and provides arms on both sides, which many people find more useful than a wall rail because it gives symmetrical support. Or the pan itself can be replaced with a taller one, sometimes called a comfort-height model, which is a plumbing job and looks entirely normal afterwards. Alongside height, consider what is within reach when seated: something solid on at least one side, and paper positioned where you can get it without twisting, which sounds trivial until you have tried it with a stiff shoulder.

The basin is worth thinking about in terms of knee clearance. If you might ever sit to wash, at a perching stool or in a wheelchair, the space beneath the basin has to be open. Pedestals and vanity cupboards fill exactly that space. A wall-hung basin with the pipework kept back and boxed neatly solves it, and there are shallow basins designed for this. Lever taps, or single-lever mixers, are dramatically easier than crossheads for hands with any stiffness, because they can be operated with a forearm or a closed fist. And a thermostatic mixing valve, set to limit the maximum temperature at the outlet, is a genuine safety item rather than a comfort one, since a scald from a tap can be serious and skin sensitivity to heat changes with age. The regulations governing where such valves are required or recommended differ by country and by year: worth asking about, worth verifying locally.

Storage is the quiet one. Look at where your shampoo, your razor, your towels and your medicines actually live. If any of them require standing on tiptoe on a wet floor or bending fully into a low cupboard with one hand on the toilet cistern for balance, that is a finding. Shelving at chest height inside the shower area, a shelf beside the basin, a hook where the towel can be reached from inside the shower rather than across the room: these are small, cheap and change the geometry of the movements you make in a wet space. And the contrast principle from Chapter 3 applies here with unusual force, because bathrooms are traditionally white on white on white. A dark toilet seat against a pale pan, a rail that is visible against the tiling behind it, a floor that differs in tone from the walls: all free at the point of choosing, all useful when the light is poor or the eyes are tired.

Two more items belong to the room's edges. The door, which in many bathrooms is both the narrowest in the house and opens inwards, meaning that a person who falls against it blocks their own rescue. Rehanging it to open outwards, or fitting lift-off hinges, or replacing it with a sliding door where space allows, is middle-rung work with a very high value per pound spent. And the lock, which should be the kind that can be released from outside with a coin or a simple key in an emergency. Many already are. Check yours, and if it is not, replace it, which takes a screwdriver.

Who to ask, and what they each do

Two professions matter here, and they do different jobs.

An occupational therapist assesses the fit between a person and an environment. They watch you move, ask about your day, consider what is likely over the coming years and recommend equipment or adaptation accordingly. Their value is that they are looking at you, not at the room in isolation, and they will notice things you have stopped noticing, exactly as Chapter 2 described. Where a level-access shower is being considered, and certainly where any public funding is involved, an assessment of this kind is often either useful or required. How you reach an occupational therapist varies enormously: through a health service, through a social care assessment by your local authority or council, through a hospital discharge process, or privately for a fee. What is available, what it costs and how long you wait differ by country and by area, and the only reliable way to find out is to ask locally.

A bathroom installer with genuine accessible-design experience does the work. Some firms specialise in exactly this, and the good ones are very good indeed: they know their fixings, they understand tanking, they will discuss whether a folding seat should be at 460 or 480 millimetres and why, and they will ask about your wrist before they place a rail. Others advertise the specialism and deliver a standard bathroom with a rail added. Distinguishing between them is a skill you can acquire in one conversation, and the questions in the next section are how.

This book names no firms and recommends no products, and that is deliberate. Anything I named would be unavailable somewhere, superseded eventually and possibly worse than a local alternative you can actually get someone to service. What travels better than a recommendation is a method for judging.

Reading a quotation properly

Get three written quotations for anything at the middle or top of the ladder. Not verbal figures, not a number written on the back of a card, and not a single quotation from the first person who came. Three, in writing, for the same specified work, so that the comparison means something.

The most common failure in this process is not choosing badly among three quotes. It is asking three contractors for *a new bathroom* and receiving three documents that describe three different jobs at three different prices, so that comparison is impossible and the cheapest simply looks best. Write your specification first, in plain language, from your survey and your morning sequence: level-access shower replacing the bath, wall-fixed folding seat, thermostatic valve, rails at three positions to be agreed on site, slip-resistant flooring, basin with knee clearance, lever taps, door rehung outwards. Hand the same sheet to each of them. Now the differences in the quotations mean something.

Materials should be specified rather than described. *Non-slip flooring* is a phrase. A named product with a slip rating is a specification. *Grab rails* is a phrase. Rails with a stated load rating, with the fixing method noted, is a specification, and the quotation should say who verifies what the walls are made of. Waterproofing should appear as a line item with a named system, not be assumed inside the word *tiling*. If underfloor heating, an extractor or additional lighting are wanted, they belong in the document.

The schedule should be honest. How many working days, starting when, with what actually happening on each of them? A bathroom is not a room you can do without, so ask directly: on which days will the room be unusable, is the toilet out of action at any point, and what do you suggest I do about washing? A good contractor has heard this question a hundred times and has practical answers, including the possibility of leaving the toilet connected until late in the programme. A contractor who has not thought about it has not thought about you.

Dust protection matters more than people expect, because taking up a tiled floor generates a startling quantity of fine dust that travels through a whole flat. Ask what protection is provided: sheeting on doorways, floor protection along the route to the front door, extraction at the cutting

point, and who cleans up at the end of each day rather than at the end of the job. This is a small thing that transforms the experience of living through the work.

Then the commercial questions. Is this a fixed price or an estimate, and what would cause it to change? The honest answer usually involves the phrase *once the floor is up*, because nobody can see through a floor, so ask what happens then: do you get a revised price to approve before work continues, or a bill afterwards? What is the payment schedule, and is any deposit reasonable in proportion? Never pay in full in advance. What guarantee applies to the waterproofing and for how long, and is it the installer's own guarantee or backed by something that would survive their retirement? Who holds the relevant qualifications for the electrical and plumbing elements, and what certification will you receive at the end? Certification requirements differ by country, so ask what applies where you live and make sure the paperwork arrives, because it will matter when you sell, insure or claim.

Finally, the question from Chapter 2 that keeps earning its place: does the person recommending the work also sell the work? A free assessment from a company that then quotes is a sales visit as well as an assessment, and it may still be an excellent one. You simply need to know which you are receiving, and an independent view is worth its fee when the sums involved run into thousands.

Money, and the order in which things must happen

Costs get their proper treatment in Chapter 13, along with the budget method and the ten-year comparison. Two things belong here because they are specific to this room.

The first is the shape of bathroom spending, which is unusual. The distribution is very wide and very lumpy. A rail, a bath board, a non-slip mat and a raised seat together might cost less than a week's groceries. A full conversion to a wheelchair-accessible shower room can run into several thousand in most countries, and the variation between similar-sounding jobs is enormous because so much depends on what is under the floor. This is why the ladder from Chapter 3 matters so much in this particular room: the same problem, difficulty using the bath, has answers separated by a factor of a hundred, and the right one is determined by your trajectory rather than by your bank balance alone.

The second is timing, and I make no apology for repeating the warning from the previous chapter, because this is the room where it catches people. In many countries there are grants or funding schemes for home adaptations, particularly where the need arises from disability or where an assessment supports it. England has one commonly referred to as the Disabled Facilities Grant; other nations and regions have their own arrangements under their own names, with their own eligibility rules, their own maximum amounts and their own means testing. Every figure and every condition changes over time, and I am deliberately not stating any of them, because whatever I wrote would be wrong somewhere and out of date soon. Verify locally, for your country, in the current year.

What does not change is the sequence. Such schemes very commonly will not fund work that has already been started or commissioned, and they frequently require an assessment before approval. So before you sign anything for a conversion, make the call. Ask your local authority, council or equivalent body whether any scheme might apply, whether an assessment is needed, and whether there is anything you must do before work begins. If a wait is involved, and there often is, make the room safe in the meantime with bottom-rung measures: the mat, the board, the temporary rail, the stool. Immediate safety and the funded project run on different tracks, and confusing them is what leads people either to take risks for six months or to forfeit help they were entitled to.

What good looks like when it is finished

There is a version of an adapted bathroom that people fear, and it is worth naming so that it can be avoided. White plastic. Institutional blue. Rails everywhere, including several nobody uses. A room that announces a diagnosis to every visitor.

None of that is necessary. A rail can be chosen in a finish that suits the room, provided it is a genuine

load-rated rail rather than a decorative imitation. A level-access shower, done well, reads as a contemporary wet room and is the kind of thing younger buyers now ask for. Slip-resistant flooring comes in materials that look entirely ordinary. A comfort-height toilet is invisible as such. A wall-hung basin with clear space beneath it looks deliberate rather than clinical. Contrast, which is a safety feature, is also a design decision, and a dark floor against pale walls is a choice anybody might make for aesthetic reasons.

The measure of a good conversion is not that it looks adapted. It is that the morning sequence you wrote down at the start of this chapter has become unremarkable: you enter, you wash, you leave, and at no point are you balancing on one leg on a wet surface, reaching for something that was not designed to hold you, or planning the manoeuvre in advance. Mrs Stein said, some months after her work was finished, that the thing she noticed was not the shower. It was that she had stopped rehearsing.

That is the standard to aim for, and it is achievable at every rung of the ladder, from a fifteen-pound mat to a nine-day rebuild. What matters is matching the answer to the actual difficulty, which is why this chapter began with the sequence rather than the fittings.

The bathroom is the room where risk concentrates. The next one is where independence concentrates, and it makes an interestingly different set of demands: not sudden danger, but the slow accumulation of reaching, lifting, carrying and standing that decides whether cooking for yourself remains a pleasure, becomes a chore, or quietly stops happening at all.

Kapitel 5: The Kitchen: Independence at the Heart of the Home

Picture a kitchen that has quietly emptied itself. The details differ from household to household; the pattern is common enough to be worth describing. A daughter visits her father on a Sunday and notices, while looking for a colander, that the heavy frying pan on the high shelf has a film of dust on the handle. In the fridge there is butter, milk, sliced ham and three yoghurts. In the freezer there are eleven ready meals in identical boxes. Her father says he eats perfectly well, and he is telling the truth as he understands it, because he does eat. What has stopped is cooking.

Nobody decided this. There was no morning on which he announced that he was giving up. The casserole dish went first, because lifting it out of the oven at arm's length with a wrist that aches had become a small ordeal, and one day he simply did not fancy the ordeal. Then the big pan, because carrying it full of water from the sink to the hob involved a moment of doubt halfway. Then chopping, because the board slid on the worktop and he had to press hard to hold it, and pressing hard is exactly what his hands no longer enjoy. Each retreat was reasonable. Each one was invisible. And the sum of them, over perhaps three years, is a man who lives on toast and microwaved boxes and has lost, along with a varied diet, one of the few daily activities that was entirely his to direct.

That progression is what this chapter exists to interrupt. The bathroom fails suddenly and dramatically: one wet tile, one bad landing, one ambulance. The kitchen fails by attrition, task by task, and the danger it presents is less about injury than about surrender. A person who stops cooking usually eats less well, moves less, plans less and shops less, and the shopping trip was often the social contact of the day. Restoring the ability to make a proper meal is one of the highest-value adaptations in the whole of this book, and a great deal of it can be done with a screwdriver, a tape measure and a willingness to move things.

Count the movements before you change anything

Chapter 4 asked you to write out your morning sequence in the bathroom. The kitchen needs the same treatment, in a slightly different form, because the difficulty here is spread across dozens of small actions rather than concentrated in three dangerous ones.

Cook something you would normally cook. Nothing special, a meal you have made a hundred

times. Have a pad on the table and, either as you go or immediately afterwards, write down every moment that involved effort, hesitation or a small private negotiation with yourself. Every time you reached above shoulder height. Every time you bent below knee height. Every time you carried something hot, and how far. Every time you lifted something heavy, and whether it was heavy because of the item or heavy because of the water in it. Every time you stood on tiptoe, leaned across a hot ring, or steadied yourself on the worktop edge without quite noticing you were doing it.

People are consistently surprised by the tally. A simple meal for one can involve fifteen or twenty of these moments, and most of them are so habitual that they have become invisible. That invisibility is the problem. Ask a person what is wrong with their kitchen and they will usually say nothing, or that it is a bit old. Ask them to count the movements and a pattern emerges within a single meal: almost everything difficult is difficult for one of four reasons. It is too high, it is too low, it is too heavy to carry, or it needs two hands and two hands are not reliably available.

Sort your findings into those four buckets and you have something far more useful than a general dissatisfaction. Too high and too low are solved by moving things, which is free. Too heavy is solved by changing the method, which is nearly free. Two hands is solved by equipment, which is cheap. Only when a bucket refuses to empty do you get into carcasses, worktops and the involvement of a fitter, and by then you know precisely what you are buying and why.

Do the tally twice if you can: once for a proper meal and once for a cup of tea at ten at night, when you are tired and the light is different. The kettle route at night has caught out more people than the Sunday roast ever will.

The zone between hip and shoulder

There is a band of space in every kitchen where work is easy. It runs roughly from hip height to shoulder height, within an arm's reach in front of you, and it is where your hands go without your brain having to plan anything. Above it, you are reaching up, which shifts your balance backwards and puts your head at an angle that makes some people dizzy. Below it, you are bending or squatting, and standing back up from a squat with a full casserole dish is precisely the movement that stiff knees refuse.

Most kitchens are organised by category. Baking things together, tins together, pans together, all of it arranged years ago when everything was equally reachable. The single most productive afternoon you can spend in a kitchen is one that reorganises it by frequency instead. What you use every day comes into the easy band, at the front. What you use weekly goes above or below it. What you use twice a year goes wherever there is room, including the top of the wall units or the garage, and if you cannot remember the last time you used it, consider whether it needs to be in the kitchen at all.

This sounds obvious and it is, which is exactly why it does not get done. It feels like tidying rather than adaptation, and tidying carries no urgency. So make it concrete: the everyday plates, the everyday mugs, the two pans you actually use, the kettle, the tea, the chopping board, the sharp knife, the wooden spoon, the oil, the salt. Those items should be reachable while standing still, without bending, without stretching, without moving anything else out of the way first. Everything else can be less convenient. A kitchen arranged this way removes perhaps two-thirds of the movements you counted in your tally, and it costs nothing but a Saturday and some willingness to break a forty-year habit about where the cups live.

Two structural enemies of the easy band deserve naming. The first is the deep base cupboard, that cavern behind a door where things go to be forgotten. Anything at the back of it requires kneeling and reaching into darkness, and most people cope by never using the back half, which means they have paid for storage they cannot access. The retrofit answer is pull-out shelving or wire baskets fitted inside the existing carcass, which bring the contents out to you at standing height. This is a real job with real hardware and a modest cost, and it can usually be done without replacing a single door. On a smaller budget, a shallow tiered

rack or a simple turntable inside the cupboard recovers a good deal of the same benefit for the price of a takeaway.

The second enemy is the corner unit, that dark L-shaped void where a full set of casserole dishes disappears for a decade. Purpose-made corner mechanisms exist that swing the contents out into the room, and they are among the more expensive fittings in a kitchen. Whether the corner is worth solving depends on what you would put there. Sometimes the honest answer is to accept it as long-term storage for the Christmas platter and stop trying.

Working sitting down

Standing is a resource, and it runs out. Many people can manage twenty minutes at a worktop comfortably and then begin to shift from foot to foot, lean, and eventually cut the task short. If a meal takes forty minutes of standing, it does not get made. If the same meal takes ten minutes of standing and thirty minutes of sitting, it does.

Standard kitchen worktops sit at a height chosen for an average adult working on their feet, and that height is far too high for a seated person, whose elbows arrive somewhere around the level of the cupboard doors. There are four ways to work sitting down, and they differ enormously in cost, which makes this one of the better examples of the ladder from Chapter 3 applied to a single problem.

The free version is the kitchen table. It is already at seated working height, it usually has a chair, and it will take a chopping board, a mixing bowl and a pile of peelings without complaint. Enormous numbers of people prepare food standing at a worktop three feet from a perfectly good table because that is where food preparation happens in their mental map of the room. Move the map. Chop at the table, carry the board to the hob, and half your standing time has gone.

The cheap version is a perching stool: a tall stool with a sloped seat and often a back and arms, designed so that you are half sitting and half standing at normal worktop height, with your weight taken off your legs. They are a familiar item in occupational therapy and they take some getting used to, since the posture feels odd for the first week. Stability is the thing to check, particularly on a hard tiled floor, and the ones with a wide base and non-slip feet are worth the difference.

The middle version is a pull-out board fitted into the run of units at a lower level, or a section of worktop set at seated height with the cupboard beneath it removed to leave knee clearance. This is fitting work rather than building work in most kitchens, provided the plumbing and the appliances stay where they are, and it converts one part of the kitchen into a proper seated workstation. Knee clearance is the whole point: if your knees cannot go under, you have to sit sideways and twist, and twisting for twenty minutes is its own kind of tiring.

The expensive version is a height-adjustable worktop section, which rises and falls at the touch of a button and allows the same surface to serve a standing person and a seated one. These exist, they work well, and they belong in a new kitchen or a substantial refit rather than in a retrofit, because the plumbing, the tiling and the adjacent units all have to accommodate the movement. Two people of different heights sharing a kitchen, or a household where one person uses a wheelchair, are the situations where the cost earns itself.

Whichever route you take, the seated workstation needs a landing place beside the hob and beside the oven. Carrying a hot pan while sitting is not an option, so someone standing has to do the transfer, or the pan slides along a continuous surface rather than being lifted. Continuity of worktop, an unbroken run between the sink, the preparation area and the hob, turns carrying into sliding. It is one of the few genuinely important layout questions in a kitchen and it is invisible in photographs.

Handles, taps, contrast and light

Small fittings decide a surprising amount. Cupboard doors with small round knobs require a pinch grip between thumb and finger, which is the first grip to weaken and the first to hurt in arthritic hands. A D-shaped handle can be hooked with a whole hand, or with two fingers, or in an emerg-

ency with a forearm, and swapping the knobs on a kitchen for D-handles is an evening's work with a screwdriver and costs very little. Handleless doors with push-to-open catches look beautiful in showrooms and are hard work for weak hands and impossible when you are holding something in the other one. That is worth knowing before you choose a new kitchen, since the fashion runs strongly the other way.

Taps repay the same attention. A single lever mixer can be operated with a closed fist, a forearm or an elbow, which matters when your hands are wet, greasy or occupied. Crosshead taps require a grip and a twist, which is the exact movement that stiff wrists dislike. A pull-out spray head on a hose solves one of the heaviest problems in the room, because it lets you fill a pan while the pan sits on the worktop or on the hob rather than lifting it, full, out of a deep sink. Water is heavy. A large pan of it, lifted at arm's length from a sink at hip height, is the kind of load that produces both back strain and spillage, and the spillage produces a wet floor, and Chapter 7 has a good deal to say about wet floors.

Hot water deserves its own note. Skin sensitivity to heat changes over the years, and reaction times change too, so a scald that would once have been a startled jump becomes a real injury. A thermostatic mixing valve limits the temperature at the outlet and can often be fitted to an existing supply. Instant boiling water taps are a genuine convenience and a genuine hazard in the same fitting; if one is being considered, the child-safety mechanism and the height of the spout relative to a person's face while filling a mug are the two things to examine, and a household where anyone has tremor or unreliable grip should think carefully.

Vision is where a small amount of thought produces disproportionate results, and the principle comes straight from Chapter 3. Kitchens are frequently designed in a single tonal family: pale worktop, pale floor, pale doors, stainless steel. Under those conditions the front edge of the worktop, which is the thing you need to see to judge where you are putting a hot pan, has no visual signal at all. A worktop that contrasts with the cupboard fronts, and fronts that contrast with the floor, give the eye an edge to find without effort. A dark chopping board for potatoes and a light one for tomatoes sounds fussy until you have tried to find a slice of onion on a white board under a yellow bulb. Matt surfaces beat glossy ones, since gloss produces glare, and glare is more disabling to older eyes than dimness.

Light in a kitchen is almost always wrong in the same way. There is a single fitting in the centre of the ceiling, which means that when you stand at the worktop your own body is between the bulb and your hands, and you chop in your own shadow. Task lighting under the wall units fixes this completely, and battery or plug-in strips exist that require no wiring at all, though a hard-wired strip on a switch is neater and not expensive if an electrician is coming anyway. Light the worktop, light the hob, light the inside of the pantry, and put a switch where your hand arrives rather than where the wiring happened to run in 1974.

While the electrician is there, sockets. Most older kitchens have two, both behind something, and the result is a kettle flex crossing a work surface or an extension lead on the floor. Sockets at the back of the worktop within the easy band, in adequate numbers, remove trailing cables and the temptation to unplug the toaster to boil the kettle. Consider also where the microwave lives, since a microwave above head height means lifting a hot dish down at arm's length above your face, which is a burn waiting for a distracted moment. Below shoulder height, always, with a clear surface beside it.

Labelling belongs to the same family of cheap wins. Large, high-contrast writing on storage jars and on the front of freezer boxes, written in marker on tape rather than in elegant small print, means the difference between finding the rice and emptying the cupboard onto the worktop. This is not only for people with failing eyesight. It is for anyone at half past six in the evening with the light behind them.

The hob, the oven and the things that catch fire

Cookers carry the room's real danger, and the practical answers are unfashionably dull.

Induction hobs heat the pan rather than the surface, which has two safety consequences worth understanding. The surface around the pan stays much cooler than a radiant ring, so a hand or a sleeve brushing the hob is far less likely to burn, and a tea towel left on it will not ignite in the way it can on an electric ring that has been left glowing. They also cut out when the pan is removed, and most have residual heat indicators showing which zones are still warm from the pan. Against that: they require pans with a magnetic base, which may mean replacing pans, and anyone with an implanted cardiac device should ask their doctor about proximity, since manufacturers issue guidance on this. Ceramic hobs with radiant rings look similar and behave quite differently, staying hot long after switching off. Gas presents open flame, which some cooks prefer for control and which brings its own risks with loose sleeves and with the possibility of a ring being left on unlit.

Controls at the front of the hob are safer than controls at the back, because rear controls require reaching across hot pans to adjust them. Large, clearly marked, tactile controls with a definite click at each position, so that the setting can be felt as well as seen, apply the two-senses principle from Chapter 3 directly to the most dangerous appliance in the house.

Then there are automatic cut-off devices for cookers. These sense that a hob or oven has been left on and unattended, or that no motion has occurred in the kitchen for a set period, and cut the power. Some are built into new appliances, some are separate units installed into the cooker circuit, and some form part of a linked home safety system of the kind Chapter 8 discusses. They can be genuinely valuable where memory is becoming less reliable and the alternative under discussion is removing the cooker altogether. The technical standards for such devices, the way they must be wired, and who is legally permitted to install them differ by country and are revised over time, so treat this as something to verify locally and to specify with a qualified electrician rather than as a shelf purchase. The question to ask an installer is what the device is certified to and what happens when it triggers: does it cut power to the hob only, does it reset itself, and can the user restore it without help?

The other cooker question is the oven itself. An oven set under the worktop requires you to bend and then lift a hot, heavy dish upward from below knee height at arm's length, and to do so through a door that is between you and the shelf. A built-in oven at mid-height, with the shelves at roughly waist level, removes the bend and the lift entirely, and a side-opening door removes the reach across a hot door. This is a proper kitchen alteration involving a housing unit and an electrician, and it is one of the few in this chapter that a retrofit cannot fake. What a retrofit can do is provide a pull-out shelf or a heat-resistant surface immediately beside the oven, so that the dish travels ten centimetres instead of two metres. The distance a hot thing travels is the distance over which something can go wrong.

Fire deserves a paragraph rather than a chapter, since alarms belong to Chapter 8. Keep tea towels, oven gloves and packaging off and away from the hob. A fire blanket on the wall near the door, not near the cooker, is a cheap and sensible item, and it wants to be somewhere you could reach without leaning over the fire. Standard smoke alarms in kitchens cause so many false alarms from toast that people disconnect them, which is worse than useless; a heat alarm is the appropriate device for a kitchen, linked to the smoke alarms elsewhere in the home so that one triggers all.

One hand, and what it teaches everyone else

Mrs Demir had a stroke at seventy-three. She recovered a great deal over the following year, walked with a stick, spoke clearly again, and was left with a left arm that could steady but could not grip. She had cooked for a family of six for thirty years and she was not prepared to accept a life of things that arrive in boxes.

What she and an occupational therapist worked out over several visits amounts to a design principle that helps far more people than stroke survivors, because it also covers anyone carrying a stick, anyone with a bandaged wrist, and anyone whose other hand is holding the edge of the worktop for balance. The principle: no task in the kitchen should require two hands at the same time.

In practice that meant a chain of small decisions. A non-slip mat under every bowl and board, so that nothing needed holding while she stirred or cut. A chopping board with a raised lip and two stainless spikes, so that a potato could be held by the board rather than by her fingers. A jar opener screwed to the underside of a wall cupboard, which grips a lid while one hand turns the jar. A tap turner on the crosshead tap until a lever mixer replaced it altogether. A kettle tipper, a cradle that lets a full kettle be poured by tilting rather than lifting, since a full kettle held one-handed at arm's length is a serious weight. An electric tin opener that works with a single press. A wheeled trolley to move plates and pans from the worktop to the table, which she initially resisted because it looked like hospital equipment and then used every single day.

Then the reorganisation. Everything she needed daily moved to her right side and into the easy band, so that she was never turning to her weak side or reaching across her body. The bin moved to where she could open it with a foot pedal. The plates came down from the wall cupboard to a drawer, because a drawer can be opened with a hooked finger while the other hand holds nothing. Frequently used pans went onto a rail rather than into a cupboard, so that taking one down was a lift rather than a bend-and-search.

None of this was expensive. The whole of it, including the tap, came to less than a modest holiday. What it bought her was Sunday lunch for her son and her grandson, cooked by her, in her kitchen, which she described as the moment she stopped being a patient in her own home. There were also things she chose to give up. She buys some vegetables ready chopped, which she used to consider a small extravagance and now regards as the price of a hot meal. She cooks in two sessions, preparing in the morning while she is fresh and cooking in the evening. And she has a firm rule that she does not cook when she is very tired, because that is when the movements go wrong. Adapting a kitchen is partly hardware and partly a rewritten set of habits, and the habits are free.

When the room itself is the problem

Everything so far assumes that the kitchen you have can be improved where it stands. Sometimes it cannot, and it is worth knowing the signs, because they feed directly into the larger decision waiting in Chapter 12.

The clearest sign is floor space. A galley kitchen with units on both sides and a metre between them is efficient for a person who moves easily and impossible for anyone using a walking frame, since there is no room to turn and no room for a helper to stand beside you. A wheelchair needs a clear turning space that most older kitchens simply do not contain. You can move every jar in the house and this will not change.

The second sign is layout. If the fridge is on one side of a doorway and the worktop on the other, every ingredient makes a journey. If there is no worktop beside the hob, every hot pan is carried. If the sink is round a corner from the preparation area, water travels in a pan rather than through a tap. These are fixable, but fixing them means moving plumbing and electrics, which means a new kitchen rather than an adapted one, and at that point you are in the territory of cost comparisons that Chapter 13 handles properly.

The third sign is the floor covering, which in kitchens is usually chosen for wipeability and sometimes for shine. A slippery kitchen floor combines with spilled water and dropped food, and the answer is the same slip-resistant flooring discussed for bathrooms, verified for wet conditions with a supplier who can produce a rating in writing.

If you are looking at properties rather than at your own kitchen, these three signs become viewing criteria, and Chapter 17 turns them into a checklist you can carry. Stand in the middle of the kitchen and turn round with your arms half out. Look for a continuous worktop between sink and

hob. Check whether any part of the run could ever be worked at seated height, which requires a spot where a base unit could come out without disturbing plumbing. Look at the light, both the window and the fittings. And count the doorways, because a kitchen with three doors has very little wall, and wall is where storage lives.

Turning this into your own list

The reader's outcome for this chapter is a short written list, and it wants a particular shape. Down one side, the feature. Down the other, the independence it protects. That second column is what stops the list becoming a shopping catalogue.

Lever mixer tap with pull-out spray: lets me fill a pan without lifting it, which is what stopped me making soup. Pull-out baskets in the two base cupboards left of the sink: brings the pans out to me instead of me going in after them. Task lighting under the wall units: lets me see what I am cutting after four in the afternoon. D-handles throughout: lets me open a cupboard with a full hand. Perching stool: turns a forty-minute meal into something I can finish. Heat alarm linked to the hall: because I have twice left a pan and gone to answer the door.

Written that way, each line carries its own argument, and the list survives contact with a family member who thinks the whole exercise is unnecessary. It also sorts itself, since the features protecting the things you starred in Chapter 1 rise naturally to the top. Take the list back to your survey sheet from Chapter 2, mark each item small, medium or large as Chapter 3 taught, and group the medium ones by trade so that the electrician makes one visit rather than four.

There is one more entry that belongs on nearly every list and rarely appears, because it is not a fitting at all. It is the kitchen table, or whatever surface serves as one. A table is where preparation happens sitting down, where a helper sits while you work, where the shopping is unpacked without bending, and where a meal is actually eaten rather than balanced on a lap in front of the television. Households that keep the table clear keep cooking for longer. Chapter 9 will look at who sits on the other side of it, since eating alone every day changes what a person bothers to cook, and appetite is a social phenomenon as much as a physical one.

For now, the kitchen has given you a principle that travels well beyond it. Every difficulty is either too high, too low, too heavy or too two-handed, and each of those has an answer at a different rung of the ladder. Hold on to that, because the rooms coming next are the ones where you spend the most hours and where the effort accumulates most quietly of all: the chair you rise from ten times a day, the bed you leave in the dark, and the route between them.

Kapitel 6: Bedroom and Living Areas: Rest, Orientation, Daily Life

There is a widespread belief that the bedroom and the sitting room are the safe rooms. The bathroom is where people fall, the kitchen is where things burn, the stairs are where the real danger lives, and these two are simply where you rest. Soft furnishings. Nothing hot, nothing wet, nothing sharp. Whole afternoons pass in an armchair without incident.

The belief is wrong, and it is wrong in an interesting way. These rooms are where you spend the overwhelming majority of your hours at home, and exposure counts. More than that, they contain the two movements you repeat more often than any other in your life: rising from a seat and getting out of bed. A person who sits down and stands up ten times a day performs that manoeuvre something like three and a half thousand times a year. If the chair is four centimetres too low, that is three and a half thousand small struggles, each one requiring a heave, a rock forward, a push against an armrest that may or may not be there. Nobody falls from a chair that is slightly too low. What happens instead is that they stop getting up. They wait until there is a reason worth the effort, and then they wait a little longer, and the trip to the kitchen for a glass of water gets postponed until the trip to the kitchen for supper. The leg muscles that make standing possible are maintain-

ed by standing, so the postponement is not neutral. It compounds.

And then there is the route between the bed and the bathroom at two in the morning, taken in the dark by someone half asleep, sometimes at speed, often barefoot. If you were to design a hazard deliberately, you would struggle to do better. So these rooms deserve the same attention as the bathroom, though for entirely different reasons. The bathroom concentrates risk into a few dangerous seconds. The bedroom and the living room spread it thin across thousands of ordinary ones, and thin risk, repeated, is what quietly decides how much of your own house you still use.

The height of the bed

Start with the bed, because everything else in the bedroom arranges itself around it.

There is a correct height and it is easy to test. Sit on the edge of the mattress with your feet flat on the floor. Your knees should be at roughly a right angle, or very slightly lower than your hips, and you should be able to stand up by leaning forward and pushing without needing to shuffle to the edge first or drop the last few centimetres onto your feet. If your feet dangle, the bed is too high, and getting out of it involves a small controlled fall onto a floor you cannot feel. If your knees rise above your hips, the bed is too low, and standing up requires the same deep-squat strength that Chapter 5 identified as the thing stiff knees refuse. Most people have never performed this test on their own bed, and a surprising number discover that the bed they have slept in for twenty years is wrong by five or six centimetres in one direction or the other.

Fixing it is usually trivial and rarely done. A bed that is too low can be raised with proper bed raisers, which are moulded blocks that the existing legs sit into, sold in sets and available in several heights. The improvised version, a stack of books or an offcut of timber, is not the same thing, because a bed on unsecured packing can slide, and a bed that slides at the moment you are transferring your weight onto it is worse than a bed that is too low. Buy the proper items. A bed that is too high is more often a mattress problem than a frame problem: modern mattresses have grown considerably deeper over the past few decades, and a thinner mattress on the same frame can bring the sleeping surface down by ten centimetres without any furniture being touched. Divan bases with drawers are a common culprit, adding height that nobody chose deliberately.

The mattress edge matters as much as the height. Sit on the side of your bed and notice what happens beneath you. A soft-sided mattress collapses under a seated person, dropping the effective height by several centimetres at exactly the moment you need it to be stable, and giving you nothing firm to push down against. A mattress with a reinforced perimeter, or simply a firmer one, keeps its shape. This is one of the few things worth checking in a shop by actually sitting on the edge, which is not how mattresses are usually demonstrated.

Bedding contributes too, and nobody thinks of it. A heavy blanket and sheet arrangement tucked in tightly requires you to fight your way out with both arms and a wriggle. A light duvet lifts off with one hand. Slippery satin-finish sheets look luxurious and behave badly under someone trying to slide their legs round to the side. Small things, all of them cheap, all of them altering a movement you make every single morning.

Adjustable beds occupy a legitimate place here, and they deserve neither the enthusiasm of the advertisements nor the suspicion of the frugal. A profiling bed that raises the head end helps enormously with certain breathing and reflux problems and makes sitting up in bed genuinely comfortable rather than a matter of piled pillows. A bed with adjustable overall height means the transfer surface can be set exactly right, and can be raised for a carer who would otherwise be bending. They are expensive, they can be single beds only in some ranges, which has consequences for a couple who have shared a bed for fifty years, and they are noticeably more institutional in appearance than a wooden frame. That trade is a real one and it belongs to the person sleeping in it. Where they earn their money is where the alternative under discussion is a hospital or a care home, and if a bed can be raised and lowered so

that one carer can manage what would otherwise need two, that has changed something significant about what is possible at home.

Something solid beside you

The movement from lying down to standing up has three stages, and each of them wants a handhold.

Rolling onto your side and pushing yourself up to sitting is the first, and it uses arms and trunk. Sitting on the edge while your circulation catches up is the second, and it requires nothing except patience, though many people skip it and pay with a moment of dizziness. Standing from the edge is the third, and it is a straight repeat of rising from a chair, with the complication that you have just been horizontal and are not fully awake.

What most people hold on to at these moments is a bedside cabinet, a radiator, a windowsill or the headboard of the bed, and the same warning applies as in the bathroom. None of these is designed to take a load applied suddenly and sideways. A bedside cabinet on a carpet will tip. A headboard will detach. So if you have found yourself reaching, put in something intended for the job. A bed rail or bed lever slides between the mattress and the base, held by the weight of the mattress and often by a strap round the frame, and provides a vertical or curved handhold at the edge. They are inexpensive, they fit most conventional beds, and they can be removed when no longer wanted. A floor-to-ceiling pole is the alternative where the bed sits away from a wall, though it needs a ceiling that can take the pressure, which not all can. A wall-fixed rail is possible where the bed is against a wall and the wall is solid, with all the same questions about what is behind the plasterboard that Chapter 4 dealt with at length.

There is one caution that belongs here rather than being left to assumption. Full-length bed rails on both sides, the kind that enclose the sleeping surface, are a different item entirely from a short grab lever, and they carry a documented risk of entrapment for people who are confused or restless at night. Where cognitive change is part of the picture, this is a matter for a professional assessment rather than a mail-order purchase. Ask an occupational therapist. The question is not whether rails are good or bad but whether these particular rails suit this particular person in this particular bed, and that is exactly the judgement a trained assessor makes.

While you are looking at the bedside, look at what is on it. A lamp that can be switched on without groping, meaning a touch base, a large rocker switch or a cord within reach. A telephone or mobile, charged, at arm's length rather than in the hall. If there is a personal alarm, and Chapter 8 discusses those properly, it should be worn rather than left on the cabinet, because an alarm on the cabinet is an alarm you cannot reach from the floor. A torch. Glasses in the same place every night. Water, in a vessel that will not spill if knocked, since a wet patch on a bedroom carpet at three in the morning is precisely the problem you were trying to avoid.

The night route

Now walk the route from your side of the bed to the toilet, and do it as an exercise rather than as a habit.

Count the paces. Note every doorway, every threshold, every change of floor covering, every corner. Note whether there is anything to hold on to along the way, and whether the things you would instinctively grab could take your weight. Note the light switches and, crucially, where your hand goes to find them in the dark: many people know their own hallway switch by memory and reach confidently, then find it has become the wrong one after a rewire, or that the bulb went two weeks ago and nobody replaced it because it is only the landing.

Then note what is on the floor. Slippers left where they were kicked off. A rug with a curled corner. A charging cable. A book. A cat. The bedroom floor is a place where things accumulate precisely because it is private, and the night route runs straight through the accumulation. If the route crosses a rug, either fix the rug down properly with the right kind of tape or underlay, or take it up, and be honest with yourself about which of those you will actually do. A rug that has slid twice has told you something.

Motion-sensor night lights transform this route and cost very little. Small plug-in units that come on automatically at a low level when someone moves nearby, positioned at floor level along the route and in the bathroom, give enough light to see edges and obstacles without the shock of full brightness that ruins dark-adapted vision and makes going back to sleep harder. Chapter 7 covers lighting properly, with contrast and glare and the whole business of planning a scheme, and there is no need to duplicate it here. What belongs to the bedroom specifically is the sequencing: the light should already be on before your foot leaves the bed, not switched on after you have crossed the room in darkness to reach the switch. That single reversal of order removes most of the risk in most bedrooms.

The width of the route matters too, and it is worth measuring rather than eyeballing. If a walking frame or a stick ever comes into the picture, the gap between the bed and the wardrobe, or between the bed and the wall, becomes a hard constraint. Seventy or eighty centimetres of clear passage is a reasonable minimum to aim for beside a bed, and considerably more is needed for a wheelchair to turn. Many bedrooms are furnished so that the bed sits centrally with narrow channels on both sides, which looks balanced and works badly. Pushing the bed against one wall creates a proper route on the other side, at the cost of one person having to climb over, and for a single sleeper it is usually the better arrangement.

The chair, which is the most important object in the house

Now to the living room, and to a claim that sounds like an exaggeration until you consider what depends on it. The chair you sit in every day is the single piece of furniture that most influences whether you keep moving.

The requirements are unglamorous and they conflict directly with what makes a chair look inviting in a showroom. The seat height should let your feet rest flat with your knees at a right angle, exactly as with the bed. The seat should be firm, because a deep soft cushion swallows you and then has to be climbed out of. It should not be too deep front to back, since a seat that is deeper than your thigh is long forces you either to perch on the front edge or to slump backwards with your feet off the ground. The back should support you upright rather than reclining you into a position from which standing requires a full sit-up first. And there must be armrests, on both sides, extending far enough forward that you can push down on them at the moment of rising rather than pushing on air.

That last point is the one people underestimate. When you stand from a chair, you lean forward until your nose is over your toes, then push. Arms contribute a substantial share of the force in that push, especially as leg strength changes, and armrests that stop short of the front of the seat give you nothing to push against at the critical moment. Test any chair before you buy it by sitting well back and then standing up, three times, without using the momentum of a rock. If you can do it comfortably three times in the shop, it will still be manageable on a tired evening at home. If the shop assistant looks surprised, that is a small price.

The sofa, meanwhile, is usually the worst seat in the house and the one people default to. Low, deep, soft, with armrests placed for elegance rather than leverage and often only at the two ends, so that anyone sitting in the middle has nothing at all. There is nothing wrong with keeping a sofa. There is a great deal wrong with having a sofa as the only option, because the person who cannot easily rise from it either stays put or develops a technique involving a lunge, and lunging out of furniture is how coffee tables get hit.

Consider the Ali household, which is a typical enough case to be worth walking through. Mr and Mrs Ali are in their eighties, live in a two-bedroom flat, and have a sitting room arranged the way it was arranged when they moved in: sofa facing the window, two armchairs at an angle, a low glass coffee table in the middle, a nest of side tables, the television in the corner. Both of them had begun, separately and without mentioning it, to plan their exits from the sofa. He would push off the arm and take a step to catch his balance. She would slide forward to the very edge, rock twice

and use the coffee table, which is glass, and which slides on the rug.

What they changed took one afternoon and cost almost nothing. The sofa came away from the window and against a wall, which meant that a hand reaching backwards found something solid instead of a curtain. They put a firm cushion, the dense foam kind rather than a feather one, on each of their usual seats, which raised the effective seat height by around five centimetres and stopped the sinking. The glass coffee table went into the spare room and a smaller wooden one, heavier, with rounded corners, took its place further from the sofa, so that it was no longer the thing a hand landed on. The two armchairs were repositioned so that each had a clear standing space in front of it with nothing to trip over during the first uncertain step. And the rug that everything had been sitting on, which had been rucking up under the chair legs, was taken up altogether.

Then the second half of what they did, which is the part that generalises. They went round the room and asked, of everything they touched regularly, whether it lived at a sensible height. This is the reach-zone principle, and it is the same band described for the kitchen in Chapter 5, adjusted for a room where you are more often seated. Between knee and shoulder is where things belong. Above shoulder height means reaching up, which shifts your balance backwards and, in a living room, frequently means standing on something. Below knee height means bending or kneeling, and getting back up from a kneel in the middle of a room with nothing to hold is a genuinely demanding movement.

So the everyday things came into the band. The television remote, the newspaper, the reading glasses, the address book, the tissues, the phone, the medication that gets taken with lunch. Things they used weekly, the photograph albums and the sewing box, stayed on the middle shelves. Things they used twice a year went high, and the two items that had been on the very top of the bookcase, requiring a chair to reach, went to the top of the wardrobe in the spare room instead, on the grounds that if you need a chair to reach it you should be reaching for it somewhere that is not part of your daily life. Mrs Ali described the result as the room feeling emptier, which it was not; roughly the same objects were in it. They had simply migrated to the height at which they could be collected without a manoeuvre.

The kitchen chapter made the same point about frequency beating category, and it holds here with an extra dimension. In a living room, the reaching happens from a seated position as often as a standing one, which lowers the practical band. A side table at armchair height, immediately beside the dominant hand, holding the six things reached for most, saves more standing-up-and-sitting-down cycles than any other single change. Not because standing up is bad, but because standing up should be for going somewhere rather than for retrieving a remote control.

Routes, cables and the things at ankle height

Walk your living room the way you walked the night route. Start at the door and go to your chair. Then from your chair to the window, to the television, to the bookshelf, to the other door. These are your desire lines, and furniture arrangements that were settled years ago rarely respect them.

What you are looking for is a clear path, wide enough, with no need to turn sideways or step over anything, and ideally with something solid within arm's reach at intervals along it. A hand naturally trails along the back of a sofa or the top of a bookcase when balance is uncertain, and a route that offers such supports is significantly safer than one that crosses open floor. This is worth thinking about consciously when arranging furniture: not filling the room, but placing the solid pieces so that they form a chain along the routes you use.

Cables are the classic hazard and the easiest to fix. Lamps, the television, the router, the phone charger, the radio: in older homes with few sockets these produce a web across the floor, sometimes hidden under a rug, which is worse rather than better because a cable under a rug creates a ridge you cannot see. Clip cables to the skirting board with proper clips, run them behind furniture rat-

her than in front, and where a cable genuinely must cross an open floor, use a floor cable cover with tapered edges. Better still, ask an electrician for additional sockets at the points where things actually plug in, which removes the extension lead entirely. If any electrical work is being done for other reasons, add this to the list; the marginal cost is small once someone is already lifting floorboards.

Rugs earn their own mention because they are contentious. People love them, they warm a room, they carry memories, and they are among the commonest trip hazards in a home. The compromise is not to ban them but to test each one honestly. Does it slide when a foot lands on it at an angle? Do the corners curl? Is there a raised edge where it meets a hard floor? Non-slip underlay, double-sided tape designed for the purpose, and simply choosing rugs with a thin edge rather than a thick woven border will save most of them. The ones that fail the test and cannot be fixed have to go, and the fact that this is genuinely a loss is worth acknowledging out loud rather than pretending it is nothing.

Storage is where climbing comes from. A room with insufficient accessible storage produces two symptoms: piles on the floor, which are obstacles, and things on high shelves, which invite the step stool. Neither is solved by nagging. Both are solved by putting more storage in the reachable band, which usually means low chests and mid-height shelving rather than tall narrow units. If a step stool is going to exist in the house anyway, and realistically it will, make it a proper one with a wide top step and a handhold rather than a folding aluminium thing or, worst of all, a dining chair. But the ambition should be to reach for it rarely.

When memory becomes less reliable

The last section of this chapter concerns something that is not about strength or balance at all, and it needs handling carefully. Memory changes in various ways as people age, ranging from the ordinary and universal to conditions that require diagnosis and support. Nothing here is medical advice, and nothing here is a substitute for talking to a doctor about a change that concerns you. What follows is about environments, which are the one part of the picture that a room can influence.

The principle is that a familiar, consistent environment does a great deal of remembering on a person's behalf. When you know without thinking where the keys live, you are not using memory in the effortful sense; you are using a habit that the room supports. When the keys move, or when the room is rearranged, that support is withdrawn and the effort has to come from somewhere. This has a practical consequence that runs directly counter to a well-meaning family instinct. The urge, when someone starts to struggle, is to tidy, to modernise, to replace the shabby armchair with a nice new one and to clear the clutter. Very often that makes things worse, because the shabby armchair was a landmark and the clutter was a system.

So change what needs to change, for reasons you could explain, and leave alone what is working. If the sofa must move for safety, move it, and expect a period of adjustment. If the ancient sideboard is doing no harm, let it stand. Continuity of furniture, of layout, of where things are kept, is a genuine asset and it is spent easily and recovered slowly.

Beyond leaving things alone, a room can be made more legible. Fixed places for the small items that cause the most distress when lost is the first and most useful step: a bowl by the door for keys, a designated spot for glasses, a hook for the walking stick, a single place where the post goes. What makes these work is that they are established while they are still easy to learn and then never moved. A habit built in good health is available later, which is the same argument the whole book makes about planning ahead.

Visible storage helps as well. Cupboard doors hide their contents, and out of sight can become genuinely out of mind. Open shelving, glass-fronted cupboards, or containers that are transparent rather than opaque all mean that finding something is a matter of looking rather than remembering. Labels extend this, and they work best when they are large, high-contrast and describe contents plainly, written in marker on a card rather than

printed in a small elegant font. On a cupboard door, on a drawer front, on the basket where the gloves live. A photograph of the contents works where reading has become tiring, and this is a technique used routinely in care settings for good reason.

Then contrast, which has appeared in every chapter of this section and which matters here in a specific way. A pale seat against a pale carpet is hard to judge the position of, and misjudging where a seat is means landing heavily or missing the edge. A dark chair against a light floor announces itself. The same applies to a toilet seat, mentioned earlier, and to a bed against a pale wall, and to a door in a corridor of the same colour. Where orientation is a concern, painting a bedroom door a distinctly different colour from the others is a cheap and surprisingly effective intervention, particularly at night when someone is looking for the bathroom.

A clock that shows the day and the date as well as the time removes a small recurring anxiety, and there are models designed to display all of it in plain words. A large calendar on the wall with appointments written on it does the same job. Neither of these is a medical device or a treatment, and neither will stop a decline, but both reduce the number of moments in a day when a person has to work something out that they used to know instantly, and reducing that number is worth doing.

The one-level question

There is a question hanging over everything this chapter has discussed, and it is time to ask it plainly. If stairs became difficult, or impossible, could you live on one floor of your home?

Not comfortably, at first. Just adequately. The test is straightforward: on a single level, without using stairs, do you have somewhere to sleep, a toilet and washing facilities, somewhere to prepare and eat food, somewhere to sit, and a way in and out of the building? That is the minimum set. Go through your home now, with a pencil, and mark which of those exist on which floor.

A great many homes fail the test in one specific and common way: everything is downstairs except the bathroom and the bedrooms. A downstairs toilet exists in many houses but a downstairs shower or bath rarely does. This matters because the circumstances that make stairs difficult often arrive suddenly rather than gradually, in the form of a hip operation, a broken ankle, a stroke or a period of severe illness, and the question then becomes urgent with no time to plan. The households that manage such episodes best are the ones that knew the answer in advance.

Knowing the answer does not oblige you to do anything today. What it gives you is a list of what would have to change, and a sense of how difficult each change would be. In some houses the answer is easy: a ground floor with a dining room that could become a bedroom, a downstairs cloakroom with enough space to take a shower, and drainage nearby. In others it is genuinely hard: a bathroom directly above a kitchen with no possible route for a soil pipe, a ground floor of small rooms with no candidate for a bedroom, or a front door reached by five steps with no room for a ramp. Between those extremes sit stairlifts, through-floor lifts, extensions and rearrangements, all of which are the subject of Chapter 3's upper rungs and Chapter 13's budget arithmetic.

The reason this belongs here, in a chapter about bedrooms and sitting rooms, is that the answer usually depends on how these rooms are used rather than on the structure of the building. A ground-floor room used as a study, a dining room used twice a year, or a large sitting room that could be divided are all one-level solutions in waiting. Recognising that changes the question from a structural one, which is expensive, to a furnishing one, which is not. It is also the point at which some households discover that no amount of rearranging will produce a workable single level, and that discovery is not a defeat. It is the most valuable single input into the adapt-or-move decision that Chapter 12 will help you weigh, and it is far better learned now, calmly, with a pencil, than in a hospital discharge meeting.

Your outcome from this chapter is a written furnishing plan, and it can be simple. Draw the bedroom and the living room roughly to scale, mark where the bed and the chairs will sit, mark the

routes and check their widths, note which items are moving into the reach zone and where the fixed places for keys and glasses will be. Then, on the same sheet or a second one, sketch which floor of your home would carry the five essentials if stairs stopped being an option, and note what is missing. The first part you can act on this month. The second you may not act on for a decade, and you will be glad it is written down.

Everything described here, though, depends on being able to see. The right chair in the wrong light is still a chair you land in badly. A clear route in a dim hallway is a route with invisible edges. And the night walk to the bathroom, which is where so much of this converges, is a lighting problem before it is a furniture problem.

Kapitel 7: Light and Fall Prevention: Seeing Well, Walking Safely

Most falls have more than one cause.

The account given afterwards is almost always a single sentence. She caught her foot on the rug. He missed the bottom step. That sentence is accurate, and it is the least useful description available, because it names the last link in a chain and says nothing about what made that link the weak one. Rebuild a typical hallway evening properly and it looks quite different. A bulb that had been dim for months and nobody had mentioned. A person coming out of a bright kitchen into a dark hall, with eyes that now take a good deal longer to adjust than they once did. Reading glasses still on. A bag in one hand, the post in the other. A telephone ringing in the room ahead, so the walk is quicker than it should be. And a rug whose corner curled up eleven days ago. Take away any single one of those and there is very probably no fall at all. That is the encouraging part, and it belongs at the beginning rather than the end: preventing falls does not require you to fix everything, or to fix the things that cannot be fixed. It requires you to break the chain at whichever point is cheapest to break.

This chapter therefore refuses two temptations. The first is alarmism. Household falls are common enough that every health system publishes guidance on them, and the figures move around depending on who counted what and when, so if you meet a number in a leaflet or a newspaper, look for its date and its source before you let it frighten you. Current national fall-prevention guidance differs between countries and is revised periodically; treat anything you read here as a way of thinking rather than as a local rule, and check what applies where you live. The second temptation is the opposite one: the shrug that treats a fall as bad luck, an act of God, the sort of thing that happens. Luck is involved. So is a curled rug corner, and rug corners are within your control on a Saturday afternoon.

There are two halves to the subject, and both need attention. One is the place: light, edges, floors, stairs, the things lying at ankle height. The other is the person: eyes, ears, feet, medicines, hurry and confidence. A hallway can be immaculate and someone who stood up too quickly after lunch will still go down in it. Work on only one half and you have done half a job.

Why the same room needs more light than it did

Eyes change with the decades in ways that have almost nothing to do with whether you need glasses to read.

The lens gradually stiffens and takes on a yellow tint, so less light reaches the back of the eye and the colour balance shifts. The pupil tends to sit smaller, which reduces the amount further. Adaptation slows: stepping from a bright room into a dim one, or coming in from a sunny street, leaves a period of near-blindness that used to last a couple of seconds and now lasts considerably longer. Sensitivity to glare rises, so a bare bulb or a window at the end of a corridor does more damage than it used to. And contrast sensitivity falls, which is the change that matters most for falls and the one nobody is ever told about. Contrast sensitivity is the ability to see an edge when the two things either side of it are similar in tone. You can read the small print on a medicine box, pass an eye test comfortably, and still be unable to see where a cream-carpeted step ends and the cream-carpeted landing begins. Acuity and contrast are

different abilities. Sight tests concentrate on the first. It is worth asking an optometrist about the second, and about glare, in exactly those words.

What follows from this is not complicated. Rooms need more light than they did, spread more evenly, arriving from sources you cannot see directly. Sharp jumps between a brilliantly lit kitchen and a gloomy hall need softening, because the transition itself is the risky moment. And wherever the floor changes level, the eye needs a signal that does not depend on being able to distinguish beige from beige.

Four jobs that light has to do

Planning a lighting scheme sounds like something an architect does. In an existing home it means walking round with a notepad and asking, in each room, whether four separate jobs are being done, because a single pendant in the middle of the ceiling does one of them adequately and the other three not at all.

The first job is general light: enough of it, evenly distributed, without glare. LED lamps have quietly solved the affordability side of this, since running a bright room now costs a fraction of what it did with filament bulbs, and the bulbs stay cool and last for years. What LEDs have not solved is glare, and in fact they have made it worse in one specific way, because a modern bulb concentrates a great deal of output into a very small bright point. A bare LED in an open shade at eye level, or in a fitting you look up into from an armchair, produces a hot spot that dazzles. Diffusers, opaque shades, frosted rather than clear bulbs, and fittings that throw light onto the ceiling all spread the output and remove the sting. Two or three moderate light sources around a room beat one fierce one in the centre, because they fill in the shadows that a single source casts, and shadows on a floor read to a tired eye like objects.

Colour deserves a sentence, since the packaging is confusing. Warmer light feels domestic and cooler light feels clinical, and either can work provided you are consistent within a room, because mixing warm and cool bulbs in the same space makes surfaces look patchy and disguises edges. Look also for a lamp that renders colours honestly, which manufacturers describe with a colour rendering figure on the box. It matters more than it sounds. Food that looks grey, a bruise you cannot see, a stair carpet whose pattern flattens into mush: all of these are colour rendering problems as much as brightness problems.

Task light is the second job, and Chapter 5 dealt with it in the kitchen. Elsewhere it means a proper reading lamp beside the chair, positioned so that light falls over your shoulder onto the page rather than into your eyes, and a lamp at the bedside that can be reached and switched without leaning out into space. A good adjustable task lamp is one of the more transformative small purchases in this whole book, because reading is the activity people give up first and quietly when the light goes, and blame on their eyes.

Orientation light is the third job, and it is the one that belongs specifically to falls. Plug-in units with a motion sensor, mounted low near the skirting, come on at a gentle level when someone moves and go off again afterwards. Their virtue is that they are on before your foot leaves the bed, which reverses the usual order in which a person crosses a dark room to reach a switch. Their second virtue is that they are dim. Full ceiling light at three in the morning wipes out dark adaptation, wakes you thoroughly, and makes the return to sleep harder, so people avoid using it and walk in darkness instead. Low warm light at floor level shows the edges and the obstacles without any of that. Put them along the bedroom-to-bathroom route, in the bathroom itself, at the top and bottom of the stairs, and in the hall.

Signal light is the fourth job, and it is really about contrast rather than brightness, which brings us to edges.

Telling the eye where the floor changes

Every change of level in a home is a place where a foot expects one thing and meets another. The job of the surface is to announce itself.

On stairs, the front edge of each tread is what the eye needs, and a plain carpet in a single pale colour gives it nothing. A contrasting nosing strip along each tread, or a stair runner with a distinct edge, restores the information. Where fitting

strips to every step is impractical, concentrate on the top step and the bottom step, since those two account for a large share of stair accidents: the top because a foot searching for another tread finds level floor, the bottom because a foot expecting level floor finds one more tread. Strongly patterned stair carpets are worth a hard look. A busy geometric design breaks up the horizontal lines that tell you where each step begins, and what looks handsome in a catalogue can be genuinely disorientating underfoot. The same caution applies to a very dark mat on a light floor, which some people read as a hole and step over, and to highly polished floors that mirror the window and turn a hallway into a sheet of light.

Thresholds between rooms are the domestic equivalent, and they are often the original brass or aluminium strip from decades ago, standing a centimetre proud, with two screws missing. Screw them down, replace the tall ones with low tapered profiles, and mark the ones that must stay with a strip of contrasting tape or paint. Where a floor covering changes from carpet to tile or from vinyl to boards, the change in friction is itself a hazard, since a foot travelling at one speed on carpet meets a different surface without warning. A visual signal at that line gives the brain a half-second of preparation, and a half-second is generally all that is needed.

Handrails on stairs deserve more insistence than they usually receive. A rail on one side only means that half the time you are descending with your weak hand on the rail, or with nothing at all if you are carrying something in the other. Rails on both sides, running the full length of the flight and extending a little beyond the top and bottom step, are the standard to aim for, and retrofitting a second rail is a modest job for a joiner provided the fixings go into something structural. The shape matters too: a rail you can wrap a hand round, roughly the diameter where your thumb and fingers nearly meet, gives a grip that will hold if you slip. A wide flat plank of a rail, or a moulded shape with a decorative profile, can only be pressed down on, which is fine for guidance and useless in an emergency. And nothing should ever be stored on the stairs, however convenient the habit of leaving a pile at the bottom to take up next time.

The census of small things

Chapter 6 asked you to look at rugs and cables as part of arranging a room. Here the question is narrower and blunter: walk the routes you actually use, and count what is in the way.

Do it with a second person, because your own home is invisible to you. The mind edits out the extension lead you have stepped over daily for six years. It will not edit out the same lead in someone else's house, which is precisely why a visiting daughter or a neighbour sees six problems in ten minutes. Walk it twice, once in daylight and once after dark, since the two walks produce different lists. Carry a notepad and write everything down as you go, including the items you decide to keep, along with the reason.

The recurring offenders are unglamorous. Bathroom mats that ruck up on tile. The runner in the hall that has slid twice this month. Shoes, bags and post accumulating just inside the front door because the coat hooks are full. Trailing flexes from lamps and chargers. A stack of newspapers at the side of the chair. A dog or cat with a habit of arriving underfoot at the top of the stairs, which no amount of tidying solves and which is worth naming honestly as a risk you have chosen to accept. Then the seating that is too low and too soft, which Chapter 6 made the case about at length and which appears here for a different reason: the danger is less the sinking than the standing, because a person who has heaved themselves upright is briefly unsteady, and that first step away from the chair is taken with the balance still catching up.

Hurry belongs on the same list, though it is not an object. Most people can name the two or three things that make them move faster than they should: a ringing telephone, the doorbell, a kettle boiling over, an urgent trip to the bathroom. Each has a practical answer. A cordless handset kept in a pocket or beside the chair, and an answering machine so that a missed call is merely a message. A door entry system or a simple decision, agreed with yourself in advance, that anyone who genuinely needs you will wait thirty seconds. A kettle that switches itself off, which they all do. And, for the night trips, the lighting and route work alrea-

dy described. The habit is the hard part, since haste is built into a lifetime of being capable, and unlearning it feels like an admission. It is closer to the discipline of a driver who no longer overtakes on a bend.

An afternoon in Mrs Vogel's hallway

Mrs Vogel fell in her hall on a November evening. She was seventy-nine, she had been to her sister's, and she came in with a carrier bag, her keys and a folded umbrella. She went down heavily against the radiator, broke nothing, and lay for a few minutes before she managed to get herself up using the door frame. A large bruise, a stiff shoulder and a fortnight of not sleeping well followed.

She did not mention it. Her daughter Anna found out three weeks later, by accident, when the bruise came up in conversation as the reason her mother had not been to choir. This is entirely ordinary. People conceal falls for good reasons, and the reason is almost never embarrassment about the fall itself. It is the fear of what the fall will be taken to mean, and of the conversation that begins with somebody saying it might be time to think about somewhere more suitable. Mrs Vogel was protecting her front door key.

What Anna did well was to make the following Saturday about the hall rather than about her mother. They walked it together, notepad in hand, in the dark, with the outside light on and then off, and they found six things. The ceiling bulb was old and feeble, in a fabric shade that swallowed most of what it gave, and it was replaced with a much brighter LED and a shade that let the light out. There was a switch at the front door and none at the far end by the kitchen, so the last third of the hall was always walked in darkness; a plug-in motion light went in that evening, and an electrician added a second switch six weeks later when he came to do the sockets. The runner had slid, repeatedly, and Mrs Vogel had been straightening it with her foot for two years; it went, and a smaller mat with proper non-slip underlay took its place inside the door. The coat rack had been full since 1998, which was why the carrier bags lived on the floor; a second rail of hooks at reachable height and a low box for shoes cleared the floor entirely. The brass threshold strip between the porch tiles and the hall carpet was loose and proud, and was screwed down flat and marked with a strip of dark tape. And the only telephone in the house was in the kitchen, which was where she had been hurrying to; two cordless handsets now sit on their bases, one in the hall and one beside her chair.

What they also did was leave things alone. The half-moon table halfway along the hall was on the list at first, because it narrowed the passage, and then it came off the list when Mrs Vogel explained that she had been steadying herself on it for years and would rather not lose it. So they checked it was solid, pushed it firmly against the wall, and cleared the top of everything except the bowl for the keys. A support you rely on is not clutter. It is furniture doing a second job, and the sensible response is to make sure it can take the load, which is exactly the argument made about grab rails in Chapter 4.

The whole afternoon cost less than a large weekly shop and took about two hours, plus the electrician's visit later. The more important outcome was that the conversation had been about a hallway. Nobody had to defend their independence, because nothing was under threat. Chapter 16 goes into how to hold these conversations properly, and the principle it develops was already at work here: talk about the specific object, at a calm moment, before there is a crisis to argue about.

The half of the problem that walks around

A home can be put right in a weekend. The person moving through it changes over years, and the factors involved are almost all things to raise with a doctor or another professional rather than to solve alone. Nothing in the paragraphs that follow is medical advice, and none of it replaces a proper assessment.

Eyesight comes first, and regular sight tests are the entry point; how often, and who pays, varies by country and by age, which is worth checking locally. Two specifics come up repeatedly. Varifocal and bifocal lenses put the reading correction at the bottom of the lens, which is exactly where you look when you glance down at your feet, so steps and kerbs can appear blurred or displaced.

Some people manage this perfectly well, and others find that keeping a single-vision distance pair for stairs, gardening and unfamiliar streets makes a real difference. Ask an optometrist rather than guessing. The other is the period after cataract surgery or a change of prescription, when everything looks different and the brain is recalibrating; a few careful weeks are sensible.

Hearing has a less obvious link and a real one. Hearing loss makes it harder to place yourself in a space and to notice what is approaching, and the balance organs sit in the inner ear, so dizziness and hearing problems sometimes share a cause. Something as mundane as a plug of ear wax can affect both. A hearing test is easy to arrange and rarely regretted.

Feet and what goes on them are the most neglected item in the whole chapter. Backless slippers are, without much competition, the most commonly worn hazardous object in an older person's home: they stay on only if you shuffle, they come off on stairs, and their soles are usually smooth. A shoe or slipper with a firm heel counter that grips the back of the foot, a fastening that actually adjusts, and a thin firm sole is safer than a thick spongy one, because thin soles let you feel the floor and thick soft ones muffle it. Well-fitting is the operative phrase, and feet change shape over the decades, so the size you have bought since 1975 may be wrong. Long or painful toenails, corns, bunions and numbness in the feet all change the way a person walks, and a podiatrist is the right person to see about them. Walking round the house in socks on a hard floor is asking for trouble.

Medicines deserve a careful paragraph and a firm warning. Some medicines, and particularly some combinations of them, affect balance, alertness or blood pressure, and a few make you more likely to be caught out when you stand up quickly. Sleeping tablets and sedatives, blood pressure treatments, water tablets taken late in the day, and alcohol on top of any of these are the ones most often discussed. The right response is a medicines review with a doctor or a pharmacist, in which you bring every box including the ones you buy yourself, and ask directly whether anything on the list could be contributing to unsteadiness. The wrong response, which must be said plainly, is to stop or reduce anything on your own. Stopping some medicines abruptly is considerably more dangerous than the original problem.

Then a scattering of smaller things that come up in the same conversation. Dizziness on standing, which sometimes has a treatable cause. Feeling light-headed after a large meal. Not drinking enough over the course of a day, which is common in people who are trying to reduce night-time trips to the bathroom and which quietly reduces blood pressure and concentration. Bone strength, which does not cause falls and very much affects what a fall does; vitamin D and bone health are worth raising, as is any family history of fractures. Continence, which is a subject people find hard to broach and which drives a great many hurried night walks, and which frequently has practical answers once mentioned.

Strength and balance, finally, is the one area where doing something regularly changes the underlying risk rather than the surroundings. Legs and balance respond to use at any age. This is why health services in many countries fund or recommend structured strength-and-balance programmes, often delivered in community halls, leisure centres or physiotherapy departments, sometimes chair-based for people who cannot yet stand for long. What exists near you, who is eligible and whether a referral is needed varies enormously by area and changes from year to year, so this is a matter to verify locally rather than a promise this book can make. A doctor, a physiotherapist or a local authority information service is the place to ask. Chapter 9 will help you find what is actually within reach of your front door, which turns out to be half the battle.

What a fall does afterwards

There is a consequence of falling that has nothing to do with injury, and it is worth naming because it is so rarely discussed.

After a fall, most people become careful. Careful becomes cautious, cautious becomes reluctant, and within a few months the world has contracted: no more going out when it is wet, then no

more going out alone, then the upstairs rooms fall out of use, then the walk to the shop becomes a taxi. Each step is reasonable in isolation. The trouble is that legs are maintained by walking, and balance is maintained by being slightly challenged, so a shrinking life produces exactly the weakness that makes the next fall more likely. Fear of falling is a risk factor for falling. That sounds like a paradox and it is simply a description of what happens to muscles that stop being asked to do anything.

Which is why the answer to a fall is rarely to do less. It is to do the same things with better equipment and better light. A walking stick used properly is a piece of engineering, and it is worth having it cut to the right height, with the top of the handle level with the crease of your wrist when your arm hangs loose, because a stick that is too long or too short makes balance worse rather than better. A rollator with a seat means a walk that was impossible becomes a walk with two rests in it. Ask a physiotherapist or an occupational therapist to look at how you walk; the appointment is unglamorous and the advice is often startlingly specific.

Learning to get up from the floor belongs here as well. Many falls cause no injury at all, and the harm comes from lying on a cold floor for hours because getting up was impossible and nobody knew. There is a technique for rolling onto your side, getting onto hands and knees, and using a solid piece of furniture to come up, and it is much better learned from a professional, in advance, with someone present, than improvised at midnight. Alongside it goes the simplest rule in this book: if you have fallen, tell your doctor, including the falls where nothing hurt and nothing broke. One trip on a rug is an anecdote. Three in a year is information, and it may point at something entirely fixable.

Your lighting plan and your Saturday

The outcome for this chapter is two pieces of paper and one afternoon.

The first sheet is a rough plan of your home, room by room, with every existing light fitting and every switch marked on it. Walk the place at night with a pencil and shade in the dark patches: the far end of the hall, the turn of the stairs, the corner where the chair sits, the stretch between bed and bathroom. Then mark what each dark patch needs, which will usually be one of four things: a brighter bulb, a better shade, an extra lamp, or a motion light. Add a note wherever you have to cross a room to reach a switch, and wherever a stairway or a corridor has a switch at only one end, since those are the two faults an electrician can fix in a single visit and they matter more than anything else on the sheet.

The second sheet is the hazard census, written as four columns: what it is, what will fix it, who does it, and by when. Do the free items the same day, while you are standing there, because a list of eleven things postponed is worth less than three things done. The rest becomes a small job list, and the electrical items should be gathered together so that one visit covers the sockets, the second switch and the under-cupboard strip from Chapter 5.

Then put a date in the diary to walk the whole thing again in six months. The change of the clocks is a natural anchor, since the evening you notice the dark is precisely the evening the hall bulb needs looking at. Homes drift back. Bulbs fail one at a time and nobody quite gets round to them, a new rug arrives as a present, a charger appears beside the chair, and eighteen months later the hallway is roughly what it was. Twice a year, half an hour, with the notepad.

Light and floors take you a long way. What they cannot do is tell anyone that you are on the floor at half past eleven at night, or notice that a hob has been left on, or reach the door when you cannot. That is a different kind of help, and it comes with its own questions about who is watching, who is told, and what it costs to be looked after by a device.

Kapitel 8: Technology and Alarms: Help at the Touch of a Button

The pendant was in the drawer of the hall table, in its box, with the instruction leaflet still folded ins-

ide the plastic bag. It had been there for fourteen months. Her son had ordered it after the business with the icy path, and she had thanked him warmly, and she had never once put it round her neck.

This is not an unusual outcome. It may be the single most common fate of assistive technology bought for somebody by somebody else. The device works perfectly. The subscription is paid by direct debit every month. And the person it was bought for has looked at it, understood exactly what it announces about her, and decided that she would rather take her chances. Any honest chapter about technology has to begin there, because the question that decides whether a gadget helps is almost never technical. Does it work is easy. Will it be used is the real one, and it is answered by how the thing feels to wear, what it says about you to a visitor, whether you understand who is on the other end of it, and above all whether you chose it yourself.

So this chapter is not a catalogue. Products change every eighteen months, prices and contract terms shift constantly, and providers merge and rebrand, which means any specific recommendation printed in a book is out of date before the ink dries. Terms of service, monthly charges and the way companies handle your data differ enormously between countries and between providers within a country, and they are exactly the sort of thing you must check yourself, in writing, at the moment you are buying. What does not change is the set of questions worth asking. That is what you will find here, along with a way of sorting devices into ones that are worth the trouble and ones that will end up in a drawer beside the pendant.

What the technology is actually for

There is a sentence worth holding on to before any of the detail. Every device in this chapter exists to shorten the gap between something going wrong and somebody knowing about it.

That is the whole business. Chapter 7 dealt with reducing the chance of a fall through light, edges and footwear, and that work matters more than anything a device can do. But some falls will happen anyway, in the best-lit hallway, to the fittest person, and what determines the consequences is not usually the impact. It is the hours afterwards. A person who falls, cannot get up, and is found in twenty minutes generally has a bruise and a story. The same person, same fall, found the following afternoon because a neighbour noticed the milk, is in a substantially different situation: cold, dehydrated, stiff, frightened, and now facing a hospital admission that may end with a discharge meeting where nobody thinks going home is sensible. The fall did not cause that. The gap did.

Understanding this reframes the whole question, and it takes the sting out of it. A personal alarm is not a declaration that you are frail. It is insurance against a delay. Nobody thinks a smoke detector on the ceiling means you are a careless cook. It means that if a pan does catch, you would like to know quickly rather than slowly, and it costs almost nothing to arrange that. The same logic applies to everything here, and it is worth saying out loud in a family conversation, because the shame attached to alarm pendants is entirely about what people think they signify rather than what they do.

There is a second purpose, less discussed and just as valuable. Some technology does not respond to emergencies at all; it removes the need for a difficult movement. A doorbell that flashes in the sitting room saves a rushed walk down a hall to a door that will have been abandoned by the time you arrive. A cordless handset in your pocket saves the hurried trip to the kitchen that Chapter 7 identified as a classic cause of hallway falls. A lamp that comes on by itself saves the crossing of a dark room. None of this is dramatic and all of it removes risk at the point where risk actually lives, which is in ordinary repeated movements rather than in catastrophes.

The button and what sits behind it

Personal alarms are the oldest and most established item in the field, and they have a simple shape. A wearable button, worn on the wrist like a watch or on a cord round the neck, communicates with a base unit somewhere in the house, which is connected to a telephone line, a broadband router or a mobile network. Press the button and the base unit opens a call. Somebody answers. That is

the entire technology, and it has worked reliably for decades.

Everything interesting is in the phrase somebody answers. There are broadly two arrangements, and choosing between them is the most consequential decision in this chapter.

In the first, the alarm goes to a monitoring centre staffed around the clock. An operator speaks to you through a loudspeaker in the base unit, which is loud enough to be heard from the floor in most rooms of an average home, though not always from the far end of a long house or the bottom of a garden. The operator has your details on a screen: your name, your address, the code for the key safe outside the door, a note of your medical conditions, and a list of people to contact. They will talk to you, work out what has happened, and then do whatever the situation requires, which might be ringing your daughter, sending a response worker if the service includes one, or calling an ambulance. If you cannot answer at all, they treat that as an emergency and escalate. The strength of this model is that it never sleeps, never goes on holiday and never has its phone on silent.

In the second arrangement, the alert goes directly to family members, usually as a notification on a mobile phone, sometimes to several people at once. There is no subscription to a centre, or a much smaller one, and the people who respond are people who know you. The weakness is obvious as soon as you say it aloud. Your daughter is in a meeting. Your son is on a flight. Both phones are charging in another room at two in the morning. A family alerting system is only as reliable as the least attentive person on the list at the worst possible hour, and families who choose it need to be honest with each other about that rather than assuming somebody will always see it.

Neither model is automatically right, and the choice usually turns on geography and household. If a son lives two streets away and works from home, family alerting may be entirely sensible and considerably cheaper. If the nearest relative is three hours away or in another country, a monitoring centre is doing something family cannot. Some households run both, with the centre as the backbone and family notified in parallel, which is often the arrangement that lets everyone sleep.

When you are comparing offers, and this is the point where the questions matter more than the brochure, there is a short list worth working through on the telephone before you commit to anything. Who exactly answers, and where are they? What happens if I press it and cannot speak? Who do you contact, in what order, and what if none of them answers? Do you send anyone yourself, or do you only make phone calls? Is there a key safe or a key held somewhere, and who arranges that? What is the total monthly cost including any installation, and what happens to the price after the first year? Is there a minimum contract, and how do I cancel? What is the range of the pendant from the base unit, and does it work in the garden or the shed? What happens in a power cut, and what happens if the broadband drops? How long does the pendant battery last, and who tells me when it is low?

That last pair of questions catches out more households than any other. Older alarms ran on the analogue telephone network, which carried its own power and worked in a blackout. As telephone networks move to digital and internet-based systems, which is happening at different speeds in different countries, an alarm that depends on your broadband router will fail when the electricity does, unless the base unit has its own battery backup and the provider has planned for it. This is a genuine and current problem, not a theoretical one, and the correct response is to ask the provider directly what happens in a power cut and to be unsatisfied with a vague answer. Some units include a mobile connection as a fallback for exactly this reason.

The pendant itself deserves more thought than it gets. A wrist unit that looks like a watch is worn all day without a decision being made each morning, which is precisely why it gets worn. A neck cord is more visible and more often taken off, and a device that must be taken off for a shower will be absent for the ten minutes when a bathroom fall is most likely, so waterproof matters and should be confirmed rather than assumed. Some units clip to a belt or sit in a pocket, which

is useless if you fall and the trousers are over the back of a chair. And the button has to be pressable by the hands that own it: a small recessed button designed to prevent false alarms can be genuinely difficult for arthritic fingers or for someone who has just landed on their dominant side.

The false alarm problem, which nobody warns you about

Here is a practical truth that the sales literature skirts. Systems that never trigger accidentally are systems that sometimes fail to trigger when they should, and systems that trigger reliably will occasionally trigger for nothing.

Fall detection is where this bites hardest. A fall detector uses motion sensors to recognise the pattern of an impact followed by stillness, and it calls for help without anyone pressing anything. The value is enormous in the one scenario that alarms exist for: the fall that knocks you out, or leaves you unable to reach the button, or happens so fast that the button is under you. The cost is that the algorithm is guessing. Sitting down heavily in an armchair, dropping the pendant on a tiled floor, a vigorous bout of hoovering, taking a coat off quickly: all of these have been known to produce alerts. And the reverse also happens, because a slow slide down a wall onto the floor does not look like an impact and may not be detected at all.

The consequence is that fall detection should be understood as an addition to a button rather than a replacement for it. A person who relies entirely on automatic detection is relying on a machine's interpretation of an event, and the machine will sometimes be wrong. The button is the thing you control.

The false alarms matter for a reason beyond nuisance. People who have triggered three or four accidental alerts, and apologised each time to a stranger on a loudspeaker, and once had a daughter drive over for nothing, begin to take the device off when they are doing anything energetic. Which is when they fall. The route from a well-intentioned safety feature to an unworn device runs directly through embarrassment, and the way to interrupt it is to establish at the outset, with the monitoring centre and with the family, that false alarms are expected, uninteresting and nobody's fault. A centre that treats them as routine is doing its job. A daughter who says "no trouble at all, it's what it's for" every single time is doing something more valuable than the device.

Detectors on the ceiling and sensors on the wall

The most cost-effective safety technology in any home has nothing to do with ageing and everything to do with fire. Smoke detectors, in sufficient number, tested regularly, save more lives than every other device in this chapter combined, and they are cheap enough that there is no argument to be had.

Two refinements are worth knowing. Interlinked detectors, whether wired together or connected wirelessly, all sound when any one of them detects smoke, which means a fire starting in the kitchen wakes the person asleep at the far end of the house. A single detector in a hallway may be entirely inaudible from a bedroom with the door shut, which is the situation in a great many homes. And detectors with sealed ten-year batteries remove the whole ritual of the chirping unit at two in the morning and the wobble on a chair to change a battery, which is itself a fall risk and a bitterly ironic one. Where hearing loss is a factor, detectors are available with strobe lights and with vibrating pads that go under a pillow, and these are worth asking about specifically because they are not what a shop will offer by default. In several countries, local fire services carry out free home safety visits and will fit detectors, and whether that exists near you and what it covers is worth checking with your local service.

A carbon monoxide alarm belongs in any home with a gas boiler, a gas fire, a solid fuel stove or an open flue. Carbon monoxide has no smell and its early symptoms are headache, tiredness and confusion, which are symptoms readily attributed to age and easily dismissed. The alarm costs very little, it must be positioned according to the manufacturer's instructions rather than wherever there happens to be a hook, and it has an expiry date printed on it, which is worth writing in the

diary because these do quietly stop working after their service life.

Beyond the detectors sits a broader class of sensors, and this is where the technology starts to touch on questions that are not technical at all. Motion sensors placed in a hallway or a kitchen can record patterns of movement and raise an alert when the pattern breaks: nobody entered the kitchen this morning, the bathroom door has not opened since yesterday evening, the front door was opened at three in the morning and not closed. Contact sensors on a fridge door do something similar. Systems built on this idea are sometimes described as passive monitoring, and their appeal is that they require nothing of the person being monitored, no button, no wearing, no remembering.

That appeal is also the problem, and it deserves to be stated plainly rather than buried. A system that requires nothing of you is a system that does not ask you. Passive monitoring can slide, without anyone intending it, into a household where an adult's movements are reported to their children daily, and where a decision to spend an afternoon in bed becomes a matter for discussion. Whether that is acceptable depends entirely on what the person concerned wants, and the only way to know is to ask them, in advance, in a conversation where saying no is genuinely possible.

Automatic night lights and their relatives were covered in Chapter 7 and belong here as a reminder of the low end of the spectrum. Plug-in motion lights, a lamp on a timer so a house is not dark when you come home in winter, a hall light on a sensor: this is technology that costs almost nothing, requires no subscription, involves no data leaving the house, and removes real risk. If you do only one thing after reading this chapter, do that one.

A few other pieces deserve a mention because they solve specific irritations. A doorbell that flashes a light in the sitting room, or one that rings a portable chime you carry with you, matters for anyone with hearing loss and also removes the rushed hallway walk. A video doorbell shows you who is at the door before you decide whether to answer it, which is a security benefit and also spares a wasted journey; it does, however, record the street outside, which in some jurisdictions brings obligations you should check. Big-button telephones with a handful of programmed keys, each with a photograph beside it, make calling a daughter a single press rather than a search for a number, and they are useful long before anyone would describe them as necessary. Automatic cooker cut-offs were dealt with in Chapter 5 and remain one of the more genuinely protective devices available. Medication reminders and dispensers range from a plastic box with seven compartments, filled on a Sunday by whoever does the shopping, to locked devices that beep and release only the correct dose at the correct time. The plastic box works remarkably well and costs almost nothing, which is a useful reminder that the sophistication of a solution has very little to do with its effectiveness.

Two households, two right answers

Mr Petri is seventy-four and takes an interest in these things. He installed his own smart speaker, then a second one, then the lights, and he now says "turn on the sitting room" from his chair rather than crossing the room to the switch. The blinds in the south-facing room open at half past seven and close when the sun gets on the television. He has the heating on his phone and finds it convenient to turn it up from the car on the way back from his brother's. His son set up nothing; Mr Petri did it all himself, over two winters, with a good deal of swearing at a router.

What matters about his set-up is not the cleverness. It is that every single element removes a movement he would otherwise make in a hurry or in the dark, and that he understands the whole thing well enough to fix it when it breaks. Both facts stem from the same source: he chose it. When his daughter suggested a fall detector, he thought about it and declined, on the grounds that he is steady on his feet and that a false alarm at his brother's would be more trouble than it is worth. He did accept a wrist button, because it looks like a watch, and he put an interlinked set of smoke alarms in after a neighbour's chip pan.

There is a hidden fragility in his arrangement that is worth naming, because it is the standard objection to enthusiast-built systems and it is a fair

one. If Mr Petri were suddenly unwell, nobody else in his family could operate any of it. The lights answer to his voice and his phone, the blinds are configured in an app only he has, and the whole edifice depends on a broadband connection he set up himself. So the sensible addition to a house like his is not more technology. It is a written page in a folder saying what is installed, what the passwords are, who the providers are, and how to turn everything back to manual. That page belongs in the emergency folder that Chapter 16 will help you build, and it is the sort of thing that gets written on a wet Sunday or never at all.

Mrs Weber is eighty-one and wants none of it. She has said so several times, in slightly different words, and the words she uses are worth listening to: she does not want her home to look like a hospital. Her daughter Katrin had researched a system with sensors in four rooms and a phone app showing activity through the day, and had presented it in good faith over Sunday lunch, and Mrs Weber had listened politely and said no. What she objected to, when she explained it properly a fortnight later, was not the expense and not the technology. It was that Katrin would know when she got up.

That objection is not irrational, and the temptation to argue her out of it should be resisted. She is a private woman who has lived alone for eleven years and who considers her days her own business. A system that reports her morning to another household changes the relationship between mother and daughter permanently, and she was the only person entitled to judge whether that trade was worth it.

What she did accept, after some months and a conversation that started from a different place, was a small button on a wristband, which she wears because it looks like a watch and because she took it out of the box herself in the shop and put it on there and then. It alerts a monitoring centre. The centre has Katrin's number as the first contact, and Katrin gets a call only when something has actually happened. Nothing about Mrs Weber's ordinary Tuesday goes anywhere. The distinction she drew is a precise and rather sophisticated one, and it is a good rule for anyone in this position: help that arrives when you ask for it is different in kind from observation that runs whether you ask or not.

The other thing Katrin did was to stop trying to solve the problem with a purchase. She and her mother agreed on a phone call every morning around nine, short, about nothing in particular, and a neighbour two doors down has a key and knows about the arrangement. It is not a technical system and it does the same job as an activity monitor, with one significant difference: Mrs Weber can decide not to answer, and does, and rings back at eleven, and nobody treats it as an incident.

Consent, cameras and the line that should not be crossed

The question that runs beneath all of this is who the technology is for.

A device bought by an adult for their own use raises no difficulty at all. A device installed in someone's home by their family, so that the family can feel less worried, is a different proposition, and it needs the consent of the person living there. That is not a legal footnote. In most jurisdictions the processing of personal data about somebody, which is what a movement sensor produces, is subject to data protection law, and the rules covering sensors, cameras and health data in private homes vary by country and are being actively revised in many of them. What applies where you live is genuinely worth checking before installing anything that records or transmits. But the reason to seek consent is not chiefly legal. It is that a home where you are watched without agreeing to it stops being your home in a way that is difficult to describe and easy to feel.

Consent has to be real, which means it can be refused without consequence and it can be withdrawn later. A conversation in which four family members explain to one person why she needs a sensor system is not consent; it is a vote she is losing. And there is a further complication which needs stating carefully. Where cognitive changes are part of the picture, capacity to consent may itself be in question, and the frameworks for ma-

ially between countries. This is precisely the territory where legal arrangements made early, while everything is straightforward, save a great deal of difficulty later, which is the argument Chapter 16 makes at length.

Cameras inside a home deserve to be treated separately and sceptically. There are narrow situations where an internal camera is genuinely the right answer, usually involving a specific and serious risk, agreed to by the person concerned, in a defined location such as a hallway rather than a bedroom or a bathroom. Everything outside that narrow band is worth resisting. A camera in a living room turns a home into a place of observation, and it does so permanently and in both directions, since the person on the other end is now watching their parent doze in a chair and drawing conclusions from it. There are quieter alternatives for almost every problem a camera is proposed to solve. If the worry is a fall, a fall detector or a button addresses it. If the worry is whether someone got up, a phone call addresses it. If the worry is who is coming to the door, a doorbell camera addresses it without pointing anything inwards. The question to put to anyone proposing an internal camera, including yourself, is what exactly you would do differently with the footage, and whether the same thing could be achieved by a sensor that reports an event rather than a lens that shows a life.

Data is the other half of the privacy question, and it is asked far too rarely. Any connected device sends information somewhere, and where somewhere is, who can see it, how long it is kept and what happens to it if the company is sold are all fair questions to put to a provider before you sign. Some will answer clearly. Some will not, and an evasive answer is itself an answer. Ask whether data is stored inside your own country, whether it is shared with third parties, whether you can request deletion, and what happens to your account and your recordings if you cancel. These conditions and the law behind them change from year to year and from country to country, so treat every specific claim as something to verify at the moment of purchase rather than something a book can settle for you.

What it costs to be looked after by a device

Money gets its full treatment in Chapter 13, and there is one habit of mind worth establishing here because technology hides its cost in an unusual way.

Almost everything in this chapter has two prices. There is the purchase, which is visible, discussed and compared, and there is the ongoing cost, which is quieter. A monitoring subscription is a monthly amount for as long as the service is wanted, which might be fifteen years. Batteries need replacing, some of them by an engineer rather than by you. Equipment reaches end of life and the provider stops supporting it. And a great many systems now depend on a broadband connection, which means the household internet bill has become part of the safety infrastructure and cannot be cancelled to save money in a difficult year without consequences nobody thought about.

The right way to compare offers, and it is the method Chapter 13 develops properly, is to work out the ten-year total rather than the joining fee. A system with free equipment and a high monthly charge is often considerably more expensive over a decade than one you buy outright, and the free equipment usually cannot be moved to a different provider. Ask specifically whether the equipment is yours or leased, and what happens if you move house.

Funding is worth pursuing and worth approaching without expectations. In some countries and regions, local authorities, health services or charitable funds contribute to telecare equipment or to the first period of monitoring, sometimes after an assessment. Provision varies enormously by area and changes with budgets, so the only reliable approach is to ask locally: a council's adult social care service, an occupational therapist, a housing association, a local charity working with older people. Some schemes require an assessment before purchase and will not fund equipment already bought, which is the same trap Chapter 13 describes for building work, and it is worth asking about the order of things before you spend anything.

Building your own matrix

The outcome for this chapter is a single sheet of paper, and it is more useful than any product review.

Rule it into four columns. In the first, write the specific worry, in plain words, one per line: falling in the bathroom, being on the floor at night with nobody knowing, leaving the hob on, not hearing the smoke alarm from the bedroom, not hearing the door, the walk to the phone. Be concrete and personal. Somebody else's list is no use to you.

In the second column, write what would address it, and allow yourself to write things that are not devices. A cordless handset. A phone call at nine. A neighbour with a key. Interlinked smoke alarms. A wrist button. Only when the simple answers have been considered should the connected ones appear.

The third column is the one people skip and it is where the value is. Write who gets alerted, and what they would actually do. If the answer is a monitoring centre, write what you expect them to do and confirm it against what the provider says in writing. If the answer is your son, write down whether your son knows this, has agreed to it, and has his phone on at night. An alert that goes to somebody who has not agreed to receive it is not a safety system.

The fourth column is cost over ten years, including subscriptions, batteries and the broadband the whole thing depends on. Round generously.

Then read the sheet and ask two questions of every line. Would I actually use this, on an ordinary Tuesday, without being reminded? And is this something I want, or something somebody else wants for me? A row that fails either question should be crossed out rather than argued with, because a device that fails those tests is a device in a drawer, and the money would be better spent on a brighter bulb and a second handrail.

One further thought before the subject widens. Every system in this chapter, even the best, is a way of summoning somebody. The button connects to an operator who then rings a person. The sensor raises an alert that a person acts on. The technology is a bell, and a bell is worth nothing without someone in earshot. Which means the real question underneath all the pendants and the sensors is not what you have bought but who is within reach of your front door: the neighbour who has a key, the friend who would notice the curtains, the shop that would remark on a fortnight's absence. That network is not something you can order online, and it takes considerably longer to build than a system takes to install.

Kapitel 9: Neighbourhood and Community: Home Is More Than Four Walls

If you did not come out of your front door for four days, who would notice?

Sit with that for a moment before answering, because the honest answer takes longer than the quick one. The quick answer is usually a name: a daughter, a friend, the woman at number twelve. The slower answer asks how that person would notice. Would they be expecting you somewhere on Thursday? Do they walk past your window? Is there a standing telephone call, or would it depend on somebody happening to wonder? Plenty of people who are well loved and in regular contact would go unmissed for the best part of a week, purely because all their contact is arranged rather than incidental, and arrangements can be quietly postponed by both sides without either thinking anything of it. That gap is not a comment on your relationships. It is a piece of information about where you live and how your days are shaped, and it belongs on the same sheet of paper as the width of your bathroom door.

Everything up to this point has been inside the walls. Rails, light, worktop heights, the button on the wrist. All of it matters, and none of it decides whether a home works, because a flawlessly adapted flat at the end of an unwalkable lane is a beautifully engineered trap. The last chapter finished on exactly this point: an alarm is a bell, and a bell needs somebody in earshot. Now the question widens properly. What is within reach of your door, how long will it stay within reach, and who is out there.

The two hundred metres that decide most things

Ask people what makes a neighbourhood good and they tend to describe a view. Ask them what they did yesterday and you get something entirely different: the baker, the bus, the bench halfway up the hill, the chemist where they know your name and the surgery you can reach without a car.

Distance behaves oddly as we get older, and the arithmetic is worth spelling out because it catches people who consider themselves perfectly mobile. A shop eight hundred metres away is a ten-minute walk at fifty-five and nothing to think about. At seventy-eight, with a stick, on a cold morning, with a bag to carry back, it is a twenty-five minute expedition requiring a rest, and the rest requires somewhere to sit. Add ice, or rain, or a slight slope, and the same distance becomes a decision rather than a walk. Nothing dramatic has happened to the person. The distance has simply become expensive, and expensive journeys get made less often, and a trip that used to happen four times a week starts happening once.

This is why planners talk about the fifteen-minute neighbourhood, and the idea is more useful to you than it sounds, provided you replace their fifteen minutes with yours. A fifteen-minute walk in a planning document means an able adult at a brisk pace, roughly a kilometre. Your fifteen minutes might be three hundred metres. It might be six hundred on a good day in June and two hundred in February. The test is not what the map says. It is what you can do, twice, carrying something, and still feel like doing something else afterwards.

Certain destinations matter far more than others, and it is worth being clear-eyed about which. Food comes first, because it is the one journey that cannot be postponed indefinitely, though it can be replaced by delivery, and a great many people quietly make that substitution and then find they have lost the only regular reason they had to leave the house. The pharmacy comes next, and many will deliver, which raises the same trade. Then the GP surgery, then public transport, then somewhere green to sit, then somewhere to see other people without an appointment. Banks and post offices have thinned out considerably in most countries, and their disappearance from a high street has consequences beyond the transaction, since the queue in a post office was for many people the only conversation in a Tuesday.

Slope deserves its own mention because it is invisible on a map and decisive on foot. A route that is flat in both directions is a different route from one with a hundred metres of gentle rise, and the rise is always on the way home, when you are carrying the shopping and the legs are tired. Steps between a street and a front path do the same job as steps inside a house. So do kerbs without dropped crossings, pavements narrowed by parked cars and bins, surfaces broken by tree roots, and crossings where the green man gives you eleven seconds for a road that takes you fourteen. These are the details that determine whether someone with a rollator goes out, and none of them appear in a property advertisement.

Benches, of all things, may be the single most underrated piece of civic equipment in this book. A route with somewhere to sit at the halfway point is roughly twice as long as the same route without one, in terms of who can use it. If your town has removed benches, or if the only seating is inside cafés where you are expected to buy something, that is a real constraint on real lives, and it is one of the few items here that a letter to a councillor occasionally fixes.

Drawing the map

The practical exercise for this chapter is a map you draw yourself, and it needs to be done on paper rather than on a screen, because the point is not accuracy. The point is that your hand knows things your search engine does not.

Take a sheet, put your front door in the middle, and mark the places you actually go. Not the places that exist nearby; the places you go. Then draw the route to each one as a line, and beside each line write two things: how long it takes you at your own pace, and what makes it hard. The second note is where the value sits. "Fine in summer." "Two crossings, one of them nasty." "Uphill coming back." "Bus stop has no shelter." "Pavement outside the church is lethal after rain." You will

find yourself writing sentences you have known for years and never once said out loud.

Then do the harder version, which is the one that makes this an exercise in planning rather than description. Go back over every line and ask whether you could still do it if walking became noticeably harder. If you used a stick. If you used a rollator. If you could not drive. That last one is the big one and it deserves to be taken seriously rather than deferred, because giving up driving is the single change that most often turns a workable neighbourhood into an unworkable one, and it tends to arrive suddenly, after an eye test or an illness or a fright at a junction. A house that works only because there is a car in the drive is a house with a condition attached to it, and the condition is not permanent. Mark those routes in a different colour. The map that emerges, with its two colours, is a more honest description of your housing situation than any survey.

Now add a third layer, which most people find the most surprising. Mark the places where you might meet someone without arranging it first. Not the homes of friends; the places where encounter is possible. The bus stop, the shop counter, the library, the bench by the war memorial, the allotment gate, the church hall on a Wednesday, the pub where the same four people sit at lunchtime. If that layer is thin, or if it consists entirely of places you drive to, you have learned something important about the shape of your week.

Finally, walk one of the routes with the notepad, the way Chapter 7 asked you to walk your hallway. Preferably in bad weather, preferably in the dark, preferably carrying a bag. Home audits are done in daylight with fresh eyes and no shopping, which is precisely why they miss things, and neighbourhood audits go the same way. The route to the shop on a fine April morning is a different route from the route to the shop on the second week of January.

Mr Osei and the hill

Mr Osei appeared in the first chapter as the man who cared most about short distances inside the home. He and his wife had spent eleven years in a house on the side of a hill, bought when the children had left and they wanted the view, and he had spent every one of those years telling visitors that they would have to prise him out of it.

He did the map exercise reluctantly, at his son's suggestion, mostly to demonstrate that it was unnecessary. The house sits four hundred metres above a small parade of shops and a bus stop with an hourly service. Four hundred metres is nothing. He had written it down, in the middle of the line to the shops, and then he had sat looking at it for a while, because the number was true and the number was also a lie. The four hundred metres are down. Coming back is a climb of about forty metres of height over a lane with no pavement for the last stretch and no bench anywhere on it. He had not walked up it with shopping since the spring of the year before last. He drove. Everybody in that lane drove, including the neighbours in their fifties, and because everybody drove, nobody had ever suggested that the lane was a problem.

Then he wrote the second layer, the winter layer, and the picture came apart quietly. In an ordinary cold snap the lane is not gritted, because it is unadopted and the council does not treat it. The postman parks at the bottom and walks up. The refuse lorry does not attempt it, so the bins go down on a sledge, which had been a family joke for a decade and which stopped being funny when he looked at it written down in his own handwriting. In the icy fortnight two winters previously, he and his wife had not left the house for nine days. They had thought of it at the time as being snowed in, which is a cosy phrase, and it had come with a certain amount of pleasure: the fire, the freezer, a jigsaw. Written on a map with a note beside it saying "no ambulance access, 9 days", it read entirely differently.

Nothing had changed about the house. The house is lovely, level inside, warm, exactly what Chapter 1 said he valued. What the exercise revealed was that its liveability rested on a single assumption, which was that at least one of the two of them could drive, in all conditions, indefinitely. His wife had stopped driving four years earlier after a cataract operation. So the assumption was really about him, and he is seventy-six.

What he did with this is instructive, because it was not a decision to move and it was not a shrug either. He and his son spent an afternoon working out what would have to be true for the house to remain workable, and they wrote it down: a grit bin at the top of the lane, which four households eventually shared the cost of; a standing arrangement with the shop at the bottom for a monthly delivery, so that a nine-day spell would not become a food problem; an agreement with the neighbours about who checks on whom, which had never been formalised in eleven years of waving; and an honest note in the diary to revisit the whole question when he stops driving, not after. He also, and this is the part that took the longest, accepted that the hill is a countdown rather than a fixed feature, and that the sensible time to look at alternatives is while he is choosing rather than while somebody is choosing for him. That is a completely different conversation from the one his son had been dreading, and the map is what made it possible, because it moved the discussion off his capabilities and onto a lane.

The people layer

Physical reachability is the half of this subject that can be measured. The other half is harder to write down and matters at least as much, and it concerns the difference between the people you love and the people who are around.

Those are not the same category and confusing them causes real trouble. Family and close friends are the people you would call in a crisis. They are, in many cases, not remotely nearby, and the modern reality is that adult children live where the work is. What a neighbourhood provides is something else entirely: the low-grade, low-obligation, largely unmemorable contact that makes up the texture of an ordinary day. The man in the paper shop. The woman who walks the terrier past your window at twenty past eight. The two people on the bench who nod. None of these are friendships and none of them would be listed as important by anybody asked to name their support network, and their absence is felt within about a fortnight of moving somewhere new.

This is the layer that a well-meaning move most often destroys. A widow of eighty moves two hundred miles to be near her daughter, into a perfectly nice flat, level access, new bathroom, everything the previous eight chapters recommend. She has gained twenty minutes of family instead of four hours, and she has lost every single person who knew her by sight. The daughter is at work. The grandchildren are teenagers. And the days between visits, which are most of the days, are spent in a place where nobody says her name. Whether that trade is worth making depends on the person and sometimes it is clearly right, but it should be made with both sides visible, and the loss side is almost never counted because it has no name and no price.

So the second inventory in this chapter is a list of people, and it is more uncomfortable to write than the map. Who would notice if the curtains stayed shut? Who has a key, or knows where one is? Who would you ring at eleven at night, and would you actually ring them, or would you decide not to be a nuisance and wait until morning? Who could bring you milk without it being an enormous favour? And, turning it around, whose life do you feature in? Who would say that you are one of the people who look out for them?

That last question is not sentimental. Reciprocity is what makes informal networks survive, because help that only travels in one direction becomes a burden and both parties feel it. This is why a great many older people are far better connected than they think and far worse connected than they say, in both directions at once. They have spent thirty years watering plants, taking parcels, feeding cats and keeping an eye on the children opposite, and they have never asked for anything in return, and they now find asking almost impossible. The neighbour who has had her parcels taken in for a decade would be genuinely pleased to be asked for something. She is not going to volunteer, because that would look like pity, and so the two of them will continue in careful stalemate. Somebody has to break it, and the way to break it is with something small and specific: could you take the bin out on Wednesdays when my hip is bad, and I'll keep doing the parcels. Small, specific, mutual. That is the whole technique.

Names for the thing nobody wants to name

Loneliness needs to be discussed here, and it needs to be discussed without the tone that usually attends it.

Start with what it is not. It is not a character flaw, not evidence of having lived badly, not a sign that somebody was difficult or unlovable or failed to make an effort. Loneliness in later life is overwhelmingly a matter of arithmetic and geography. People die. Friends made at twenty-five are gone by eighty, and the ones remaining have their own hips and their own children in other cities. Work, which supplied a large fraction of most people's daily contact without anyone noticing, stops. Driving stops. A partner dies, and with them goes not just the person but the entire social apparatus that operated through them: the couples you saw, the invitations that came to both of you, the reason to cook. Hearing loss quietly withdraws people from group conversation, because a table of six in a noisy room becomes exhausting and it is easier to decline. None of that is anybody's failure. It is subtraction, and it happens to people who were popular all their lives.

The distinction between being alone and being lonely is worth holding, since a great many people live alone entirely contentedly and resent the assumption that they must be suffering. Mrs Weber from the last chapter is a plausible example: a private woman, eleven years on her own, days her own business. She is not a problem to be solved. The measure is not how many hours a person spends by themselves but whether the amount of contact matches what they want. Somebody with two visitors a week and a wish for two is fine. Somebody with two and a wish for ten is not, and the second person will often describe their situation in exactly the same words as the first, because admitting to loneliness feels like admitting to failure.

There is one more thing to say and then the subject can move to what helps. Loneliness has physical consequences, which health services in many countries now take seriously enough to fund programmes about, and this is a reasonable argument for treating social connection as a health matter rather than a nicety. It is also the argument for putting it in a housing book. If a neighbourhood provides no realistic way to encounter other human beings, then the flat within it is not adequate housing, however good the bathroom.

Places where you can turn up

The useful concept here is the low threshold. A low-threshold place is one you can enter without having been invited, without joining anything, without explaining yourself, and without committing to come back. That last part is what makes it work, because the fear that keeps people at home is rarely the fear of the activity. It is the fear of walking into a room where everyone knows each other and being obliged to stay.

What exists varies enormously from place to place, and this is one of the points in the book where the international caveat has real force: what your area offers, who runs it, what it costs and whether it will still be running next year are all local questions that only local enquiry can answer. Funding for community provision is unstable in most countries and a group that flourished for fifteen years can close when a grant ends or a volunteer retires. So treat the following as categories to look for rather than as a directory.

Community centres and day centres are the obvious starting point and they range enormously in character, from a well-run building with a programme to a church hall with a kettle. Lunch clubs are worth singling out because they solve two problems at once, and the second one is the more important: eating alone is one of the reliable predictors of a diet that quietly degrades into toast, and a hot meal in company on a Tuesday is worth more than the nutrition it contains. Libraries deserve a mention that they rarely get, being one of the last indoor public spaces in most towns where you can sit for two hours, in the warm, without buying anything, and where the staff will generally know you by the third visit.

Men's sheds have spread through a number of countries and are worth describing precisely because they illustrate the principle. A shed is a

ively men, make and mend things together. The genius of the model is that nobody has to talk about anything, since the activity supplies the reason to be there, and conversation happens sideways over a workbench rather than face to face over a cup of tea. A great many men who would not attend anything describing itself as a social group will attend a workshop, and this tells you something generally useful: when suggesting a connection point to somebody who is resistant, look for the ones organised around a task.

Faith groups, for those who belong to one, remain among the most robust support networks in existence, with the significant practical advantage that they are organised around a fixed weekly time and generally include people of all ages. Choirs and singing groups work particularly well for people whose hearing makes ordinary conversation difficult. Allotments and gardening groups combine an activity with a reason to be outdoors. Volunteering deserves its own sentence, because it changes the direction of the relationship: a person who helps at a food bank on Thursdays is not receiving support, they are providing it, and the difference in how that feels is not small.

Then there are the schemes designed specifically to reach people who have become isolated. Befriending services, which arrange for a volunteer to visit or telephone regularly, exist in some form in many places, usually run by charities and sometimes by health services. Telephone friendship lines pair people up for a weekly call. Community transport schemes take people to appointments and shops when public transport cannot. Some health systems now employ people whose job is to connect patients with community activities rather than to prescribe anything, a role that goes by different names in different countries. Whether any of this exists near you, who qualifies and what it costs must be checked locally, and the sensible places to ask are a GP surgery, a library, a council information service, a local charity working with older people, or simply the noticeboard in the supermarket, which remains an underrated database.

The barrier to all of this is almost never information. It is the first visit. Walking into an unfamiliar room alone at seventy-nine is genuinely hard, and the standard advice to just go along underestimates it considerably. What helps is going with somebody the first time, or ringing ahead so that one person is expecting you and can say your name at the door, or arriving fifteen minutes early when there are three people rather than thirty. And a decent rule for the resistant: go twice before deciding. First visits are almost always disappointing, because you spend them being new.

The bridge that is worth building and the one that is oversold

Video calls, messaging and the rest deserve a fair hearing and an honest one.

The fair hearing first. A weekly video call with a grandchild in another country is a real relationship conducted at a distance, and it is immeasurably better than the alternative of two letters a year. Photographs arriving from a family group is genuine contact. Online shopping keeps a household supplied when walking to the shop has become hard. Video appointments spare a difficult journey. Special-purpose devices exist that show family photographs and accept calls with one button, which suit people who want nothing to do with a tablet. For anyone whose mobility has become limited, this is not a consolation prize; it is a lifeline, and dismissing it as inferior contact does a disservice to people who rely on it.

Now the honest part. Digital contact tends to replace scheduled interaction with family rather than the incidental interaction with strangers that a neighbourhood provides, and it is the second sort that is scarce. The daughter who rings on Sunday would probably have rung on Sunday anyway. What the screen cannot supply is the man in the paper shop. There is also a real risk that a family, relieved to have set up a tablet, visits less, and nobody says so. And a household that shifts everything online, the shopping, the banking, the prescriptions, the appointments, may find it has removed every remaining reason to put a coat on. Convenience and contraction can look identical from the inside.

The sensible position is that digital tools are excellent at maintaining relationships that already exist and poor at creating new ones, with the part-

ial exception of interest-based online groups, which genuinely do work for some people. Use them for what they are good at. Do not let them quietly replace the walk to the shop, and if you find you have stopped going anywhere, count the number of face-to-face conversations you had last week that were not with family. If the answer is nought, that is a finding for the map.

A criterion with weight

Everything so far leads to a claim that needs stating directly, because it goes against how most people rank these things when they are choosing somewhere to live.

Social infrastructure is a hard criterion. Not a pleasant extra to be considered once the practical questions are settled, but a factor of the same order as the width of a doorway and the presence of a stair. The reason is that the failures it produces are as concrete as any physical failure, and they arrive by the same route: a person stops going out, stops walking, loses strength, becomes unsteady, falls, and the chain that Chapter 7 described begins in a social cause and ends in an orthopaedic one. Isolation also delays discovery, which is precisely the gap the whole of Chapter 8 was concerned with, and no pendant compensates for a street where nobody knows you. And it determines whether the small daily help that keeps independent living viable is available at all: the bin, the parcel, the ladder, the lift to the surgery when the bus is cancelled.

Which means that when you come to compare options in the chapters ahead, the social question has to be scored rather than felt. Two flats with identical bathrooms are not equivalent housing if one is above a shop on a bus route and the other is on a lane with no pavement. A retirement scheme with a lively residents' association and one with none are different products, whatever the brochures say. That comparison is easier when you have written the map, because a written map can be laid beside an offer and checked, and a feeling cannot.

It is also worth being clear that the different housing forms coming up in the next two chapters make very different bets on this question. Some, built around shared spaces and a scheme manager, manufacture contact deliberately. Others provide a flat with a front door and leave connection entirely to the resident. Neither is better in the abstract, and the choice between them depends on what your map showed and on what kind of person you are, which is what Chapter 1 asked you to write down. Somebody with a dense street and forty years of neighbours may want nothing but a level-access bathroom. Somebody who has just written a map with three lines on it, all of them requiring a car, is looking at a different question altogether.

Before turning the page, finish the two sheets. The first is the map, with its routes, its winter colour, and its honest times. Give each route a rating in whatever crude form you like, so long as it distinguishes what you can do now from what you could do without a car and from what you could do with a rollator. The second is shorter: the names. Who notices, who has a key, who you would ring, and who you help. Then pick one thing from the second sheet and do it this week, because the finding that matters most in this chapter is the one that always turns out to be true, which is that the network you have is thinner than you assumed and easier to thicken than you feared.

And if the two sheets between them make clear that the place you live no longer offers what you need, physically or socially, then the question stops being how to improve it. It becomes what else there is.

Kapitel 10: Housing Options at a Glance: From Sheltered Housing to Extra Care

The word "sheltered" does a great deal of work in a brochure and almost none in a contract. It suggests protection, a watchful presence, someone who would notice. What it actually denotes, in most places where the term is used, is a building of self-contained flats with some communal space, a scheme manager who may be on site daily or may cover four schemes from a car, and an alarm system in each flat. Care is not included. Nursing is certainly not included. A person can

move into sheltered housing on a Monday and receive precisely the same amount of hands-on help on Tuesday as they received in their old flat, which is to say none, unless they arrange and pay for it themselves.

This is not a criticism of sheltered housing, which suits a great many people extremely well. It is a warning about vocabulary, and the vocabulary is where most of the expensive mistakes in this field begin. The labels used to sell later-life housing are marketing language rather than protected legal categories, in most countries and for most of these terms. There is usually no statutory definition of "retirement living" that a developer must satisfy before printing the phrase on a hoarding. Two schemes half a mile apart, both calling themselves the same thing, may differ enormously in what staff are present, what the monthly charge buys, what happens when you need help at three in the morning, and what you own at the end of it.

So the purpose here is to build a map. Not a directory, and not a recommendation, because the specific schemes near you and their prices and their waiting lists are local facts with a shelf life of about a year. What you need is the structure underneath the names: the small number of variables that actually differ between one option and the next, so that when a salesperson uses a word, you know which question to ask.

The four things that actually vary

Strip away the photography and every housing option in this chapter can be described by four measurements, and it is worth learning them because they let you compare a scheme in Devon with a scheme in Dortmund without being confused by the terminology in between.

The first is how self-contained your home is. Do you have your own front door, your own kitchen, your own bathroom, your own council tax bill or its local equivalent, and the right to lock the door and not answer it? Or is your room a room within a larger household, with meals produced elsewhere and a bathroom you may or may not share? This is the variable that most determines whether somewhere feels like a home or like an institution, and it is largely independent of how much help is available, which is the point people most often miss.

The second is what staff are physically present and when. Not what number you can ring. Who is in the building at four in the afternoon and at four in the morning, what are they qualified to do, and what are they contractually obliged to do. A scheme manager is not a carer and in most arrangements is expressly forbidden from providing personal care; their job is administration, tenancy matters, organising the coffee morning, and raising the alarm. An on-site care team is a different thing entirely, and a waking night carer is different again from someone sleeping in a flat upstairs who can be roused.

The third is what the money buys. Every one of these arrangements has a charge, usually monthly, usually separate from rent or purchase, and the contents of that charge vary wildly. Cleaning of communal areas, buildings insurance, garden maintenance, the alarm system, the manager's salary, the lift service contract, the heating of the corridors, the sinking fund for the roof: some or all of these may be inside it. Meals, personal care, laundry, transport and the hairdresser are usually outside it. The gap between the headline figure and the total cost of living there is the single most common source of unpleasant surprise.

The fourth is what happens as your needs grow, and it is the one people ask about last and should ask about first. Can you stay if you need help twice a day? Twice a night? If you develop dementia? If you need two carers to transfer you? Is there a point written into the contract at which the provider can decide you are no longer suitable, and who makes that decision, and what appeal exists? A scheme that suits you perfectly at seventy-nine and requires you to leave at eighty-seven has solved a temporary problem and created a permanent one, because moving is hardest exactly when you are least able to manage it.

Hold those four in your head. Independence, staffing, inclusions, and what happens next. Everything below is a different setting of the same four dials.

Ordinary housing that happens to work

Start at the least dramatic end of the spectrum, because it is the option most often overlooked and it is where a large majority of people will actually spend their later years.

An accessible mainstream flat is simply a normal home, in a normal building, on a normal street, that happens to have level access, a lift if it is above the ground floor, a walk-in shower, wide enough doorways and a layout that works on one floor. There is no scheme manager, no communal lounge, no age restriction and no service beyond what any block of flats provides. You buy or rent it exactly as anyone else would, you are not identified as an older person by your address, and you arrange help privately if you need it, in the same way a person of forty would arrange a cleaner.

The advantages are considerable and undersold. It is usually the cheapest option per square metre, because you are not paying for staff or communal facilities. Your neighbours are of all ages, which many people prefer strongly. There are no restrictions on who stays overnight, no rules about pets or noise beyond the ordinary, and no sense of having entered a category. And critically, if the flat is on a bus route with a shop at the corner, it may deliver everything Chapter 9 identified as essential without any of the machinery of specialist housing.

The disadvantages are equally real. Nobody would notice. There is no alarm system unless you install one, no manager to spot that you have not collected your post, and no built-in reason to speak to anybody. Everything Chapter 8 said about summoning help and everything Chapter 9 said about incidental contact applies with full force, and it falls entirely on you and your family to arrange. For somebody sociable, well-connected and living in a dense street, this can be the ideal answer. For somebody whose neighbourhood map came out with three lines on it, it may simply reproduce the current problem in a better bathroom.

A word about newer accessible standards. Many countries now require some proportion of new housing to be built to accessibility standards, and the resulting flats can be excellent: level thresholds, wet rooms, sockets at sensible heights, doorways that take a wheelchair. Whether such requirements exist where you live, what proportion of new stock they cover, and how you find such properties on the open market are local questions worth putting to a housing advice service or a local authority housing team.

Retirement housing and sheltered housing

Now add an age restriction and a manager, and you have the broad family of retirement or sheltered housing, which in most countries makes up the bulk of purpose-built later-life accommodation.

The physical arrangement is consistent almost everywhere. Self-contained flats, usually one or two bedrooms, arranged around communal parts: a lounge, sometimes a guest suite for visiting family, a laundry, a garden, a lift, and level access throughout. Each flat has an emergency alarm connected either to the manager during working hours or to a monitoring centre outside them, which is the same technology Chapter 8 discussed, installed as standard rather than as a decision. There is typically a minimum age, commonly somewhere between fifty-five and seventy, and it applies to everybody in the household, which catches out couples with an age gap.

The scheme manager, warden, house manager or whatever the local title is, is the defining feature and the most misunderstood. In older schemes this person lived on site and was available at unsocial hours; that model has largely disappeared in most countries on cost grounds. The current pattern is more often a manager present during office hours on some or all weekdays, possibly shared across several buildings, whose role is described as management rather than support. They will not help you dress. They will not give you medication. They will not, in many contracts, be permitted to help you off the floor after a fall, because insurance and training requirements make that a job for the emergency services or a care worker. What they will do is know your name, notice when something is wrong, hold the keys, deal with the plumber, organise the Tuesday coffee morning and be a reliable point of contact for

a family two hundred miles away. Do not underestimate that. It is worth a great deal, and it is a completely different product from care.

What tends to make these schemes work socially is exactly what Chapter 9 called low-threshold contact: a lounge you can walk into without arranging anything, a lift where you meet people, a noticeboard, a residents' association that organises trips. The quality of this varies from one building to the next by an enormous margin and depends almost entirely on the residents and the manager rather than on the developer. A scheme with a thriving coffee morning and one where the lounge is empty every day of the year look identical in a brochure. The only way to tell them apart is to visit, twice, at different hours, and to talk to people who live there, which is the argument Chapter 17 makes in detail.

The tenure question matters as much as the building. Sheltered housing exists both as rented accommodation, usually from a housing association, a local authority or a charitable provider, and as leasehold or owned property sold on the open market. Rented schemes typically have eligibility criteria and waiting lists and are often considerably cheaper; the trade is less choice and less control. Bought schemes offer more choice and raise a set of questions that deserve real scrutiny, particularly around what happens when the property is eventually sold. Charges levied on sale, restrictions on who may buy, the length of time flats in that scheme have historically taken to sell, and whether the service charge continues to be payable during an empty period are all matters that have caused genuine hardship to families, and they are matters of contract rather than of law in most places. Ask about resale explicitly, ask for the actual figures from the last five sales in that building, and take the answers to a solicitor. This is one of the points where an hour of professional advice pays for itself many times over, and Chapter 14 returns to the legal framework in more depth.

Extra care and the point of the whole idea

Extra care housing, which goes by a variety of names including assisted living and housing with care, is the most significant development in this field over the past few decades and the option most often confused with everything around it.

The idea is straightforward and rather good. Take the sheltered housing model, keep the self-contained flats and the front doors and the tenancy or lease, and add a care team based in the building, on duty around the clock. Residents receive care in their own homes, in the amount they need, from a team who are twenty seconds away rather than twenty minutes. Somebody who needs help getting up receives it at seven. Somebody who needs nothing receives nothing and pays nothing for it beyond their share of the service charge. When needs change, the care package changes without anybody moving.

The consequences of that arrangement are worth spelling out, because they are the reason extra care exists. First, care can be delivered in small amounts efficiently. A domiciliary agency sending a carer across town cannot sensibly provide a ten-minute visit; the travel makes it uneconomic, so visits get bundled into blocks that suit the rota rather than the person, which is why home care visits so often arrive at half past four in the afternoon for what is described as an evening call. In a building with an on-site team, a ten-minute call is trivially possible, and so is a second one an hour later. Second, night cover exists. Somebody needing help at two in the morning is one of the situations that most reliably ends independent living at home, and it is precisely what an on-site team handles. Third, couples can stay together when one has substantial needs and the other has none, which is very difficult to arrange in any other setting apart from a care home, where the well partner then lives in an institution they do not need.

Extra care schemes are usually larger than sheltered ones and often include more communal provision: a restaurant or bistro, a hairdresser, a small shop, a treatment room, sometimes a gym or a therapy pool, and communal spaces designed for people using wheelchairs. Many are open to the surrounding neighbourhood, which is an intentional feature rather than an accident; a restaurant that anybody may use keeps the building connect-

ed to the street outside instead of becoming a sealed world.

Two cautions. The first is that the presence of a care team does not mean care is included in your rent or service charge. In almost all arrangements, care is charged separately according to what you receive, assessed and priced individually, and it is entirely possible for the care element to exceed the housing element several times over. How care is assessed, who pays for it, whether public funding contributes and on what conditions are questions with completely different answers in different countries and different regions within countries, and they change with policy. That has to be checked locally, at the moment you are deciding, in writing.

The second caution concerns the promise of staying put. Extra care is often marketed on the basis that it is a home for life, and for many people it genuinely is. But there are limits, and they should be discovered before signing rather than afterwards. Ask directly what level of need the scheme cannot meet. Ask what happens if two carers are required for every transfer. Ask about advanced dementia specifically, since many schemes handle early and moderate cognitive change well and reach a boundary later, particularly where wandering or night-time distress affects other residents. Ask who decides, on what criteria, and what the resident's rights are if they disagree. A provider who answers these questions plainly is telling you something reassuring about how they operate; one who deflects into reassurance is telling you something too.

Villages, and the question of scale

Retirement villages take the extra care idea and enlarge it, typically to a development of a hundred or several hundred homes on a single site, with a mix of flats and bungalows, extensive shared facilities, and frequently a care home or care suites within the grounds. The proposition is a complete environment: a village hall, a restaurant, activities, transport, grounds to walk in, and a stepped set of options so that increasing need is met by moving across the site rather than out of it.

For the right person this is close to ideal and the satisfaction levels reported by residents of good villages are generally high. There is genuinely something in a place where three hundred people of similar age are doing things, where the walking group leaves at ten on Wednesdays and the bridge is on Thursday, and where the loneliness arithmetic described in Chapter 9 is answered structurally rather than left to chance.

The reservations are real too. Scale is not to everyone's taste, and a village can feel like a resort, which delights some people and appals others. Most villages are on the edge of towns or in the countryside, where land is available, which means the neighbourhood map you drew in the last chapter is replaced by whatever the site provides, and if you tire of it there may be nothing within walking distance at all. The financial structures are frequently complex, with entry costs, ongoing charges, and exit or deferred management fees that can take a substantial percentage of the property's value when it is eventually sold. That last item is legitimate as a business model and can even be advantageous, since it reduces the cost of living there, but it must be understood, quantified in actual money over a realistic period, and discussed with whoever will inherit. Families have been genuinely shocked at this stage, and the shock is almost always avoidable by asking one clear question at the start: if I live here for eight years and then this flat is sold for the price it is worth today, how much money reaches my estate?

Housing co-operatives sit somewhere alongside all of this and deserve a mention as a tenure rather than a building type. In a co-operative, residents collectively own or control the housing and participate in running it, with decisions made by members rather than by a landlord or a management company. Costs are often lower because there is no profit margin, and the sense of agency is high. The commitment is also higher: meetings, responsibilities, and the ordinary friction of collective decision-making. Whether co-operatives exist in any number where you live, and what legal form they take, varies dramatically by country, and community-led models generally are the subject of the next chapter.

Where the boundary lies

Residential and nursing care homes belong in this chapter as the edge of the map rather than as another option along the same line, because they differ on the first of the four variables in a way that changes everything.

In a care home you have a room rather than a home. There may be no kitchen, the bathroom may be shared, meals are provided at set times in a dining room, and the building is registered, regulated and inspected as a care service in most countries. Staff are present around the clock and provide personal care as part of the arrangement rather than as a separate purchase. A nursing home adds registered nurses to that, for people with medical needs requiring clinical care: complex wound management, certain conditions, end-of-life nursing. The distinction between residential and nursing matters practically and financially and its precise definition, along with who regulates it and how it is funded, differs by country and must be checked locally.

It is worth saying plainly that a care home is the right answer for some people, and the reflex to treat it as a failure does real harm. Somebody living alone in a large house, frightened at night, eating badly, seeing one person a week and receiving three rushed care visits a day is not more independent than the same person in a well-run home with company at every meal, help whenever it is needed and a garden to sit in. Independence is not the same as being unaccompanied. The reason this book spends seventeen chapters on the alternatives is not that homes are bad; it is that the decision is frequently made in a hospital corridor on a Thursday afternoon under time pressure, by people who have not previously considered anything else, and a decision made like that is unlikely to be the best available one for anybody.

Two intermediate arrangements should be on your map. Respite care, a stay of a week or a fortnight, exists in many places and serves two purposes: giving a family carer a genuine break, which Chapter 15 argues is a necessity rather than a luxury, and letting somebody experience a home before any permanent decision is made. Short-term or reablement placements after a hospital stay exist in some systems, intended to rebuild strength and confidence before returning home. Whether these exist near you and how they are accessed and funded is another local enquiry, and worth making before you need it.

The Roth family and the cheapest scheme

The Roths began where most families begin, which is with a spreadsheet of monthly figures. Their mother was seventy-nine, widowed for three years, in a first-floor flat with a staircase that had become a daily calculation, and the three of them had agreed with her that a move made sense. They visited three schemes within twenty miles and came home with three monthly charges.

Scheme A was the cheapest by a clear margin, and the difference was large enough that the youngest son had already begun treating it as the answer. It was a sheltered scheme, well kept, a manager on site three mornings a week, a pleasant lounge, a garden. Scheme B was in the middle, similar in kind, slightly newer. Scheme C was extra care, noticeably more expensive, with a bistro and a care team in the building, and the first reaction had been that it was more than she needed.

The eldest daughter, who had read something along the lines of the last few pages, did the exercise properly, and the exercise took an evening. She wrote out what their mother's actual week involved and priced it in each scheme. Her mother could not manage a full clean and had a woman who came fortnightly. She had stopped cooking anything substantial and ate a proper meal at her son's on Sundays and otherwise poorly, which everyone knew and nobody had addressed. She could not carry laundry down a flight of stairs. She did not drive and the bus involved a walk she found hard in winter. And she had been having trouble in the mornings with her back, on perhaps two days in ten, on which days she stayed in bed until it eased.

Priced against that list, Scheme A stopped being the cheapest at around the fourth line. Its low charge covered the building, the manager's three mornings and the alarm, and nothing else. Cleaning was a private arrangement. There was no

meal provision at all, no laundry service beyond a coin-operated machine in the basement, and no transport; the scheme was on a lane a fifteen-minute walk from the nearest shop, uphill on the way back, which their mother had described during the visit as "fine, I'd manage". Any care, on the difficult mornings or later, would come from an agency travelling in, at agency rates, with a minimum visit length and arrival times set by a rota. Scheme B included a laundry service and a weekly minibus to a supermarket, and sat five minutes from a parade of shops on the flat.

Scheme C, the expensive one, included the restaurant meal five days a week within its charge, had a shop on site, and had the care team who could provide fifteen minutes on a bad morning and nothing at all on a good one. When the daughter added the fortnightly cleaner, the taxi fares, the food, and a modest allowance for morning help two days in ten to the cheapest scheme's charge, the total came out above Scheme C. Not dramatically, but above it. And the gap widened sharply under any assumption in which her mother needed more help rather than less, because in Scheme A more help meant more agency hours at agency prices with a travel-shaped rota, while in Scheme C it meant more minutes from a team already in the lift.

Two things about how the Roths handled this are worth copying. The first is that they built the comparison on their mother's actual week rather than on a generic package, which is why it produced a different answer from the brochures. The second is that they did not then simply select Scheme C. Their mother visited it a second time, on a Saturday, and disliked the size of it and the corridors and said the restaurant felt like a hotel. She preferred B, and B was the one she chose, with her eyes open about what it did and did not include, and with a note in the folder about what would have to change for extra care to come back onto the table. The spreadsheet had not made her decision. It had prevented her from making a bad one for a reason that was never true.

The questions that get you a straight answer

You will visit these places and be shown the garden and the guest suite, and everybody will be kind, and you will come away with a feeling and no facts. The remedy is to arrive with written questions and to write down the answers in front of the person answering, which changes the character of the conversation noticeably and usually for the better.

Ask what the total monthly cost is, including everything, for someone with your mother's exact circumstances, and ask for it in writing. Ask what is inside the service charge, itemised. Ask by how much the charge has risen in each of the last five years, which is a question providers rarely volunteer and which tells you more about the next decade than any promise. Ask who is in the building at four in the morning, what they are qualified to do, and what they would do if you pressed the alarm. Ask what the highest level of need is that they currently support, and what the highest level is that they would accept. Ask who decides that someone must leave, on what written criteria, with what notice and what appeal. Ask what happens to the charge if you go into hospital for six weeks. Ask, if it is a purchase, what is deducted when the property is sold, in what circumstances, and what the last five flats there took to sell. Ask what happens if the provider is sold to another company. Ask whether you may see the most recent inspection report, where such a system exists, and whether there are recent complaints and how they were resolved. Then ask the residents, without a member of staff present, whether the coffee morning is any good.

Chapter 17 turns this into a proper working checklist with room to write, along with the phone questions to ask before you spend a morning travelling. What matters here is the habit of mind behind the questions, which is that a housing provider is a business or an organisation with obligations and interests of its own, and you are entering a long relationship with it at a point in life when changing your mind will be difficult. That is not a reason for suspicion. It is a reason for documents.

One last matter of vocabulary, which is where this chapter began. Every term used in these pages is a

term used somewhere and not everywhere. Sheltered housing, extra care, assisted living, retirement village, residential care: the words shift between countries, and so does the regulation behind them, the consumer protection attached to them, the way they are funded, and the standards they must meet. In some jurisdictions certain of these arrangements are inspected by a national body and the reports are public; in others they are not inspected at all. So take the four variables as your permanent equipment and the names as local currency. When somebody tells you what a scheme is called, hear it as an invitation to ask what it means: who is here, what do I own, what am I paying for, and what happens when I need more.

There is one branch of the map still unexplored, and it belongs to people who look at all of the above and notice that every option involves living among people of the same age, chosen for them by a provider. Some want the opposite: neighbours of every generation, a household assembled deliberately, and a say in how the place is run rather than a service charge and a management company. That takes a different kind of effort and a different kind of temperament, and it is where we go next.

Kapitel 11: Living Together: Intergenerational Living and Cohousing

Nobody moves into a shared house for the company. They move in for the company and stay for the arrangements about the washing machine.

That sounds flippant and it is meant seriously, because it contains the whole subject. Every community housing project ever founded began with a warm idea, and the ones that are still running twenty years later are the ones that got dull quite quickly: rotas, minutes, a written procedure for what happens when somebody dies, a bank account with two signatories. The warmth does not sustain a project. The dullness does. And people who cannot bear the dullness, who joined for the shared meals and the garden and the sense of belonging, are the ones who leave in year three feeling obscurely cheated, having discovered that a community is a small institution you help run.

So this chapter has an unusual job. Everything in the last one described products you can buy, where a provider has done the organising and you pay a service charge for the privilege of not attending meetings. What follows describes arrangements you make, largely by yourself, with other people who are also making them, and where the quality of the result depends less on the building than on the temperament of the eight or forty people involved and on how honestly they wrote things down at the beginning. That is a different proposition entirely. For some readers it will be the most attractive thing in the book. For others, and there is no shame in this, four paragraphs from now will be enough to know that it is not for them, and knowing that is a perfectly good outcome for a chapter.

The spectrum, from a spare room to a housing company

The word "cohousing" gets used for arrangements that have almost nothing in common, so it helps to lay them out by scale, because scale drives everything else: how much organising is required, how much privacy you keep, how long it takes to set up, and how much money is involved.

At the smallest end sits the shared household. Three, four, perhaps six people living in one dwelling, with their own bedrooms and usually their own bathrooms if the house allows it, sharing a kitchen, a sitting room and a garden. This is a flatshare, the same arrangement students have used for a century, and it works for older people for the same reasons and fails for the same ones. Sometimes it is organised by an outside body, in a house adapted for the purpose, with a paid housekeeper who cooks, cleans, does the shopping and holds the whole thing together administratively. In some countries that model has a name and a small industry behind it; in others it barely exists. Sometimes it is entirely self-organised by people who already know each other. The difference between the two is enormous in practice, because the housekeeper is not a carer but is a manager of friction, and a household with somebody paid to

manage friction is a fundamentally more robust thing than one where four friends take turns.

Next comes the intergenerational scheme, which is where a landlord or a project deliberately mixes ages within one building or one small development. The mix is the point. Flats are allocated so that families with young children, single people in their thirties, and older residents live along the same corridor, usually with a shared room of some kind and often with an expectation, written or implied, that residents contribute something to the common life. Some versions are run by housing associations or municipalities. Some are set up by charities or faith organisations. The lightest version of the idea does not involve a building at all: a student or a young worker takes a room in an older person's house at a reduced rent in exchange for an agreed number of hours of help each week, matched and supervised by an organisation that checks both parties. Where such schemes exist they are usually careful to make one thing explicit, and it is a useful thing to hear even if you never go near one: the young person is not a carer, must not be treated as one, and the hours are for shopping, company, the garden, the computer, not for anything personal.

Then cohousing proper, which is the most misunderstood word in this chapter. Cohousing is not a commune and it does not mean sharing a kitchen. In a cohousing development, each household has a complete private home, with a front door, a full kitchen, a bathroom and everything else, exactly as in any flat or house. What is added is a common house: a large shared kitchen and dining room, usually a workshop, a laundry, guest rooms, sometimes an office or a children's room, plus shared outdoor space. Residents typically eat together several times a week, cooking on a rota, and they manage the place themselves through a residents' association or a legal body in which everyone is a member. Cars are often parked at the edge, which sounds like a detail and is not, because it means people walk past each other's doors. The design is doing social work on purpose.

Beyond that lies the building group or self-build co-operative, where the future residents form themselves into a legal entity, acquire land, appoint an architect, arrange finance and build the thing. This is the most demanding version by a wide margin and takes years rather than months. It also produces exactly what the group wanted, which is why people do it, and it is usually cheaper per square metre than buying the equivalent from a developer, because there is no developer's margin. Housing co-operatives, mentioned briefly in the last chapter as a tenure, sit alongside: residents collectively own or control the housing and elect a committee, individuals hold a right to occupy rather than a saleable asset in the ordinary sense, and rents cover costs rather than profit. Whether co-operatives, building groups and cohousing exist in any quantity where you live, and under what legal form, varies dramatically. Some countries have decades of legal infrastructure, model constitutions and dedicated lenders. Others have a handful of pioneering projects and no framework at all. Public support schemes, where they exist, come and go with policy and must be checked in your own country and in the year you are actually deciding.

One point about all of these before the examples. None of them is a care arrangement. This will come up repeatedly because it is the assumption that causes the most damage: the belief, usually unspoken, that living among others means somebody will look after you. Communities notice things, which is worth a great deal, and communities bring soup and drive people to appointments and sit with each other. What no community of neighbours can reliably provide is personal care at seven in the morning, every morning, indefinitely, and any project that has not said so plainly to its members is storing up a crisis. The good ones say it in writing and then help members arrange proper care when the time comes, which is a genuine service and a completely different promise.

Four friends and a document

Consider a household of the kind that occurs quite often and is talked about far more often than it happens: four women, all in their late sixties and early seventies, who had known each

other for decades and who bought a large house together.

The idea had existed as a joke at dinner parties for years, in the way these ideas do, and became serious when two of them were widowed within eighteen months and a third was told her knees would not manage her stairs indefinitely. They found a substantial Victorian house with six bedrooms, two of which became sitting rooms, and spent a considerable sum putting in a second bathroom upstairs and a shower room off the ground-floor study, which became the bedroom for whoever needed it most at any given time.

What they did next is the reason the arrangement lasted. Before exchanging contracts, they spent four Saturdays with a solicitor and a large notepad writing an agreement, and they made themselves address every scenario that any of them could bear to raise. Ownership was set out in shares, not equally, because two of them had contributed more, and the shares were recorded in a declaration of trust. There was a clause about what happens if one of them wants to leave: a valuation mechanism, a period of grace, a right of first refusal for the others, and a fallback if they could not raise the money. There was a clause about death and what the heirs inherit, which turned out to be the conversation that generated the most heat, because one daughter had assumed she would inherit a quarter of a house and would in fact inherit a share in something she could not easily sell. Better to discover that at the notepad stage than at the funeral.

The illness clauses were the ones they had originally wanted to skip. What they eventually wrote was modest and honest. Each of them undertook to arrange and pay for her own care, from outside the house, if she needed personal help. The household undertook to help with the ordinary things, which they listed loosely: shopping, lifts, meals during a short illness, company, sitting with someone after a hospital stay. And they agreed a boundary that felt cold on paper and saved the arrangement later: nobody would be expected to provide personal care to another, and if a member's needs went beyond what outside carers could manage in the house, the group would help her move, with a stated notice period and an agreement not to force a sale in a hurry.

That last provision was used within five years. One of them developed a form of dementia and reached a point where night-time distress was affecting the whole house, and two of the others were themselves seventy-six and exhausted. Because the document existed, the conversation that followed was not a betrayal. It was the operation of something she herself had written and signed when she was well, and her son said afterwards that the paper had been the kindest thing in the whole business, because it meant nobody had to be the person who decided.

The domestic arrangements were more prosaic and, in daily terms, mattered as much. They ate together on four evenings a week and separately on the other three, which they had settled deliberately after one of them said she could not face cooking for an audience every night. Each had a sitting room she could retreat to. There was a house account with a standing order into it for food, heating and the cleaner, reviewed twice a year. And there was a rule, adopted after a bad month in the second year, that anything annoying anybody had to be raised within a week or not at all, at a Sunday meeting that took twenty minutes and which they all claimed to find slightly ridiculous and none of them missed.

The friction, when it came, was never about the big things. It was about a radio. One of them listened to the radio in the kitchen at a volume another found intolerable, and neither would say so, and it grew into three months of coolness that nearly ended the friendship before somebody finally named it at a Sunday meeting and the whole thing dissolved in about ninety seconds. Everyone who has lived communally has a version of this story. It is worth knowing in advance that the thing which nearly breaks a household is almost never the thing you planned for.

Sonnenhof, and what a mixed project actually looks like

Now enlarge the scale. Picture a project of the sort that exists in various forms across several countries, an old farm complex on the edge of a

town, converted into eleven dwellings: four family flats, three small flats for single people, and four one-bedroom flats designed for older residents, with a shared kitchen and dining room in what had been the barn.

The founding group had been five people, three of them women in their sixties who did not want to grow old alone and did not want to grow old exclusively among the old. The mix was the whole intention. Families with children were actively recruited, at rents kept deliberately below the local level, and the arithmetic that made that possible involved a housing co-operative structure, some public funding for the conversion, and a great deal of unpaid work over four years. The older members put in most of the capital. The younger households put in most of the labour.

What the mix produces is not what people expect. The romantic version has grandmothers reading to toddlers and teenagers carrying shopping, and some of that does happen. The more valuable exchanges are duller and steadier. A woman in her seventies is at home during the day and takes in parcels for six households, which sounds trivial until you remember what Chapter 9 said about reciprocity: it makes her a person who provides something, permanently, and that changes how it feels to ask for a lift to the hospital. A father of two fixes bicycles and, since he is up a ladder anyway, changes light bulbs and smoke alarm batteries throughout the site, which quietly removes one of the standard falls described in Chapter 7 from an entire community. Somebody's teenager sorts out everybody's phones. And when one of the older residents spent eleven days in hospital after a hip operation, the practical burden fell across nine households rather than onto one daughter in another city, which is arguably the single strongest argument for the whole model.

The organising is relentless and this is the part the brochures omit. There is a meeting every week, on a Wednesday, lasting an hour, which any member may attend and at which decisions are taken. There are minutes. There are working groups: buildings, garden, finance, meals, new members. There is a rota for cooking the three communal dinners each week, and a rota for cleaning the common house, and a rule about how many rota slots a household must fill per month, adjusted for age and circumstance in a way that took two years of argument to settle fairly. Members contribute an agreed number of hours a year to communal work, and there is a mechanism for buying out of them at a set rate for people who genuinely cannot, which one of the older members uses and which was introduced specifically so that ageing would not turn into second-class membership.

Decisions are made by consensus rather than by majority, which is common in these projects and which outsiders consistently underestimate. Consensus means one person can hold up a decision, and it means meetings about the colour of the front doors can run to three sessions, and it also means that nobody is ever outvoted into living somewhere they hate. Projects that switch to majority voting usually do so after an exhausting dispute and usually regret half of it.

Conflict at Sonnenhof has been real and worth reporting accurately. There was a two-year disagreement about children's noise in the courtyard, which split roughly but not entirely along generational lines and which was resolved by agreeing quiet hours that satisfied nobody completely. There was a serious falling-out over money when the roof of the barn cost far more than the estimate and one household could not meet its share. And there was the departure of a founding member, four years in, who had imagined something more intimate than what emerged and who found the meetings unbearable. That last one is instructive: she was not wrong about herself, she was simply wrong about the project, and if she had visited more often before committing she would have found out sooner and more cheaply.

The care question was addressed there in a way worth copying. The community states plainly, in its own written charter, that it does not provide care. What it provides is presence, transport, meals during illness, and help arranging professional support, and it has an agreement with a local care service so that when a member needs regular visits, the carer comes to the site and, where two members need help at similar times, the visits can be scheduled together. That is not care by neighb-

ours. It is a community making professional care easier to deliver, which is a realistic ambition and an achievable one.

What separates the projects that last

Enough case study. The patterns that distinguish durable arrangements from the ones that collapse are consistent enough to be stated, and they are not the ones people expect.

Write everything down before anybody moves in. Every project that is still functioning after a decade has a founding document, and every one that fell apart in year two either had none or had a page of aspirations. The document must cover the things that are awkward to discuss precisely because they are awkward: what happens when somebody's health fails, when somebody wants to leave, when somebody dies, when somebody cannot pay, when somebody's partner moves in, when somebody's adult child needs a place to stay for a few months. The value is not primarily legal, although the legal value is considerable. It is that the process of writing it forces the group to discover, while it is still cheap to discover, that two members have entirely incompatible expectations. Groups have dissolved at the notepad stage and every one of those dissolutions was a success.

Deal with care and illness explicitly and pessimistically. The commonest fatal flaw in community projects founded by people in their sixties is the tacit assumption that everyone will remain roughly as capable as they are now. Twelve years later, three members need help, two of the potential helpers have their own diagnoses, and the whole arrangement is running on the goodwill of the two youngest, who are becoming quietly resentful and will eventually leave. Say out loud, at the founding meeting, what the group will and will not do, and put the boundary somewhere sustainable rather than somewhere generous. Generous boundaries are how communities burn out their kindest members.

Get the legal structure right for what you are actually doing. Joint ownership, tenancy from a cooperative, shares in a company, a lease from a housing association: each has entirely different consequences for what happens if you want out, what your heirs receive, what your security of tenure is, and who is liable when the roof needs replacing. This is not an area for enthusiasm and a handshake, and the specific structures available differ so much between jurisdictions that generalisation is useless. Take proper legal advice, from somebody who has done this kind of arrangement before rather than a general conveyancer, and budget for it. The money side, including how such projects are financed and what happens to capital tied up in a share, connects to Chapters 13 and 14, and if you are seriously considering this route those chapters should be read with this one in mind.

Protect retreat as vigorously as you build community. The most common design error in community housing is too much sharing. People overestimate how much togetherness they want and underestimate how much solitude they need, and a household where somebody has nowhere to go to be miserable in private will produce misery in public. This is precisely why cohousing keeps full private homes and why the four friends kept separate sitting rooms. A working test: can you go three days without seeing anybody, without it being an event that other people comment on? If the arrangement makes that impossible, it will be exhausting for anyone who is not naturally gregarious, and most people are less gregarious than they believe on the day they sign up.

Understand that compromise is the daily currency. In a house you own alone, you decide about the heating, the paint, the garden and the guests. In any of these arrangements you decide about roughly none of those things unilaterally, and the loss of unilateral decision-making is felt most keenly by people who have run their own households for fifty years. Some find it a relief. Some find, to their genuine surprise, that they are far more territorial than their politics suggested. Neither reaction is a moral matter. It is a fact about a person, and it is better established before purchase.

Then there is the matter of who you do this with, which sounds obvious and is routinely handled badly. Long friendship is a poor predictor of successful cohabitation; a friend you have loved for

forty years over dinner may be somebody you cannot live alongside, and the friendship may not survive finding out. What predicts better is a shared attitude to money, to mess, to noise and to conflict, and none of those are things friends usually discuss. Projects that recruit new members well tend to have a long process: several visits, a shared meal, a trial period, sometimes a year of associate membership before anything is signed. If a project wants to sign you up quickly, that is a signal, and not a good one.

Finally, the hurdles that are nobody's fault. Established projects have waiting lists, sometimes running to years, and members rarely leave, which means the good ones are effectively closed. New projects take between three and seven years from first meeting to occupancy in most accounts, which is a long time when you are sixty-eight and a very long time when you are seventy-nine. Financing is harder than for a conventional purchase, because lenders in many countries do not have straightforward products for shared or co-operative ownership, and the treatment of such arrangements in relation to means-tested support, tax and inheritance is genuinely complicated and country-specific. Land is expensive and community groups compete for it with developers who move faster. A realistic view is that this route rewards people who start early, and that starting at sixty-two is a materially different proposition from starting at eighty.

Deciding whether it is you

The honest question is not whether community living is good. It is whether it is good for you, and the answer has more to do with temperament than with values.

Look back at what you wrote in the first chapter. If your three-star list had quiet, privacy and control near the top, community housing will be an uphill arrangement no matter how much you approve of it in principle, and there is a version of the good life that consists of a level-access flat, a nodding acquaintance with the neighbours and nobody in your kitchen. If your list had contact, purpose and being useful near the top, and if the neighbourhood map from Chapter 9 came back thin, this may be the most promising route in the book, because it is the only one that manufactures reciprocity rather than services.

A few questions sharpen it. When something goes wrong in a group, do you say so within a week, or do you go quiet and stay polite for three months? The radio story is not a joke; conflict-avoidant people find communal living far harder than argumentative ones, which is counter-intuitive and consistently reported. Do you enjoy meetings, or can you at least tolerate them, given that in most of these arrangements attendance is the membership? How do you feel about being asked for help on a day when you do not want to give it, and about asking for it on a day when you need it? And, the one that catches people out: are you prepared to be a minority voice on a decision that affects your daily life, repeatedly, for years?

There is also a middle path worth naming for the many readers who find the full versions too demanding. Nothing obliges you to choose between a housing project and isolation. An informal arrangement among four neighbours in the same street, with keys exchanged, a standing Thursday meal, an agreement about who checks on whom in bad weather and a written note of everyone's next of kin, delivers a surprising proportion of the benefit for none of the legal complexity. Taking a lodger, which Chapter 14 examines for its legal and financial implications, puts another person in the house without any project at all. Some older people move into a flat within a family building, or convert part of a house so that a younger household lives independently under the same roof, with a written agreement about what each expects. None of these will appear on a list of housing innovations. All of them work.

You now have the full range in front of you: the audit of your own home and everything that can be done to it, the neighbourhood that surrounds it, the schemes and villages you could move into, and the projects you could help build. Two directions, really, however many names they carry. Stay and change the place you are in, or leave it for something that fits better. That decision has been waiting since Chapter 2, and it is time to make it properly.

Kapitel 12: Adapt or Move? Weighing Up the Big Decision

Picture a couple in their late seventies in a house they bought in 1974, three floors, a garden that used to be their pride and is now a reproach, and a downstairs cloakroom that is not a bathroom. Both of them manage the stairs. Both of them have noticed that they manage the stairs differently than they did, that there is a hand on the rail now where there did not used to be one, and that the last time one of them carried a laundry basket down two flights it was mentioned afterwards. They have been having a version of the same conversation for two years. It goes: we should think about the future. And then it goes: but not yet. And then somebody puts the kettle on.

That conversation is the reason this chapter exists, because it is not a decision. It is the postponement of a decision dressed as a discussion, and it can run for a decade until an ambulance ends it. What follows is a method for having it properly, once, in a way that produces an answer with reasons attached. The answer may well be "stay and change nothing yet". That is a perfectly respectable outcome, provided it is chosen rather than defaulted into, and provided there is a date in the diary for looking at it again.

Everything up to now has been gathering evidence. The audit in Chapter 2 told you what your home is. Chapters 3 through 8 told you what can be done to it and roughly what that involves. Chapter 9 told you what surrounds it and whether that surrounding still works. Chapters 10 and 11 laid out what you could move into instead. All of that is material. This chapter is where the material becomes a decision, and the decision is genuinely binary in its first move: stay in this dwelling and alter it, or leave it for a different one. Every intermediate arrangement in the last section of this chapter is a variation on one of those two, not an escape from choosing.

What the adapt side actually offers

Take the adapt side first and be strict with it, because affection distorts this side of the balance far more than the other. People do not fall in love with a scheme brochure. They fall in love with the house where their children learned to walk, and love produces optimism about drawings and quotations.

Structural feasibility is the first question and it is not a matter of opinion. Either the bathroom can be brought onto the level where you sleep, or it cannot. Either the doorway can be widened without hitting a structural element, or it cannot. Either there is a route from the street to your front door without a step, or there is one that would require a ramp of a length your garden cannot accommodate, since a ramp needs roughly twelve to fifteen metres of run for a metre of rise if it is to be usable rather than decorative, which is a fact that has surprised many people looking at three steps and imagining a small slope. Either the stairs will take a stairlift, which most straight flights will, or they turn twice and are narrow, in which case a curved lift costs several times a straight one and may still leave the staircase too tight for anybody else to pass. These are answers you get from a builder, an occupational therapist and possibly a structural engineer, and they are the cheapest money you will spend in the whole process, because they convert an argument into a fact.

The honest version of the adapt case has four parts, and you should be able to state all four before you weigh anything. What can technically be done. What it would cost in the order of magnitude, which is all you need at this stage, since Chapter 13 handles the money method properly. How long the work takes, which people consistently underestimate. And what daily life looks like while it happens, which people ignore entirely.

That last one deserves a paragraph on its own because it is the part that goes wrong. A bathroom conversion is not an inconvenience; it is a period of days or weeks without a bathroom, with dust, with a stranger's radio, with the water off between nine and four on unpredictable days, in a house where somebody may be unwell or sleeping badly or frightened of falling. A whole-house project involving a stairlift, a new shower room and rewiring is a construction site you live in. Some

people cope with this cheerfully. Some are made genuinely ill by it, and there is no shame in belonging to the second group. The remedy is not to abandon the works but to plan for the disruption honestly: to arrange a stay with family for the worst fortnight, to sequence the work so that one usable bathroom exists at all times, to write into the contract when the water and heating may be off, and to accept that a project done in three phases over two years, each phase manageable, is often the better plan even though it costs more in total than doing everything at once.

The strength of the adapt side, when it works, is enormous and easily underrated in a chapter full of matrices. You keep the neighbourhood, which Chapter 9 argued is a hard criterion. You keep the pharmacist who knows you and the neighbour who takes the bins out. You keep the light in the morning that you have watched for thirty years and the particular way the door sticks. You avoid a move, which is one of the more stressful events available to a human being at any age and considerably more so at eighty-two. And you spend a defined sum on a defined result, rather than committing to an open-ended monthly charge that rises annually for the rest of your life. Where a home is structurally capable of being made safe at a cost you can meet, the case for staying is usually strong and often decisive.

The weakness is equally plain. Adaptation cannot change where the house is, how far the shops are, how steep the hill is, or the fact that nobody would notice for two days. It cannot manufacture company. And it has a ceiling: there is a level of need beyond which a private house with visiting carers becomes a difficult, expensive and lonely way to live, and money spent on adaptation does not raise that ceiling much. A stairlift solves stairs. It does not solve two carers at seven in the morning.

What the move side actually offers, including the parts nobody costs

Now the other side, and the discipline here is different. The move side is where people are unrealistically pessimistic about the emotional cost and unrealistically vague about the practical one.

The gains are structural and they are the things adaptation cannot buy. A dwelling designed from the start for level access, where nothing is a compromise and no shower tray sits in an awkward corner because the drain would not go the other way. A different location, chosen deliberately against the criteria you wrote in Chapter 1 rather than inherited from a decision made in 1974 for reasons that no longer apply. Company built into the arrangement, if you choose a scheme. Staff in the building, if you choose extra care. A smaller place to heat, clean and maintain, which is a real and continuing relief that people rarely include on the list. And the removal of a whole category of anxiety: the roof, the boiler, the gutters, the garden in November.

The costs are where the discipline is needed. Search time first, and it is longer than anyone expects. Finding a suitable flat in a specific area with the right features may take a year in a tight market, and schemes with good reputations run waiting lists measured in months or years, as Chapter 10 noted. If your plan requires a place to become available, your plan has a variable in it that you do not control, and that must be treated as a genuine risk rather than an inconvenience. Starting the search two years before you need the outcome is not excessive caution; it is the only way to have a choice rather than take what is offered.

Then the money, in the broad shape, with the method deferred to the next chapter. Moving is not free even when the new place is cheaper. There are professional fees, taxes on purchase where they apply, removals, the cost of putting the old place into saleable condition, and the near-universal experience of the new home needing several thousand spent on it within the first year for things that were invisible at the viewing. Where the move is to a scheme, there may be entry costs, and there is the deferred fee question raised in Chapter 10, which must be quantified in actual money over a realistic period, not accepted as a percentage that sounds small.

And then the belongings, which is the item people mention with a wave of the hand and which turns out to dominate everything. Downsizing from a four-bedroom house to a two-bedroom flat mea-

ns disposing of somewhere between a third and two-thirds of everything you own, and it cannot be done in a fortnight by anybody who has lived a full life in one place. The furniture goes first and easily. The rest is where time disappears: the photographs, the letters, the children's school reports, the tools in the shed belonging to a husband who died in 2009, the dinner service for twelve that has not been used since the last big Christmas, the loft. Families who have done it well describe six months of Saturday afternoons and a rule about how the sorting is done: one box at a time, three destinations, and a "not yet" box that is allowed to exist and is revisited later rather than argued about now. What defeats people is trying to decide about everything at once while also selling a house and choosing a new one, in the same eight weeks, at seventy-nine.

The emotional cost is real and should be named without either sentimentality or dismissal. Leaving a house where somebody died is not the same as moving flat in your thirties. Handing over the keys is a bereavement of a kind, and people who expected to feel relief are sometimes flattened for months afterwards by a grief they had not budgeted for. Two things help. One is time: a decision made over a year, with a chosen date, is survived far better than one made in three weeks after a hospital discharge. The other is ritual, which sounds soft and is not. Photographing every room, having the family for a last meal, taking one thing from the garden, letting the grandchildren choose an object each. Those who do something of this kind report the transition differently from those who simply lock the door and drive away.

Eight criteria, and how to weigh them

Here is the instrument. Eight criteria, applied to both options, scored by you, weighted by you. It takes an evening and it works because it separates two things that people habitually mix: how good each option is on a given measure, and how much that measure matters to you. Almost every stuck decision is stuck because those two questions are being answered simultaneously and neither is being answered well.

Draw two columns, one headed Adapt and one headed Move, and eight rows.

Structural feasibility. Can the thing actually be done? On the adapt side this is your builder's and occupational therapist's verdict, not your hope. On the move side it is whether suitable properties or schemes exist within your area and reach, which you establish by looking, not by assuming.

Total cost over ten years. Not the headline. Everything, ongoing, for a decade, which is the method of Chapter 13 and the lesson of the Roth family in Chapter 10. Adapting has a large upfront figure and low continuing costs. Moving to a scheme often has a moderate upfront figure and a monthly charge that rises every year. Over ten years those two shapes can cross, and which one is cheaper is not knowable without doing the arithmetic.

Social environment. What Chapter 9 measured. Who is around, what is reachable, what would still be reachable in five years, and whether the arrangement creates contact or leaves it to you.

Accessibility. Not just inside the front door. The route from the street, the parking, the bus, the hill, the ice in January, the lift and what happens when the lift is broken for a week.

Emotional attachment. This belongs in the matrix as a legitimate criterion with a weight, not as an unspoken thumb on the scale. Somebody for whom this street is the largest part of their identity should score it heavily and let it decide, if it decides. What is not acceptable is pretending it is not there and then finding reasons to reject every alternative.

Future-proofing for growing care needs. Chapter 15 goes into what those needs look like. Here the question is simple: if I needed help twice a day, and later twice a night, could this option accommodate that, and at what cost, and would I have to move again?

Time investment. How many months of your life does each path consume? Works, or search plus sorting plus move. This matters because that time is not free and because at certain ages a two-year project is a meaningful proportion of the remaining good years.

Controllability. How much of the outcome is in your hands. Adaptation is largely controllable: you

choose the builder, the sequence, the date, and you can stop. A move depends on markets, waiting lists, buyers, and the decisions of other people, and its timing may not be yours.

Score each criterion for each option on a scale of nought to five, where five means excellent. Then, separately and preferably on a different day, weight each criterion one to three according to how much it matters to you personally. Multiply, add, and look at the totals.

Now the important instruction, which is the one that gets ignored. The number is not the decision. It is a diagnostic. If the totals come out close, that tells you something real, namely that both options are viable and the choice can be made on other grounds, which is liberating rather than frustrating. If the totals come out far apart and you find yourself unhappy with the winner, that is the most valuable result the exercise produces, because it means one of your weights is wrong, and it is almost always the emotional attachment weight, which people set too low out of embarrassment. Go back and set it honestly. A matrix that tells you what you already knew but could not say is doing exactly its job.

Do the whole thing twice if you are a couple, separately, and compare afterwards. Two people who have lived together for fifty years routinely produce different weights and are astonished by it. He has been assuming the garden matters to her and she has been keeping it for him. That discovery is worth the evening on its own, and Chapter 16 has more to say about how those conversations go.

The Lindners, and the lift that was not there

The Lindners had the house described at the opening of this chapter, more or less. Three storeys, bought when the children were small, a beautiful staircase with a turn in it and a window on the half-landing that she had always loved. The bathroom was on the second floor. The kitchen and the sitting room were on the ground floor and the front door had four steps up from the pavement, which had never been a thought until his hip.

They started, as most people do, with a builder and a wish. Could the ground floor take a shower room? The answer was yes, with qualifications: there was space behind the kitchen for a small wet room, the drainage was manageable, and it would be a proper job rather than a bodge. That was encouraging. Then came the second question, which was where they would sleep, since a shower room on the ground floor is of limited use if the beds are two flights up and the stairs are the problem. The dining room could become a bedroom. It was a good size and it had the garden window. But it was also the room where fourteen people ate every Christmas, and giving it up meant a change to the whole shape of the house, which turned out to hurt more than either of them expected.

Then the stairs themselves. A straight stairlift would have been a modest job. Their staircase turned twice, which meant a curved rail, made to measure, at a multiple of the price, and the builder pointed out something that had not occurred to them: with the chair parked at the bottom, the hall was effectively blocked for anybody carrying anything. A through-floor lift was raised as an option, and priced, and the price was of a different order altogether, requiring structural work to two floors, the loss of a corner of the sitting room and a corresponding corner of the bedroom above, plus a service contract for life. It was possible. It was not affordable for them, and it would have taken most of the money they had set aside for the next twenty years of everything.

What made the decision, in the end, was the arithmetic over ten years rather than the arithmetic of the works. They sat down and put it out properly. Adapting meant the wet room, the dining room converted, the front steps ramped or a platform lift at the entrance since the ramp would not fit the front garden, and either a curved stairlift or the permanent abandonment of the upper two floors, which meant heating, cleaning and maintaining two floors they no longer used, and eventually replacing a roof over rooms nobody entered. The house was large, old and expensive to run. Its running costs alone, over a decade, were a substantial figure before a single adaptation was counted.

They scored the matrix and it came out clearly for moving, and then they sat with the result for six weeks, which was the sensible thing to do. What they found when they examined their discomfort was that the score was right and that one thing in it was mislabelled. Emotional attachment, which they had both weighted at three, was not attachment to the house. It was attachment to the street, to the church at the end of it, to a friendship of thirty years across the road and to the particular walk to the river. When they realised that, the search changed completely. They stopped looking at schemes in the next town, which had been depressing them, and started looking within a mile, which was harder and slower and took fourteen months. They ended up in a two-bedroom flat in a small development eleven minutes' walk from the old house, level access, lift, a bathroom you could put a wheelchair in if it ever came to that, and a spare room for the grandchildren. He said afterwards that the fourteen months of not finding anything had been the worst part and that they had twice nearly settled for something wrong out of exhaustion.

Mrs Berger's version of the same exercise took an afternoon and went the other way, which is why she is worth putting beside them. She had been the reader in Chapter 1 who put staying in her street at the top of everything, and her matrix could have been predicted from that, except that it was not simply a matter of preference. Her flat was on the ground floor. Her flat had a bathroom on the same level as everything else, a doorway her hall would allow to be widened, and a rear entrance with a single step that a proper threshold ramp would deal with in an afternoon. The bathroom needed a level-access shower in place of the bath, two rails, and a different floor covering. The hallway needed light. There was nothing structural in the way of any of it.

Her total came to a figure she could meet from savings, with a contingency, and her ten-year continuing cost was essentially unchanged, since a ground-floor flat costs what it costs whether or not the shower has a step. Against that, moving would have meant leaving a building where she had lived for twenty-six years, in which she knew everybody, on a street with the surgery at one end and a bus at the other. Her scores were not close. They were emphatic in the other direction from the Lindners', for entirely rational reasons, and the point of putting the two examples side by side is that neither answer is the right one in general. The same eight criteria produced opposite conclusions because they were applied to different buildings, different streets and different people.

One further thing Mrs Berger did that the Lindners did not need to. She wrote down the conditions under which she would revisit the decision, and she was specific: if she needed help more than once a day, if the surgery moved, if she stopped being able to manage the walk to the bus, or if her neighbour on the same landing moved away, since that neighbour was a significant part of why the flat worked. Those were not predictions. They were tripwires, and having them written meant that a future change would prompt a review rather than a crisis. Anyone whose matrix comes out for staying should do the same, because staying is the option that most easily becomes permanent by inattention.

The middle of the road

The binary is real and it is also, in practice, softer than it looks, because a number of arrangements sit between full adaptation and full relocation, and they are consistently overlooked because they do not have brochures.

The most obvious is moving within the same building. In a block of flats, a ground-floor or lifted flat may become available, and a swap achieves nearly everything a move achieves while keeping the address, the neighbours, the postman and the view of the same trees. Landlords and housing associations sometimes operate transfer arrangements for exactly this purpose, and where a mutual exchange between tenants is possible, two households can solve two problems at once. It is worth asking the question actively rather than waiting: telling a housing officer that you would take a ground-floor flat in this building if one came up costs nothing and occasionally produces an offer within the year.

Moving within the same street or neighbourhood is the Lindner solution and deserves to be named

as a category rather than a coincidence. It preserves the social infrastructure, which is the part that cannot be rebuilt, while replacing the building, which is the part that cannot be fixed. It is harder to achieve than moving generally, because the supply is small, and it therefore needs a longer runway. People who tell four neighbours, the estate agent on the corner and their own family that they are looking for a level-access flat within half a mile often hear about something before it is advertised.

Then there is using less of the house. Concentrating daily life on one floor is the one-level strategy from Chapter 6 taken to its conclusion: bedroom, bathroom, kitchen and sitting space on the ground floor, and the upstairs closed off, heated minimally, and used for storage and guests. This is a legitimate long-term arrangement and not a defeat, provided the ground floor genuinely contains a proper bathroom rather than a cloakroom with a shower squeezed into it, and provided somebody deals with the upstairs periodically so that a decade of unopened rooms does not become a problem for whoever eventually clears them.

Letting part of the house is the same idea with a purpose. A separate upstairs, or an annexe, or simply a spare room, can produce income, company or help, and the three are not the same thing and should not be confused. A lodger paying rent is a commercial arrangement with a stranger who may be excellent company and is not obliged to be. An arrangement in which a younger person pays a reduced rent in exchange for agreed hours of practical help is the scheme described in Chapter 11 and works well where it is properly matched and supervised by an organisation. Converting an upper floor into a self-contained flat is a building project with planning implications and a much larger cost, and it can be an excellent one, since it improves the house, generates income and puts somebody else in the building. All of these carry legal and tax consequences that vary enormously by country and by year, including effects on benefits, on insurance, on the terms of a mortgage or a lease and on how easily the arrangement can be ended. Chapter 14 goes into the framework. The instruction here is simply not to enter any of them on a handshake.

Two more, briefly. Some families arrange a move to a property near an adult child rather than into a scheme, which solves proximity and creates a risk worth naming: adult children move for work, and the plan that depends on one household staying put has a weakness in it that ought to be discussed openly rather than assumed away. And some people adapt now with an explicit plan to move later, which is not a contradiction. Spending a moderate sum making a house safe for the next five years, while knowing that a different arrangement will be needed after that, is a perfectly rational sequence provided the sum is proportionate to five years rather than to twenty, and provided the later move is being prepared for rather than merely anticipated. The failure mode is spending twenty years' worth of money on a house you leave in six.

Making it a decision rather than a mood

A decision of this size deserves a procedure, and the procedure is not complicated. Gather the facts first and separately: the builder's verdict on feasibility, the rough figures, the availability of alternatives in your area, the neighbourhood map, the audit. Do not decide while gathering. Then complete the matrix, alone, and if you are a couple, twice and separately. Then leave it for a fortnight without discussing it, which sounds artificial and is the single most useful step, because a strong result that still feels right after two weeks is a different animal from one that felt right on the evening you did the sums.

Then talk. To your partner first, then to the people the decision affects, in the manner Chapter 16 describes. Expect the family conversation to change something. Adult children frequently have information the parents do not: about what they can and cannot realistically offer, about where they expect to be living in five years, about money. They also frequently have opinions dressed as facts, and a written matrix is a good defence against being managed, because it moves the discussion from "we think you should" to "which criterion do you think I have scored wrongly, and why".

Set a date and write it down, whichever way the decision goes. If it is to adapt, the date is when the

first phase of work is commissioned, and Chapter 13 explains why the order of that matters, since some funding schemes will not consider an application for work already begun. If it is to move, the date is when the search formally starts, with a stated area, a stated set of requirements and a stated review point at which you will reconsider if nothing has appeared. If it is to stay and do nothing yet, the date is the review, twelve months out, with the tripwires written down beside it.

And then permit yourself to change your mind, publicly, without treating it as a failure. Circumstances alter. A diagnosis, a bereavement, a neighbour leaving, a lift installed in the building, a scheme opening two streets away: any of these legitimately reopens a settled question, and the matrix can be redone in an evening because the work of thinking has already been done once. What you are building here is not a permanent answer. It is the capacity to answer well, repeatedly, as things change.

There is one element in every calculation above that has been deliberately left rough, and it can be left rough no longer. Feasibility, attachment, neighbourhood and time can all be weighed by thinking hard. Money cannot. The figures that decide between adapting and moving are precise, sequential and full of traps, and getting them wrong in either direction leads people to spend on the wrong thing or to abandon a good plan for want of knowing what help existed.

Kapitel 13: Costs, Grants and Funding: Planning Your Budget Wisely

There is a belief, widespread and almost never stated out loud, that somewhere there exists a list. A definitive list of what things cost and what help is available, and that a sufficiently well-informed person, or a sufficiently good book, could simply hand it over. Readers arrive at a chapter like this one expecting numbers: a grab rail costs this, a level-access shower costs that, the grant is worth so much, and here is the table.

That list does not exist, and any book that prints one is selling you something that will be wrong within eighteen months and is already wrong in half the countries where it is read. Prices for building work vary by a factor of three between a market town and a capital city, and by another factor between a straightforward job and the same job in a flat on the fourth floor with no lift and a tight stair. Grant schemes are rewritten by governments on political timetables. Eligibility thresholds move with inflation, sometimes annually, sometimes not for a decade. The names change. The bodies administering them are merged and renamed and merged back. What was a national entitlement in one year becomes a locally administered discretionary pot in the next, with the amount depending on which side of an invisible boundary your house sits.

So this chapter gives you something more durable than numbers. It gives you a method: how to find out what things cost in your own place in your own year, how to read a quotation so that the number on it means what you think it means, how to map the funding landscape wherever you live, and how to build a ten-year picture that lets you compare adapting with moving on equal terms. The method survives changes in policy. A table of amounts would not survive to the paperback.

One caveat before anything else, and it is not a formality. Everything below about specific schemes is illustrative. Where a name appears, such as the Disabled Facilities Grant that exists in England and has close relatives under different names in other parts of the United Kingdom, it appears as an example of a *type* of scheme, so you know what to look for. Whether it exists where you live, what it is called there, what it pays, who administers it and who qualifies are all things you must check for your own country and for the current year. Treat every figure you encounter, in this book or any other, as provisional until you have confirmed it with the body that would actually pay it.

The four cost blocks, and why people only ever count one

Ask somebody what their bathroom conversion will cost and they will tell you the builder's price.

That figure is the smallest of four, and the other three are where budgets are destroyed.

The first block is the obvious one: the direct cost of the work or the move. For adaptation, this is materials and labour, which for a job of any size will be the bulk of it. For a move, it is the professional fees, the removals, the taxes on purchase where a country levies them, the cost of getting the old place into a saleable state, and any entry payment a scheme requires. This block is the one you can get quoted, and getting it quoted properly is a skill discussed shortly.

The second block is the work you did not know was part of the work. This is where the surprises live, and they are structural rather than accidental. Take out a bath and put in a level-access shower and you are opening a floor; what is under the floor was laid in 1963 and nobody has looked at it since. The waste pipe runs the wrong way. The electrics in the room do not meet current requirements and the moment a qualified electrician touches them, they must. There is a small area of rot behind the panel. None of this is a builder's dishonesty; it is the ordinary condition of older buildings, and it is precisely why fixed-price quotations contain exclusions and why a contingency is not optional. Widening a doorway reveals that the wall above needs supporting. Fitting a stairlift reveals that the stairs themselves have a loose stringer. A ramp requires the drainage to be altered.

The third block is what happens to your life while the work is done, and this one is almost never costed at all. If you stay with a daughter for three weeks, there is a cost, even if she refuses to name one, in travel and in the goodwill you are drawing down. If you eat differently because the kitchen is out of use, there is a cost. If you need to store furniture, there is a cost. If somebody must be in the house between eight and five for eleven days because the work requires access, and that somebody is a working son who takes unpaid leave, there is a very real cost that appears on nobody's spreadsheet. For a move, the equivalent block includes overlapping housing costs if you hold two places for a period, the storage that always turns out to be needed, and the several thousand that goes into the new home in the first year for the things nobody saw at the viewing.

The fourth block is ongoing, and it is the one that decides the comparison between adapting and moving. Every option carries a monthly and annual weight for the rest of your life. A stairlift has a service contract and, eventually, a battery replacement and a repair. A telecare alarm has a monitoring fee, as Chapter 8 set out. A house has a roof, a boiler, gutters and a garden, and if you are staying, those continue and get no cheaper. A flat has a service charge that rises. A scheme has a service charge that rises faster and may have a deferred fee taken from the value of the property when you leave, which is not a cost you feel monthly and is a very large cost indeed at the end. Anything requiring staff on site rises with wages, which is why service charges in care-linked housing tend to outpace general inflation. A smaller, better-insulated flat costs less to heat, and that is a saving that runs for a decade and belongs on the sheet as much as any expense.

Anybody who counts only the first block will conclude that adapting is cheap and moving is expensive. Anybody who counts all four may reach the same conclusion, and will at least have reached it for reasons that hold.

Reading a quotation properly

The single most useful commercial skill in this whole process is the ability to look at three pieces of paper and know which one is honest. It is learnable in an afternoon.

Start with what a quotation actually is. There is a meaningful difference, in most countries and under most trading conventions, between a firm offer to do specified work for a specified sum and a rough indication of what something might come to. The words used differ by language and jurisdiction, so learn the local ones and use them deliberately when you ask. What you want is a written document, signed or on letterhead, that states a total price, describes what is included in enough detail that a stranger could tell whether it had been done, lists what is specifically excluded, and gives a timescale with a start date and a duration.

Anything that arrives as a single figure in a text message is not a quotation. It is a conversation.

Detail is the tell. A serious document for a bathroom conversion will name the tray or the former, the type of waterproofing system, the floor covering and its slip rating, the number and positions of the grab rails and whether they are being fixed into new noggins in the wall, whether the electrics are being altered and by whom, whether the room is being replastered or made good, how waste is being removed, and what protection is being used for the rest of the house. A document that says "supply and fit new shower room" and gives a price is not comparable with anything, which is often the point of writing it that way. Two quotations that describe the work differently cannot be compared on price, and the correct response is not to guess but to send both back with a written schedule of what you want and ask each to price the same thing.

Ask directly what is excluded, and expect a specific answer. Common exclusions that matter: the electrical work, the making good of decoration, the disposal of the old suite, any structural work found necessary once the floor is up, the cost of scaffolding, and the plumbing beyond the room itself. Ask what happens if something unexpected is found and how you will be told about it. The answer you want is that work stops, you are informed in writing with a price for the additional work, and nothing proceeds until you agree. Ask about the payment schedule, and be wary of anything that requires a large sum in advance. Some deposit for materials is normal on a substantial job; half the money before anybody arrives is not.

Then the suspiciously cheap offer, which deserves its own treatment because it is how people lose money in this field. A quotation that comes in dramatically below two others is not a bargain and it is usually one of four things. It may be a genuine mistake, in which case the person who made it will discover it in week two and either walk away or start finding extras. It may be priced on the assumption of extras, deliberately, with the profit made on everything that turns out not to be included. It may be missing something essential, which for a wet room is almost always the waterproofing, done properly and invisibly, at a cost that is a meaningful fraction of the job and that nobody can inspect once the tiles are on. Or the person is not qualified, not insured, and not going to be findable in three years when the ceiling below starts to stain. The comparison worth making is not between the cheapest and the others but between the middle two, and where one quotation is far below the rest the useful question to ask the others is not "can you match it" but "what do you think they have left out". Tradespeople will usually tell you, quite precisely.

Three quotations is the working minimum, and get them from people who have done this kind of work rather than general builders who will do it for the first time on your house. Ask each for two addresses of similar jobs and telephone the people who live there; almost nobody does this and it is worth more than any online review. Ask about insurance, about any guarantee on the waterproofing specifically, about registration with whatever trade or competent-person scheme operates in your country for electrical and gas work. And keep everything in writing, including the conversations, by sending a short email after each visit summarising what was agreed. That email costs nothing and settles most disputes before they start.

The shape of the funding landscape

Now the money that might come from elsewhere, and here the international nature of this book requires honesty about what can and cannot be said. What follows is a taxonomy of *types* of help, so that you know what categories to go looking for. Which of them exist in your country, under what names, is your research task.

The first category is the dedicated adaptation grant, usually publicly funded, usually administered by local rather than national government, and usually aimed at people with an assessed need arising from disability or long-term condition. This is the type of scheme that the Disabled Facilities Grant represents in England; equivalents, near-equivalents and quite different arrangements exist elsewhere, and some countries have nothing of the kind. The characteristic features of this category, wherever it appears, are worth knowing bec-

ause they shape your whole timeline. There is normally an assessment of need, frequently by an occupational therapist, which establishes that the work is necessary rather than desirable. There is normally a means test, though sometimes not for certain groups. There is usually a maximum. And there is almost always a rule that the money is not available for work already done.

The second category is help with housing costs generally: benefits, allowances or subsidies that contribute towards rent, towards housing charges in a scheme, or towards the extra costs of living with a disability. These do not pay for building work but they change what you can afford monthly, which changes the comparison between staying and moving. Many people are entitled to something here and do not claim it, either because they assume they will not qualify or because they find the application humiliating. Both of those are understandable and both cost money. If an independent advice service exists in your country, and in most countries something of the sort does, a free benefits check is one of the highest-value hours available to anybody making these decisions.

The third category is energy efficiency, which most people planning an adaptation never think to look at and which frequently has more money in it than the adaptation schemes do. Insulation, heating replacement, window and door improvement: these are politically fashionable in many countries and consequently funded, sometimes generously, sometimes with the funding attached to income or to the condition of the property rather than to the age or health of the occupant. There is a practical reason to investigate this even if warmth is not your concern. If you are going to have builders in and floors up, doing insulation work at the same time is far cheaper than doing it separately, and if a grant pays for part of it, the combined project may cost less than the adaptation alone would have. It is also worth saying plainly that a cold home is a health matter, and that a warm one is a proper subject for this book rather than a digression from it.

The fourth category is charitable and benevolent funds, and this is the most consistently overlooked source of money in the entire landscape. In many countries there exist charitable trusts that make grants to individuals in need: some general, many attached to a former trade, profession, industry, employer, regiment, religious community or geographic area. A retired railway worker, a former nurse, someone who spent twenty years in a particular industry, a widow of a member of a particular trade: all of these may have access to funds that make one-off grants for things exactly like a stairlift or a shower conversion. These bodies do not advertise, they are often small and administered by volunteers, and finding them requires either a searchable directory, which some countries have, or asking an advice worker who knows the local landscape. The applications are frequently short. The refusal rate is real but the amounts, when granted, are meaningful, and applying costs nothing but an afternoon.

The fifth category is loans and equity rather than grants: local authority or charitable loans at low or no interest, sometimes repayable only when the property is sold, and the commercial products that release capital from a home. The commercial ones are examined critically in the next chapter, because they are as much a legal question as a financial one and they deserve more scepticism than a paragraph here would convey.

And the sixth is tax, where a general statement is genuinely all that can be offered. Some countries allow relief against income tax for certain adaptation costs or for care expenditure; some reduce the rate of sales tax on building work for accessibility purposes; some do neither. There are also questions about how gifts, transfers and property arrangements interact with inheritance and with any future means testing for care, and those questions are individual, consequential and outside the scope of this book. Not because they are unimportant. Because getting them wrong is expensive in a way that no general guidance can protect you from, and the correct action is to pay a qualified professional in your own jurisdiction for an hour of their time.

Mr Yilmaz and the order of operations

Consider a case that illustrates the single most expensive mistake in this whole chapter, and one

made constantly by capable, organised people.

Mr Yilmaz, a retired man in his early seventies living alone in a first-floor flat, decided after a difficult winter that the bath had to go. He did everything properly, as he understood it. He obtained three quotations, checked references, chose the middle one on the strength of a job he had gone to look at, and agreed a start date six weeks out. He was pleased with himself, and he mentioned it in passing at a social club, where somebody asked whether he had applied for anything.

He had not. He had assumed, reasonably, that a grant was something you applied for when you had a price to put on the form, and that the sensible sequence was to sort out the work first and then ask. When he telephoned the relevant office, he learned that the sequence was precisely backwards. Under the scheme in his area, an application had to be made and approved before any work was commissioned; work already ordered or started was not eligible, no matter how well it fitted the criteria otherwise. The reason is administrative rather than punitive: the assessing body needs to establish the need, agree the specification and confirm the price before committing public money, and it cannot do any of that retrospectively.

What that meant for him in practice was a rebuilt timeline. The assessment came first, arranged through his doctor's surgery and carried out by an occupational therapist who visited, watched him get in and out of the bath, and wrote a recommendation that was more thorough than his own plan; she added a second rail position he had not considered and specified a floor covering with a particular slip rating. Then the financial assessment, which required documents he had to dig out. Then the specification being sent for pricing, at which point two of his original three quotations no longer matched what was being asked for. Then approval, then commissioning, then the work. The whole sequence took just over seven months from his first telephone call, of which the building work itself was nine days.

He was, understandably, exasperated by the wait, and he said the thing that everybody says: I could have had it done in six weeks. That is true, and it would have cost him the entire grant. The comparison he eventually made himself was that seven months of waiting bought him a substantial sum of money and a better-specified bathroom than the one he had been about to buy.

The lesson generalises well beyond his particular scheme. Before you commission anything, telephone the relevant body and ask a single question: is there any funding for which this work might qualify, and if so, what must happen before I place an order? Ask it even if you are fairly sure the answer is no, because the cost of asking is a telephone call and the cost of not asking can be the whole grant. Ask it about the energy efficiency work too. Ask it before you sign, before you pay a deposit, before you agree a date. Where any application is in play, the order is: enquire, assess, apply, approve, commission, then work. Where none is, you may commission immediately. Establishing which of those situations you are in is the first move, and it belongs before the three quotations rather than after them.

One further point from his experience, because it applies to everyone. Waiting lists for assessments are real and in many places long, and the wait for an occupational therapist can be months before the funding process even begins. If there is any prospect at all that you will need an assessment, get on the list now, while you are still thinking. The list costs nothing to join and you can always decline what is offered. Starting the process a year before you need the result is the difference between choosing and taking what you are given, and that is the same principle that governed the search for a new home in the last chapter.

Building the ten-year picture

Now the arithmetic that makes Chapter 12's matrix work, and it is simpler than it sounds. You are building two columns of numbers over ten years, one for each option, and the only skill involved is being honest and being complete.

Begin with where you are, which is the step people skip. Write down what your housing costs you now, per year, all in: rent or mortgage, service charge, insurance, council or local taxes, heating and power, water, maintenance and repairs. That

last one is the hard figure, because in an owned house it is not a monthly amount but a lumpy one: nothing for three years and then a roof. The usable approach is to look back over five or ten years, add up what you actually spent on the fabric of the building, and divide. Most people are startled by the annual average, and the ones with older houses are startled twice. This baseline number is what everything else is measured against, and without it you have no idea whether a scheme's service charge is expensive or not, because you have never priced what you are currently paying for the same functions.

Then the one-off costs of each option, using the four blocks from earlier. For adaptation, that is the quoted work, plus the likely hidden work, plus the disruption, minus any grant you have a realistic prospect of receiving. Be conservative about the grant: put it in as a separate line, clearly marked, so you can see both the with-grant and without-grant version of the plan, because a decision that only works if the grant comes through is a fragile decision. For moving, it is the transaction costs, the removals, the entry payment where one exists, the first-year spending on the new place, and the cost of clearing and disposing of what does not come with you, which is not nothing when a house clearance is involved.

Then the annual costs of each option, for ten years. For adapting, that is your current baseline, adjusted: perhaps slightly lower heating if insulation was part of the work, perhaps higher maintenance as the building ages, plus new items like a stairlift service contract or an alarm subscription. For moving, it is the new baseline as far as you can establish it, and here you must ask hard questions about how the charges rise. A service charge is not a fixed number. Ask any provider what the charge has been in each of the last five years, in cash terms, and calculate the increase yourself rather than accepting a description of it. Five years of history tells you more about the next ten than any promise will.

Then the contingency, at ten to fifteen per cent of the one-off costs, and the higher end of that if the building is old, if the work is structural, or if anybody has used the phrase "we'll see what's under there". This is not pessimism. It is the normal condition of building work, and a project that finishes without touching the contingency is a pleasant surprise rather than the expected case. Where the contingency genuinely matters is in deciding whether you can afford something at all: if a plan only works at the quoted price with nothing spare, it does not work.

Finally, add ten years of each column together and compare the totals, then look at where in those ten years the money falls. Two options with similar totals can be very different propositions if one demands a large sum immediately and the other spreads it. A person with capital and modest income should read those two shapes differently from a person with a good pension and little in the bank. And there is one further comparison worth making, which is what happens to your capital under each option. Money spent on adapting a house is largely gone as capital, though some of it may add value; money spent moving to a cheaper property may release capital; money committed to a scheme with a deferred fee is capital you still appear to have and will not receive. State that explicitly on the sheet rather than leaving it as an atmosphere.

Two habits make the whole exercise more reliable. Do it in a spreadsheet or on squared paper where you can change one number and see what happens, because the value is in testing: what if the grant does not come, what if the service charge rises faster, what if I live there for fifteen years rather than ten. And do it with somebody else in the room, not to be advised but to be asked the question "where did that number come from", which is the question that finds the optimistic entries.

What this is for, and what it is not

Everything in this chapter serves a single purpose: to let you compare two futures in the same units, so that the decision in Chapter 12 rests on something firmer than the feeling that moving is expensive or that adapting is cheap.

It is worth naming what a careful budget does emotionally, because that effect is larger than the arithmetic. People carry a vague, heavy anxiety

about the money involved in all this, and vagueness makes it heavier. A written ten-year model, even one built on rough figures, converts dread into a set of specific questions with specific answers, most of which turn out to be more manageable than the fog they replace. Several people who have done this exercise report that the relief came not from the numbers being good but from the numbers being known.

Two boundaries in closing. This chapter has deliberately avoided your individual tax position, your inheritance planning, and the question of how any of this interacts with a future means test for care, and that avoidance is deliberate rather than lazy. Those matters turn on your own circumstances and your own country's rules, they change, and errors in them are typically discovered years later by other people. Pay for advice. An hour with a qualified adviser in your jurisdiction, before you transfer anything or sign anything, is cheap against what it protects.

And the money question, however carefully answered, is only half the frame. What you may do to a property, what consent you need and from whom, what you must put back when you leave, what rights you have if a landlord refuses, what happens to a house you own and to any capital locked inside it: those are questions of law rather than arithmetic, and they can overturn a perfectly balanced budget with a single clause in an agreement nobody has read since 1998.

Kapitel 14: Renting or Owning: Rights, Duties and Options

Every home comes with a rulebook.

Most people have not read theirs. The tenancy agreement went into a drawer in 2011 and has not been opened since. The lease was handed over at completion in a bundle of documents that nobody except the solicitor examined, and it has sat in a box file behind the Christmas decorations ever since. The deeds are at the bank, or with a firm that has since merged twice. And this is entirely normal, and it works perfectly well for years, right up until the moment you want to change something about the building you live in. Then the rulebook stops being an abstraction. It becomes the thing that decides whether the ramp can be built, who pays for it, whether it has to come out again, and who has to say yes before anybody starts.

That is the shift this chapter deals with. Up to now the constraints have been physical and financial: what the building will allow, what the budget will bear. Both of those can be measured by looking and by calculating. The legal constraint is different in kind, because it is invisible, it varies enormously between countries and even between regions within a country, and it is frequently the constraint that decides the outcome. A plan that survives the builder and the spreadsheet can still die on a clause. Knowing your own legal starting position, before you commission anything, is therefore not paperwork. It is part of the decision.

A caution that must come at the front rather than be buried at the end. Nothing here is legal advice, and it cannot be. Tenancy law, property law and consumer regulation differ fundamentally between jurisdictions, and they change. What is a statutory right in one country is a matter of negotiation in another and does not exist at all in a third. What follows is a map of the *kinds* of question that arise and the *kinds* of protection that may exist, so that you know what to look for, what to ask, and when to stop reading and pay somebody qualified. Where an arrangement is described, treat it as an illustration of a type, not a statement about your situation. The point of this chapter is to send you into a professional's office with good questions rather than to keep you out of it.

If you rent: consent is the hinge

The central fact for a tenant is straightforward, and everything else follows from it. You do not own the fabric of the building. Fixing a grab rail into a wall alters somebody else's property, and in most legal systems that requires their agreement. This applies whether your landlord is a private individual, a company, a housing association or a municipal body, and it applies to a good deal of work that people assume is too minor to count.

Where the line falls between what you may do freely and what needs permission varies. In many places, anything freestanding is yours: a shower stool, a raised toilet seat that clips on, a bed lever, a plug-in night light, a perching stool in the kitchen, a chair raiser. Nothing is fixed, nothing is altered, and when you leave you take it with you. That category is larger than people realise and it covers a surprising proportion of what Chapters 4 through 8 recommended. The moment a screw goes into a wall, a floor covering is replaced, a door is rehung or a tap is changed, you are in the territory of consent, and the sensible assumption is that permission is needed unless you have established otherwise in writing.

Now the more interesting question, which is what happens when you ask. In many jurisdictions there is some form of protection against a landlord refusing unreasonably, particularly where the adaptation relates to a disability, and in some places there are specific duties to consider or to make reasonable adjustments. The strength of these protections ranges from robust and enforceable to essentially decorative, and the details, including what counts as reasonable and who decides, are precisely the things that change with legislation and case law. This is a point to verify for your own country and your own year, and it is worth doing properly, because a tenant who knows the position writes a different letter from one who is asking a favour.

What does not vary much is how to ask. Put the request in writing, always, even if you have a good relationship and a friendly landlord who would say yes over the fence. Describe the work specifically rather than generally: not "I need to make the bathroom safer" but "I wish to have two grab rails fitted, one horizontal beside the toilet at a height of approximately 700 millimetres and one vertical at the shower entrance, fixed by a qualified fitter into suitable wall support". Say who will do the work and mention their qualifications and insurance. Say who is paying. Say what will happen at the end of the tenancy, which is the point the landlord is actually worried about. And where an occupational therapist has recommended the work, include the recommendation, because a professional assessment changes the character of the request entirely. It moves the conversation from a tenant's preference to an assessed need, and most landlords respond differently to the second.

Keep the correspondence. If permission is given verbally, confirm it in writing the same day: thank you for agreeing on the telephone this morning that I may have the rails fitted as described; I will arrange this for the week of the fourteenth unless I hear otherwise. That short email is worth more than any amount of goodwill in three years' time when the property has been sold, the managing agent has changed and nobody remembers a conversation.

Putting it back: reinstatement, and why it frightens people unnecessarily

Ask tenants why they have not requested an adaptation and a common answer is that they will have to undo it when they leave, at their own expense, and they cannot face either the cost or the thought.

The concern is legitimate. Many consents are given on condition that the property is returned to its original state at the end of the tenancy, and this is not landlord unreasonableness so much as ordinary property management: the next occupant may not want a wet room where the bath was. But the fear is often larger than the reality, and it is worth taking apart.

First, reinstatement obligations are negotiable at the moment consent is given, and that is the only moment when you have any leverage. This is where you agree, in writing, exactly what must be put back and what may stay. A landlord will often accept that grab rails may remain, since they are cheap to remove later and cause no harm, while insisting that a removed bath be replaced. Some will accept that improvements which increase the property's value or appeal need not be undone at all, and a level-access shower is increasingly in that category as the general population ages. Some will agree to a reduced obligation, such as making good the wall surfaces without restoring the original fittings. None of this is available to you afterwards. Ask for it in the same letter in

which you ask for permission, and be specific about which items you wish to be excused.

Second, consider who is likely to be doing the reinstating. If you are seventy-eight and requesting an adaptation because you intend to remain in this flat for the rest of your life, the obligation may fall on your estate rather than on you, which is a different calculation and one that your family should know about rather than discover. It is not a comfortable thought and it is a practical one, and writing down what has been agreed means nobody has an argument at the worst possible time.

Third, where a public grant funds the work, the funding body will frequently have its own arrangement with the landlord about reinstatement, and in some schemes the question is dealt with as part of the approval process rather than left to the tenant. That is another reason why the sequence from the last chapter matters. Enquire before you commission, because the enquiry may resolve the reinstatement question at the same time.

Then there is the matter of rent, which sits awkwardly and must be named. In some systems, improvements to a property can support an increase in the rent charged, and it is a bitter experience to pay for an adaptation yourself and then be charged more for the privilege of living in the improved flat. Whether this can happen where you live depends on the local rules, on the type of tenancy and on who funded the work. It is a direct question to put to an advice service, and where the risk exists, it should be dealt with explicitly in the consent letter: an agreement that the works will be disregarded in any future rent review is worth having in writing, and a landlord who refuses to give it has told you something useful.

When the answer is no

Sometimes the request is refused, and the important thing is not to accept a refusal as final without understanding what kind of refusal it is.

Some are practical and can be solved. The landlord is worried about who does the work, and the answer is a named, insured, registered contractor. The landlord is worried about the state of the wall, and the answer is a proper fixing specification. The landlord is worried about cost, and the answer is that a grant or the tenant is paying and the landlord's exposure is nil. A refusal that has a reason attached is often a negotiation that has not been finished, and going back once with the specific worry addressed succeeds more often than people expect.

Some refusals are a matter of the property itself: it is being sold, it is due for major works, the building is scheduled for redevelopment. That is information you need for a different reason, since it affects whether you should be here at all in five years, and it feeds straight back into Chapter 12.

And some refusals are simply obstruction. Here the route is escalation, and the escalation should be informed rather than emotional. Most countries have some form of free or low-cost housing advice: tenants' associations, citizens' advice organisations, law centres, ombudsman schemes for social landlords, tenancy tribunals, disability organisations with housing expertise. What exists where you are, and what powers it has, is a matter for local research, and it is research worth doing before you need it. The typical sequence is a formal written complaint through the landlord's own procedure first, since most escalation routes require you to have exhausted it, then referral to whichever external body has jurisdiction. Keep to facts and dates. A letter that says "on 3 March I requested consent for two grab rails recommended by an occupational therapist, I received no reply, I wrote again on 28 March, and I received a refusal without reasons on 9 April" is far more effective than one describing how the situation has made you feel, however justified the feeling.

One caution for tenants in the private sector specifically, and it is uncomfortable to write. In markets where tenancies are insecure, tenants are sometimes reluctant to press a landlord for fear of retaliation, and that fear is not always irrational. Whether retaliatory eviction is prohibited where you live, and how effectively, is another item for the verify list. Where security is genuinely thin, the strategic answer may be that this property is not a good place to invest in adaptations at all, and the honest conclusion of a tenant's legal review is sometimes that the move side of the Chapter 12 matrix has just gained weight. Social

landlords and housing associations generally offer more security and more structured processes, and in many places they also operate transfer arrangements to more suitable properties, which is the intermediate solution described at the end of Chapter 12 and worth asking about directly.

If you own: the boundary you cannot see

Owners begin with an assumption that turns out to be only partly true. It is my house, so I may do as I like with it.

For a detached or semi-detached house owned outright, that is close enough to correct for most purposes, with two qualifications that catch people out. Building work of any structural significance is usually regulated: there are building control requirements, and depending on the country and the work, permissions may be needed from a local authority. Removing a wall, altering drainage, building a ramp that changes the boundary line, installing a through-floor lift: any of these may involve notification or approval. Additionally, if the building is listed, protected, or sits in a conservation area or its local equivalent, external changes such as a ramp at the front or a handrail on a period stair can require consent that is genuinely difficult to obtain, and people have been surprised at a late stage. Ask early. A telephone call to the relevant department before you design something is free.

The far more common complication is the flat, and here the assumption breaks down properly. In most systems, owning a flat means owning something less than the building it sits in. Depending on the jurisdiction and the form of ownership, you may own the internal space only, or the internal space plus a share of the whole, or a long lease of the flat while somebody else owns the freehold. What that means in practice is a boundary running invisibly through your home, and the boundary decides who may do what.

Typically, though not universally, the surfaces of your flat are yours: the plaster, the floor covering, the internal partitions, the fittings. The structure is not: the external walls, the roof, the main floor slabs, the load-bearing elements. The common parts belong to everybody or to the freeholder: the entrance hall, the stair, the lift, the corridors, the grounds, the parking. And there is usually a category of shared services running through your flat that are nonetheless communal: the rising main, the soil pipe, the heating distribution.

For an ordinary adaptation, this matters less than people fear. Rails on internal walls, a shower replacing a bath, a new floor covering, better lighting, a widened internal doorway that is not load-bearing: all of these are typically within the owner's own space, subject to whatever the governing document requires by way of notification. But read the document, because many contain requirements that surprise: consent for alterations to plumbing, a prohibition on removing floor coverings in a way that increases noise transmission to the flat below, an obligation to notify the managing body of any works, insurance implications if unapproved work is done.

Where it becomes genuinely difficult is anything outside your front door, and that is exactly where the barriers usually are. A ramp at the building entrance, a handrail on the communal stair, a stairlift in a shared stairwell, a lift installed in a building that has none, an intercom with a video screen, better lighting in the entrance hall, a level threshold at the main door: none of these are yours to decide. They require the consent of whoever controls the common parts, which may be a freeholder, a management company, an owners' association, a residents' committee, or all the owners collectively, depending on the system and the constitution of the building. And that is a political process as much as a legal one.

Getting a yes out of a building

Because it is political, it can be worked, and the people who succeed at it do broadly similar things.

They ask for the rules first. Every collectively owned or managed building has a governing document that sets out how decisions are made: what majority is required, whether it must be at a general meeting, how much notice is needed, whether the managing agent may decide minor matters alone. Knowing whether you need a simple majority of those present or the written consent of

every owner changes the entire strategy, and the difference between those two is the difference between a summer's work and a project that may not be achievable.

They separate the money question from the permission question, because the two get tangled and the tangle kills proposals. Neighbours resist a ramp not because they object to a ramp but because they hear a bill. A proposal that arrives with the funding already identified, and with an explicit statement that no other owner will be asked to contribute, is a completely different proposition from one that arrives as an idea. Where a grant may pay for a communal adaptation, and in some countries such schemes exist, establishing that first is the single most productive step.

They address the objections that will actually be raised rather than the ones that ought to be. In practice the objections are: it will look wrong from the street, it will affect the value of my flat, it will reduce the space in the hall, it will create maintenance costs forever, and who is liable if somebody trips on it. Every one of those has an answer, and preparing them in advance, ideally with a drawing and a written statement from a contractor about maintenance and insurance, converts a vague anxiety into a discussable point.

And they do not go into the meeting alone. An adaptation proposal supported by three households, one of which does not need it, reads as a building improvement. Proposed by one person, it reads as a personal favour. There is often more than one resident who would benefit and has not said so, and the conversation that finds them is worth having before any formal proposal is made. Older buildings age with their occupants; the neighbour who is thirty years younger may be the one pushing a pram up the same steps.

Where the answer is a firm no, some jurisdictions provide a route: a requirement that consent not be unreasonably withheld, a tribunal that can determine disputes between owners, a statutory duty relating to disability that applies to management bodies as well as landlords. Whether such a route exists where you live, and how long it takes, is a question for a property lawyer in your own country, and it is one of the better uses of an hour of professional time, because the answer determines whether your building is adaptable at all. That in turn feeds directly into the structural feasibility line of the Chapter 12 matrix. A flat that cannot be reached without steps, in a building that will not permit a ramp, has a feasibility score of zero however good the flat is.

Capital locked in walls

Now the other half of the owner's position, which is that the largest asset most people have is the one they are standing in, and it is famously difficult to spend.

The temptation is obvious. A house worth a substantial sum, a modest pension, and a bathroom that needs converting. The money is right there, in the building, and there are financial products designed precisely to release some of it without moving. They come broadly in two shapes, and both deserve careful scrutiny rather than either enthusiasm or blanket dismissal.

The first shape is the loan secured against the property with no monthly repayments, on which interest accumulates and the whole amount is settled when the property is eventually sold, usually on death or on a move into care. Names vary: lifetime mortgage is common in some markets, and equivalents exist under other names elsewhere. The attraction is real: you receive a lump sum or a drawdown facility, you make no payments, you continue to own and live in your home. The mechanism that must be understood is compounding. Interest charged on a balance that itself grows produces a debt that increases at an accelerating rate, and over a long enough period the sum owed can become several times the sum borrowed. Whether that matters to you depends entirely on what you want the property to do afterwards. For somebody with no heirs and a need for a level-access bathroom, the arithmetic may be entirely acceptable. For somebody who intends the house to pass to children, the effect over twenty years can be far larger than anticipated, and the children may be surprised in a way that damages relationships after the fact. The remedy is disclosure: tell the family what you are doing and why, before you do it, so that nobody discovers it at the reading of a will.

The second shape is the sale of some or all of the property to a company, at a price well below market value, in exchange for a lump sum and the right to remain living there for life. This is a different transaction entirely, and the discount is not a fee but the substance of the deal: the buyer's return comes from acquiring the property for less than it is worth and waiting. Whether that is good value depends on how long you live, which is not a comfortable basis for a decision and is nonetheless the mathematics of it.

Both types of product raise the same set of questions, and they are the questions to take to an independent adviser rather than to the company selling the product.

Questions worth asking before releasing capital from a home

- What will the total amount owed or transferred be after ten, fifteen and twenty years, shown in cash terms rather than percentages?
- Is there any guarantee that the debt cannot exceed the value of the property, and is it contractual?
- What happens if I want to move later, to a scheme or to be near family? Can the arrangement be transferred to another property, and on what conditions?
- What happens if I need to go into residential care, or if one of a couple does and the other remains?
- What early repayment charges apply if my circumstances change?
- How does receiving this money affect any means-tested benefits I currently receive or might claim?
- What are the fees, all of them, including advice, valuation, legal work and any arrangement charge?
- What is the position of anybody else living in the property, including a partner not named on the deeds?

That is one of the few lists in this book, and it earns its place because these are the exact questions that go unasked and because reading them aloud in a meeting is a legitimate use of a page.

The regulatory position matters enormously here and varies by jurisdiction. Some countries regulate these products tightly, require independent legal advice as a condition of the transaction, and impose standards such as a guarantee against negative equity through industry bodies. Others regulate them lightly or not at all. Establishing which situation applies where you live is not optional, and it is a factsToVerify item of the first order. The general principle holds everywhere: never take advice about a product from the person selling it, never sign anything at a first meeting or in your own front room under pressure, and involve an independent solicitor of your own choosing, whom you pay, whose only client is you.

And consider the alternatives first, because they are frequently better and are frequently not mentioned. Moving to a smaller property releases capital without any product at all, at the cost of moving, and Chapter 12 has already weighed that. A grant, if one exists for the work in question, is money you do not repay. An interest-free or low-interest loan from a local authority or charitable body, repayable on sale, achieves a similar result without commercial compounding, and such schemes exist in some places and are poorly advertised in all of them. Family may be willing to lend or to fund work, and where they are, that arrangement must be documented properly rather than left as an understanding, precisely because families are where undocumented arrangements do the most harm.

Letting a room, and the difference between income and company

Chapter 12 raised taking in a lodger as an intermediate solution, and it belongs here in its legal clothes, because it is more consequential than it looks.

The arrangement can be excellent. A spare room produces income, another person in the house produces reassurance at night, and in the supervised schemes described in Chapter 11 the arrangement may include agreed hours of practical help. But the person you let a room to acquires rights, and what those rights are depends heavily on the structure of the arrangement and on the country. In many systems, somebody who shares living acc-

ommodation with the owner has considerably fewer rights than a tenant with a self-contained flat, which is what makes the resident-landlord arrangement workable at all. Change the structure slightly, by giving them a separate entrance and their own kitchen, and you may have created a tenancy with full security, which is a different thing entirely and much harder to end.

The rest of the consequences ripple outwards. Income may be taxable, and some countries provide a specific allowance for renting a room in your own home. Income may affect means-tested benefits, sometimes substantially. Your insurer needs to know, and a policy that does not disclose a lodger may not respond to a claim. If you have a mortgage, the lender's consent may be required. If you are a tenant yourself, subletting or taking a lodger is very likely to require the landlord's permission and may be prohibited outright. If the property is leasehold, the lease may restrict it. And if the arrangement is the help-for-reduced-rent type, the exchange of services for accommodation can have its own legal character that is worth checking rather than assuming.

None of that argues against doing it. It argues for doing it properly: a written agreement, a clear statement of what is included and what is expected, a defined notice period on both sides, and a conversation with an adviser before the advertisement goes up. The failure mode here is generosity without documentation, which begins warmly and ends in a dispute that neither party wanted and neither can now resolve without lawyers.

Mrs Conrad, and the promise she could not take with her

Consider a situation that recurs constantly and is almost always entered into with love.

Mrs Conrad, in her early seventies and widowed, owned a three-bedroom house that had been the family home for four decades. Her daughter, an only child, lived two hours away with her own family. Somebody at a family gathering mentioned that transferring property early could reduce what the tax authorities eventually took, and the idea took hold. It seemed sensible and it seemed kind. The house would go to her daughter in the end anyway; why not now, while it could be done calmly?

They arranged it through a solicitor, and it was done properly in the technical sense: ownership transferred to the daughter, with a right for Mrs Conrad to live in the house for the rest of her life written into the arrangement. She was reassured by that clause. It said, in plain terms, that nobody could put her out.

For six years nothing about her daily life changed, and the arrangement caused no difficulty whatsoever. Then her knees deteriorated, the stairs became a daily negotiation, and she began working through the process this book describes. Her audit produced a long list. The bathroom was upstairs. The house was large and expensive to heat. Her daughter's family had moved again, now three hours away rather than two. And when she completed the matrix, it came out clearly and unsurprisingly for moving: a smaller, level-access flat, closer to her daughter, on a bus route, with a bathroom she could walk into.

Then she discovered what her position actually was, and the discovery came in stages.

The house was not hers to sell. Her right was a right to occupy this house, not a right to the money the house represented, and the two are not the same. A sale required her daughter's agreement, which was forthcoming, but the proceeds belonged to her daughter and not to her. Her right did not automatically travel to a new property; whether an equivalent arrangement could be created in a new flat was a matter of negotiation and fresh legal work, and it depended on her daughter agreeing to buy a flat and grant her the same rights again. Her daughter was entirely willing. But willingness is not the same as entitlement, and Mrs Conrad found herself, at seventy-eight, asking permission to arrange her own housing.

There were complications beyond the family's control as well. Her daughter's own financial position had become relevant in a way it had not been at the time of the transfer: the house formed part of her daughter's assets, exposed to her

ess, her creditors. There was a question about whether the original transfer had achieved the tax outcome that had motivated it, since many jurisdictions treat a gift from which the giver continues to benefit differently from an outright gift, and that question required advice that should have been taken seven years earlier. And there was a question, never resolved comfortably, about how the arrangement would be viewed if she ever needed to be assessed for help with care costs.

The story ended reasonably well, because the family was close and the daughter acted generously. The house was sold, a flat was bought near her daughter, and a fresh arrangement was drawn up giving Mrs Conrad security in the new home. It took eleven months and a great deal of legal work that need not have been necessary, and it cost more than the original tax saving was ever likely to have been worth.

Two things are worth extracting from it, and neither is a recommendation against transferring property, which is a legitimate thing to do for good reasons with proper advice. The first is that any arrangement made now should be tested against a future that includes moving. The question to put to whoever draws up such a document is direct: what happens if I want to sell and move in ten years, and can that be provided for now? Frequently it can be, with a clause allowing the right to transfer to a replacement property, and adding it at the outset costs almost nothing. The second is that these arrangements are made between people who trust each other and are then lived out under circumstances nobody predicted, including illness, divorce, bankruptcy, remarriage and death in the wrong order. A good arrangement is one that still works when the relationship that created it is under strain, and that is not a cynical view. It is the reason contracts exist between people who love each other.

Knowing your position, and taking it to somebody who knows more

The practical output of this chapter is modest and it is genuinely useful: a single page that states where you stand, so that you are not researching your own legal position in the middle of a decision.

Find the document. If you rent, find the tenancy agreement and read the sections on alterations, on subletting, and on ending the tenancy. If you own a flat, find the lease or the association's governing document and read the sections on alterations, on common parts and on how decisions are made. If you own a house, establish whether it carries any restrictive covenants or protected status. Write down, in your own words, what kind of arrangement you have, who owns what, whose consent you would need for the three changes most likely to matter, and what would happen at the end. Where you cannot answer a question from the document, write the question down rather than guessing. That list of unanswered questions is the agenda for a professional appointment, and arriving with it turns an expensive hour into a productive one.

Then work out who to ask, before you need them. Free or low-cost advice exists in most countries in some form, through tenants' organisations, general advice charities, law centres, older people's charities and ombudsman schemes, and the shape of that landscape is local. Where the question is a transaction rather than a dispute, a property lawyer of your own is the right answer and the cost is small against what it protects. Where the question involves releasing capital, use an independent adviser who is paid by you and is regulated, wherever regulation exists.

And be clear about when to spend money on advice, since the instinct at this stage of life is often to economise on exactly the wrong thing. An hour of qualified advice before signing anything that alters ownership, before entering any equity release arrangement, before creating any arrangement in which a family member's ownership and your occupation are separated, and before committing significant money to adapting a property whose tenure or building consents are uncertain: those four moments are where the money should go. Almost every expensive housing mistake in later life traces back to one of them.

The frame is now complete. You know what your home can become, what it would cost, what the law permits and what it forbids. What has not been examined is the thing that will most likely

determine whether any of it works, which is what happens on the ordinary Tuesday morning when getting washed and dressed has stopped being something you do alone.

Kapitel 15: When Support Becomes Necessary: Care and Everyday Help

The vacuum cleaner was the thing that broke him.

Mr Nowak had managed the knee operation itself with a certain grim satisfaction. He had done the exercises, walked the corridor with the frame, been discharged four days later into a flat he had lived in for nineteen years and knew in the dark. He could reach the kettle. He could get to the bathroom, slowly, and he had put a chair in the hallway halfway along so that the journey had a station in the middle of it. What he could not do, six weeks in, was drag a vacuum cleaner around a two-bedroom flat, and the carpet was becoming something he thought about at night.

His daughter offered to come on Saturdays. He said no, and he said it more sharply than he meant to, because what he heard in the offer was not kindness but the first paragraph of a longer document. If she cleaned the flat on Saturdays, then he was a man whose daughter cleaned his flat, and from there it was a short walk to being a man who could not manage. So the carpet stayed as it was for another month, and he moved a rug over the worst of it, and he was quietly miserable about a thing that could have been solved for a modest sum by a woman named Ilona who came on Thursdays and turned out to be very good company.

That is the shape of it, more often than not. The problem is rarely the task. The problem is what accepting help with the task appears to mean, and the meaning is usually something the person has invented and nobody else believes. This chapter is about untangling those two things, because the housing decision you have been building through fourteen chapters will succeed or fail on this point. A flat that is perfectly adapted and perfectly located is still unlivable if you will not let anyone through the door.

Two different things wearing the same word

Start with a distinction that does more work than any other in this territory, and that most people collapse without noticing. There is help with the household, and there is help with the person. They are not adjacent points on one scale. They are different in kind, they are arranged differently, they are usually paid for differently, and confusing them causes real harm.

Help with the household covers cleaning, laundry, shopping, cooking, changing beds, gardening, taking bins out, changing light bulbs, dealing with post, driving to appointments, sitting and having a conversation for an hour. Nobody touches your body. Nobody needs a qualification to do most of it, though they need reliability, honesty and a certain tact. It is, in the plainest terms, employing somebody to do things you would rather not do or can no longer easily do, which is what people at every stage of life do with plumbers and window cleaners and mechanics without any assault on their identity whatsoever. A man of forty-five who pays somebody to clean his office is not receiving care. A man of eighty who pays somebody to clean his flat has, in his own mind, crossed a line, and the line is imaginary.

Help with the person is different, and pretending otherwise is not respectful. Washing, dressing, using the toilet, managing continence, moving from bed to chair, taking medication correctly, managing a wound or a stoma or an injection: this is personal care, and it involves your body and somebody else's hands. It is intimate in a way housework is not. In most countries it is regulated to some degree, the people doing it have training and there is a framework of supervision, and the reason for that regulation is precisely that the relationship is unequal and the person receiving it is vulnerable in it. Nobody should pretend that accepting personal care is emotionally identical to hiring a cleaner. It asks something of you.

Why the distinction matters practically is that most people, when they first sense that things are

getting harder, jump straight to the second category and recoil. They think the question is whether they need a carer, decide the answer is no, and take no action at all, when the actual answer for the next four years is two hours of household help a week and a lift to the supermarket. An enormous amount of independence is bought cheaply at the household end of the scale, and it is bought years before anything intimate is required. Getting the shopping and the cleaning off your plate frees the energy you have for the things that matter, which is a strategy rather than a surrender.

There is a third thing, sitting between them, that has no good name and deserves one. Call it keeping an eye. Somebody who comes in and puts the kettle on and notices that the post is piling up, that the fridge has three cartons of milk in it, that you have been wearing the same cardigan for four days, that your ankles are more swollen than last week. This is not care and it is not housework, and it is frequently what actually keeps a person safe at home. Chapter 8 covered the technological version of this, the sensor and the alarm button. The human version is better, and it usually arrives disguised as something else: the cleaner, the neighbour, the person who delivers the shopping, the friend from the lunch club described in Chapter 9. When people say that community keeps you at home longer, this is the mechanism they are describing, and it is worth building deliberately rather than hoping for.

What a system looks like from the outside

Now the difficult part of writing this chapter for readers in many countries. The arrangements for organising and paying for support in later life differ so profoundly between nations that almost nothing specific can be said that would be true in more than one place. Some countries fund care largely through general taxation and provide it as a public service. Some run compulsory long-term care insurance with defined benefit levels. Some means-test heavily and expect people to spend most of their assets first. Some assume the family will do it and provide almost nothing else. The same word, translated, means quite different things on either side of a border, and the levels of any payment change every year or two.

So instead of contents, here is the architecture: the elements that most systems contain in some form, so that you know what to go looking for and what to ask about.

Almost every system has some form of assessment, in which somebody official comes and works out what you can and cannot do and what you are entitled to. It may be carried out by a social worker, an occupational therapist, a nurse, an assessor from an insurance fund or a panel. It is usually the gateway to everything: the funding, the services, the equipment, the entitlements. Getting one is therefore the first practical move rather than a formality, and there is almost always a waiting list, which is why the advice from the last two chapters repeats itself here: join it early. An assessment does not oblige you to accept anything, and having one when you do not yet need much is far better than needing one urgently on a Friday afternoon.

Almost every system distinguishes between what happens at home and what happens somewhere else, and funds them differently, sometimes with perverse effects. It is worth knowing which way your country's incentives run, because they will show up in the advice you are given. If residential care is generously funded and home care is not, you will find yourself gently steered towards a home. If the reverse, you may be encouraged to stay put past the point where staying is sensible. Neither pressure is malicious. Both are worth recognising for what they are.

Most systems now have some version of a personal budget or direct payment, in which money is given to you rather than services being provided to you, and you arrange your own support. This is more significant than it sounds. It converts you from a recipient into an employer or a purchaser, with the freedom that implies and the administrative burden that comes with it. The freedom is real: you can choose the person, the times, and often the tasks, and people who use these arrangements frequently report that the quality of the relationship is better because they chose it. The burden is also real, and it includes contracts,

insurance, cover when your person is ill, and in some countries the full weight of being somebody's legal employer. Support organisations exist in many places to handle the payroll side of this, and if you are considering the route, find out whether one operates near you before you decide it is too complicated.

Most systems have something between home and a care home: day centres, day hospitals, respite beds, reablement or rehabilitation services after a hospital stay, intermediate care for a few weeks while you recover. These middle options are consistently the least known and often the most useful, and they are frequently the difference between managing at home and not. If you take one research task from this chapter, make it finding out what exists in the space between your flat and an institution where you live, because that space is where most of the good answers are.

And every system has entitlements that go unclaimed. Chapter 13 made this point about housing costs; it applies with more force here. There are payments in many countries attached to disability or care needs, some of them not means-tested, some payable to the person needing help and some to the person providing it. The reasons people do not claim are always the same: they assume they will not qualify, they find the forms exhausting, they do not think of themselves as disabled, or nobody has ever told them. A free benefits check from an independent advice service, ideally one that specialises in older people, is again among the most valuable hours available. Some of these organisations will fill in the form with you, which matters, because these forms are long and they ask you to describe yourself at your worst, which is an unpleasant thing to spend a Sunday afternoon doing alone.

Everything above is a shape, not a fact. The names, the levels, the eligibility rules, the waiting times and the question of who pays are all matters for your own country and your own year, and they will have changed by the time you need them a second time.

Mr Nowak, a year later

Return to the flat with the rug over the carpet, because the way things developed there is more typical than dramatic.

Ilona came on Thursdays for three hours. Cleaning, a load of washing, and by about the second month a routine had established itself in which she made tea at the end and they talked for twenty minutes about her son's apprenticeship and his own years on the railways. He would have described her, if asked, as the cleaner. What she actually was, by then, was the person who knew whether he was all right, and when he had a bad fortnight in February with a chest infection, she was the one who said he ought to ring the surgery and then stood there while he did it.

The knee improved, then stopped improving, and the other one began complaining about the extra work it was doing. Fifteen months after the operation, mornings had become the problem. Getting out of bed, getting washed, getting dressed: all achievable, none of them quickly, and the sequence had begun to eat the first two hours of every day and to leave him tired before the day had started. He was managing. He was managing in the way a person manages who has narrowed their life to make the managing possible, which he had done without quite noticing, having stopped going to the Wednesday club because it started at ten and ten was no longer realistic.

His daughter raised it, badly, on the telephone, and the conversation went the way those conversations usually go, with her sounding worried and him sounding defensive and both of them ending the call unsatisfied. What worked, three weeks later, was different: she asked him what he would do with an extra hour and a half every morning. He said he would go back to the Wednesday club, and then he heard himself say it, and that reframed the whole thing. The question was not whether he was too incapable to dress himself. The question was what dressing himself was costing him, and whether that was a good price.

An assessment was arranged and took its time. What came out of it was thirty minutes, five mornings a week: somebody arriving at half past seven to help him wash and dress and get down-

le. Being helped to wash is not a neutral experience and he found the first fortnight humiliating in a way he did not tell anyone about. What changed it was partly familiarity and partly one particular carer, a man called Tomas, who talked continuously about football while he worked and thereby made the whole thing ordinary. The indignity, Mr Nowak said later, was mostly in his own head and mostly evaporated once the routine became a routine. That is not universal and it should not be promised. It is common enough to be worth saying.

Three points from his year are worth extracting. The support arrived in the right order: household help first, personal care much later, which is the sequence that preserves the most dignity and the most money. It stayed at home: nothing about needing help with dressing required him to give up a flat that suited him, and the assumption that it would have is one of the most damaging beliefs in this whole field. And the trigger for the second stage was not a crisis. It was a conversation about what he was giving up, which is a far better trigger than a fall, and one of the reasons Chapter 16 exists.

How housing form changes the arithmetic

Everything in the last three chapters bears on this one, because where you live changes what care costs and what it feels like.

In an ordinary home, whether owned or rented, care comes to you from outside. Somebody drives to your door, does what is agreed, and drives to the next person. The economics of that are simple and unforgiving: you are paying for travel time, and you are competing for slots in a rota with everyone else in the district. The consequences show up as inflexibility. Your morning visit is at the time the rota permits, which may be quarter past six or may be half past ten, and there may be little you can do about it. Fifteen-minute visits, where they occur, are widely criticised and widely persist for exactly this reason. In rural areas the problem is acute, and there are places where you may struggle to buy home care at any price because nobody is willing to drive that far for half an hour. That is a fact that belongs in the Chapter 12 matrix under future-proofing, and it is a fact that people living somewhere beautiful and remote often discover too late.

In a housing scheme of the kind described in Chapter 10, the arithmetic changes because the carers are already in the building. In extra care housing, a team is on site, which means visits can be shorter and more frequent without wasting anybody's day travelling, and it means that a person can go from needing one visit to needing four without any structural change in the arrangement. That flexibility is the actual product these schemes sell, more than the alarm cord or the communal lounge. It also means a night presence in many cases, which is the thing that fails first for people living alone: not the daytime, but the two o'clock in the morning when something goes wrong.

But be precise about what is included, because this is where money disappears. In most such schemes the housing charge and the care charge are separate. You pay rent or you buy, you pay a service charge for the building and the staff who run it, and then care is bought on top, either from the on-site provider or occasionally from anyone you choose. The Roth family, in Chapter 10, ran into exactly this: the lowest headline figure carried the most expensive add-ons. Two questions cut through it. What precisely does my monthly charge buy me in terms of a person's time, expressed in hours or visits? And what does one additional visit a day cost, so that I can model what happens when my needs increase? Ask the second one especially, because it prices the future rather than the present, and it is a question providers are seldom asked and always able to answer.

Sheltered housing, again, is not care housing. A scheme manager is not a carer, and in many schemes the manager is now part-time or covers several buildings. If you move to sheltered housing and your needs later grow, you will be buying care from outside exactly as you would in an ordinary flat, with the modest advantage that the building is accessible and somebody is nominally keeping an eye. That is a real advantage. It is not the same as having a team downstairs.

Community-led housing, from Chapter 11, occupies a genuinely different position, and it is one

that needs honesty rather than romance. Neighbours in a cohousing project will do a great deal: shopping, lifts, a meal when you are ill, checking in, sitting with you, noticing. What they will not do, and should not be expected to do, is personal care, and the projects that work have said so explicitly in writing before anybody needed it. The friends who set up a shared household with an agreement covering illness and care did the single most important thing available to them, which was to decide in advance where the boundary of mutual help lies and to agree that crossing it means bringing in paid professionals rather than quietly loading it onto whichever member of the household is most conscientious. Communities that have not had that conversation tend to have it in a crisis, badly, and it is where such projects most often fracture.

The people who do it for nothing

Now a subject the whole field handles poorly, which is the position of the family member who becomes a carer without ever agreeing to.

It almost never begins as a decision. It begins with a daughter who does the shopping because she is going anyway, then the medication because it got confusing, then the appointments because the transport is impossible, then the mornings when the agency cannot cover, then the nights. Each individual step is small and each is obviously the right thing to do, and there is no point at which anybody sits down and says: from today, I am providing thirty hours a week of unpaid care. By the time the scale is visible, it is established, and the person providing it has usually reorganised their employment, their relationships and their sleep around something they have never named.

The consequences are documented in every country that has looked and they run in the same direction: exhaustion, isolation, deteriorating health in the carer, financial loss from reduced work, and a specific kind of resentment that is deeply shameful to feel about somebody you love, and which is therefore not discussed. That last one deserves saying plainly, because a great many people carry it and believe they are uniquely bad for having it. Feeling trapped by caring for your mother does not mean you love her less. It means you are a person with finite resources doing something that would exhaust anybody, and the presence of that feeling is information about the load, not about your character.

What helps is not encouragement. It is structure. Respite, in whatever form the local system offers it, exists precisely so that caring is survivable over years rather than months, and it should be used early and routinely rather than saved for a breaking point. A day centre place two days a week is not an admission of failure; it is a mechanism that lets the arrangement continue. Carers in many countries have their own entitlements, including in some places a separate assessment of their own needs and their own payments, and these are among the most under-claimed provisions that exist. Carer support organisations, which exist in most countries in some form, provide advice, advocacy, training in practical things like safe moving, and the underrated benefit of a room full of people who understand the specific texture of the situation without needing it explained.

And there is a conversation that families should have and almost never do, which is about the limits of what any individual will provide. It is far kinder to say early that you will manage the finances and the appointments but that you cannot do personal care, than to attempt everything and collapse into it at eighteen months. Being explicit about the boundary is what makes the help sustainable, and older people generally receive that honesty better than their children expect. Most parents, asked directly, do not want their children washing them. They want to know somebody competent will do it and that their child will still be their child.

For the person receiving help, there is a corresponding responsibility, and it is uncomfortable. Watch what you are consuming. Ask your daughter how much time this is taking her and listen to the answer rather than deflecting it. Accept paid help where paid help is possible, even if you would rather it were family, because the family member has a job and a marriage and a back that is not getting younger either. Some of the most loving decisions in this territory involve choosing

a stranger over a relative, and choosing it early, so that the relationship survives the decade.

When home stops being the answer

There is a point, for some people though by no means all, where remaining at home stops working, and this book would be dishonest if it treated that as a failure of planning.

The circumstances that most often bring it about are recognisable. Care needs that become continuous rather than scheduled, so that no arrangement of visits covers the gaps. Night needs, repeatedly, which is the single most common tipping point because night cover at home is expensive and hard to obtain. Advancing cognitive change, where the risks are not about mobility but about the cooker, the front door and the middle of the night, and where a person may be quite capable of walking out of the building at three in the morning. A carer's health failing, which ends more home arrangements than the cared-for person's condition does. And a person's own preference, which is sometimes overlooked entirely: there are people who are simply lonely and frightened at home and who feel better in a place with people and lights on.

Before residential care, the transitional options deserve a proper look, because the jump is often made too early for want of knowing about them. Live-in care, where a carer lives in the home, is available in some countries and is a genuine alternative for people with round-the-clock needs and enough space; it requires a spare room, it costs what it costs, and it lives or dies on the quality of the match and on proper arrangements for the carer's own time off, which is the point where badly organised versions collapse. Blocks of respite, used regularly, can extend a home arrangement for years. A move to extra care housing at the point where an ordinary flat becomes unworkable is precisely the intermediate step Chapter 10 described, and the mistake people make is arriving there too late, when they can no longer meet the scheme's criteria for admission, which frequently exist. Day care several days a week changes the shape of a week enormously. And moving in with family, which is out of fashion and still happens constantly, works when it has been properly planned with space, privacy and outside help arranged, and fails when it is an emergency measure taken from a hospital ward.

When residential care is right, it is right, and choosing it well is a skill. Chapter 17 supplies the tools for looking at any place where you might live, and they apply here with particular force: go twice, go at different times, go at a mealtime, talk to residents and to families rather than only to the manager, notice how staff speak to people who cannot speak back. Where an inspection or regulatory regime exists in your country, read the reports, and read the older ones too so that you can see whether things are improving or sliding. Ask about staff turnover, which tells you more about a home than any brochure, and ask what happens if money runs out, which is the question nobody asks at the point of admission and everybody needs the answer to.

What should be said clearly, because it is often not: choosing residential care for yourself or agreeing to it for a parent is not abandonment, and the guilt that accompanies it is usually out of all proportion to the facts. A good home with company, warmth, safety and staff around the clock is a better life than a flat in which somebody sits alone and frightened for eighteen hours a day while a rota of strangers passes through for twenty minutes at a time. Independence is worth defending. It is not worth defending past the point where it has become isolation with the door shut.

Getting ahead of it

The output of this chapter is a staged plan, and it is short enough to write on one side of paper.

Write down what you would arrange first, if things got a little harder: the household tasks you would hand over, roughly what that would cost locally, and who might do it. Then what you would arrange at the next stage, when the mornings or the medication became difficult: who would you contact, is there an assessment involved, how long does it take in your area, and does your current housing form support it. Then the stage after that, and be specific about which circumstances would tell you that home had stopped working, because

er than deciding them in a hospital discharge meeting where everybody is exhausted and something must be settled by Friday.

Beside each stage, write the name and number of somebody who knows the local system: an advice service for older people, a carers' organisation, the relevant statutory body, an independent care adviser where such a role exists. Do the research now and put the numbers in the emergency folder that Chapter 16 will build. The information is worthless when you need it if it is only in your head, and the people who need it most are often not the ones who can look for it.

Then say all of it out loud to the people it concerns. Because a staged plan that lives in a drawer is a document, and what actually determines what happens to you is whether your daughter, or your neighbour, or the person who holds your power of attorney, knows what you want and can say so on your behalf when you are lying in a hospital bed with a broken hip and somebody is asking whether you can go home. That conversation, and the folder that survives it, is what comes next.

Kapitel 16: Keeping the Conversation Going: Family, Planning Ahead and Emergency Documents

If you were taken to hospital tonight, who would know where your house keys are, which medicines you take, and what you would want done about the cat?

Most people can answer part of that and not the rest. The keys, probably. The medicines, roughly, if somebody brought the box from the kitchen drawer. The cat, certainly, because there is a neighbour who would step in without being asked. What almost nobody has is the answer written down in one place that somebody else can find without you, which is the only form of the answer that is worth anything, because in the scenario we are discussing you are not available to be asked. That gap between what you know and what is findable is the subject of the second half of this chapter. The first half is about something harder, which is saying any of it out loud to the people it concerns.

Everything built over the last fifteen chapters has been, in a sense, private work. You clarified your own criteria. You audited your own rooms. You weighed adapting against moving and worked out what you could afford and what the law would let you do. All of that can be done at a kitchen table alone, and a great many readers will have done exactly that, which is entirely legitimate. But a housing decision made in later life is almost never lived out alone. It touches a partner who has to live in the same adapted flat, children who will be the ones driving over when something goes wrong, a friend who has quietly assumed she will be the emergency contact without ever being asked, and possibly a bank, a doctor and a solicitor. Plans that exist only inside one head have a habit of not surviving contact with the moment they were designed for.

The reason nobody starts

Ask people why they have not talked to their family about any of this and the reasons are remarkably consistent across cultures and circumstances.

Parents do not raise it because they do not want to worry their children, or because they suspect the conversation will turn into a negotiation about their competence, or because saying it aloud makes it real in a way that thinking it does not. Children do not raise it because they are frightened of appearing to circle the estate, or because their mother's independence is a subject that has produced one row already, or because they simply do not know how to begin a sentence that ends with the possibility of their father's decline. Both sides are usually protecting the other, and the shared silence is often mistaken by each for a lack of interest from the other. She has never mentioned it, so presumably she does not want to discuss it. He has never brought it up, so he must not be worried.

The cost of that silence is paid later and paid at the worst possible time. What happens, over and over, is that the first proper conversation about housing takes place in a hospital corridor on a

weekday afternoon, with a discharge coordinator waiting, a bed needed, a daughter who has driven three hours and taken unpaid leave, and a parent who is confused, in pain and desperate to go home. Nobody is at their best. Nobody has any information. Decisions with ten-year consequences are made in forty minutes by people running on adrenaline and vending machine coffee, and the decisions made under those conditions are reliably worse than the ones the same family would have made calmly a year earlier. Every professional in this field has watched it happen, and it is the thing they most wish families would prevent.

So the argument for starting early is not that early conversations are pleasant. It is that they are cheap. A conversation you have while everyone is well costs an afternoon and some awkwardness. The same conversation deferred until it is forced costs money, sleep, relationships, and quite often the outcome you wanted. And there is a further advantage that people underrate: a conversation held early is a conversation in which the older person is unmistakably in charge. Raise the subject yourself, at a time of your choosing, with your own criteria list from Chapter 1 in front of you, and you are the author of the plan. Wait until a crisis and you are the subject of one. That asymmetry alone is worth the discomfort.

Choosing the ground

Where and when a conversation happens shapes what it becomes, more than most people credit.

Avoid the two settings that guarantee failure. The first is the doorstep or the telephone at the end of a visit, where somebody raises the big subject with a coat already on and forty minutes of motorway ahead of them. That is not a conversation, it is an ambush with a deadline, and it produces defensiveness in the person receiving it because it arrives without warning and cannot be finished. The second is the large family occasion. Christmas is not the moment, nor is a birthday lunch with grandchildren present and a sister-in-law who has opinions. Big gatherings carry too much history and too many spectators, and anything said in front of an audience gets defended rather than considered.

What works better is deliberate and slightly formal, which feels artificial and is precisely the point. Name the subject in advance, so that nobody is surprised: I would like us to sit down and talk about the flat and about the next few years, would Sunday afternoon suit you. Set aside a defined stretch of time with no other commitment pressing against it. Choose neutral or comfortable ground, and if there is a family member whose kitchen has become the site of previous disputes, choose somewhere else. Have paper on the table, because a conversation with a written record behaves differently from one without.

Who should be present deserves thought rather than default. Everybody with a stake, ideally, since the sibling who was not there is the sibling who reopens the decision in six months, and a conversation held with one child and reported to the other two is a conversation that will be relitigated. But numbers matter, and there is a limit past which a discussion becomes a meeting and a meeting becomes a performance. If the family is large or the relationships are difficult, a smaller first conversation followed by a fuller one is often the right sequence, provided everybody is told that is the plan rather than discovering it afterwards.

And in families where previous conversations have gone badly, consider a neutral person in the room. This is more common than people imagine and less strange than it sounds. It might be an adviser from an older people's organisation, a family friend everybody respects, a religious figure where that is the family's culture, or in more difficult situations a professional mediator. What such a person contributes is not expertise. It is the simple fact that people behave differently in front of somebody who is not part of the argument. Old scripts get performed less readily. The son who always ends up shouting does not, because there is a stranger present, and having not shouted once he finds it easier not to shout the next time.

How the Yilmaz family did it

An illustration of the type, recognisable to anyone who has sat in a family that does not agree.

Mrs Yilmaz was seventy-nine, living in the upper-floor flat she had shared with her late husband for

thirty-one years, reached by twenty-two stairs and no lift. Three adult children, and three quite different positions. The eldest daughter, who lived nearest and did most of the practical helping, wanted her mother to move, soon, and had been saying so with increasing volume for two years. The son, who lived abroad and telephoned every Sunday, thought his mother was managing perfectly well and that his sister was catastrophising. The youngest daughter thought both of them were making it about themselves and had withdrawn from the subject entirely. Their mother, meanwhile, had views that nobody had asked for directly, which were that she loved the flat, hated the stairs, was frightened of the winter, and would rather not become a project.

The first three attempts at discussing it were disasters of an ordinary kind. Each began accidentally, ran for twenty minutes, and ended with somebody upset. The fourth was different because the youngest daughter changed the format rather than the content. She proposed a Saturday afternoon, three weeks ahead so that her brother could fly in, at her own flat rather than her mother's, with a friend of the family present as host, a retired teacher who knew all of them and belonged to none of the factions. She wrote to all of them beforehand with three questions and asked each person to think about their answers: what worries you most, what would you find hardest to give up, and what are you willing to do.

The afternoon lasted nearly three hours and did not resolve the question, which is the part worth noticing. What it produced instead was a single sheet of paper that the family friend wrote as they talked and read back at the end. It recorded what everybody had agreed: that the stairs were a genuine and worsening problem, that no move would happen without Mrs Yilmaz's active agreement, that the eldest daughter was doing more than was sustainable and this was now acknowledged out loud, and that they would look at three specific things over the following four months. It also recorded, in the same plain terms, what they did not agree on: the son still believed there was no urgency, his eldest sister believed there was, and the sheet said so with both names beside their positions.

That last element is what made the exercise work, and it is the transferable lesson. Writing down a disagreement does something unexpected to it. An unrecorded difference of opinion has to be won, because as long as it is only in the air it might prevail by repetition or by volume. A recorded one has already been heard, which removes most of the reason to keep saying it. Both siblings stopped arguing the point, not because either had been persuaded, but because their position was now on paper with their name on it and did not need defending every fortnight.

Eleven months later Mrs Yilmaz moved, to a ground-floor flat four streets from her old one, and her son's view had changed by then because he had spent a week visiting in February and had watched her come up the stairs. Nobody had to say they had been right. The paper from the Saturday afternoon was still in the folder, and when they read it again, all four of them found it more generous to the others than they remembered the conversation being.

The way you say it

There is a small technique here that sounds like a therapy cliché and works anyway, which is to speak about yourself rather than about the other person.

The difference is structural. "You never let me help" is a statement about somebody else's behaviour, and it invites a correction of the record: I do let you help, only last month I asked you about the boiler. "I worry when I can't get hold of you" is a statement about the speaker, and it cannot be contradicted, because nobody else has access to what you feel. The first sentence starts an argument about facts. The second starts a conversation about a need. And this cuts both ways, which is the part that gets forgotten in the versions of this advice aimed only at adult children. An older person saying "you're trying to put me in a home" gets a defensive denial. Saying "I'm frightened that if I admit how hard the stairs are, the next thing will be a decision I didn't make" gets something entirely different, because it names the actual fear and gives the other person something to reassure rather than something to rebut.

Five sentences worth practising before the conversation

- "I've been thinking about the next ten years, and I'd like to tell you what matters most to me before anybody has to decide anything."
- "I worry about the winter, and I'd rather say so now than pretend."
- "When you organise things without asking me, I feel like a problem being solved rather than your mother."
- "I don't know the answer yet. I want us to look at it together."
- "I'm doing more than I can keep up, and I need us to talk about who does what."

Alongside the way of speaking sits a way of listening, which is scarcer and more valuable. The most useful skill in these conversations is asking a question and then not filling the silence that follows it. Most people, having asked their father what he would want if he could not manage the house, wait about four seconds and then supply three suggested answers, at which point he selects one to be agreeable and the real answer is never spoken. Older people frequently take longer to formulate an answer to a large question they have avoided for years, and the pause is the answer arriving rather than an absence of one. Wait. And when something is said that you did not expect and do not agree with, the response that keeps the conversation alive is a question about it rather than a correction of it.

Roles are the other thing to settle explicitly, because ambiguity here produces both resentment and gaps. The chapter before this described how family caring accumulates without anybody agreeing to it, and the same accretion happens with everything else: one child ends up doing all the practical helping, another all the worrying at a distance, and neither has ever been asked. Naming who does what turns an assumption into an agreement, and an agreement can be reviewed. Someone handles the paperwork and the correspondence with the council. Someone comes to viewings. Someone manages contact with the solicitor. Someone who lives far away can do research, make phone calls in office hours, and take on the whole administrative burden of a grant application from four hundred miles away, which is real help and is often overlooked because it is invisible. Distance is a reason to allocate differently, not an excuse to allocate nothing.

Expect several conversations, not one. The first will mostly be about establishing that the subject can be discussed at all, and its success should be measured by whether anybody is willing to have the second one. Big decisions are rarely made in a single sitting by anyone, and pressing for a conclusion in the first meeting is the most common way of guaranteeing there is not a second. Agree a date before you finish. That single administrative act, a specified Sunday six weeks hence, does more to keep the process alive than any amount of goodwill.

Giving somebody authority, and what that actually means

The conversation produces intentions. The legal documents make those intentions operable by somebody else, and the two are entirely different things.

Here the international caution has to be stated firmly, because this is the area of the book where local variation is greatest and the consequences of assuming otherwise are severest. The instruments described below exist in some form in most legal systems, but their names, their formal requirements, their scope and their limits differ profoundly between countries, and they change with legislation. Whether a document must be witnessed, by whom, whether it must be registered with a public body before it can be used, whether it takes effect immediately or only on incapacity, whether a doctor must certify anything, whether it covers money as well as health or requires separate documents for each: all of that is jurisdiction-specific and current-year-specific. Nothing here is a template. What follows is a description of function, so that you know what you are trying to achieve when you sit down with somebody qualified to draft it properly for where you live.

The first function is authority over money and property. Somebody needs to be able to pay your bills, deal with your bank, manage your pension, talk to the landlord or the managing agent, and in

some circumstances sell your home. The instrument that does this goes by different names in different systems, lasting power of attorney being one common form, and its essential character is the same everywhere: you, while you have the capacity to decide, appoint a person you trust to act for you. What matters far more than the name is the timing, and it is worth being blunt. You can only create this document while you are capable of understanding it. Once capacity has gone, the door is shut, and what remains is the alternative route through a court or public authority appointing somebody, which is slower, more expensive, more intrusive, subject to ongoing supervision and reporting, and results in a person chosen by a process rather than by you. Families discover this distinction at the worst moment, typically after a stroke, when they find they cannot access the account that pays the mortgage.

The second function is authority over health and personal decisions, which in many systems is a separate document with separate requirements. This is the one that determines who is consulted about treatment, who can speak to doctors, and who decides where you live if you cannot decide yourself. That last part deserves emphasis in a book about housing, because it is the point at which everything in these sixteen chapters either holds or does not. A person with authority over your welfare decisions may be the one who determines whether you return to your adapted flat after a hospital stay or go somewhere else. If you have done all this work, that person needs to be somebody who knows what you decided and why.

The third function is your own instruction rather than somebody else's discretion: a statement of what you do or do not want, made in advance, to apply when you cannot speak for yourself. Terminology varies enormously and the legal force varies more. In some jurisdictions a properly made refusal of specified treatment is binding on clinicians; in others such a document is influential but not determinative; in others it operates through the appointed representative rather than directly. What is universally true is that a document nobody knows about does nothing at all, and this is where the practical and the legal meet: the finest advance directive in the world, correctly witnessed and locked in a bank vault, is a piece of paper that will not be read on the night it matters.

Choosing who to appoint is a real decision and is frequently made carelessly, by defaulting to the eldest child or to whoever lives nearest. Better criteria exist. Will this person actually be able to say what I want, including to a room full of professionals who are recommending something else? Are they organised enough to handle correspondence and records, since these roles carry duties and in some systems formal accounting? Are they likely to be available and well in twenty years, which is an argument against appointing a spouse of similar age as the only attorney? Can they cope with conflict, including conflict with their own siblings? And, uncomfortably, is there any circumstance in which their interests and mine would diverge, because appointing the child who expects to inherit the house to make the decision about selling the house is a structure worth thinking about rather than stumbling into. Many systems permit appointing more than one person, either jointly or with power to act separately, and permit naming a replacement if the first cannot act. Both provisions are worth discussing with your adviser.

Then tell them. Appointing somebody without telling them is astonishingly common and entirely self-defeating. The conversation should cover not only the fact of the appointment but the substance: here is what I have decided about the flat, here is the matrix I completed, here is what I would want if I could no longer manage at home, here is where the papers are. An attorney who has heard you say it is a very different advocate from one who is handed a document by a solicitor after the event and left to guess.

And keep it under review. Documents made in one decade get used in the next, by which time the appointed person may have died, moved abroad, fallen out with the family or become unwell themselves, and the house they were empowered to sell may have been sold already. Reviewing these papers belongs in the annual ritual that closes this book.

The folder

Now the most practical thing in this chapter, and the one most likely to be used within the next two years by somebody you love.

The emergency folder is a physical object. Not a computer file, not a cloud account, not a list in your head. An actual ring binder or box file, with dividers, kept somewhere findable and known to at least two people, because the entire purpose is to be usable by somebody who is not you, under pressure, possibly at three in the morning, possibly by a person who has just driven a long way and is not thinking clearly. Digital copies are a sensible supplement and a poor substitute; passwords are the reason. A paramedic in your hallway cannot log in to anything.

What goes in it divides into two categories that people tend to muddle, and separating them is the single improvement that makes these folders work. There is the material needed for a short absence, and there is the material needed if you never come back to running your own affairs. Both matter, and the first is needed far more often.

The short-absence section is the front of the folder and it should be findable in ten seconds. Who to call, in order, with mobile numbers that are current. Your doctor's surgery and any specialist clinic. A medication list, and this is the item that most repays effort: the current medicines with doses, ideally printed from the surgery rather than handwritten, because handwritten lists go out of date silently and a wrong dose transcribed in good faith is dangerous. Allergies. Significant medical history in three lines, not thirty. Then the domestic emergency information that hospitals never ask about and families always need: where the spare keys are, who has one, the alarm code, where the stopcock and the fuse box are, who feeds the cat and whether the cat has medication of its own, which neighbour should be told, and whether anything in the fridge needs dealing with. This section is what a hospital admission actually requires, and it is the section that gets used every time somebody goes in for a hip.

The long-term section sits behind it. Copies of the powers of attorney or their local equivalents, with a note saying where the originals are and, importantly, who holds them and how to reach that person. Any advance directive, with a clear indication that it exists so nobody has to hunt. Insurance policies with numbers. The tenancy agreement or the lease or the deeds, or at minimum a note of where they are and who holds them. Standing arrangements: rent or mortgage, utilities, the service charge, anything on a direct debit that will keep going out of an account nobody is watching. A note of subscriptions and memberships. Details of any funeral arrangement or plan already made, which spares a family a decision at the point they are least able to make it. And your wishes about care, which need not be a formal document to be immensely useful: a page in your own words saying what you would want if you could no longer decide, where you would want to be, what you would find intolerable, what you would want tried first. The formal papers say who decides. This page tells them what you would have decided, and families reading it later describe it as the most valuable thing in the folder.

Banking information needs its own treatment because of the obvious tension: your family may urgently need to know which bank, which accounts, which pension, while nobody should have your PINs sitting in a binder in the hall. The workable answer is separation. In the folder, the information that identifies rather than accesses: which institutions, which account is which, who the pension provider is, where the safe deposit is, whether there is an adviser and how to reach them. Anything that grants access goes into a sealed envelope with a date on the seal, kept in the folder or held by a solicitor or a bank, with the folder saying where. The seal is not security so much as accountability, because a broken seal is visible and an envelope that has never been opened is evidence of nothing having been touched. That matters within families, and it matters most in the families where it should not need to.

Assembling all of this in one afternoon is not realistic and attempting it is why so many people never start. It works better in stages, and it works best if the first stage is the short-absence page, which can be done in an hour and delivers most of the practical benefit. The rest accumulates over a

few months as documents surface. Then it needs reviewing, because the folder's characteristic failure is not being empty but being wrong: a mobile number for a son who changed it two years ago, a medication list from before the last review, an emergency contact who has since moved to Portugal. An out-of-date folder is worse than none, because it will be trusted. Pick a fixed date, put it in the diary, and treat it as the annual service.

Tell people where it is. The instruction that follows the folder is the one people forget: at least two others should know, one of them living close enough to reach it, and ideally the location should be somewhere obvious rather than clever. Folders hidden in loft spaces and behind panels have gone unfound while families searched a house for a weekend. A shelf in the hall cupboard with the word EMERGENCY on the spine has never let anybody down.

There is a version of this for couples that deserves a specific mention, because couples are the group most likely to skip it. When two people have shared a household for decades, the knowledge is usually divided: one handles the money and the insurance, the other the medical appointments and the family calendar, and each has been happily ignorant of the other's half for thirty years. That arrangement is efficient and it is fragile, because it fails completely at the moment one of them is admitted to hospital. The exercise worth doing is deliberately mutual: each person writes down what only they know, and the other reads it and asks about the parts that make no sense. It is not a comfortable afternoon and it is short, and every widow and widower who has had to reconstruct their spouse's filing system while grieving will tell you it is the kindest thing a couple can do for each other.

None of this is morbid, whatever the resistance says. A folder is not a preparation for dying. It is the mechanism by which your preferences continue to operate on a day when you are unavailable, whether that day involves a broken wrist and one night in hospital or something much longer. It is, in the most literal sense, how the decisions you made in the previous fifteen chapters get carried out when you are not in the room to argue for them.

You now have the conversations arranged, the authority allocated and the paperwork where somebody can find it. What comes next is the part where you leave the house and go and look at things with your own eyes, and for that you need instruments sharper than an impression and a brochure.

Kapitel 17: Viewing and Comparing: Checklists That Work

A rollator is sixty-five centimetres wide, give or take, and it does not fold itself around a corner. That single fact undid the most charming building the Roth family saw.

They had gone to look at three schemes over five weeks. The second one was the one everybody liked on the drive home: a converted school building, high windows, a courtyard with a fig tree in it, a manager who remembered their names when they arrived. The daughter took photographs because they had agreed beforehand to photograph everything, which felt slightly ridiculous while she was doing it and turned out to be the reason they made a good decision. Two weeks later, sitting at a kitchen table with three sets of pictures spread out, her father put a finger on the shot of the corridor outside flat nine and said: that's not wide enough. It was a beautiful corridor. It had a bend in it where the old stairwell had been, and the bend, in the photograph with the daughter's handbag in it for scale, was plainly too tight for a walking frame to turn without a three-point manoeuvre. Nobody had noticed on the day, because on the day they were charmed, and because the man they were visiting for had walked the corridor unaided and thought nothing of it.

That is what viewing is, at bottom. You are trying to see a building through the eyes of a person you have not yet become, in ninety minutes, while somebody pleasant is talking to you and offering coffee. Charm is not a trick played on you; the fig tree was genuinely lovely and the manager genuinely warm. The difficulty is that charm arrives ins-

tantly and structural facts arrive slowly, and unless you have a method, the charm has already written its verdict before the facts have taken their coats off. Everything in this chapter exists to slow that process down, so that what you feel about a place and what you know about it get equal time.

Before you go anywhere, decide what you are testing

The instruments in this chapter are worthless without the work of Chapter 1. A checklist tells you what is present. Your criteria list tells you whether what is present is any good for you, and those are different questions that get confused constantly during viewings.

Pull out the prioritised list you wrote at the start of this book, the one with three things starred as non-negotiable. Put it at the front of the folder you are about to build, physically at the front, so that it is the first page you see when you open it in a car park. If proximity to your daughter was starred, then a scheme forty minutes further away has already failed regardless of how good its bathroom is, and you should know that before you fall in love with the bathroom. If keeping a dog was starred, ask that question on the telephone and save yourself an afternoon. The commonest failure in viewing is not missing a defect. It is being seduced away from your own criteria by a virtue you never asked for, and then spending three years in a place with a wonderful garden and the wrong location.

There is a second piece of preparation that people skip, which is deciding in advance how you will record what you find. Memory does not survive three viewings. The second place blurs into the first, the good bathroom migrates in your recollection to the building with the nice manager, and by the time you compare them you are comparing two impressions rather than two buildings. So bring paper, one sheet per place, identically laid out, and bring a camera. A phone is fine. Photograph the entrance from outside, the front door and its threshold, the hallway, the bathroom from the doorway, the kitchen, the corridor with something of known size in the frame, the lift, the parking, the view from the main window, the communal areas, and the route from the front door of the building to the front door of the flat. Take more than feels necessary. Photographs are free, and the whole value of them is that they show you what you were not looking at.

The telephone, which saves whole afternoons

A viewing costs you half a day, a journey and a considerable amount of emotional energy, and a surprising proportion of them are wasted on places that could have been eliminated in eight minutes on the phone. Ring before you go, and ring with the questions written down, because it is difficult to think of the awkward ones while somebody friendly is talking.

Start with existence and availability, which sounds absurd and is not. Is anything actually available, or is this a waiting list, and if it is a waiting list, how long is it in practice rather than in theory, and what does it cost to join it, and does joining oblige you to accept what you are offered? People spend months in a courtship with a scheme that has nothing free for four years. Ask what has come up in the past twelve months and how quickly it went. Ask whether the list is chronological or whether allocation depends on assessed need, which is common and changes everything about how you should plan.

Then money, in the crudest possible terms, and do not be delicate about it. What is the total monthly figure a person in my situation would pay, all in? Providers quote what they call the charge, and the charge frequently excludes the things that make the place function. Get the components separated on the phone: rent or purchase price, service charge, any support or scheme-manager charge, utilities, council or local taxes, meals, and care, which as Chapter 15 explained is nearly always bought separately and nearly always the item that grows. Ask the forward-looking question while you are at it, because it is easier by telephone than face to face: by how much has the service charge risen in each of the last three years? A provider who cannot or will not answer that has told you something.

Ask what the money buys in terms of a person's time. This is the question from Chapter 15 in its viewing form, and it is the one that separates a sheltered scheme from an extra care scheme regardless of what the brochure calls itself. Is there somebody on site, at what hours, how many of them, and are they there to manage the building or to help residents? Is there a night presence, awake or sleeping? What happens if I pull the cord at three in the morning: who comes, from where, how long? Every one of those has a factual answer and none of them is rude to ask.

Finally, the questions that determine whether you would fit at all. Pets. Visitors staying overnight, and for how long. Whether you can have your own furniture, your own front door key, your own carer of your own choosing rather than the in-house team. Whether couples can stay together if one person's needs change, which is the question that destroys people who did not ask it. And whether there is any age or health criterion for admission, because some schemes will not accept a person whose needs are already substantial, which means that arriving too late is a real and common failure. Note the answers on the sheet with the date, because they will be repeated differently to you later and it is useful to have written down what you were told first.

Walking the building

Now the visit itself. Arrive early, deliberately, and spend the spare ten minutes outside doing the part of the inspection nobody schedules: standing at the entrance and looking at how a person actually gets in.

Begin at the pavement, because that is where the journey begins for anybody with a stick, a frame or shopping bags. How far is it from where a car can stop to the front door, and is that route level, and is it lit? Is there a step at the entrance, and if so, is there also a ramp, and is the ramp a proper gradient or a steep afterthought bolted on by somebody who had never pushed a wheelchair up one? Is the entrance door heavy? Push it. If it is heavy for you today, on a good day, with both hands free, it will be impossible on a bad day with a bag. Is there a powered opener, and if there is, does it work, and how do you operate it? Then the bit that catches people out: how do you receive a visitor or a delivery? Where is the entry system, at what height, can you hear it from the far end of the flat, does it show you who is there?

Inside, the route to the dwelling matters as much as the dwelling itself. Count the doors between the front entrance and the flat, and notice their weight and their thresholds. If there is a lift, get in it and look properly. Is it big enough for a wheelchair with somebody standing beside it, which is what an assisted trip needs? Would a stretcher fit, which sounds macabre and is the reason some older conversions are unsuitable for anybody whose health is fragile. Where are the buttons and can they be read by somebody with poor eyesight? And the question the brochure will not raise: what happens when the lift breaks down? Ask how often it has been out of service in the past year and for how long, and where a person on the third floor is supposed to go in the meantime. In a building with one lift and no ground-floor alternative, a five-day repair is a five-day imprisonment.

In the flat, work in the order this book has worked, because you already know what you are looking for. The threshold at the front door: level or not. The hallway width and, critically, the width at any turn, because straight corridors are rarely the problem and corners always are. Door widths, which you can check without a tape measure by noticing whether your shoulders come close, though a tape measure in a pocket is not an eccentric thing to carry. Then the bathroom, from Chapter 4, and give it the time it deserves because it is where the risk concentrates. Is the shower level-access or is there a lip? Is there room beside the toilet for somebody to help, or is it wedged in a corner? Are there grab rails, and if not, are the walls solid enough for rails to be fitted later, which is a question the manager may not be able to answer and which should therefore go on your list for the provider. Is there a window or mechanical ventilation? Is the floor non-slip when wet, and can you tell, and is the flooring the kind that becomes a skating rink with soap on it?

The kitchen, from Chapter 5: worktop heights, whether there is any space to work seated, how deep the cupboards are, whether the sockets are

reachable without kneeling, what the cooker is and whether it has any form of cut-off. Ask whether you may change any of it, and at whose cost, and whether it must be restored when you leave, which is the tenant question from Chapter 14 in miniature. Then the bedroom, from Chapter 6: is there room for a bed with access on both sides, which matters enormously if care is ever provided in it, and how far is it from the bed to the bathroom, and what is on that route in the dark.

Light, from Chapter 7, is best judged by turning things off and on. Ask permission and do it. Is the ambient light glare-free or is it a single bright fitting in the middle of the ceiling? Are the switches by the door and by the bed? Are there enough sockets and are they at a sensible height, or will there be extension leads snaking across the floor within a fortnight, which is what always happens in flats with four sockets? Look at the contrast between floor and wall, and between floor and any change of level, because a step the same colour as the landing is a step that will be missed.

Then the thing almost nobody checks, which is what happens in a fire. Where is the escape route, is it usable by somebody who cannot manage stairs, and what is the building's actual plan for evacuating a person who cannot walk down? A building that has thought about this will answer immediately and specifically. A building that has not will say something vague about the fire brigade. Ask about smoke detection, whether it is linked between flats and to any central point, and whether there are alerts suitable for somebody who cannot hear an alarm. This is a dull five minutes and it is one of the most revealing in the whole visit, because it tells you whether the place is run by people who think about the residents they will have in ten years or only about the ones they have today.

Two more physical questions that get forgotten in the excitement. Where do things live? Storage sounds trivial until you have nowhere for a wheelchair to charge, a suitcase, a Christmas box, a bicycle, or the vacuum cleaner, and until you find that the only cupboard is above head height, which is the exact arrangement that causes people to climb on chairs. And what is the heating, what does it cost to run, who controls it, and can you turn it up in your own flat without a negotiation, because communal heating systems with fixed schedules make some people extremely uncomfortable and are almost never mentioned on a viewing.

The neighbourhood, tested rather than described

Chapter 9 argued that the surroundings are a hard criterion. A viewing is where that argument gets tested, and it cannot be tested from inside the building.

Leave the scheme and walk. Not around the block for form's sake, but along the actual routes you would use: to the nearest shop that sells bread and milk, to the bus stop, to the pharmacy, to a bench, to something green. Time it, and notice not only the distance but the surface. Is the pavement even or is it the kind of old paving that rises and dips over tree roots? Are there dropped kerbs at the crossings, or does the route include a point where you must step off a kerb into traffic? Is there anywhere to sit down halfway, which is the single feature that determines whether a walk of six hundred metres is possible for a person who needs a rest? Is it lit at night? And, the question Mr Osei discovered too late about his hillside house in Chapter 9, is any of it uphill, and what does uphill mean in February when it is icy and nobody has gritted?

Look at the transport with a sceptical eye. A bus stop two minutes away is worth nothing if the bus runs twice a day and not at all on Sundays. Read the actual timetable at the actual stop rather than accepting an assurance that the buses are good. Notice whether the stop has a shelter and a seat. Ask where the nearest GP surgery is and whether it is accepting patients, which is a local fact that varies and is worth knowing before rather than after a move.

Then sit still for ten minutes somewhere near the entrance and simply notice the place. Noise is the thing viewings systematically underestimate, because agents show flats at quiet hours. Is there a road, a school, a pub, a delivery yard, a flight path? A weekday morning tells you nothing about

Friday night. That is one of several reasons for the rule that will come up again in a moment: go twice, at different times.

The eye for what is not on any list

Everything so far can be written down and ticked. The rest of this chapter is about the part that cannot, and it is frequently the part that determines whether a person is happy.

Watch the staff, and watch them when they are not performing for you. How does the person on reception speak to a resident who interrupts your tour? What tone does a carer use with somebody who is confused, and does the tone change when they notice you watching? Do staff greet residents by name, and do the residents use the staff's names back? Does anybody talk over a resident's head about them in the third person while they are sitting there, which is the single most reliable indicator of an institution that has stopped seeing individuals. And how many staff are visible at all, given that the busiest hours are early morning, mealtimes and evening, and given that the tour you have been offered is almost certainly at eleven o'clock.

Watch the residents, respectfully. Are people in the communal areas doing anything, or are they arranged in a ring of chairs facing a television nobody is watching, which is the most depressing tableau in the whole field and tells you almost everything. Do people look at you when you come in, and does anybody speak to you? A building where residents are curious about visitors is a building where people are still engaged with the world. Are residents dressed as they would dress at home, or is there a uniformity that suggests decisions being made for them? Is anybody outside?

Use your nose, which sounds coarse and is legitimate. A building that smells strongly of disinfectant is often masking something, and a building that smells of urine has a problem it has not solved. A building that smells of lunch is a building where somebody is cooking. Notice temperature: too cold suggests economising, too hot with everybody dozing suggests something else. Notice whether the corridors have anything on the walls or whether they are institutional and blank. Notice whether personal things are visible outside people's doors, a photograph or a plant, because places that permit that are places that treat a flat as a home.

And then a specific instruction, which is to talk to somebody who lives there and is not on the tour. Ask the manager to introduce you, and if there is reluctance to let you speak to residents unaccompanied, treat that reluctance as information. Better still, go into the lounge or the garden and ask somebody directly. Two questions do most of the work. What do you wish you had known before you moved in? And what happened the last time you needed help unexpectedly? People answer both honestly, in my experience of how these conversations go, because they remember being where you are. If there is a residents' association or a relatives' group, ask to speak to whoever runs it, and ask what they have raised in the past year and what came of it. A place that can point to something residents complained about and something that was then changed is a place with a functioning relationship between the people who run it and the people who live in it.

Going back

One visit is a sample of size one, taken at a time chosen by the seller. Go again, and go at a different hour, and if you can, go at a mealtime, because mealtimes reveal staffing levels, food quality, whether people eat together and whether anybody who needs help gets it promptly or waits with a plate going cold. An evening visit tells you what the building is like when the office is closed. A weekend visit tells you whether anything happens on a Sunday. Arriving unannounced is a matter of judgement, and a scheme that reacts badly to a resident's family arriving without notice has raised a question worth pursuing.

Take somebody with you, and preferably a different somebody the second time, because two people notice different things and the disagreements between them are where the useful conversation lives. One person watches the building, one watches the people. Afterwards, before you get in the car, sit for ten minutes and write down what you thought, separately, and then compare. Do

this while it is fresh; impressions decay within the hour and are contaminated by the drive home.

The Roth family did exactly this and it is why the corridor was caught. They had also, on the way home from the first visit, made a rule that turned out to be the best one they made: no decisions in the car. Nobody was allowed to argue for a place until everybody had seen all three and the photographs were on the table. That rule prevented the ordinary dynamic in which the most enthusiastic person in the family talks the others into something before the third option has been seen, and it meant that when they did decide, nobody had a position to defend from the first afternoon.

The paperwork, which is where the future lives

The building is what you see. The contract is what you get, and it governs a period of years during which everything about you may change.

Ask for the documents before you decide, take them home, and read them somewhere quiet without a salesperson explaining them to you. Ask specifically for a written statement of all charges, what each covers, and how each may be increased, and ask for it as a document rather than a conversation. Then work through the questions that concern the future rather than the present, because that is where these agreements differ most and where the differences are invisible on a sunny afternoon.

How much notice must you give, and how much must they? What are the grounds on which you could be asked to leave, and this matters most in the form of the question people never ask: what happens if my needs exceed what this scheme provides? Some places will support you as things change; some have a threshold beyond which you must move on, and if that threshold exists you must know exactly where it sits and who decides. What happens if your money runs out or the funding position changes? What happens to a couple when one of them needs more care than the other? What happens on death: is there a period during which the family must clear the flat, are charges payable during it, and in purchase arrangements, what fee is deducted when the property is resold and who controls the sale? That last one has caused real distress to families who discovered a substantial exit charge at the worst possible moment.

Then the service package. Can it be increased and decreased, at what notice, and at what price per unit, so that you can model the future rather than guess it. Is care tied to the in-house provider or may you bring your own, which affects both cost and continuity. Is there any protection against price rises, or is the charge simply whatever they set each year? If it is the latter, look at the past three years and assume the pattern continues, then check whether your budget from Chapter 13 survives that assumption over ten years rather than one.

And find out who the provider actually is. Not the brand on the sign, but the organisation behind it: a charity, a housing association, a co-operative, a private company, a company owned by an investment fund. Ownership changes hands, and the character of a place can change with it. Ask how long the current owner has run it and whether it has changed hands in the past decade. Where your country has an inspection or regulatory system, read the reports, and read the older ones as well, because the trajectory tells you more than the current rating. Ask about staff turnover, which is the single best proxy for how a place is run, and be sceptical of any answer that is vague.

Every one of these answers should be written on your sheet with the date and the name of the person who gave it. Not because you expect to be misled, but because six weeks later, comparing three schemes, you will not otherwise remember which one said what, and because a written note of an assurance is a different thing from a memory of one.

Comparing without cheating

When all three are seen, the comparison itself needs a method, or the loudest impression wins.

Lay the sheets side by side, put the photographs with them, and take the criteria list from Chapter 1 out of the front of the folder. Score each place against your own starred criteria first and the general merits second, which is the reverse of what

happens naturally. Then do a specific and slightly brutal exercise: for each place, write one sentence describing what daily life would look like there on a wet Tuesday in November, three years from now, with less energy than you have today. Not the open day. Not the fig tree. A Tuesday. That sentence does more to separate options than any scoring system, because it forces you to imagine the ordinary rather than the impressive.

Then check the places you are rejecting for the reason you are rejecting them, because the commonest error is eliminating the right option for a superficial fault while keeping the wrong one for a superficial virtue. Charmless buildings with excellent staff outperform beautiful buildings with thin staffing, consistently and by a wide margin, and the charm is the thing you will stop noticing in a month.

None of this is meant to overrule what you feel. If a place makes your skin crawl and every box is ticked, do not go there; that reaction is your own accumulated judgement arriving faster than your reasoning, and it is often right. But interrogate it, because the same instinct produces false readings, particularly the one that says a place is wrong because it contains visibly frail people and is therefore a reminder of something you would rather not think about. That is a reaction to a fear rather than to a building. The purpose of a checklist is not to replace the feeling. It is to hold the feeling still long enough to ask it what, exactly, it is responding to, and whether that thing is a fact about the place or a fact about you. Sometimes the honest answer is the second one, and knowing that is worth as much as any measurement.

The folder is now complete: your criteria at the front, a telephone sheet, a dwelling sheet, a location sheet and a contract sheet for each place, photographs, and the notes from your second visits. It is portable, it is comparable, and it will still make sense to somebody else if you are not the one holding it. What remains is to put all of it, along with everything from the fifteen chapters before, onto a single page with dates on it.

Kapitel 18: Your Personal Action Plan: Step by Step to a Good Decision

A plan without a date is a wish.

You can test this on yourself in about four seconds. Somewhere in the last seventeen chapters you thought, yes, I should do that, and if you try now to say when, you will find there is no answer, only a vague region of the future called soon. Soon is where good intentions go to be comfortable. The bathroom rails that would take a joiner two hours have been soon for three years in a great many homes, and they are still soon in the week somebody slips getting out of the bath. What follows is not more advice. It is the mechanism for converting everything already decided into a set of things that will actually happen, and the entire mechanism rests on three unglamorous columns: what, by when, and who.

The twelve steps below are the book in operational form. Each one points back to the chapter that did the thinking, so none of the reasoning has to be repeated here. What each step adds is the part that has been deliberately withheld until now: a timeframe, a person whose name goes beside it, and a way of knowing when it is finished. That last item matters more than it looks. Most personal plans fail because their tasks have no end. "Sort out the bathroom" cannot be completed and therefore cannot be started. "Three written quotes for the shower conversion on the kitchen table by 14 March, mine to collect" can be done by Saturday week and can be crossed off, and crossing things off is a real force in human affairs.

Running alongside the steps is one person's progress through them. Mrs Berger appeared in the first chapter as the woman who wanted to stay in her street at almost any cost, and she is a composite of a type rather than a portrait of anyone real: seventy-six, widowed eleven years, a ground-floor flat with two shallow steps at the entrance, a son ninety minutes away by train, a butcher who saves her the end of the loin, and a bench outside the bakery where she knows three people by name. Eleven months separate her first afternoon with a pencil from the day the plan closed. Her outcome

is not the outcome recommended here, because there is no such thing. It is simply what came out when one person applied this method honestly to her own life.

Step one: settle your criteria and give them weight

Take out the prioritised list from Chapter 1 and look at it as a stranger would. Then do the thing most people skip, which is to weight it rather than merely rank it. A ranking says A matters more than B. A weighting says by how much, and that difference decides every close call later. Give yourself a hundred points and distribute them across your criteria, and notice what happens when you try: the exercise refuses to let you say everything is important. If proximity to family takes forty of your hundred, you have just made a great many later decisions in advance, and made them calmly rather than under pressure.

Allow a fortnight, not an evening, and do it in at least two sittings, because a list written in one mood is a list about that mood. Your name goes beside this step, always. Nobody can do it for you, and a criteria list assembled by a well-meaning daughter is a document about her fears. The success criterion is a single sheet with weights that add to a hundred, dated and signed, kept at the front of the folder from Chapter 17.

Mrs Berger's afternoon with the hundred points produced a mild shock. She had assumed, and had told her son repeatedly, that the flat itself was what mattered. When the points went down on paper, thirty-five went to the street and the people in it, twenty to being able to manage without asking, fifteen to the bench and the bakery and the walk that connected them, and only twelve to the flat as a physical object. Familiarity turned out to be about a neighbourhood rather than a set of rooms. That single realisation quietly changed which options she was prepared to consider, and it emerged from a pencil and forty minutes.

Step two: refresh the audit

The survey form from Chapter 2 has an expiry date. Homes change, and so do the people in them, and an audit done in a summer when you were well reads differently after a winter when you were not. Walk the rooms again with the form in hand. Add anything new, delete anything already fixed, and be honest about the items you have quietly stopped doing rather than fixed: the wardrobe shelf you no longer use because you cannot reach it is not a solved problem, it is a compressed life.

This one takes an afternoon and benefits enormously from a second pair of eyes, so the responsible person is you plus one other. Chapter 2 named the professionals worth involving where they exist locally, and the point stands: somebody who assesses homes for a living will see in twenty minutes what you have stopped seeing in twenty years. The success criterion is a completed form with every item sorted into act now, improve when convenient, or monitor.

Mrs Berger's re-audit found nine items, which was two more than the year before. The two new ones were interesting. She had begun taking the washing to the laundrette rather than carrying the basket to the drying rack, and she had stopped using the bath, showering awkwardly with a jug instead. Neither had presented itself to her as a problem. Both went straight into act now.

Step three: order the works and start the small ones

Chapters 3 through 8 supplied a great deal of technical material, and the risk at this point is paralysis by menu. The ordering principle from Chapter 3 resolves it: hazards first, routes second, comfort last. Take the act-now items from your refreshed audit, sort them into the three tiers of small, medium and major, and then do something that feels almost too easy. Do every small measure within one month.

There is a strategic reason for this beyond safety. Small measures build the belief that the plan is real. A person who has fitted two rails, replaced three bulbs with brighter ones and taken up a rug is a person who now knows they can change their home, and that belief is what carries them through the tedious business of grant forms in step seven. A person still waiting for the perfect

comprehensive scheme has learned nothing except that planning is slow. So the timeframe here splits: small measures within four weeks, medium works scoped with quotes obtained within three months, major projects specified but not commissioned, because commissioning before step seven can forfeit funding, as Chapter 13 warned and as the next few paragraphs will show costing one man real money.

Name a person for each tier. Small things can often be done by a family member with a drill and an hour, provided the drill is going into a wall that will hold, and the load-bearing caveat from Chapter 4 applies with full force to anything a person's weight will hang from. Medium and major works need trades, and getting three written quotes is itself a task with a date on it.

Mrs Berger's small tier took two Saturdays and cost less than a decent winter coat: the loose runner in the hall gone, a second rail on the entrance steps, a motion light in the hallway between bedroom and bathroom, contrast tape on the two steps outside, the kettle moved to the front of the worktop and the everyday crockery brought down from the high cupboard to the shelf between knee and shoulder height. Her medium tier had one item on it, the bath, and that one she left deliberately open until step six, because its answer depended on whether she was staying.

Step four: test the neighbourhood, twice

Chapter 9 asked you to draw a map. Now walk it, and walk it in the worst month you can arrange. A neighbourhood assessed on a bright Tuesday in May is a work of fiction. The routes that decide whether you stay are the ones in the dark, in the wet, with a bag, on a day when your knee hurts, and if you cannot wait for February, then walk them at eight in the evening in the rain and imagine the rest.

Give this a month, with two walks minimum, and take somebody with you for one of them so that there is an outside opinion on what you can manage. The success criterion is a marked-up map with each key destination rated by whether you could reach it today, probably in five years, and in bad weather. Chapter 9's harder question belongs here too: who would notice if you were not seen for three days, and does that person have a way of getting in?

This is the step where Mrs Berger's plan nearly collapsed and then didn't. Her walking map was excellent in every direction except one. The doctor's surgery had moved two years earlier to a site on the far side of a dual carriageway with a crossing that gave her, by her own count, eleven seconds. She had been taking a taxi and telling nobody. Once it was written on the map in her own handwriting, it stopped being a small embarrassment and became a line item, and a line item can be solved: a different surgery, three streets in the other direction, taking patients. She changed in March. It is worth pausing on this, because it is the pattern the whole method exists to produce. A thing hidden inside a person's private accommodation to a difficulty becomes, once written down, an ordinary problem with an ordinary answer.

Step five: narrow the options to a shortlist of three

Chapters 10 and 11 laid out the whole spectrum from mainstream accessible flats to extra care to cohousing. You do not need to evaluate all of it. You need to eliminate most of it quickly and take three candidates seriously, because three is the number a person can genuinely compare and seven is the number that produces a year of research and no decision.

Two months, and this is the step where distant family are most useful. Somebody who lives four hundred miles away can telephone providers during office hours, request brochures, find out what exists within your chosen area, and reduce a long list to a short one without ever leaving their desk. Chapter 16 made the point that this is real help and is usually invisible; here is its concrete application. The success criterion is three named options with the telephone sheet from Chapter 17 completed for each, including the awkward money questions.

Mrs Berger's son did precisely this and produced five candidates within a twenty-minute bus ride of her street, of which two failed on the phone. One

had a four-year waiting list. The other would not take a cat. That left three, and one of the three, an extra care scheme a mile north with a garden and an on-site team from seven in the morning until ten at night, went into her folder and stayed there.

Step six: complete the matrix and let it argue with you

Now the decision from Chapter 12, with the eight criteria weighted by your own hundred points from step one. Fill it in properly, with numbers, and then do the thing that separates a decision from a rationalisation: look at what the matrix says and check whether you like it.

If the numbers point where you already wanted to go, examine whether you built them to. If they point somewhere you do not want to go, do not simply adjust the weights until they behave. Sit with the discomfort for a week and ask what the matrix knows that you are resisting. Sometimes the answer is that the weighting was wrong, in which case change it openly and write down why. Sometimes the answer is that you are frightened, and a decision made to avoid a feeling is a decision that will need making again in three years under worse conditions.

Two to four weeks, yours to complete, with a family conversation afterwards rather than before, so that you arrive with a reasoned position instead of an open question. The success criterion is a completed matrix with a written paragraph explaining your leaning, including what would change your mind.

Mrs Berger's matrix came out closer than she expected. Adapting won, but by a margin small enough that she wrote the second option down rather than discarding it, and this became the most important sentence in her whole plan: adapt now, with the extra care scheme as the named alternative if the bathroom conversion proves impossible or if my circumstances change substantially. That sentence did two things at once. It let her stay without pretending nothing would ever change, and it gave her son something to hold that was not simply his mother refusing to discuss the future. Chapter 12 called these intermediate positions, and the most underrated intermediate position of all is a firm decision with a named fallback and a date to review it.

Step seven: build the ten-year budget and apply in the right order

Chapter 13 taught method rather than numbers, and here the method gets used. Assemble the current budget, the cost of the chosen path with the ten to fifteen per cent contingency, the ongoing extra costs, and the ten-year comparison of adapting against moving. Then, and this is the part that trips people, investigate funding before commissioning anything.

The sequencing rule bears repeating because it costs real money when broken: many schemes will not fund work that has already started, and some will not fund work already ordered. Find out what exists where you live, what its conditions are, and whether an application must precede a contract. Do that before you accept a quote, however keen the builder is to start next week and however much you would like the dust over with.

Allow two to three months, because grant processes have their own tempo and it is not yours. The responsible person can be a family member for the paperwork, but the applicant must be you. The success criterion is a written ten-year budget and either a submitted application with a reference number or a documented reason why no scheme applies.

Consider what happened to a man in Mrs Berger's position who got this wrong, a case of the kind that recurs constantly in this field. Mr Yilmaz, from Chapter 13, had a builder available in the second week of October and a scheme that required approval before commencement, and the approval process ran to eleven weeks. He waited, which was correct and which cost him a winter with the old bath, and he was still better off than the neighbour who did not wait and paid for everything himself. There is no clever way around this. Either the money matters, in which case the timeline is set by the funder, or it does not, in which case proceed. What is guaranteed to be wrong is starting the work and applying afterwards.

Mrs Berger's budget produced a mild surprise in the other direction. The bathroom conversion,

quoted three times, came in below what she had feared, and the ten-year comparison showed the adaptation costing substantially less than moving once the moving costs, the removal, the new furniture and the higher service charge were counted. She had assumed staying was the expensive sentimental option. It was neither.

Step eight: find out where you legally stand

Chapter 14 distinguished tenants from owners and refused, correctly, to give legal advice. This step is about establishing your own starting position and preparing to ask a professional the right questions.

If you rent, obtain your tenancy agreement and read it, then establish what consent is required for the works you intend and get any permission in writing rather than over the telephone. If you own within a building with common parts, establish what is yours and what is the building's, because a ramp in a shared entrance or a rail in a communal stairwell is a matter for whoever owns the stairwell. If any product involving your home's capital is under consideration, that is the moment for independent advice from somebody who is not selling it.

One month, yours, possibly with a family member at the appointment taking notes. The success criterion is a written page recording your legal position and any consent obtained, plus a list of questions for the adviser you are going to see.

Mrs Berger rented, and the letter she wrote to the landlord's managing agent was three sentences long and took her a week to compose because she was convinced it would be refused. The consent came back in twelve days, subject to the work being done by a qualified fitter and to a reinstatement clause she noted and accepted. What is instructive is the week of dread. A great many older tenants never ask because they are certain of the answer, and the certainty is frequently wrong.

Step nine: plan the support staircase before you need it

Chapter 15 described the staircase from household help through visiting care to more. This step asks you to write down, in advance and in your own words, what you would want at each stage and how it would work in the home you have chosen.

It is a paper exercise and it takes an afternoon. What would need to be true for me to stay here with a carer visiting each morning? Is there room beside the bed for somebody to help? Where would a wheelchair charge? Who would I call first, and what is the local route to an assessment? Answering these while well is a different activity from answering them from a hospital bed, and the answers become the substance of the conversation in step ten.

The success criterion is a one-page staged plan naming, for each stage, what changes in the home and who is contacted. Mrs Berger's page had four lines and ended with the extra care scheme from her matrix, which meant that her fallback was no longer an abstract escape hatch but a specific building she had visited and could picture.

Step ten: hold the conversation and build the folder

Chapter 16 covered both at length, so what belongs here is scheduling. The conversation gets a date, a place, an agreed guest list and a written record. The folder gets a starting date and a completion date, and the short-absence section gets finished first because it delivers most of the benefit in the first hour of work.

Two months for both, yours to convene, and the success criterion is unambiguous: a dated one-page record of the conversation including any disagreements, and a physical folder whose location two other people know. If somebody who is not you cannot find the medication list within a minute, the step is not complete.

Mrs Berger's conversation was easier than she had prepared for, largely because she arrived with the matrix rather than with an opinion. Her son had spent a year assuming he would have to argue his mother out of denial, and discovered instead a woman with a weighted decision, a named fallback and a builder's quote. He said afterwards that the thing that changed his mind was not the decision itself but the existence of a fallback with a name on it, which he read as evidence that his

mother had genuinely considered the future rather than dismissed it. Both of them, in different ways, had been protecting the other from a conversation that turned out to be a relief.

Step eleven: view, even when you are staying

This step surprises people who have already decided to adapt, and it is the one most often skipped and most often regretted. Go and look at your fallback anyway. Use the toolkit from Chapter 17, take the photographs, ask the awkward money questions, talk to somebody who lives there.

The reasons are practical rather than sentimental. A fallback you have never visited is not a plan, it is a rumour, and when the day arrives on which it is needed, the person deciding may not be you. A fallback you have seen, assessed and put a note about in the folder is a genuine option that your family can act on. There is also a subtler benefit, which is that visiting demystifies. A great many people carry a mental image of what such places are like, formed decades ago from something they visited when their own grandmother was alive, and the image is frequently worse than the reality and occasionally better. Either way, replacing an imagined building with a real one improves every subsequent decision.

Two months, you plus one other, and go twice at different hours as Chapter 17 insisted. The success criterion is a completed viewing sheet in the folder for at least one alternative, with the date and the name of the person you spoke to.

Mrs Berger visited the extra care scheme in June and again on a Thursday evening in July. She did not want to live there and said so plainly. She also noted that the corridors were wide, that the staff used residents' first names and the residents used theirs, that a man in the lounge told her the food had been better under the previous manager, and that a one-bedroom flat with a level-access shower was potentially available with roughly a nine-month wait. All of that went in the folder on one sheet. Her son knows where the sheet is.

Step twelve: put dates on everything and tell somebody

The last step is the only one that is purely administrative and it is the one that makes the other eleven work. Take a calendar, a real one that stays on the wall, and give every outstanding item a date. Not a month. A date. Then tell one other person what those dates are.

The mechanism here is not mysterious. Deadlines that exist only in your own head are negotiable with yourself, and you will win every negotiation. A date that another person knows about acquires a small amount of external gravity, and small amounts of external gravity are how most things in life actually get finished. This need not be a burden on anybody. A daughter who receives one text message a month asking whether the builder rang is not being made into a supervisor; she is being given a way of helping that costs her nothing and works.

An afternoon, yours, and the success criterion is a written plan with twelve dated lines, a name against each, and a copy given to somebody else.

What it looked like at the end

Mrs Berger's eleven months, compressed, ran roughly like this. Criteria in January, the shock about the street. Audit and the small measures in February, along with the surgery change. Neighbourhood walks in a wet March. Options shortlisted by her son through April. Matrix in early May, and the week of sitting with it before she accepted what it said. Budget and the funding enquiry in May and June, with the application going in before any contract was signed. Landlord consent in June. Support staircase page in the same month, because it took an afternoon and she had one spare. Family conversation on a Saturday at the end of June, with the record still in the folder. Folder finished, in stages, across July. Viewings in June and July. Builder booked in August for a September start, and the level-access shower finished in the second week of October, eleven days before her seventy-seventh birthday.

The point of that recitation is its ordinariness. No crisis, no dramatic reversal, no rescue. A series of small tasks with dates on them, done in sequence, by a woman with a pencil and a son with a telephone. This is what a good outcome usually looks

like from the inside: undramatic, slightly tedious, and entirely unlike the version that happens when the same decisions are made in a hospital corridor.

Not everything went smoothly, and the parts that did not are worth as much as the parts that did. The first builder never sent a quote at all, despite two reminders, which cost three weeks. The funding enquiry produced an answer she found disappointing and had to rethink, and the rethink pushed the work from summer into autumn. One of her three shortlisted options turned out on the telephone to be a different thing entirely from what its brochure suggested. She spent most of April convinced the whole exercise was making her miserable and did nothing at all for two weeks. All of that is normal. A plan that survives contact with reality unchanged is a plan that was not tested.

The annual hour

Everything you have built has a shelf life, and the mechanism that keeps it alive is smaller than people expect. One hour, once a year, on a fixed date.

Pick something you will not forget: a birthday, the first Sunday of a particular month, the day the clocks change. Put it in the diary as a recurring appointment and treat it as you would treat a boiler service, which is to say something dull that you do anyway because the alternative is worse. In that hour, four things get looked at. Walk the rooms with the audit form and see what has changed, in the home and in you. Check the folder for anything that has gone out of date, which will be at least one telephone number and quite possibly the medication list. Read your criteria sheet and ask whether the weights still hold, because they will drift, and a criteria list that has not changed in five years is probably a list nobody has read. And look at the matrix leaning, with its fallback and its written condition for changing course, and ask whether that condition has been met.

Most years, the answer to all of it is no, nothing significant has changed, and the hour ends with a note saying so. Those years are not wasted; they are the years in which you confirm that the plan is still right, which is a genuine result and produces a particular kind of calm. Then one year the answer is different. Something has changed, and because you looked, you notice it in October rather than in an ambulance in February.

Involve one other person if you can. An annual review done alone is honest about the things you are prepared to be honest about. An annual review done with a person who sees you twice a year rather than daily catches the drift you have adapted to without noticing, which is precisely the drift that matters. The washing basket you stopped carrying. The stairs you now take one at a time. The friend you have stopped visiting because the bus involves a change.

On changing your mind

There needs to be something said about the plans that get abandoned, because the way this book has been written could leave an impression that a good plan is one that gets executed, and that is not quite right.

A plan is a decision made with the information available on the day it was made. When the information changes, the decision should change, and a person who sticks to a course because they announced it is not being determined, they are being governed by an earlier version of themselves who knew less. Health changes. Families move. A partner dies and the flat that suited two people suits one person differently. A scheme you dismissed gets a new manager. Your own preferences shift, and the woman who at seventy-six could not imagine leaving her street may at eighty-one find the street half-emptied of the people who made it hers. None of that is failure. It is the reason the annual hour exists.

Equally, some plans simply do not work. The builder is poor and the shower has to be done twice. The grant is refused. The community project you had set your heart on runs three years late and dissolves in an argument about the roof. When this happens the useful response is to go back to the criteria sheet rather than to the plan, because the criteria are the durable thing and the plan was only ever one route to satisfying them. Ask what this option was going to give you, and what else

might give you the same thing, and you will usually find there was more than one road.

What deserves resisting is the version of this that is not a change of mind at all but a slow retreat: the plan that keeps getting postponed, the step that is always next month, the folder that has been half-finished for two years. That is not flexibility. It is the original silence in a new costume, and the test for telling them apart is simple and slightly uncomfortable. If you have changed your mind, you can say what changed and when. If you have not, you cannot.

A design task, not a demolition

Somewhere in the writing of a book like this it becomes obvious that the whole subject is usually framed the wrong way round. Housing in later life gets discussed as a story of subtraction, a sequence of things given up: the stairs, the garden, the car, the house. Read the eighteen chapters back and that is not what any of it describes. It describes a series of design decisions, made by a person with preferences, about how a life should be arranged so that the things they care about remain possible for as long as possible.

That is the same activity as a young couple choosing a first flat, or a family adding a room when a third child arrives, or anybody who has ever moved a desk to catch the morning light. It is design. The constraints are different, and the constraints are real, and this book has been unsentimental about them: water and tight spaces in the bathroom, the reach zone between knee and shoulder, the eleven seconds at a crossing, the price of care measured over ten years rather than one. But constraints have always been what design is made of. Nobody ever designed anything worth having without them.

The one thing that changes everything is who holds the pencil. There is a version of the next ten years in which the decisions get made about you, at speed, by people with good intentions and no information, in a room you did not choose, at a moment when you cannot argue. And there is the version in which you made them yourself, over eleven unhurried months, wrote them down, told the people who need to know, and put a date in the diary to look at them again. The circumstances that arrive may be identical in both. What differs is whose life it is.

You have the criteria, the audit, the measures, the map, the options, the matrix, the budget, the legal position, the support plan, the conversation, the folder and the viewing notes. Put a date on the first thing. Then tell someone.