

# Newsletter For Mature Adults



**June 2020**

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## Rethinking Home

After spending so much time at home during this pandemic, you're probably seeing all the flaws in your house. Sure, there's the normal stuff, including that dripping faucet, the cracked bathroom tiles, and that carpet that needed replacement years ago.

But there are often bigger issues. Maybe the house no longer fits your needs, especially if you anticipate spending vast amounts of time at home even after the stay-at-home orders expire.

Others also have noticed their homes' shortcomings, according to a REALTOR.com survey (<https://bit.ly/2WulKIN>). It looked at consumer preferences and how the Covid-19 lockdowns have changed their perception about their wants in a home.

Though survey participants were based in the United States, the feelings likely are shared by people well beyond the U.S. borders, given that so many also have been hunkered down for weeks or months.

It's no surprise that with parks, restaurants, and other gathering places shut down, people are treasuring outdoor space. That's reflected in the survey. When respondents were asked about the features that have gotten more important to them during the pandemic, a wish for a patio or yard took the number two spot, accounting for 13.2 percent of responses. A quiet neighborhood topped the list (13.4% of responses).

One in five respondents said that more space is the most desired change in their current living situation. Updated kitchens (13%) and home gyms (11.3%) ranked second and third.

Wished-for amenities vary by age, gender, parenting status, and whether respondents were renters or owners.

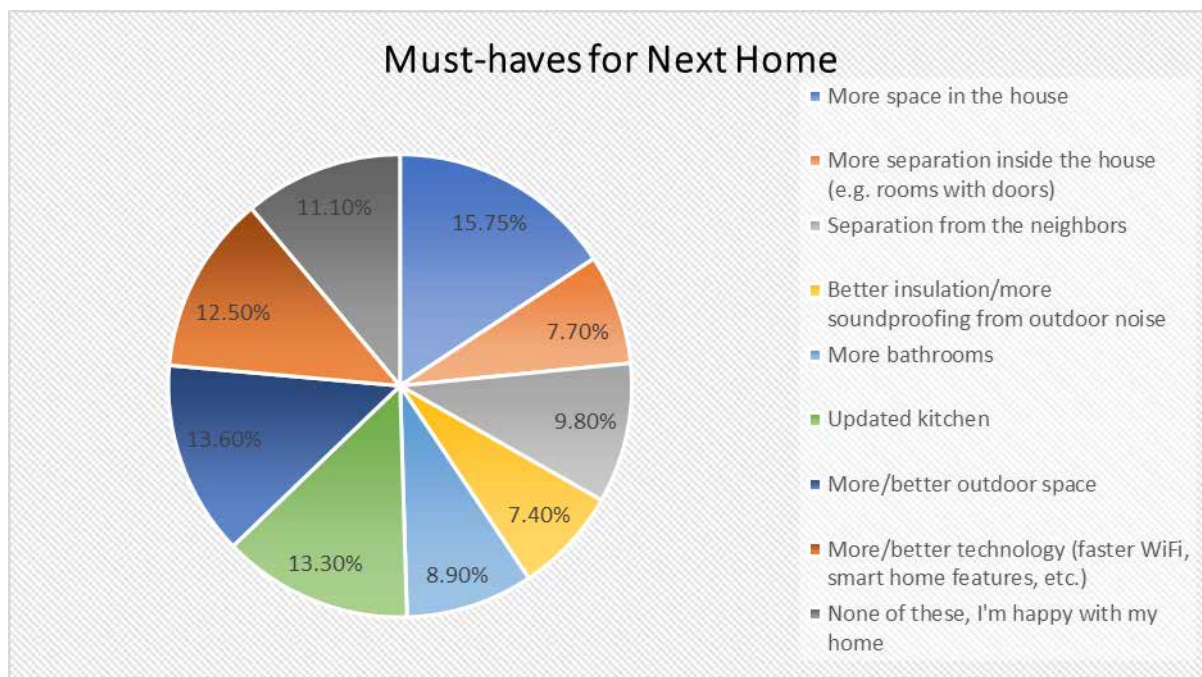
For instance, renters would like a quiet neighborhood, storage, and a spare bedroom.

Parents with young kids value flexible space like craft areas, game rooms, a home office, and workout space. They're also interested in either an in-law suite or an accessory dwelling unit (ADU).

Kitchen updates, house style, and more space ranked higher with those over the age of 55.

With so many working from home, consumers also say they'd appreciate better technology like faster Wi-Fi and smart home features.

Respondents in the 55-plus age group were the most likely to be content with their current home, yet in a future property, they'd value a bigger house, an updated kitchen, and better technology.



## Getting connected

One of the most challenging aspects of the stay-at-home orders during this pandemic has been the isolation and separation from family and friends.

Perhaps no group has experienced these feelings of isolation more acutely than seniors.

It's made worse when seniors' access to and ability to operate technology is limited.

Though jumping on a Zoom (the free video conferencing platform) meeting is a cinch for younger people, it can be an enormous challenge for some seniors.

There's help for seniors who want to learn to better understand and use Zoom.

Planet Seniors offers a written step-by-step guide in English, Spanish, and Chinese, (<https://bit.ly/2LvclKE>) that you can use to walk the senior in your life through the set-up.

This video (<https://bit.ly/3burNkR>) provides simple, easy-to-understand directions

Visit the Zoom help center (<https://bit.ly/3dlOxz9>) for details about getting started with and navigating Zoom.

## Smart ways to invest \$1,200 stimulus check

If you're lucky enough to not need the Economic Impact Payments authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) – more commonly known as the \$1,200 stimulus check -- for immediate expenses, treat it like a windfall and use it wisely.

Here are three ideas.

1. **High-interest debt.** Pay off all or some of your credit card debt.
2. **Emergency fund.** Stoke your emergency fund. It's smart to have three to six months' worth of living expenses in savings.
3. **Fund your IRA.** Now that the tax filing deadline has been extended to July 15<sup>th</sup>, you have until then to add money to your Roth or Traditional IRA. For those over the age of 50, the maximum contribution is \$7,000 for 2019.

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