The economy has hit plenty of bumps in the past 25 years, but in this crisis, everyone is feeling the impact - and everyone includes "the top 10 percent of consumers who hire decorators," says Sue Ellen Rothery. "Normally they're not affected. They're affected now."

Rothery is an interior designer in Avon. Like others in her profession, she's feeling the pressure of tight credit, an iffy stock market and unrelenting grim financial news.

While local designers report different levels of demand for their services, they agree that the home-decorating industry has changed. Renovation projects are becoming smaller and more practical - if they aren't canceled outright. For every homeowner who forges ahead, many more are scaling down or postponing - or deciding, in the end that now is not the time to be fixing up the house.

Restraint is the watchword even among those in good financial standing. The frivolous and fantasy side of decorating has been reined in; $300 throw pillows are out of fashion. "It doesn't feel right to do that," is a comment Sharon McCormick, an interior designer in Durham, hears from clients.

An example of the prevailing frugality is the kitchen renovation overseen by Laura Bordeaux of FX Design in Glastonbury for a couple nearing retirement. They bought the cabinets at Home Depot and had them installed by friends. They used tiles for the granite countertops instead of the big thick slabs. The result was a stylish but budget-conscious kitchen.

Cutting costs can be a risk, though, for people planning to sell their home. The trimming and compromises that are acceptable to the owner may be the basis for rejection in this ruthless buyer's market. As an example, Bordeaux cites the scratch-and-dent appliances sold at Sears and other stores. While the thrifty homeowner may be willing to overlook a few nicks and scuffs, the fastidious home buyer is going to be less tolerant.

The time-honored advice is this: It's better to do nothing than to make changes that will depreciate a property's value. "In updating a house, unless you're planning to live in it for 15 plus years, you need to renovate to market expectations to get a good return on your investment dollars," McCormick says. At the high end of the real estate market, that means stone countertops, stainless-steel appliances and good cabinetry. Conventional colors and materials are also recommended. Stay away from the personal and idiosyncratic, Bordeaux says.

Hardship is relative. The homeowner who has fallen behind on mortgage payments may have a hard time sympathizing with a neighbor who has to "make do" with pre-fabricated cabinets. But even though the wealthy may not be chopping up the furniture for firewood, a concern for their stability is justified. All the stalling and scrimping mean less work for plumbers, painters and electricians - and so on down the economic chain.

There is, in fact, an upside to the recession, but you'll need money to take advantage of it. "It's a great time to renovate with equity rates so low," says McCormick.
The best designers, contractors and other workers are no longer booked months in advance. Renovators don't have to hire, in McCormick's words, "whoever answers the phone." Tardiness may even become a thing of the past, as client references become more important.

There also are long-term changes to residential design as people are forced to close the gap between how they live and how they can afford to live. An obvious target is super-size suburban mansions.

Designers also take a dim view of floor plans that disperse inhabitants over several thousand square feet. A house so vast that parents communicate with their children via intercom is not exactly homey, says McCormick.

Rothery agrees. She cites the experience of phoning the owner of one such house and hearing an echo in the background. The owner could afford the house but not furniture.

Meanwhile, as a new generation of homeowners discovers the benefits of thrift, it remains to be seen if the new taste will represent a long-term change in principles. For now we have to get through the recession.

* For more information: