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## Enabling by Design: Leveraging Home Features for Physical and Financial Independence in Retirement

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BY ESTHER GREENHOUSE, M.S., CAPS



# Enabling by Design: Leveraging Home Features for Physical and Financial Independence in Retirement



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The design of our homes and neighborhoods is one of the least understood factors that impacts our financial and physical independence. As a result, little is done to properly address it. The status quo of our built environment artificially creates forced frailty and dependency, increasing both the demand for caregiving and the impoverishment of families through expenditures on long-term care which could have been prevented, reduced, or delayed. Because our housing and communities are not designed and built for the expected changes that occur with aging, some people are literally *evicted from their homes by design*: after being pushed to an artificially lower level of functioning by a discriminatory standard of design, they are forced out because their new needs are not supported (AARP & NAC, 2020).

Increasingly, the response by individuals, families, and society to this common scenario is home modifications, which provide significant benefits. However, this response reflects a limited understanding of the

problem's true extent and what is needed to address it. My Enabling Design Approach is a response to these issues. It builds on Universal Design while addressing gaps in its application. It is also more comprehensive considering the interdependence of societal challenges, policy, economics, and personal finance.

## Universal Design and Aging In Place

Because Universal Design (UD) is inclusive of persons with disabilities and older adults, it has been misunderstood as specific to those groups of people and their needs. This leads to the misperception that UD is an add-on for accessibility, and/or a means to address accessibility in places where the ADA Accessibility Guidelines (ADAAG) do not apply, such as in single-family residential housing. These views have delayed the adoption and application of UD and weakened the impact of its benefits due to our society's discomfort with aging and disability.

Universal Design is also conflated with aging in



place, and although these concepts overlap in several key ways, they are fundamentally different. Aging in place is a lifestyle goal; Universal Design features can be a means for achieving that. My definition of aging in place — the ability to successfully live in one's home of choice through old age — can in many cases be achieved through the use of UD features in homes for people of all ages. As such, UD is a means for making aging in place a reality as one ages in the home over time. Unfortunately, failing to apply UD commonly prevents successful aging in place. Modifications to correct age-biased design often come too late, after a person has already been disabled by the design of their home.

#### **Lack of Understanding of the Status Quo**

As so few practitioners are aware of the inherent biases designed into the buildings and products that we depend on, there is a lack of understanding and appreciation of UD. If architects, designers, and builders

really understood UD it would be the standard way of designing, because Universal Design is, as the name indicates, “design for all.”

#### **Making Changes Too Late**

Only 1 percent of the nation's housing stock has all five key universal design features necessary for successful aging in place:

1. A zero-step entry,
2. Single-floor living,
3. Wide halls and doorways that can accommodate a wheelchair (or a walker or person assisting),
4. Electrical controls reachable from a wheelchair, and
5. Lever-style handles on faucets and doors (JCHS at Harvard University, 2016).

Because of this, successful aging in place is not possible without home modifications (Joint Center

for Housing Studies at Harvard University, 2016, p. 9). These features are necessary for the individual's functioning and well-being and also to successfully allow for at-home care provided by family and/or paid home health aides and for the provision of Home & Community Based Services (which will receive an influx of just under \$10 million from ARPA and a projected \$150B from the Build Back Better Act). More importantly, these features must be viewed as powerful mechanisms to *prevent unnecessary design-related physical decline*.

Unfortunately, these interventions often come too late — after a loved one has already been disabled by the design of their home. These modifications are also an expense that many cannot afford on the fixed income of their retirement years. Many won't consider aging-in-place modifications until they or their parents actually experience a need for them due to health-related functional changes or being disabled by the design of their home.

## The Power to Enable

Increasing awareness of the role of the built environment on the well-being of older adults has led to programs for aging-in-place home modifications, such as the Johns Hopkins CAPABLE program and environmental modifications through the Nursing Home Diversion Waiver program, as well as incorporating built environment domains as part of the WHO and AARP Age-Friendly Communities framework. While these are positive steps forward, there are two primary issues:

1. Many people cannot access these programs because they exceed income and asset thresholds.
2. Home modification programs are accessed *after* there is a need, when the homeowner has already been disabled by design.

In response to how these previous programs fall short, I have developed a key approach that may have significant benefits to individuals, their families, and society: Enabling Design.

The Enabling Design Approach was created as a response to:

- The aging of the population
- Inappropriate design typologies
- A conflation of Universal Design with disability and frailty
- A misperception of the ADA as a complete solution
- A bias against home modifications, equating

- them with frailty, disability, loss of independence
- A lack of knowledge of the true impact and costs of the status quo of the built environment on individuals, families, municipalities, and society as a whole

The key components of the Enabling Design Approach are (1) Theory, (2) Fact, and (3) Solutions.

### 1. THEORY

M. Powell Lawton's Environmental Docility Hypothesis introduces the concept of environmental fit and press. When there is **good fit between a person and his environment**, the person can function at the highest level and be as independent as possible. However, the greater the gap between the environment's demands and a person's abilities, the more the person is subject to **environmental press**, a form of stress which *pushes them to an artificially lower level of functioning and greater dependency*. This is preventable by informed design that reflects the true needs, abilities, and behaviors across the lifespan, thereby enabling independence.

### 2. FACT

**The Status Quo is Disabling and Discriminatory.** Data, conventions, and codes have created built environments that are optimally designed for the average-height male with high physical, cognitive, and sensory abilities. This requires everyone else to adapt. As we age, this adaptation can create forced frailty, the functional eviction from one's home, unnecessary expenditures, and impoverishment through depletion of assets.

### 3. SOLUTION

**The Enabling Design Approach** is a solution that considers design, economics, policy, urban planning, and societal trends. It does not require radical changes in our built environments but an accurate understanding of the discriminatory and costly impacts of the status quo to create small but significant changes in features, approaches, and policies. Enabling Design is a vehicle for physical and financial independence as people age. Most importantly, it enables us to age with dignity and quality of life.

## The Role of Financial Planners

Financial planners can be a crucial gateway to key resources for their clients to leverage the untapped power of design to maintain or improve their financial and physical wellbeing as part of a comprehensive retirement strategy. Financial planners can inform their



clients through materials, seminars, webinars, and special events including housing summits in partnership with regional home builders associations, offices for the aging, planning departments, and other relevant organizations.

A majority (66 percent) of adult children do not stay with their parents' financial advisors once they inherit their parents' assets (Skinner, 2015). By helping older adults retain their physical and financial independence, financial planners can also play a valuable role directly for the adult children by reducing their caregiving burden. For many women in particular, this can have enormous implications not only on their current life, but on their future retirement as well.

Middle-aged women need the expertise of financial planners for their aging parents, and because their future retirement critically depends on being provided an additional strategy for independence.

Why?

- Women tend to live longer than men, a trend that will continue for the foreseeable future (Medina et al., 2020).
- Women make up 61 percent of caregivers in the U.S. (AARP, 2020, p. 11).
- Although the gender pay gap has been shrinking, in 2021 women earn 84 cents for every dollar a man makes (Barroso & Brown, 2021).
- Women are more likely than men to take time out of the workforce for child rearing, caregiving for potentially multiple parents (especially with an increasing number of stepparents), as well as caregiving for their spouse/partner.
- In 2020, over 800,000 women left the workforce due to the pandemic (Ellingrud & Hilton Segel, 2021). The resulting lost wages mean today's childcare crisis is tomorrow's retirement crisis.

Enabling Design features may reduce a woman's risk of impoverishment and dependency by:

- Reducing her caregiving burden by enabling her parents and spouse to retain greater physical independence.
- Reducing the likelihood that she will need to use her own financial resources to cover her parents' expenses should they outlive their money.
- Increasing the likelihood that she will inherit assets from her parents and her spouse.
- In her own home, helping her to maintain her own physical independence as she ages.

## The Role of Communities and Municipal Agencies

When referring to older adults in relation to community services, the default view is often based on their deficits. But rather than viewing older adults as a monolithic, homogenous group, communities can widen their lens. First, it's important to recognize that there is enormous diversity of abilities, finances, lifestyles, and needs, as well as race, ethnicity, and sexual orientation among older adults. Second, communities must expand the parameters of this group to include those down to age fifty. Why? Because by the age of fifty, most people are experiencing normal age-related changes to their senses, particularly vision and hearing. In addition, the qualifying ages for retirement and benefits frequently shift as programs and policies change.

Finally, the population of Americans aged fifty and older is responsible for a massive amount of economic growth, investment, and buying power. This portion of the economy is known as the Longevity Economy, and its significance has spawned numerous in-depth studies since the early 2010s. As of 2021, research on this sector has found:

- The Longevity Economy generates \$.51 of every dollar in the U.S. economy.
- If looked at independently, it would be the third-largest economy in the world, behind only the U.S. and China.
- It is currently \$8 trillion annually, and projected to triple by 2050 (Accius & Suh, 2019).

Communities, particularly municipal agencies such as planning departments, offices for the aging, and economic development offices, must understand the potential of this population. If communities fail to meet the needs of this group, they will move to other locales, taking their more than \$600 billion of state and local taxes with them, as well as their other expenditures.

### Prepare to Leverage Federal Funds

The American Rescue Plan Act (ARPA) and the Bipartisan Infrastructure Investment and Jobs Act, and the Build Back Better Act (as of 11/16/2021), will provide funds to communities to improve, among others, transportation systems, housing, broadband, and services for older adults. These new funds will reinforce and expand the continued shift to Medicaid's Home and Community Based Services (HCBS) programs. While this not only reflects the economic advantage of providing care at less cost within a private residence

as opposed to a facility, it also supports older adults who have expressed the desire to age in the home of their choice (Binette et al., 2019).

These funds represent important opportunities for our communities, but they bring up a trio of issues that must be considered and addressed:

- How will communities effectively provide increased Home and Community Based Services when their housing stock and infrastructure work against this and artificially increase the demand for such services?
- How will home health aides and nurses provide care for residents at home if they cannot afford private transportation and the community lacks transportation options that work for people who reverse commute away from the central business district and into residential areas, and who provide one- to four-hour shifts including nights and weekends?
- How will home care be provided in housing that is not designed for the needs and abilities of older adults?

### Apply the Enabling Design Approach

Communities can prepare to effectively and efficiently utilize the coming federal funds by applying the Enabling Design Approach. This involves conducting a community assessment of their built environments (especially the housing stock), services, zoning codes, and current home modification programs in order to identify existing assets as well as necessary changes. Communities must identify the home design features that they should incentivize or require to be incorporated into renovations, and more importantly, to all new construction. Communities can do the above independently, or as part of a larger Age-Friendly Community program.

### Conclusion

We cannot create complete and effective solutions if we only see part of the problem. Having an accurate understanding of the status quo of housing and community design is necessary to successfully meet the needs of people as they age. The forced frailty, eviction from one's home, impoverishment, and reduced quality of life created by standard housing should not be accepted or tolerated and we have the power to address it. Financial planners and community organizations can exponentially impact their clients' and citizens' physical and financial independence in retirement by serving as a key vehicle and gateway to approaches, programs, and resources. •CSA

## AMERICANS WITH DISABILITIES ACT

While the Americans with Disabilities Act (ADA) and the accompanying Accessibility Guidelines (ADAAG) have had enormous positive impacts, significant gaps remain.

- The ADAAG does not apply to all physical spaces. Exempt places include, but are not limited to: single-family residences (where the majority of Americans live) and residential spaces with less than four multi-family units. Furthermore, many older places are “grandfathered”/exempt because modifications would constitute “undue hardship.”
- The goals of the ADAAG are not to enable people to thrive, but to remove minimal barriers to access. While it does so to an extent, many places supposedly designed in compliance with these guidelines are still poorly designed for independence and also may be missing key features.
- The ADA and ADAAG minimize barriers for persons with disabilities. This is crucial but what about the millions of people who do not have defined disabilities but do not fit the parameters for which the status quo was designed?

## RESOURCES

### AARP Age-Friendly Communities

Articles on aging in place, plus a link to the CAPS directory.  
<http://www.aarp.org/livable-communities/network-age-friendly-communities/info-2014/an-introduction.htm>

### AARP's HomeFit Guide

A resource for evaluating your home's readiness to meet your needs as you age, and planning modifications if needed. AARP's HomeFit Guide

### AARP The Longevity Economy

Overview and link to report on the economic impact of the population fifty and older. <http://www.aarp.org/about-aarp/press-center/info-09-2016/aarp-announces-longevity-economy-activity-increase.html>

### Johns Hopkins CAPABLE Program

CAPABLE is a program developed at the Johns Hopkins School of Nursing for low-income seniors to safely age in place.  
[https://nursing.jhu.edu/faculty\\_research/research/projects/capable/](https://nursing.jhu.edu/faculty_research/research/projects/capable/)

### National Association of Home Builders Aging In Place Remodeling Checklist

Aging In Place Remodeling Checklist

### National Association of Home Builders CAPS Directory

Use this directory to locate professionals who have achieved the Certified Aging in Place Specialist (CAPS) designation. This includes builders, remodelers, designers, architects, occupational therapists, physical therapists, realtors, and mortgage specialists. *NAHB CAPS Directory*

### Nursing Home Transition and Diversion Program

A government program to keep, or return, people to aging in the community vs. in a facility.

[https://www.health.ny.gov/facilities/long\\_term\\_care/nhtd/index.htm](https://www.health.ny.gov/facilities/long_term_care/nhtd/index.htm)

### Veterans Administration Grants

Veterans may be eligible for home modification grants. Veterans whose need is not service-related may be eligible for Home Improvement and Structural Alterations (HISA) grants of up to \$2000. <https://www.prosthetics.va.gov/psas/HISA2.asp>

Veterans whose needs are service-related may qualify for more significant grants under the Specially Adapted Housing Grant (SAH) or the Special Housing Adaptation Grant (SHA). <https://www.va.gov/housing-assistance/disability-housing-grants/>



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Design Approach, Esther is the strategic director of one of the nation's first Age-Friendly Centers for Excellence and is collaborating with AARP International on the Equity By Design initiative. To contact Esther with questions or comments please visit <https://silvertogoldstrategies.com/> or email her at [Esther@S2Gold.com](mailto:Esther@S2Gold.com)

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