

Helping Aging Boomers to Age in Place

William D. Novelli

Executive Director and CEO, AARP

Presented at 2002 Seniors Housing Symposium

National Association of Home Builders

Orlando, FL

May 1, 2002

If you're looking for older Americans today-men and women 50 or older-don't look in a rocking chair and don't even look around the old fishing hole. You're much more likely to find people like these on Rollerblades or the Internet: they are inline and online-and mainline. Older people are not sitting off at the margins of our society. They are spectators, not bystanders. They are active, curious, and savvy. They have high expectations in life.

And that goes double for Baby Boomers. All of us, in all businesses and walks of life, have been talking about the Boomers, seemingly forever, as "the coming generation." Even though they have been setting the tone in American society for half a century, we keep talking about what will happen when they get older or when do this or do that.

Well, here's something to think about. Just about a third of the Boomers are 50 or will turn 50 this year. That's one third of 76 million people born between 1946 and 1964... some 25 million men and women. And here's another thought. The youngest of them-the baby Boomers-are all pushing 40. For years, we've been getting ready for when the Boomers hit their stride, when they hit middle age, when they hit their prime earning years... well, guess what? They have hit all those things, and pretty much hit everything else right out of the park while they were at it.

We know a lot about the Boomers:

They love choice: set up the smorgasbord and let them help themselves. They will.

They want information-and the more sources the better because...

...They are not afraid to make decisions-but only on their own clock and in their own terms.

They want many things and they want them now. The ideal for typical Baby Boomers is to have something delivered before they even knew they wanted it... yesterday would be just fine.

They lean more to independence than blending in to the crowd.

They are usually fairly sophisticated buyers... of anything and everything.

The love bells and whistles because they are bells and whistles.

But with all these apparently common characteristics, we must keep something else in mind.

Baby Boomers are diverse-surely more diverse than their parents' generation.

And they are diverse in all ways... ethnically, sociologically, economically.

Many Boomers are well off and looking toward the future with confidence, even serenity. Many are plugging away and hoping for the best. And still others have nothing put by and no pensions or savings for their later years. These diverse qualities are every bit as important to understand as the list of characteristics that many, many Boomers share in common. Because one size will never fit all.

If you-like AARP-want to market to Baby Boomers, then you have to understand these facts and characteristics of that generation. It's no secret that Boomers have been demanding, and even very annoying, in the course of their lifetimes. It is just as obvious, however, that they have contributed a great deal to American society-and most of all, they have done more to shape contemporary American society than the generations on either side of them. So to understand them, we must face the facts.

And that is how we go about marketing to them. How do they see the world? What are they looking for? What do we have that they want? And, what can we have in the future that we do not yet have that they will want? Those are the questions-and they represent AARP's approach to reaching the Boomers.

We understand, for example, that the older Boomers especially may well share our traditional interest in protecting and strengthening Social Security and Medicare. And the younger ones will, in time. But older and younger Boomers are more concerned with fitness and health, with issues surrounding work, and with the transitions that come fast and furious these days in the middle of one's life-like changing careers, divorce, remarriage, starting a second family, launching one's own business for the first time at 55 or older. You get the idea.

And that's what Boomers are really about-ideas. So, to understand them and to reach them, you have to understand their ideas and have ideas-good ideas of your own. That certainly applies to housing. Because here is another characteristic of the Boomers that I have reserved for now: They want to live well and they want to live comfortably and they want to live in familiar surroundings.

This should not be surprising. It certainly doesn't surprise us at AARP. For years we have been surveying older Americans, and year after year we have received the same response. Eight-five percent of older people want to continue living where they are-at home. We can call it aging in place or give it any name you like. We see it as part of Independent Living, one of AARP's Life Choices issues-that is, the important decisions people make later in life-that is critical to older people. And let me stress that the results we have been tabulating for many years do not apply only to the especially old. They apply to people from the age of 45. Forty-five... prime Boomer time.

This idea is so important-and the Boomers are so diverse-that we understand it is impossible to come up with one solution. But there are varying techniques or modalities that can help people to age in place. We have been thinking about them for more than a decade.

That was about the time I turned 50-but long before I had any association with AARP other than a membership card in my wallet. I thought it was a good deal... and it turned out to be even better than I thought. Because it was about that time that AARP began to talk about "Independent Living" as a basic concept of aging-not a basic concept of AARP as an organization, mind you-but as something relevant to individual men and women.

The first modality of Independent Living was home modification. In many cases, then as now, the idea was plain and straightforward. Will grab-bars in the bathroom, a ramp up to the front porch, or better lighting in the staircase enable people to stay in their own homes, in their own communities-in the own, familiar lives-longer? The answer was yes. It still is. And of course, modifying homes to make them more livable-and less likely to be obstacle courses or accidents waiting to happen-will continue to be important.

Everyone here today, I am sure, is knowledgeable about our housing stock. You know, certainly, that most homes in America-from the plushiest to the simplest-were not designed to be age friendly or, as we like to say 50+ friendly. I don't even offer that as criticism: it's just a fact. But that fact points the way. The more people who want to stay in their own homes, the more opportunities there will be for modifications, for remodeling, for upgrading.

But this leads to a more important thought. In the last generation or two, housing in America has

changed. Think of materials-like wooden I-beams that are lighter, stronger, and cheaper than 2-by-12 joists, like double-glazed tilt windows, like PVC pipe. Or think of amenities-like master bedroom suites, built-in vacuum systems, and external safety lighting. Houses, townhouses, and apartments these days are very different-and generally very much more desirable-than residences built in the 50s and 60s...with one exception.

That exception, of course, is accommodation for people as they age. With a few notable and praiseworthy exceptions, contemporary American housing-from this particular point of view-has not changed at all. The advanced materials and the amenities notwithstanding, many brand-new and desirable houses and apartments have too much in common with houses built 100 years ago-when life expectancy was less than 50. Today, life expectancy averages nearly 80. And those added years mean not just more time, but a vitality bonus. Older people are living longer and better-and they will live the best and happiest possible lives in housing that catches up with them.

Thus, modifying older residences is important. But it seems every bit as important to begin to value-and to invest in-another modality of aging in place. And that is "universal home design." Now I am sure that this phrase is familiar to you, but let me stress the obvious anyway. What we are talking about is not "home design for the elderly" or "retirement home design," but design that is universal, that accommodates needs of people of all ages. Sometimes, to be sure, we refer to "homes for all ages." I think I can illustrate this point by quoting Jeff Baum whose company Adapt-Able Designs renovates homes and businesses for wheelchair access. Why, he asks, should there be steps leading up to the front door in a house that may be bought by a young family or an older couple? "It's young mothers with strollers," he observes, "as well as an aging person who has mobility issues." Universal design is intended to be friendly-or easy to navigate-for anyone. This simple, obvious point is really a very important idea. Universal design-and its companion, "visitability"-are not focused on one generation. And it is most certainly not special pleading for one generation at the expense of others. Not at all. I think it is enlightening to realize that steps at the front door pose an equal challenge to a stroller and a wheelchair.

Visitability incorporates several aspects of universal home design. Its basic ingredients are simple. A no-step entrance to the dwelling-and it can be front, side, or rear. Doorways wide enough to accommodate a wheelchair-in practical terms, 32 inches of passage space.

A bathroom, with a wide doorway on the first floor.

These characteristics of visitability obviously offer ease of mobility for those in wheel chairs or those who walk with difficulty. They also make it easier to maneuver strollers and carry large armloads of groceries. A wide hallway, if not needed at present for wheelchair space, can make a wonderful place to put up bookshelves and still leave plenty of room for walking. In other words, all these design elements make homes more flexible-and more likely places to age in place.

It was Eleanor Smith, herself a person with disabilities, who popularized the concept of visitability in the United States. She has pointed out over and over what I have just said: that what accommodates a person with disabilities may also be a boon to anyone else. Basic access, she has said, should be built in, like the wiring and the plumbing.

And she is correct. Basic access makes sense. We are not all the same. Not everyone can bound up two or three stairs to get in the front door, and many people don't want to. Why, after all, build a house with barriers when even the fittest people don't want-or need-to contend with them?

We also know that building things in-from the blueprints and then from the ground up-is both cheap-

er and more efficient than adding on later. We've been doing what we can to encourage this. In Georgia, AARP has worked as part of a diverse coalition that includes homebuilders and representatives of the disability community to introduce a voluntary certification program that recognizes developers and builders who enhance accessibility and visitability standards in new home construction. It's called the Easy Living Home certificate of approval program. As you know, it was announced at your national conference last year that we were initiating this effort, and I'm pleased to say that the program was officially launched this past Monday in a subdivision just outside of Atlanta where a local builder has constructed several EasyLiving Homes.

The EasyLiving Home Certificate of Approval program is a first-in-the-nation effort to spur basic home design modifications to greatly benefit the independent living needs of an aging population and to reward homebuilders who help break ground in the movement to make homes easy to live in and easy to visit.

To be certified as EasyLiving, a home must have:

"

Easy Entrance-a zero step outside entrance for safe and easy access

"

Easy Passage-ample width doorways...minimum 32 inches...throughout the main floor, including the entrance, and

"

Easy Use-at least one bedroom and a full bathroom on the main floor.

The idea is to encourage the building of visitable homes-the final goal being "to make homes more user friendly for ALL ages and populations... and to set standards and provide more opportunities for everyone in the community."

But please note that I said the idea is to encourage and the goal is to provide more opportunities. In other words, I am talking again about marketing. About free markets... and imagination. The market is there. Even if you assume that visitable housing is really for people over 50-an idea I will dispute with you-just consider these facts:

People 50+ are more than a third of the population, but

They own 80 percent of financial assets and

The dispose of 50 percent of discretionary income and

The 50+ population is going to double in the next 35 years.

And let me remind you about the Boomers-even the very youngest of them who, remember, are nearing 40. Many of them are looking ahead. Many of them are looking at their own parents who need some help or perhaps a great deal. Despite any young-forever feelings the Boomers may have, they see their parents and they know that one day they will be like them and, most probably will live even longer. And they too, like their immediate elders, want to age in place. Put these facts together and you have, in my opinion and the opinion of AARP, a very powerful inducement to accommodate this market.

There will be many ways to do that. A little while ago, I mentioned new building materials and new amenities. I could have added new and better building techniques, materials handling equipment, computer-aided design, and so forth. We all know-we are all used to-the amazing rate of technological change. I think the changes we will see in the building industry will make it easier and cheaper as time goes by to design-in and build-in even more qualities of home access.

For example, I have heard that one way to add flexibility would be to have adjustable kitchen counters. The way kitchens are designed and built now, it is possible to do so-but only because anything

is possible for a price. And the price, as I'm sure you can all calculate, is staggeringly high. Some day, it may not be. I mention this not because I believe in pie in the sky, but only to underscore the importance of keeping an eye toward the future-to keeping an eye on the technologies and the ideas that may enable us to deliver some things which now, we accurately believe, are beyond our means.

But the things I have discussed-zero-step doors and wide doorways, for example-are beyond neither our means nor our abilities. Nor, as I hope my facts and figures have shown, beyond the market. To the contrary: they are focused dead center on a prosperous and growing and highly demanding market. I make this observation for two reasons.

First, I am and have always been a marketing guy. I have taken great pride in my efforts in social marketing-and I believe accessibility and visitability are yet additional steps in that direction. But second, beyond the personal, there is this. I think those things that will help people to age in place should be driven by the market, by true demand. I know that Atlanta and Austin and Puma County have ordinances requiring some visitability elements in publicly supported housing. AARP certainly doesn't take issue with that.

But I am convinced that it is more important to understand that building-in the components of accessibility and visitability is good business and good construction. I know that NAHB's Seniors Housing Council is already promoting voluntary accessibility and visitability standards to your membership. That is wonderful-good for you.

And we have been working with you on the CAPS program to create "Certified Aging in Place Specialists." This is a training program will be offered through state homebuilders associations to home remodelers. It includes modules on working with older adults, the normal aging process, demographics, home modifications, home assessments, and marketing to older adults. Upon completion of the training, remodelers will receive a certificate that declares them to be a Certified Aging in Place Specialist.

We're going to be promoting this program to our members and the general public, and we will list those certified specialists on our website, so that our members will know that there are remodelers out there who have received some specialized training in aging and in designing age friendly homes.

And if we want to call all of these steps to increase access and visitability "voluntary compliance," then we can. But I'd rather call it "marketing added value." You can do that. That, after all, is your business. New building practices, like anything new, can be difficult-at first. And new techniques can add costs-or appear to. But the building industry in recent years has been remarkably efficient in capturing economies of scale. The values you offer to the Boomers and to the Boomers' parents will be repaid to you. These people have an eye for value, and you can show them the values they will be receiving.

And AARP wants to continue our efforts to help you. It will be our business to continue to lead in consumer education, to enable Americans 50+ to understand the values in flexible or universal home design. In that way, we will help to increase demand for the right designs delivered with the right quality and with great value. Most of all...most of all... our role is to be a friend and a collaborator. We want to bridge gaps and differences among consumers, the building industry, and public agencies so that they see eye to eye and act to one another's advantage. We believe in finding collaborators, not opponents or antagonists.

That is important. There are no sides to choose up, no line in the sand. We're all on the same side

and we're all part of the same enterprise. After all, everyone is getting older-I am, you are-and everyone needs a place to live. The aging of America is not about to stop any time soon. To understand what kind of housing an aging America will need, and then to design, build, and deliver it is really a remarkable-not to say tempting-opportunity for anyone who wants to seize it. And everyone can seize it. There is room for all.

And the final news-and perhaps the best-is that by doing well you can do good. Because helping people to age in place will contribute to healthier, safer, and happier lives for millions and millions of American men and women. Including you and me.