## Baby Boomers' evolving housing preferences will shape new, innovative options By Alan DeLaTorre

Baby boomers long have been seen as a cohort that will reshape housing trends, likely aging in their homes and communities; AARP research consistently reveals that this is people's most desired option for living in their older age. In *Housing in America: The Baby Boomers Turn 65 (http://goo.gl/VVSSLX)*, a 2012 report by the Urban Land Institute, author John McIlwain cautions that although there is a rapid aging of the U.S. population—and subsequent growth in the market for housing older adults—the retirement community industry is in crisis as age-segregated communities have faced difficulties in finding residents and keeping vacancy rates low. Factors leading to this trend include high cost of retirement housing, insufficient resources to pay for those costs and a "growing disaffection with institutional living." The Great Recession also galvanized many renters and homeowners into thinking their current home may be their best option, even when the fit is less than optimal or very poor.

Harvard's Joint Center for Housing Studies (JCHS) report, *Housing America's Older Adults* (*http://goo.gl/rvGMvF*), found that as people age, they are less likely to relocate, and residential relocation rates drop sharply after people reach age 50. The report also showed that people who have moved were more likely to have done so for housing that is cheaper, better, different or met their family's needs. Somewhat surprisingly, moving for health reasons was not a primary factor, and only 8 percent of households ages 85 and older did so for that reason. AARP has tracked such trends and is about to release a Web-based "Livability Index" (*http://goo.gl/x2YvNI*). In a 2014 report, researchers concluded, "One type of community does not fit all." When choosing housing, people tend to form perceptions of community livability, which may not shift unless a major life change requires revising their perspective.

## Planning for our future selves

Many of us are in denial about our future reality. We are not prepared for normal aging, much less disease, frailty and disability. As the disability community has explained, abled-bodied individuals need to consider that they are "temporarily able-bodied." Financially, as the White House has pointed out in preparation for the 2015 Conference on Aging (*http://goo.gl/E4aFPr*), approximately half of the workforce (more than 75 million working Americans) do not have access to retirement plans through their employers, and need to save more for their retirement. Our physical environments also are not suitable to support us through what lies ahead as we age. As Jon Pynoos of the USC Leonard Davis School of Gerontology told National Public Radio (*http://goo.gl/lgMK4E*),

"Most homes are what I call Peter Pan housing. They're designed for people who are never going to age nor grow old."

The Patient-Centered Outcomes Research Institute (*http://goo.gl/QiDkrd*) is using evidence to develop a tool to help Americans who are failing to plan for health events common to elders. Researchers are using an interactive web-based planning tool to study how information for older adults related to advanced health planning for home services (e.g., falls, cognitive impairment, communication) can assist people in remaining in their homes when encountering life events are likely to result in the need for support. Efforts are also underway to create age-friendly and livable communities that support all ages. These programs are growing rapidly, including hundreds around the world and dozens in the United States, from cities like New York and Philadelphia to rural and remote communities.

Urban populations continue to grow and older adults have shown a preference for housing near social, cultural and service amenities. In response to this trend, it makes sense to plan for denser, more accessible neighborhoods with an appropriate housing-services balance. On the other hand, as the 2014 JCHS report pointed out, the majority of older Americans still live in suburban and exurban areas. Age-friendly suburban and rural communities should pay attention to driver safety, social isolation, and access to needed services and amenities.

Real estate opportunities to build functional and innovative age-friendly homes and communities are emerging. Retrofitting "Peter Pan" housing is one such opportunity. Flexible housing models that will accommodate changing family needs over the life course is another. There is also a sharp rise in the number of "visitability" programs (*www.visitability.org*) around the country, which advocate housing designed to be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. This idea turns the debate toward planning for family and friends, rather than your own mortality and morbidity. Accessible and universal design approaches can be applied in a tiny home, urban infill project, single-family detached home or an opulent country estate.

## Portland's working model

Portland, Ore., was the first U.S. city to collaborate with the World Health Organization during the 2006–2007 Age-friendly Cities project (*http://goo.gl/30JLgY*). The project, which now spans the City of Portland and surrounding Multnomah County, uses a collective impact approach, with Portland State University's Institute on Aging serving as the backbone organization, and convening stakeholders from the public, nonprofit, business and educational communities to move toward improved age-friendliness. Portland's approach is long range, and focuses on partnerships and policies that equitably affect the physical, social and service environments.

The City's Comprehensive Plan (*http://goo.gl/uojF0v*)—its 2015–2035 land use and public infrastructure investment plan—has policies pertaining to aging in place, universal design and improved environments for older adults and people with disabilities. Zoning codes and capital projects usher in age-friendly development (e.g., accessory dwelling units and compact neighborhoods with good pedestrian infrastructure). Neighborhood centers and urban corridors are intended to foster mobility through active transportation (i.e., getting around using human energy, primarily walking, bicycling and non-motorized transportation) and efficient access to services. Regional conversations about appraising the value of age-friendly housing features are coupled with advocates explaining the business case for age-friendly development. Portland's leadership in the green-building movement could serve as a model for innovative approaches.

Several years ago, during a 10-week course on housing and environments for older adults I was teaching, I had the opportunity to share my father's search for a post-retirement home. A Mexican-American baby boomer, he wanted to move to Oregon to live closer to me when his job in California ended. After some guidance from his gerontologist son, he bought a single-family home that might better prepare the family for aging. It was within walking distance of an assisted living facility for his mother-in-law, my grandmother, and was a property where we could eventually build an accessory dwelling unit for my sister, who experienced a traumatic brain injury in her teens. This home had the ability to facilitate aging in community, at least for one family.

## How Is the landscape shifting?

As seen in the research reported above, it is obvious that individuals and families need flexibility as they prepare for uncertain life events and important housing choices. Also, it seems pressing that the public, private and voluntary sectors improve their approaches to planning and developing housing and environments for an aging population. Considering that people are less apt to choose retirement communities when making housing decisions before age 50, it is clear that more emphasis is needed on educating middle-age and young-old cohorts on how to make thoughtful, sustainable housing decisions. The landscape for housing preferences for our aging population is shifting in myriad ways, and we need multi-faceted strategies for navigating this new territory.

Alan DeLaTorre, Ph.D., is a research associate at Portland State University's Institute on Aging and has co-coordinated the Age-Friendly Portland project since its inception in 2006.

This article was reprinted with permission from *Aging Today*, a bimonthly newspaper of the American Society on Aging. It first appeared in the March-April, 2015 edition of *Aging Today* (volume xxxvi, number 2).

