

# The UPSIDE Risk of Aging In Place: How to Live Happily Ever After at Home

**What does  
your  
FUTURE  
in your  
HOME  
look like?**

Presentation by



*Sponsored by*  
ADM ARCHITECTURE

# What's in it for YOU?

Who wants to learn how to live 7 years longer?



Who want's to learn how to save \$500,000 during retirement?



**OK THEN... Let's  
GET STARTED !!!**

# Who IS the world designed FOR?

The world around us as we know it, is designed for:

- Able-bodied
- Right-handed
- Young adults, with
- Average height and
- Average weight,
- Perfect sight and
- Perfect hearing, and the
- Ability to verbally communicate their needs to another human being.



**Does that definition fit YOU? Your PARENTS?  
Will it in 5, 10, 20 years?**

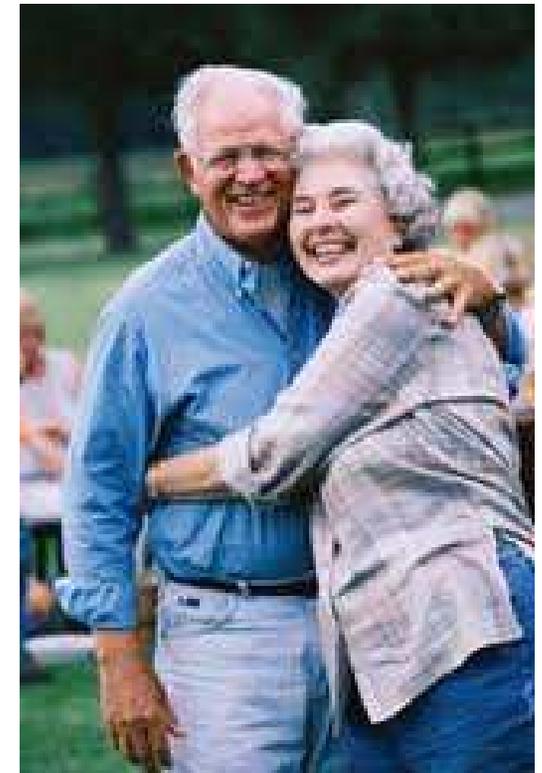
**What are you doing NOW to plan for THEN???**  
**That's why I'm here today to share my message...**

# What is “Aging In Place” ?

The concept that you can (and should be able to) stay in your residence or current living location, or choose your own new residence, for the remainder of your life, regardless of changes to your physical, cognitive, or other changes to your body and abilities that may occur with age.



We are  
**EMPOWERING  
THE MATURE  
MARKET** to be  
a **PRO-ACTIVE**  
part of their own  
**SOLUTION!!!**



# **Do I REALLY need to think about this NOW?**

"Sad Thing About This Joe... Is In 70 Years  
We'll Be Doing The Same Thing and  
Still Be Bald and No Teeth and Wearing Diapers":)

A photograph of two babies sitting in wooden beach chairs with red and white striped fabric. The baby on the left is wearing a white towel on their head and a white diaper. The baby on the right is wearing sunglasses, a white towel on their head, and a white diaper. In the foreground, there are several red beach toys, including a bucket, a shovel, and a ball.

**If we can't laugh a little, we probably can't talk about it at all...**

Teresa Williamson

# PAUSE... Let's Talk PASSION - Why ME?

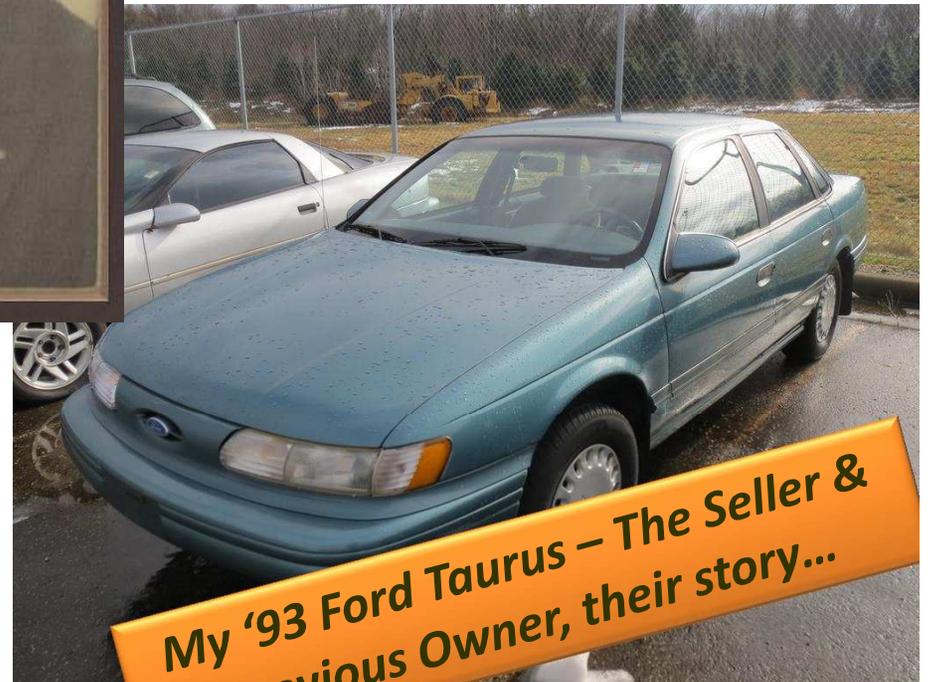
## The Personal Side...



Mary Joe Murphy,  
1921 - 2000



## The Financial Side...



My '93 Ford Taurus – The Seller &  
Previous Owner, their story...

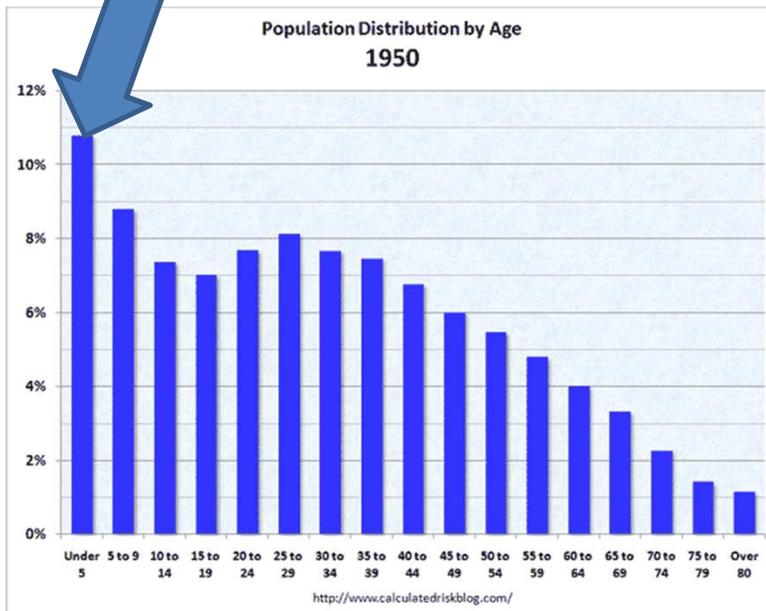
# The SHOCKING Stats & Data



The “Baby Boomer” Buldge

## THE PEOPLE:

- As of Jan. 2011, 10,000 people turn 65 in the U.S. Every DAY!
- Someone turns 65 y.o. every EIGHT SECONDS in the U.S.
- 80+ year olds will increase from 0.5% in 1950 to 5% in 2040.
- We’ve created 30 years of longevity increase in the last 100 years, more than the previous 5,000 years



## THE HOUSING:

- 2/3 of Suburbia is currently “Empty Nested” – The kids are GONE.
- That statistic will soon be 75% (3/4)
- We have 100+ years of homes not designed correctly for this demographic change ahead in the next 20-30 years

Population Distribution by Age, showing changes from 1950 to 2040...

# What do they WANT?

- ❑ **90 PERCENT** of seniors want to stay in their own homes as they age.
- ❑ **82 PERCENT** agree, even if they were to need daily assistance

**vs.**



The MULTI-BILLION DOLLAR CCRC Industry is chasing only 5-8% of the population!  
The other 92-95% = 700 MILLION people that want to AGE IN PLACE!

- ❑ **9 PERCENT** would prefer to move to a facility where care is provided.
- ❑ **4 percent** would prefer to move to a relative's home.

 The PRIDE & BURDEN Statistic

According to research by the American Association of Retired Persons (AARP), [www.aarp.org](http://www.aarp.org)

# What needs to be Considered as I age?

**STATISTICS that matter, for the years ahead...**

- o **1/3 of people 65+ years old fall each year**
- o **1/2 of those falls are recurrent**
- o **1 in 10 falls result in serious injury**
- o **87% of elder fractures are due to falls**



**And maybe the biggest concern of ALL...**

- o **70% of retirees are forecasted to RUN OUT OF MONEY within TEN YEARS!**



# What needs to be Considered as I age?

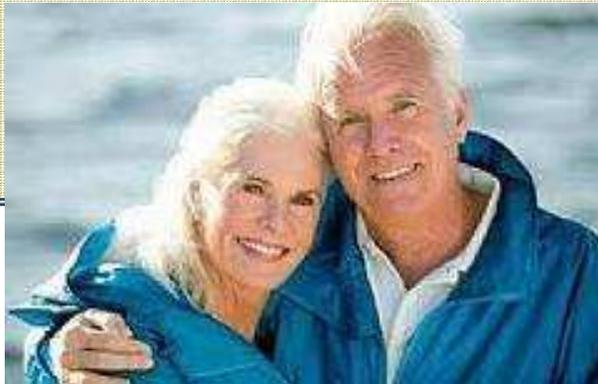
What Changes happen with aging that Home Design can address to help us live a better & longer life at home?

## ■ Physical

- Posture / Balance
- Mobility (ease of / pain from)
- Vision Impairment
- Hearing Impairment

## ■ Cognitive, Mental, Emotional

- Hypertension
- Depression
- Alzheimer's
- Dementia



# Why do people update their HOME?

## Why have Seniors been modifying their HOMES?

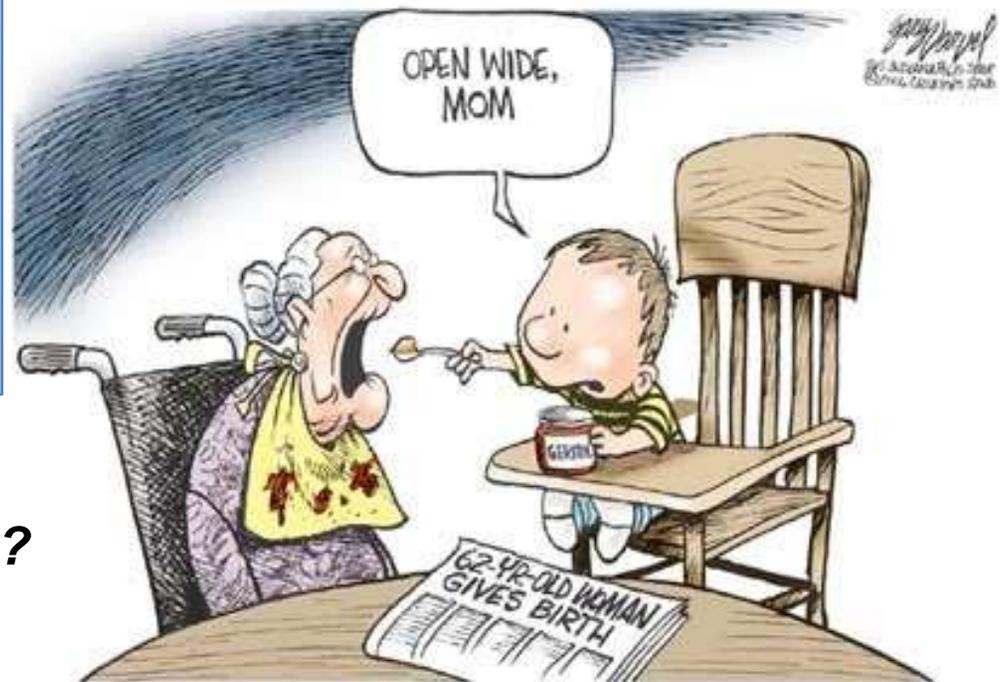
70% = SAFETY

65% = EASE of USE by all family members

60% = to LIVE INDEPENDENTLY longer

55% = FLEXIBILITY to ADAPT to the CHANGING NEEDS of family members

*See a common thread here???*  
**I DID...**



**70% of Seniors have made alterations to their homes for SAFETY reasons**

# Why Should I choose “Aging-In-Place”?

## Deciding you wish to age in place means you are choosing:

- How you want to spend your retirement years
- How you want your home to be set up for you.
- What your health care choices will be
- Which types of assistance are right for you
- What your wishes are for major life events
  - Sickness treatment
  - Housing transitions
  - Financial decisions



AARP stats say that “staying home” adds 7 YEARS to our longevity, on average!!!

## Now, why should I PLAN for A.I.P.?

1) INDEPENDENCE, 2) QUALITY OF LIFE, 3) CONTROL and #4... YOUR DIGNITY. (oh, and big \$savings\$ too!)



# What are my **ALTERNATIVES?**

- Independent Living**
- Senior Apartments**
- Assisted Living**
- Nursing and Rehab Homes**
- In Home Care \*\*\***
- Residential Care Homes**
- Alzheimer's & Memory Care**
- Respite Care**      ...and others...



**IN HOME CARE and AGING IN PLACE  
are a PERFECT COMBINATION !!!**

**“Aging-In-Place” isn’t the right solution for every situation, but it should be a DECISION**

# Emerging Industry Trends

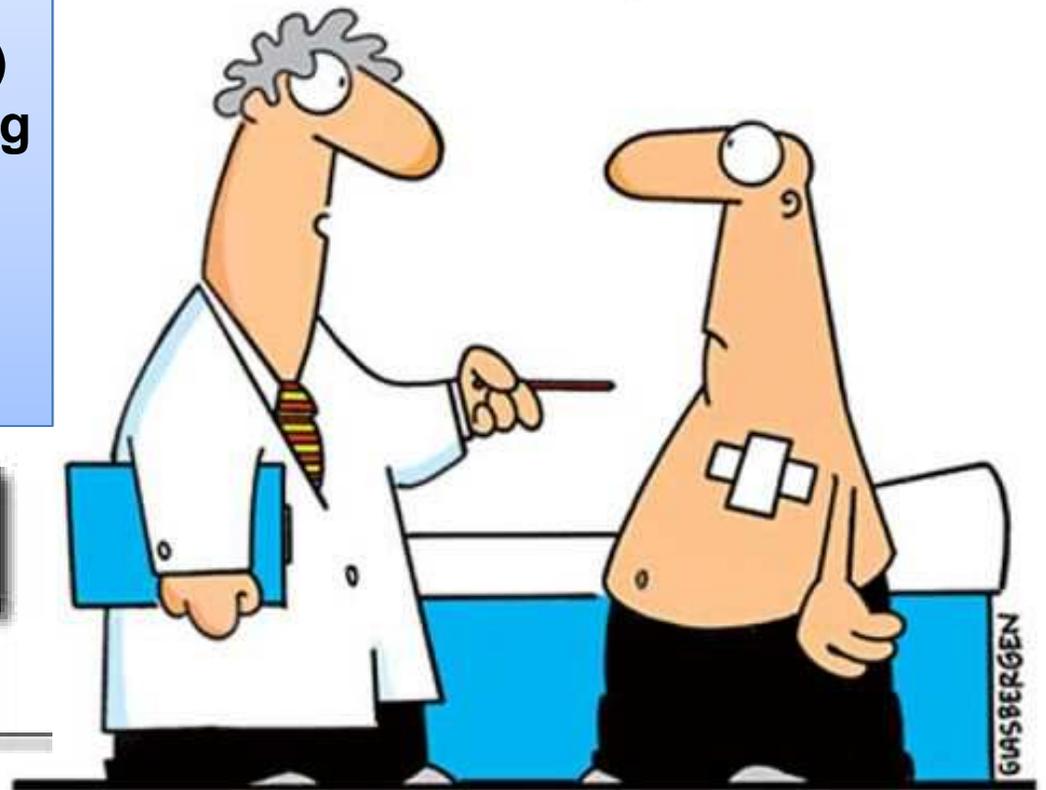
## Housing Features Important to Seniors – According to AARP

- Non-slip floor surfaces (80 percent)
- Bathroom aides such as grab bars (79 percent)
- A personal alert system for call emergency (79 percent)
- **Entrance without steps** (77 percent)
- **Wider doorways** (65 percent)
- Lever-handled doorknobs (54 percent)
- **Higher electrical outlets** (46 percent)
- **Lower electrical switches** (38 percent)



# Housing Stock & Technology

“Master on the Main” (floor) was coined in the architecture industry in 2003. Except for the 50’s “RANCH” (still has halls and doors that are too narrow) our 100+ years worth of housing stock are NOT designed for where the majority of our population is heading in the next 30 years...



"It's a pacemaker for your heart. Plus, you can download apps for your liver, kidneys, lungs, and pancreas!"

# How does “good design” HELP?

## ENCOURAGES:

- 1) Mobility and Activity
  - 2) Family Support & Interaction
  - 3) Involvement with Others
- Open Floor plan
  - Centralized living area
  - Accessible Kitchens & Baths
  - Fixture & Appliance ease of use
  - Technology & Automation

**Most of the features Seniors are looking for in a home aren't placed correctly in a standard SPEC house.**



**Preventative Planning costs a FRACTION of Emergency Reaction, PANIC ACTION...**

# How does “good design” HELP?

## Enhance Living Environments

- Better Lighting
- Color Contrasts
- Materials as Notification
- Noise Reducing layouts & materials
- Accessible rooms and fixtures throughout

## Enhance Safety and Security

- Alarm Systems & Fall Detection
- Lighting / Motion Systems
- Easy to maneuver Locks and Latches
- Mobile & Off Site visibility / alerts



**Successful AGING IN PLACE is  
MUCH MORE than just a Grab  
Bar installation in a shower!**

# Does this make \$ Economic \$ Sense?

MOVE OUT care is EXPENSIVE – Weigh your options...

\$38,000 / yr. = National Average 2010, Assisted Living  
(much higher in our state / west coast)

**That's = \$3,000 + per MONTH!**

\$75,000 / yr. = Private room, Nursing Home  
+ \$19 per hour for "home health aide" services

**That's = \$6,000 + per MONTH!**

*Genworth Cost of Care Survey*



**Remember MY story?  
\$150K out of pocket  
+ \$8K/mo?**

**2/3 of people in America over age 85 are women, the majority over 65 need living help**

# Does this make \$ Economic \$ Sense?

## **AGE-IN-PLACE:**

Making a “FOREVER HOME”

Example: Kitchen, Baths, Entry, Halls, & Doors  
**\$150,000 remodel construction project -**

**\$750 / month “Mortgage / HELOC payment”**  
**... NOT \$6,000 / month!**

**\*\*Example @ 5% loan (rough estimate, w/o fees, etc.)**

This is only a conceptual estimate, please check with your mortgage broker and a general contractor for more specifics on your own project...



## **RESULT ??? A true “WIN/WIN”**

**LOTS of \$MONEY\$ left over each month for your IN HOME CARE of YOUR FAMILY member, in the LOCATION THEY WANT TO BE !!!**

# The MATH Works - Save \$500K in Retirement!

*Interest Rates are at HISTORIC, RECORD SETTING LOWS !!!*



**Medical Costs and associated Expenses are said to be related to 1/2 of Bankruptcy Cases in the last 10 years...**



*90% of people surveyed WANT to STAY AT HOME during these later years...*

**Remodeling your home and staying 10-15 years longer with part time care could quickly save you \$500,000 in retirement!!!**

**Keep your HOME, your PET, your GARDEN, your OWN LIFE!**

**“Reverse Mortgages” may make sense for you and your situation, but be sure to ask a mortgage specialist for information related to these specialty products**



# What's the value of a CAPS Architect?

CAPS professionals have learned strategies and techniques for designing and building attractive, barrier-free living environments.



16...  
years

8...  
years

36...  
hours

24...  
hours

**Enter the concept of SEAMLESS DESIGN...**

The CAPS Architect on your project can provide you with Universal Design solutions for better accessibility & ease of use, integrated in a way that “disappears” ...

**CAPS professionals are taught design for attractive & barrier-free living environments**

# What Products & Solutions are there?

The term **UNIVERSAL DESIGN** refers to homes that are designed to allow people to live comfortably and easily, regardless of age or physical ability.

*Residential Elevator*



*Stair Chair*



*Water Closet Grab Bars*



*Barrier Free Sink*

**Safety Issues and Accidents are most likely to occur in the bathroom or kitchen**

# Universal doesn't need to be Institutional

**Good “Universal Design” works better for EVERYONE!**

**New Products are making a BIG DIFFERENCE:**

- Dishwashers with pull out drawers
- Microwaves as drawers under counter
- Upper Cabinets that pull out & down
- Lower Cabinets that pull out & up

Balanced Lighting (Eyesight)

Fixture Controls (Mobility)

Color Contrasts (Eyesight)

Open Vertical Slot  
Storage (Mobility)

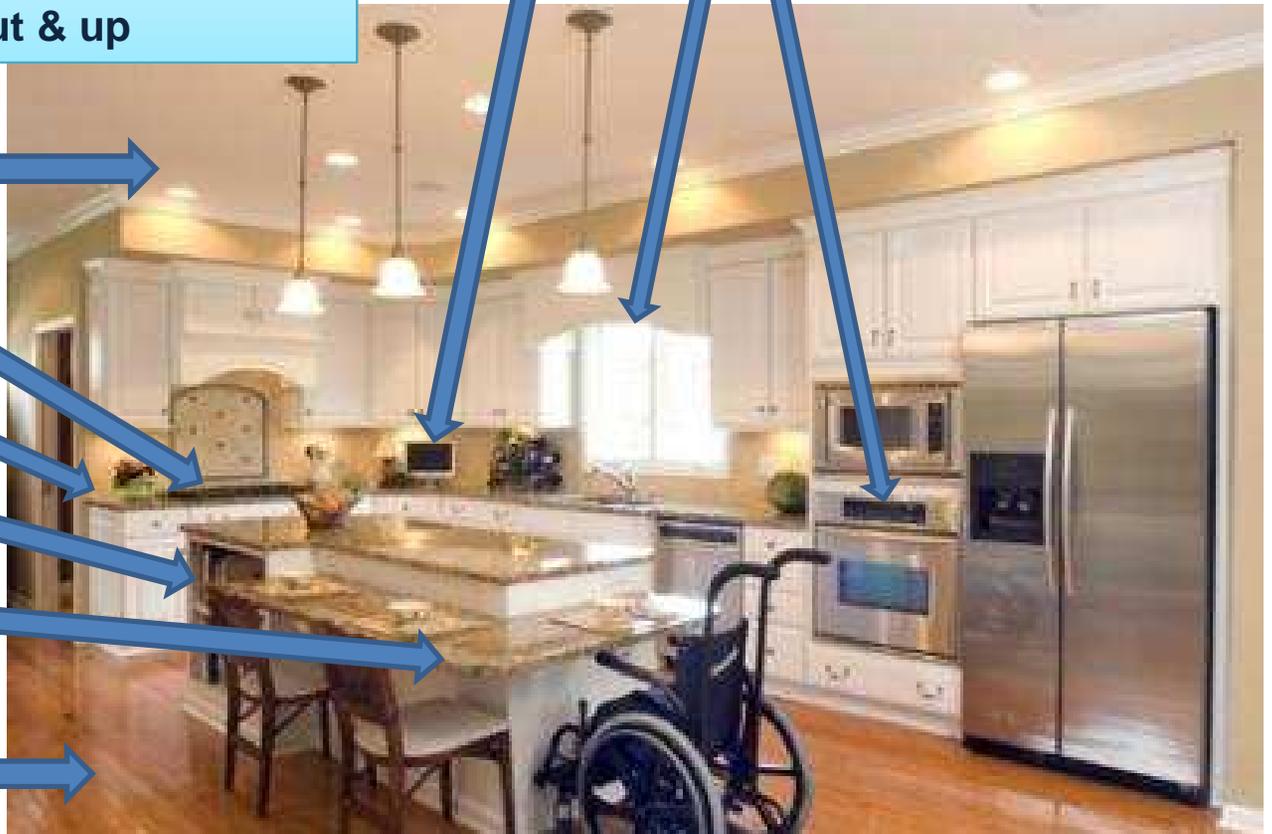
Roll-up Eating  
Counter (Mobility)

Smooth Continuous  
Flooring (Mobility)

Technology / Monitoring (Safety)

Natural Daylight (Eyesight)

Equipment Install Height  
(Mobility)



**Good Universal Design “Disappears” – Thoughtful Integration creates a seamless result**

# Useful AND Beautiful, in any style...



Be sure you have a **SOLID TEAM**, and trusted professionals in your community on board

**In any TASTE, it can WORK BETTER**



**Be sure you have a SOLID TEAM, and trusted professionals in your community on board**

# R&D Products - Real World Examples



## Bath Tubs

- Fits a standard bathtub opening of 60"
- Accessible regular sized bathtub
- Combination bath/shower
- Optional Alcove with heated seat
- Optional air jets, check valves, warm air blower and touch pad control



## Showers

- Easier / Open Access & size increase
- Grab Bars for aided entry / exit
- Well located operable fixture heights
- Sliding Shower head & Lever Heights
- Small but updated
- Texture no slip surfaces
- Flip / Built-in Seating

# Real World Examples

## Home Entrances



**Issue: Stepped Entry, not accessible to ADA client with lesser mobility issues**

**Solutions: Accessible Ramp with curbed edging, gentle slope and radius curve, and rail @ edges where height requires additional barrier to edge conditions**

**“Visit-ability”**



# Other “A.I.P.” Product Solutions

## Lever Faucet



A lever-style faucet control allows easy operation and meets Universal Design guidelines requiring less than five pounds of pressure to operate.



## Accessible Vanity



The sink provides ample clearance for a wheelchair and features an anti-scald shield to protect the user from hot pipes

# DESIGN before you BUILD!

*“It costs \$1 to move a line. It costs \$1000 to move a wall...” Aaron Murphy, ADM Architecture*

**GET IT RIGHT  
“ON PAPER” FIRST!**



*“Measure Twice, Cut ONCE.”*

**Aging-In-Place is a TEAM effort,  
and a “TURNKEY TEAM” approach  
will serve the client best...**

*Start in PLANNING mode, not PANIC mode!!!*

# How to Assemble a GREAT TEAM

A CAPS Architect can help connect you to all the team members you may need...

Such as:

*Contractor*

*Mortgage Specialist*

*Real Estate Agent*

*Retirement Financial Planner*

*Elder Care Attorney*

*Physical Therapist*

*Occupational Therapist*

*Elder Care Advocate*

and more...



**Helping the aging to stay  
INDEPENDENT is a TEAM effort...**

# What Resources are out there?

## National Links and Industry Information:

All About Aging network  
[www.allaboutaging.org](http://www.allaboutaging.org)

National Aging in Place Council  
[www.naipc.org](http://www.naipc.org)

American Society on Aging  
[www.asaging.org](http://www.asaging.org)

Mature Marketing Institute  
[www.maturemarketinginstitute.com](http://www.maturemarketinginstitute.com)

Alliance for Aging Research  
[www.agingresearch.org](http://www.agingresearch.org)

National Alliance for Caregiving  
[www.caregiving.org](http://www.caregiving.org)



***Your Will, Living Will, and Medical Directive are your "LAST LOVE LETTER" to your family... Why are so many (7 out of 10) UNWRITTEN?***

***For more information, & an affordable solution – please visit:***

***[www.LegalShield.com/hub/AaronDMurphy](http://www.LegalShield.com/hub/AaronDMurphy)***

# Thank you for Listening Today...

***FIX YOUR HOME,  
IMPROVE YOUR LIFE!***

**PLEASE, be proactive...**



An ounce of prevention is worth a pound of cure.

**The Quotable Franklin**



**Don't leave today, without letting us know about someone you love, that needs our help !!!**

***Thank You...***

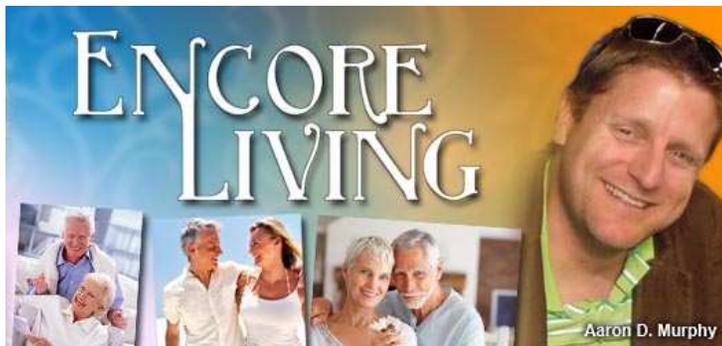
# Join our Community – Tune in, Sign Up, Plug in... at EtMM –



“Dramatically improving our clients ability to live a longer and happier life at home.”

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Aaron D. Murphy, *Architect / CAPS*

## ADM ARCHITECTURE

*“Listening, Solving, Creating... Architecture without the Ego.”*



PAUL BRANDT | RISK

