Home for a Lifetime:
The Power of Collaboration in Promoting Universal Design

AARP Livable Communities Conference
November 13, 2018

Presenters
Leacey E. Brown, MS
South Dakota State University Extension

Cynthia Hellyar, MA
The Hartford Center for Mature Market Excellence

Emily Nabors, MSG
University of Southern California
Session Overview

Objectives

1. Increase knowledge of UD and its relationship to aging in place
2. Increase knowledge of a novel approach through home insurance policies to encourage the implementation of UD
3. Increase knowledge of strategies to increase the uptake of UD in Rural places
Universal Design

... seeks to create spaces where all people can thrive and engage with their family and community.
The Hartford Center for Mature Market Excellence

- A team of gerontologists who work at the intersection of business and aging
- Established in 1984 when The Hartford became the endorsed provider of automobile and homeowners insurance for AARP members.
- Work is focused on:
  - Customer Solutions
  - Staff Education
  - Research and Thought Leadership
Research and Thought Leadership

Home for a Lifetime

Empower older adults to maintain safety, independence, and well-being.

1. Homes need to evolve to meet lifestyle changes as we age
2. Life transitions create opportunities to enhance our living spaces
3. With thoughtful planning, each of us can make a home for a lifetime
Collaborate with USC on Research

Research:
Does providing information about universal design (UD) to insurance customers when they file a home claim:
• increase knowledge of the benefits of UD,
• increase likelihood they will incorporate UD in repairs made, and
• affect satisfaction with the claim experience?

Key Findings:
• Receiving education at time of an insurance claim increased homeowners’ knowledge of UD
• Majority of customers surveyed:
  – incorporated UD features in repairs
  – reported higher satisfaction with claim experience
USC Leonard Davis School of Gerontology

- Applied Research
- Information Dissemination
- Professional Education and Training
Research: Educating Homeowners on UD

UD brochures mailed to homeowners following insurance claim for damage to kitchen or bathroom (n=116)

Homeowners surveyed on UD changes made, home and claim characteristics, and residents’ ability to perform ADLs (n=37)
Research: Educating Homeowners on UD

Results

- **89.2%** employed mods following receipt of educational materials
- Average of **9.1** UD modifications

Top 3 UD Mods

- Glare free lighting
- Easy grasp knobs, handles
- Flat thresholds
Research: Educating Homeowners on UD

Influences for Making Modifications (n=37)

- Ease of Use: 83.8%
- Appearance: 81.1%
- Comfort: 75.7%
- Aging in Place: 75.7%
- Safety: 70.3%
Research Leads to Business Initiatives at The Hartford

**Home Insurance Policy Coverage**

- Patented home insurance endorsement to encourage adoption of universal design. Reimburses customer for additional costs to incorporate UD features into kitchen or bathroom repairs after covered loss, up to limits purchased.

**Public Education on Universal Design**

- Multi-faceted campaign focused on benefits of incorporating UD when remodeling: Downloadable Guide, Web Content, Videos, Interactive Quiz, Social Media

**Certification for Contractors**

- Equips contractors with UD skills and positions them to identify, offer, and implement UD solutions for Hartford customers, thereby providing a distinct claim experience.
Executive Certified Home Modification Provider Program (ECHMP)

- Flexible, online, 4-6 hours weekly, over 6 weeks
- Comprehensive curriculum
- Instructors with expertise brought right to busy professionals in the field
- Network, share information with professionals from across the country
Executive Certified Home Modification Provider Program (ECHMP)

Better prepared to identify home modification/UD needs and offer solutions to more clients.

- 91% “strongly agreed;” 1 respondent (9%) “agreed”

Inclined to suggest UD features and benefits to clients.

- 91% “strongly agreed;” 1 respondent (9%) “agreed”

“The Program gave me a complete understanding of universal design. It really opened my eyes as a contractor. When discussing ideas for a remodel, now I can say ‘How about this….?’”

“I am renegotiating with a developmental disability waiver program to provide more environmental services for them.”

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School of Gerontology
University of Southern California
Rural Aging in Place

SOUTH DAKOTA

- Pierre
Land Grant University

Research

SDSU

Extension

Education
Extension Strategies

- Learning Communities
- Need Identification
- Research Based Solutions
A Tale of Three Cities

- Rural
- Rural – Urban
- Indian Country
Presenter Insights:

What are the key ingredients for successful collaboration to promote UD?
Audience Discussion:

• What successful partnerships have you been involved in to empower people to incorporate UD to make their house a home for a lifetime?

• What opportunities do you see for bringing different partners together to achieve this goal?

• Questions for us?
Thank you!

Leacey E. Brown, MS  
South Dakota State University Extension  
leacey.brown@sdstate.edu  
Phone: (605) 394-1722 (ext. 214)

Cynthia Hellyar, MA  
The Hartford Center for Mature Market Excellence  
cynthia.hellyar@thehartford.com  
860-547-7205

Emily Nabors, MSG  
University of Southern California  
emily.nabors@usc.edu  
(213) 740-1364