

Plan On It

A Dutchess County Planning Federation eNewsletter



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Taking an Honest Look at Where We Plan to Live As We Age *Starting a Community Conversation about the Importance of Embracing Housing Choices*

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This newsletter is different than our standard fare. Usually we pick a planning topic and review the current issues and best practices related to it. This is more of an editorial designed to start a community conversation about how we can plan for successful aging. Specifically, how we can work together to meet the number one priority of older people – remaining independent for as long as possible. There are many components to successful aging. As planners, our focus is on the built environment, particularly how the type and location of housing impacts our ability to live successfully and independently. In writing this article, I've done my best to focus on the planning research, but it's hard to check your personal experiences at the door so this is also written through the lens of someone nearing the age of 50 with an 80-year-old mother still living in her own home.

What We Want vs. Reality

Survey after survey shows 90 percent of older people want to stay in their own home as long as possible, or "age-in-place." Other surveys frame this as the desire to remain independent. This usually means staying in their current home, the home in which they raised their families. In Dutchess County, this most often means a detached single-family home on a large lot, designed for families with children, and where the car is the main method of getting around.

While you've got to admire this determination, the [data](#) shows that more than 70% of people over age 65 will need long-term care at some point, and 40% will enter a nursing home.



"Live Better in a Home of Your Own!" boasts this 1958 ad from the Metropolitan Insurance Company. Most suburban homes were built with no thought given to aging-in-place. Like most ads from this period, this one focuses on families with young children.

Research also shows that, on average, women outlive their ability to drive by ten years, and men seven years. And this doesn't account for the years prior to giving it up entirely when people often limit themselves by not driving at night or in bad weather, and not driving long distances or in unfamiliar places. We can all tell stories about the person who lived successfully driving to and from their home until they were 95, but the data tells a different story about the average older person. Most of us love our homes, but will we love them so much when we are struggling to maintain and navigate them, and are only able to get out a few times a week?

Staying in Your Home - Things to Consider

When we talk about "aging-in-place" we often say older people want to stay in their homes and communities. We even conduct surveys using this language. But this actually combines

two separate issues — staying in your “home” and staying in your “community” are two distinct choices.

Staying in one’s home is an admirable goal which will work for many people for many years. But to successfully age in a home not designed for aging is more complex than one may think. People get overwhelmed with the idea of moving, but staying put isn’t an easy or stress free route, either, since remaining in your home requires detailed and ongoing planning.

Are We Sending the Wrong Message?

Our conversations around housing choices as we age are often at two extremes. On one side we say we’ll do everything we can as families and a community to help people age-in-place. Adult children help with mowing, errands or small home repairs. Social services try to meet the needs of an increasingly large and spread-out population. At the other extreme we look at family members or neighbors struggling in their homes and say things like “they should stop driving” or “they should sell and move.” This is easier said than done.

As a society we often send the message that if you don’t or can’t stay in your current home, you are failing. When an older person decides to move, people often say the person has had to “give up their home” rather than something like “they chose to move and simplify their lives.” I know we don’t intend to send this message, but it may be one of the unintended consequences of our focus on aging-in-place. Facing realities, planning for the future, and choosing a new home that can provide real independence are brave things to do, and we should support the desire to move as much as we support the desire to stay.

“Right-Sizing”: An Independent Alternative to Aging-in-Place

In addition to those who wish to age-in-place, there is another significant group of older people in our community that we don’t talk about as much but is probably larger than we realize. These are older people who want to stay in their community but not necessarily the home in which they raised their families. Unfortunately, surveys tend to lump them in with people who want to stay in their homes so we don’t have hard data on what they want – but we have some clues.

A recent AARP survey of Dutchess County seniors showed that 63% of seniors want more “housing that is affordable and suitable for older residents.” Somewhat surprisingly, this exceeds the percentage that wants improvements in public transportation for older residents (60%). This suggests there is a pent-up demand amongst older people for a wider variety of housing types than is currently available.



Ericksen Cottages on Bainbridge Island, WA. A community of 11 two- and three-bedroom cottages within walking distance of the village of Winslow with a supermarket, drugstore, restaurants, medical clinic and shopping.

Anecdotal evidence from older people, and those working closely with them, suggests many feel their current home is too big for one or two people, too expensive to maintain, or too stressful to maintain even if they have the resources. They also worry about being isolated when the day comes that they can no longer drive, or even when driving at night becomes more difficult.

The Dangers of NIMBY (Not In My Back Yard): Why There Aren't More Choices for Right-Sizing

The focus on staying in one's home means there's no constituency encouraging communities to allow alternatives such as intergenerational apartments (not all older people want to live in senior-restricted developments), and smaller accessible cottages or condominiums. We have built some senior housing in our community, but what we really need are more apartments and small homes that will meet the needs of seniors (as well as other segments of the population).

Unfortunately, denser developments are generally met with significant opposition. Municipal halls are packed and flyers distributed as people make assumptions about school children, crime, and property values. While the concerns are legitimate on the surface, the negative assumptions are often not based in fact. There is research on these issues and we know how to mitigate them, just like we know how to mitigate traffic concerns. Unfortunately, the conversations are usually so emotionally charged that it is difficult to talk about the facts and get to the point of designing projects that address people's concerns. Instead, many projects are abandoned in the face of such resistance. But we need to remember that new, smaller housing options aren't just for people from "outside" our community. They are for our parents, friends, neighbors and grown children.

The Reality We Created

So what happens when aging-in-place in that two-story suburban home turns out to be unrealistic? Older people and their children start looking at their housing choices and quickly realize there aren't a lot of good options. Affordable senior housing has waiting lists and isn't available in every community, market rate apartments are often poorly designed for older people, and there are very few opportunities for people to downsize within homeownership that are affordable and well designed for aging-in-place. During this search, people sometimes call our office and say, "Do you know there are such limited options for older people?" I tell them yes, and very professionally explain the struggles within the development process, including public objection. It is important to stay informed about the proposed developments that your local planning boards are considering. It is equally important to evaluate how they will impact your community not just now, but many years down the road when your needs are likely to be very different than they are today.

Even people who think they might prefer to move within their community often end up staying in their homes after a disheartening search through the local options. Others end up moving south, not just because it's warm but because those areas provide a wider variety of housing choices.

Our Limited Choices, So Far

In Dutchess County, our housing options for older people tend to break into two major types:

- Subsidized, affordable one-bedroom apartments, and
- Larger homes and townhomes in 55+ developments.

The first housing type has income limits which exclude many moderate income households, and is generally limited to one-bedroom units, which are not attractive to many people who still want a little extra space. The 55+ developments usually start around \$350,000 which is

often impractical. Many people with homes worth less than \$350,000 talk about selling and moving into something smaller and better suited to aging. Ideally, they'd like to put a little money in the bank after selling but clearly don't want to use retirement funds or take a mortgage to afford the \$350,000 homes in many of the active adult communities in our area.

It might be helpful to look at some of the existing housing, limited though it is, that currently fits in the gap between subsidized senior housing and higher-end active adult communities. The Woods in Rhinebeck, and Collegeview Towers and The Gables in the Town of Poughkeepsie, are popular destinations for many people looking to right-size. Ironically, none of these developments are actually restricted to seniors. Rather, their location, price and amenities are such that they attract a high percentage of seniors, becoming what planners call a NORC – naturally occurring retirement community. Another irony is that the type of housing which is attractive to older people – smaller, walkable to amenities and services – is also attractive to young people, who we often talk about trying to keep in or attract to our area.

Taking Control of Our Future

So how do we move forward as individuals and a community to address what we know is a growing need? There is no one single thing we can do to fix this problem. Rather, we need to tackle a whole host of roadblocks such as:

- Ensure our local zoning codes allow for a variety of housing types such as apartments and cottages, particularly in and around our village, town and city centers;
- Recognize that a significant number of older people want to live in diverse neighborhoods;
- Consider design details that address the changing needs of older people – single story; zero step paths and entries, sidewalks, within walking distance of at least some amenities or services, and accessible to public transportation;
- Recognize that housing types that work for older people are often usually attractive to young people. We don't need to focus on "senior" housing, just more choices that can accommodate a variety of personal preferences and situations.

In addition, and perhaps most importantly, we need to have honest conversations with ourselves and our families about the realities of aging in our current homes and communities. Families should use our checklist as a starting point to determining whether aging-in-place makes sense. If remaining in your current home seems questionable, take a look around your community at what's available. If the options are too limited (and we hear, again and again, that they are), we need to work together to expand housing choices so people can plan for successful aging and real independence in our county.

But we also need to realize that housing doesn't materialize overnight, or even in a year. Our current housing choices are the result of decades of decisions our municipal officials have been encouraged to make. In community after community people have supported large lot zoning (1-5 acres), objected to apartment buildings, and voted against sewer systems. It took decades to create our current land use pattern and it will take years to make significant changes, but the sooner we start the better. If we can truly commit to a new way of thinking and building, we could begin to make noticeable improvements to the variety of our housing stock in the foreseeable future.

Aging-in-Place Checklist

To help you and your family assess options for aging-in-place versus making a change, we've put together a comprehensive list of things to consider and information to gather. This can form the basis for how you think about and discuss your options.

[Aging-in-Place Checklist](#)

More Information

[Aging-in-Place Checklist](#), Dutchess County Dept. of Planning & Development

[Facing the Future](#), The Wall Street Journal

[Growing Older in America: The Health and Retirement Study](#), University of Michigan Institute for Social Research

[Loneliness in Older Persons](#), The Journal of the American Medical Association, Internal Medicine

[School Children and Affordable Housing: Is It Really an Issue?](#), September 2012 *Plan On It* eNewsletter

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This newsletter was developed by the Dutchess County Department of Planning and Development, in conjunction with the Dutchess County Planning Federation.

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