

# Educating Home Contractors on Universal Design Modifications: An Academia and Corporate Collaboration

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## INTRODUCTION

While nearly 90% of older adults age 65+ prefer to age in place<sup>1</sup>, their homes often lack supportive features. Modifications based on universal design (UD) principles can promote independence and reduce accidents for people of all ages and abilities. Home insurance claims may offer a key opportunity to impact decision making about UD modifications to support aging in place.

The Hartford Center for Mature Market Excellence collaborated with the University of Southern California Leonard Davis School of Gerontology (USC) on research and education projects to support homeowners insurance policyholders' ability to live in their home for a lifetime using a two-pronged strategy:

### Educating Homeowners on UD

UD educational materials were provided to policyholders at the time of a homeowners insurance claim to determine educational influence on UD decision making.

### Contractor Online Training

Training was provided for Contractors in The Hartford's contracted network to equip them with UD modification skills that will: 1. create a value-added service for policyholders at the time of a claim; 2. increase the likelihood that policyholders will make design changes to help them age in place; and 3. equip contractors with unique skills in a competitive marketplace.

## EDUCATING HOMEOWNERS ON UNIVERSAL DESIGN

### Methods

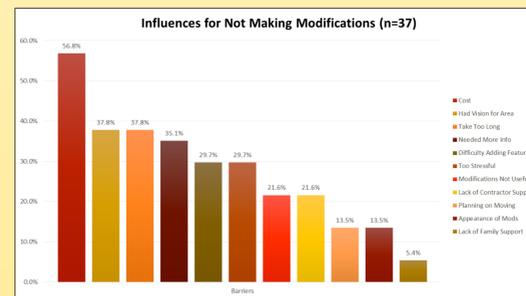
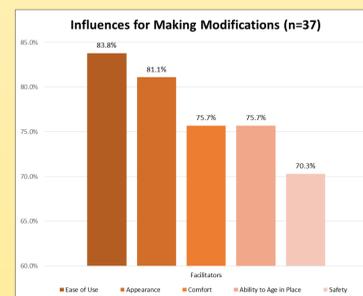
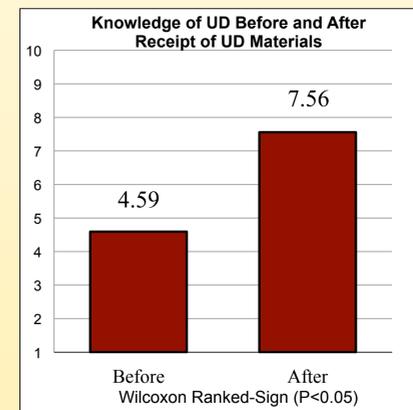
UD brochures were mailed to homeowners following a homeowners insurance claim for damage to the kitchen or bathroom (n=116). Materials demonstrated how UD modifications can support aging in place. Two months later, respondents were surveyed via mail, internet, or phone on UD changes made, home and claim characteristics, and residents' ability to perform ADLs. Wilcoxon Ranked-Sign test was used to analyze difference between pre and post knowledge of UD; Mann-Whitney U was used for all other bivariate analysis.

### Results

#### Participant Demographics (n=37):

Respondents were mostly white (86.5%), 68.7 (SD=9.31) years old, female (75.7%), living in a suburban community (56.8%), had at least a high school education (97.3%), widowed (40.5%), and had lived in their home for 24.3 (SD=13.5) years. The average home was built in 1970 (SD=28.03).

Respondents' self-rated knowledge of UD increased: 89.2% employed modifications following receipt of the educational materials, making an average of 9.1 UD modifications.



**Influences on Modification Making:** More respondents said positive aspects of UD (facilitators) swayed their decision-making than did barriers often associated with UD modifications. These findings are encouraging indicators that UD features avoid the negative stigma that is sometimes attached to other types of home modifications.

**ADLs and UD Modifications Highlight:** The total number of UD modifications made in a household was positively related to having a household member with meal preparation limitations (z=1.959; p=0.05). On average, these households made 15.4 UD modifications versus 8.1 modifications in comparison households.

## CONTRACTOR ONLINE TRAINING

### Methods

This second project consisted of research, pilot, and training implementation phases. The pilot program included 21 contractors based in 11 states who participate in Hartford's contracted network. USC administered the pilot and training; USC and The Hartford evaluated course development, process, and outcomes (student evaluations, feedback, and individual interviews with select students to ascertain their perception of the Program and its benefits).

### Results

- As a result of the training, I am better prepared to **identify home modification/UD needs and offer solutions** to more clients.
  - 91% “strongly agreed;” one respondent (9%) “agreed”
- As a result of the training, I will be **inclined to suggest UD features and benefits to clients**.
  - All “strongly agreed” (91%) or “agreed” (9%)

### Comments

- “I will now suggest UD features to all clients, families of children with disabilities, Baby Boomers planning for the future. It's a sensitive topic, and I learned to listen and let them do the talking. I think I have become more observant now, and learned how to build on situations to go above and beyond what I might normally do.”
- “The Program gave me a complete understanding of UD. It really opened my eyes as a contractor. When discussing ideas for any type of remodel, now I can say ‘How about this....?’”

**Status:** As of mid-2017, nearly 100 contractors have been trained. Student evaluations have repeatedly shown increased knowledge level to meet customers' needs and increased ability to upsell their services.

## DISCUSSION

- Providing homeowners with UD materials at the time of a homeowners insurance claim may influence their decision to make modifications, providing an opportunity to improve aging in place through UD.
- Facilitated, online UD training for contractors can be an effective way to increase their knowledge on UD, marketable skills, and ability to recommend UD features to clients at the time of a claim.
- These efforts demonstrate the impact of consumer and professional education provided at the time of decision making, and the ability of private companies to assist consumers with aging in place.

### Section of lecture for Contractor online training :

The research showed that Hartford customers are interested in universal design features once they understand the many benefits those features offer. Here are key findings from the customers surveyed:

- After receiving education on universal design, most did make some UD modifications when repairing their homes (83%).  
[Top Universal Design Features Made by Hartford Customers](#)
- Making changes was more likely for customers who experienced a large loss, and for those who were planning to remain in their home in the coming 10 years.
- Most respondents make UD modifications because they found them to be attractive and a way to help them safely age in place. Specifically, customers said the modifications would increase safety, ease of use, and comfort.
- Not surprisingly, customers were more likely to make UD modifications if they had or lived with someone with physical or visual limitations.
- Most agreed that receiving UD education increased their satisfaction with their overall claim experience (78%).
- Customers expressed keen interest in working with a professional who understands universal design.

#### EMAIL EXERCISE 1: PRINCIPLES OF UNIVERSAL DESIGN

If you haven't done so already, click on the words [Center for Universal Design](#) above and take a look at this web site. Pay attention to what elements are essential to a universally designed home, including the actual Principles of Universal Design here: [http://www.usc.edu/leonarddavisdesign/about\\_universalprinciplesofdesign](http://www.usc.edu/leonarddavisdesign/about_universalprinciplesofdesign). When you are finished, please return to this page using your back arrow key. Click on the GGLD email box below or directly email me at [ep20000@gmail.com](mailto:ep20000@gmail.com) the definitions of three of the Principles of Universal Design with one example for each Principle.

EMAIL EXERCISE 1