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 place1, 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 UD modification 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.

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.