
“Living Room”
Roundtable Discussion with Michael J. Crosbie, PhD, RA, Tony Green, David Luberoff, Elizabeth Padjen FAIA, and Alfred Wojciechowski AIA

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Living Room

New attitudes about housing for older people are expanding choices for everyone

Participants

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**Elizabeth Padjen:** In the past, conversations about housing for older people might have touched on public housing projects, retirement communities like Sun City, Arizona, and the entire state of Florida. Those conversations tended to view "elderly housing" as isolated, single-purpose projects. Now there seems to be growing interest in design for an aging population, and with it, a new way of thinking seems to be emerging. I believe that we are seeing a much more integrated approach to designing housing for older people — housing that offers more choices, that is more firmly rooted in its community. The parameters of the discussion seem to have changed: some people are beginning to think across generational demarcations, finding ways to make housing for the old also work as housing for the young.

**Michael Crosbie:** I share your perception that this suddenly has become much more of an issue; I don’t know if that’s because I’m getting close to living in one of those places myself, or if it’s simply that the “pig in the python” that is the baby-boom generation is moving farther on toward the tail. But in addition to simple...
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demographics, I think we’re seeing a greater appreciation of good design coupled with a new interest in creating communities and neighborhoods that work. Warehousing people doesn’t create community; mixing generations does.

Sustainability has been the hot topic in architecture over the past 10 years, but I think that over the next 10 years, design with a new perspective on aging is going to take its place as an issue. Housing is only part of the issue; we’re going to see this discussion occurring in other areas, too, such as the workplace and product design.

Alfred Wojciechowski: My sense is that we are more aware of this phenomenon now because the marketplace itself is widening, and older people of means are starting to demand more choices. European senior housing, which is government-driven and has a strong social-engineering component, is different from our market-driven model. The assisted-living movement here, which has really started to take hold, is an example; it’s driven by consumer demand. The broad spectrum of available housing types offers substantially more options than even 15 years ago.

Faith Baum: The driving force behind this, the baby-boomer generation, has a unique personality that is also influencing design attitudes. When the boomers were in graduate school, social engineering through architecture was the big thing. The new focus on design for aging is another kind of social evolution. And it takes on that boomer personality — they want community by design; not just the artifact, but the community.

David Luberoff: I think there are four trends that contribute to the new interest in aging. First, people are living longer and they’re healthier longer. In the past, you retired at 65, in part because you probably couldn’t do much else. Now, a lot of people are hitting their 80s before they start to need assistance. It’s a fundamentally different way of looking at lifespans and lifecycle.

Second, the people who are now in their 80s are probably the first generation of affluent elderly. Before Social Security, the elderly were typically poor. Now, in many cases, the equity that many of the baby boomers’ parents are sitting on or have recently passed on is substantial. So these are folks who have the financial ability to exercise some choices.

The third point is this idea that you can actually have fun in your 60s. Who would have thought Mick Jagger would still be singing?

The last trend, which in part responds to the market but in part shapes it, is that there are some perverse incentives that make local communities think that allowing age-restricted housing, as opposed to family housing, is a really good thing. The cities and towns think they’re going to get property tax revenue without the expense of schools, because the elderly don’t have kids. But anecdotal data suggest that when you build age-restricted housing, you relocate the empty-nesters within the community and their houses are bought by new families who increase the school population.

Tony Green: The change we’re seeing in terms of new housing choices is not age-related. I think it’s lifestyle-related. Taking care of the lawn is not all it’s cracked up to be. Whether you’re 22 years old or 62 years old, cutting the lawn isn’t that much fun. Housing choices are expanding because the market is driven by lots of people, not just baby boomers, who want lifestyle choices.

Faith Baum: Lifestyle choices are often based on a need or desire for certain services. A lot of my older clients want to stay in their homes as long as they can. That’s an individual decision, but it requires a lot of changes in public policy, such as public transportation and other kinds of services that we never imagined. But I see this happening in an even broader context, one that addresses the needs of a range of people. The elderly widow who wants to stay in the home where she’s lived for 20 years might need a way to get to the grocery store — as will the mother who’s just had twins. They might both worry about isolation and the cost of gasoline. New solutions will go hand in hand with our changing attitudes toward sustainability and the environment. And that will only make life better for everyone.

David Luberoff: Serving the market you just described — the widow and the mother of twins — implies a completely different version of public transit — not a rail line, but something more like a very dense network of jitney buses. Transit advocates tend to think in terms of extending the rail lines everywhere, and that’s not going to help the people you just described solve their very real problems.

Alfred Wojciechowski: I would propose another scenario: you don’t go to get services, the services come to you. It’s basically the Peapod model, which offers home delivery of groceries based on the
even older model of the milkman and the doctor coming to your door. The lack of density of most single-family-house developments today means you can never have enough buses. But if I have a housekeeper, a guy who cuts the lawn, and even a vet who makes housecalls, I can live comfortably in my single-family home, whether I’m 30 years old or 80. Having a wealth of services coming to you allows individuals to maintain the very un-dense lifestyle of the single-family home.

Tony Green: One of the things we learned from our research prior to starting Pinehills was that in many cases people felt that their existing houses just didn’t work anymore in terms of what was important to them. For example, what was most important to one couple was that their three grown daughters, all with husbands and children, come back for dinner every Sunday night. But they had to have dinner in the basement, separate from the kitchen upstairs, because there was no other room in the house big enough to hold everyone. Their house didn’t work for them.

It’s important to understand who’s who. In the average Massachusetts town, about 25 percent of the houses contribute 100 percent of the schoolchildren. There’s a range, obviously, but generally speaking, that means that 75 percent of the housing stock is not occupied by families with kids. So there’s a whole market out there that might not be served by existing housing types. In Massachusetts, we have the oldest housing stock in the country by far. Our houses have the highest percentage of master bedrooms on the second floor. Put in other terms, we have a limited supply of houses that could be more user-friendly, and not necessarily just for older people. Why go up the stairs to sleep if you don’t need to?

Elizabeth Padjen: What are some of the specific design elements in houses that people are asking for to accommodate aging?

Faith Baum: No matter what the age of my clients, the one thing they are all concerned about is resale value. So I rarely consider a solution that is specific to any one age group. But I’d say there is a pattern in terms of what commands attention. With my clients, it starts off with the kitchen as a focus of change; then the bedroom moves downstairs; then the bathroom is addressed. But I often wonder if that initial desire to change the kitchen is a result of a lifestyle change or product marketing — are the kitchen suppliers and manufacturers driving this new focus?

Michael Crosbie: There’s a theory that the more nonessential something becomes, the more elaborate and decorated it becomes. We eat out or get takeout a lot more than we used to. We sit in the kitchen and watch The Food Channel instead of actually cooking something. But the kitchen is still an important social space for family and friends, just as it was, oddly enough, when our great-grandparents were growing up. In many older houses, the kitchen is the largest space in the entire house. Maybe what we’re seeing is a resurgence of the kitchen as an important social space.

Alfred Wojciechowski: My firm is designing single-family houses in Shanghai for the early-30-something market, selling for $2 million to $3 million. The concept of the trophy kitchen exists there, too, in a somewhat different form. There, the trophy kitchen includes both a Chinese kitchen and a Western kitchen. The Chinese kitchen is the working kitchen, where the cook plucks and prepares the chicken so the owners can cook it in the Western kitchen for their guests. The Western kitchen provides a ceremonial element.

Faith Baum: I teach a course on universal design; universal design, as you probably know, grew out of the accessibility movement with the recognition that design that works for one group is frequently helpful to everyone. The common example is the wheelchair ramp that works for mothers with baby strollers. It’s especially interesting to look at universal design concepts across cultures. In one class, I taught students from Nepal, Thailand, Pakistan, China, even New Jersey. I assigned a user/function analysis of a kitchen, for which they examined the human-factor requirements of a family member in their own home kitchen. The students were required to propose modifications based on universal design concepts. I was amazed that all the kitchens they studied looked the same. Moreover, the nature of the cooking and the food in no way matched the form of the kitchen. It was a universally cohesive set of kitchens, none of which apparently worked. That’s why I ask: What’s driving this? Is it marketing? Or are we designers shirking our responsibility of identifying what people really need? It’s a big question, one that reaches far beyond kitchen design.

Elizabeth Padjen: I’m not sure that anyone is looking at housing models in those terms. What do different cultural or ethnic groups want or need that they can’t find in the real estate market?

David Luberoff: One of the things we know about this region is that we have large numbers of immigrants at all levels of the socioeconomic spectrum; some of

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them live in multigenerational households. Many are people who have some disposable income, so they have choices.

Elizabeth Padjen: It would seem to be an opportunity for some clever entrepreneurial developer to build housing that would address different cultural needs, particularly the needs of multigenerational families who expect to live together over a long period of time. On the other hand, the history of many city neighborhoods is the history of one ethnic group supplanting another, a sequence that extends over centuries. Perhaps people are more adaptable than we think.

Michael Crosbie: And yet, if you’re designing a new environment, it is useful to understand the social and cultural traditions of the people you’re designing for. One example, in Ireland, is a new residential community for seniors. One of the master strokes of the design was that it includes a pub. In Ireland, the pub is the social hub of a community. It’s become the most popular feature of this development. When you’re designing for a group of people who have made the decision to leave their single-family homes and move into a group situation, it’s especially important to determine the social patterns of the community and find a way to allow those same interactions to continue.

Another approach to creating places for seniors involves renovating older structures in town centers to allow older folks to stay in a community environment, instead of moving to a more isolated suburban setting, which is where you usually find assisted-living facilities. They then have access to shopping, services, and activities within walking distance.

Alfred Wojciechowski: It’s easy to forget that even in this country, much of our senior housing was traditionally built for specific ethnic or religious groups. I worked on the Swedish Home in Newton, which has been around for 80 or 90 years — our renovation actually amplified its cultural ties, and it’s been renamed The Scandinavian Living Center. We added a Scandinavian lending library, a Nordic hall, a sauna, even a stuga — a traditional little cottage, which the residents use as a café. When I was a kid, my friends and I used to play on the big lawn next to “the Polish home.” The elders would sit on the chairs and watch the kids play flag football. Inside they had the Polish Club, basically a beer pub. It was a wonderful place of community not just for the residents but for visitors as well, because it was a neutral environment. In that kind of environment, no one is confronted by age; you’re just sitting there with everyone else, old and young, having a beverage, laughing, exchanging anecdotes — it’s a place of gathering.

Tony Green: That’s what all the success stories have in common. There’s some community-oriented place of gathering, whether it’s a pub or a post office or a coffee shop or a café.

Faith Baum: Culture is often also expressed in apparently small ways, in small objects, even through industrial design, as in a rice cooker in the kitchen. I have Thai clients living in a Boston suburb; integrated into their two-story suburban central-hall colonial is a Buddhist shrine at the top of the staircase. I’m interested in that kind of adaptability in building types: modifying the house to respond to the demands of each generation and each change in culture — recycling the house. That is one aspect of universal design.

Elizabeth Padjen: With the exception of some of the nonprofit housing that Alfred mentioned, we have been talking mostly about aging rich people. What are the opportunities for people of lesser means? Compared to the abundance of elderly housing projects in the ’60s and ’70s, including the wave of school conversions, we are not seeing much in terms of publicly assisted elderly housing.

David Luberooff: There’s basically no public funding for new subsidized housing, period. Instead, almost all of the new “affordable” housing in greater Boston is in 40B projects. In markets where prices rise, supply usually increases. But in this region, even with the massive run-up in housing prices in the last 15 years, we are building much less new housing than we did in either the 1960s or the 1980s.

Alfred Wojciechowski: On the government side, though, you still have financing mechanisms that bring down mortgage rates. MassHousing has been playing a positive role in this, and there have always been finance people who are very good at pulling together the alphabet soup. But my sense is that there is also another layer of people now, who really are interested in doing well by society. They often work through nonprofits; they make a salary, but they’re driven by the mission of doing something really well and helping society as a whole. We’re seeing more people working in the intersections between private entities, private nonprofits, and the public housing authorities.

David Luberooff: One way in which government provides money for housing is through low-income housing tax credits; most of the current projects today involve people selling the tax credits. The money explicitly earmarked for affordable housing has pretty well disappeared. We’re also learning about other ways government influences the cost of housing, not always for the better. There’s a pretty strong

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argument that the whole system of land-use regulation in this region is in large measure the reason why housing is so expensive here. The new Rappaport/Pioneer study on housing regulation and housing prices shows that as you increase minimum lot size by about an acre — and generally speaking, towns have been increasing minimum lot sizes — the share of homes that meet standard definitions of affordability drops by about 8-to-20 percent. [The full study is online at www.ksg.harvard.edu/rappaport/research/housingregs.htm.]

**Tony Green:** Do you know what the average percentage of the market is that can afford the average house in our state right now?

**David Luberoff:** According to the Boston Foundation’s most recent “Greater Boston Housing Report Card,” in only 27 of the region’s 161 cities and towns can median-income residents afford to buy median-priced houses in their community. It’s a stunning number, and it’s having significant consequences for the region. The single biggest obstacle facing our hospitals and universities — two important economic engines in this region — is the cost of housing. It’s very difficult to recruit and retain faculty and staff.

**Elizabeth Padjen:** Are any of you seeing evidence of real innovation in terms of new housing models?

**Michael Crosbie:** Co-housing, which has been popular in the Netherlands for many years, has made some inroads in this country, but not many. Co-housing provides living space for a number of families, where they share certain aspects of the house, like a big kitchen or dining room. The families have their own private spaces — bedrooms and some living areas.

**David Luberoff:** There are at least three co-housing projects in Massachusetts that I know of. One is New View in Acton, one is in Amherst, and one is in Cambridge. The Acton project has townhouses and detached houses on relatively small lots; the Amherst project has detached houses on small lots. Cambridge is a multiunit building. I believe they each have 20 or 30 families.

**Faith Baum:** What’s the income bracket of the people who live there?

**David Luberoff:** Acton and Amherst generally are middle to upper-middle income. I think the Acton project had an inclusionary zoning requirement, so there might be one or two affordable units. Co-housing creates very interesting issues within the community, because it is based on a communal, co-op governance. It tends to appeal to folks who are more affluent, who see it as a lifestyle choice. The larger trend that I think is coming to Massachusetts from other parts of the country is the rise of private communities. A huge amount of the new housing in this country is being built in the Southwest, and much of it is in totally private communities, where you are governed by a homeowners’ association. They typically still receive certain municipal services — police, fire, education, waste disposal, utilities — but the association essentially replaces town government.

**Tony Green:** Except for public safety, fire, police, and schools, that’s similar to how we do it at Pinehills. Everything’s private, even our utilities. There aren’t many places in this state where that’s been approved. At Pinehills, we provide all of our own water, have our own tertiary wastewater treatment plant, which recycles much of it for golf irrigation and returns water to the ground in potable condition. We provide our own cable television and Internet access. All of our roads and trails are privately maintained and plowed. The town of Plymouth, where we are located, does not have trash pickup, but we do. There are many different possible management models, but the one we chose was to have a master landowners’ association, to which every homeowner pays a monthly fee that takes care of the shared facilities. Within the community, there are neighborhood subdistricts. We wanted to create lots of different choices, so we have a wide range of housing types and prices: some homes are under $400,000, others go up to $10 million. Yet they are all oriented toward a similar lifestyle.

**Michael Crosbie:** Do you think the appeal of this kind of community is generationally based?

**Tony Green:** No. I think it’s based on shared lifestyle. The lifestyle desires of younger couples who don’t have kids are not very different from those of an empty-nester. In every neighborhood in our community, the district association must at a minimum plow your driveway, shovel your front walk, and take out your trash. All these things are taken care of, whether you’re younger or older. We appeal to buyers who want that lifestyle and level of service. The average age in our community at this point is 50 — so if we were deed-restricted by age, which you can do in Massachusetts, we would have lost more than half our buyers. In fact, only two of our neighborhoods are deed-restricted.

**Elizabeth Padjen:** And do you imagine that you will be providing services like shuttle buses and delivery services to those people?

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Tony Green: I think the marketplace will invent all sorts of things, some of which we’ve provided, some of which are already happening independently. The guy who runs the café does a lot of catering. Going to the post office, where everyone picks up their mail, fosters chance social encounters that contribute to a sense of community; some people use the walk for exercise. I could see the US Post Office, which we run, evolving into a concierge-like business. The wine and spirits shop delivers. These things grow organically as people make choices.

Elizabeth Padjen: We’re already seeing the private sector picking up on some of these services; it’s happening all around us. One example is Beacon Hill Village, a nonprofit in Boston. A number of people living on Beacon Hill who didn’t want to move as they got older realized that, if they pooled their resources, they could provide services that would allow them to continue to live in their homes. For an annual membership fee, people of varying means can find the help they need within the context of a supportive community.

Michael Crosbie: In some ways, these elements of community were already part of the places where our parents and grandparents grew up. As we’ve become more dispersed and our lifestyles have become more diverse, we depend upon the private sector to provide that sense of community.

David Luberoff: This is part of a very broad phenomenon. Think about the suburbs. My hunch is that kids are increasingly involved in activities provided by the private and nonprofit sectors, outside of the public sector and what the schools provide. The combination of more people working at home and more retirees turns the local Starbucks into a community center. We are constantly creating new forms of community to replace the old ones we’re losing.

Faith Baum: The home-office phenomenon is more significant than we realize. It changes the way we work, but it will also change the way we age. Retirement becomes a fuzzier concept.

Tony Green: Not only are people working much longer, but they are also making different decisions at different points in their lives. It used to be that you thought about the possibility of moving when you retired. But now people are not retiring, so the time to think about that move has changed to when the last kid moves out of the house. And that’s a very different age. My roommate from college was an empty-nester when he was 39 years old.

David Luberoff: We’re seeing all kinds of data reflecting mobility. I recently looked at census data for the town of Arlington, which is considered a fairly stable community. The last census asked people if they were living in the same house as
they were five years earlier. And 40 percent of the people had been living somewhere else five years earlier, which is only slightly less than the same figure for both the Boston metro area and the state as a whole.

Elizabeth Padjen: The very idea of selling the family house and moving into a retirement house has evolved away from the idea that a house would be passed from generation to generation. The Pickering House in Salem was until recently occupied by 10 successive generations of one family. Now, when you hear that the average American moves every seven years, two or three successive generations seem remarkable. People are funding retirement by cashing out the equity they’ve built up in their houses. That’s fine — but it’s not a strategy that will work for lower-income people or even for a lot of middle-income people.

Faith Baum: And now we’re seeing the trend of people who retired to Florida or the South moving back home because they want or need to be near their kids and grandchildren.

Tony Green: Children are an incredibly organizing force in life; when they’ve moved on, that level of organization leaves with it. You can find that you’ve ended up in a place that is not as fulfilling as you’d hoped. People strive to find a place where they will meet people. That can happen in a new neighborhood. By definition everybody is new, and so people tend to be a little bit more open to new interactions.

Alfred Wojciechowski: It is a fundamental change. You can see it in the workplace — people in their 20s have a different notion of work and how it fits their lives. They’re leaving at five o’clock instead of seven o’clock, because they have a commitment to some other aspect of their lives. You see it in slightly different ways with the 30-somethings, who have logged 10 to 15 years in the workplace. They’ve moved around. They’ve owned, not just rented, several homes. A home is a stepping stone, maybe an investment, certainly a pleasant place to park yourself for a few years. It’s a different dynamic, and it will be fascinating to see how it plays out.