

THE AGING-IN-PLACE QUARTERLY

Threshold

COVER STORY

The Readiness Gap

Three in four adults 50 and older want to stay in their homes. The most recent national count, from 2011, found fewer than 4 in 100 homes with the three basics that make staying home easier.



THE CIRCLE A WHEELCHAIR NEEDS TO TURN AROUND

POLICY WATCH

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Ten rules and programs, from Medicaid to the Older Americans Act

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The weekend fix list

Twelve jobs, most done in an afternoon

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MONEY

What staying home costs

Care prices, and the programs that help pay

Page 14

In this issue

Eighteen pages on the policy, money and craft of staying home. Read the issue in one sitting, or keep it on the counter.

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How to read it

- Every figure inside carries its source at the foot of its page. The cover's figures are sourced on pages 4, 8 and 12.
- Data is current through Sept. 16, 2026.
- Online, select a title to jump to it, or use the arrow keys to turn pages.

Department colors

- News, the cover story and the field guide
- The Pro Desk, for remodelers and builders
- The Family Desk, for households planning together
- Linen pages are made to print and keep

EDITOR'S LETTER

Why a builder publishes a magazine

The conversation about staying home usually starts in the wrong room: a hospital discharge office, or a kitchen table the week after a fall, when every decision has to be made at once. Our crews also see the calmer version. A family adds wood blocking behind the bathroom drywall during an ordinary remodel, and years later a grab bar takes one afternoon to install.

Threshold exists to make the calmer version more common. *Aging In The Comfort Of Home*® has been a remodeling and construction company since 2008, and aging in place is our specialty. The questions we hear keep getting more specific: which clearances matter, what the new Medicaid rules change, whether a sensor is worth the subscription, and who helps pay.

Each issue follows the same plan, so you always know where to look. The front of the book covers the numbers, the news and the policy calendar. The middle is a field guide: the trends, the technology, one room measured to scale, a weekend checklist and the money. The back holds two desks, one for the professionals who do this work and one for families deciding together.

Every figure carries its source on the page where it appears. Where sources disagree, we say so, and where a number is our own arithmetic, we show the math. The goal is a magazine you can hand to a parent, a partner, a contractor or a lender, and have each of them trust it.

Thank you for reading the first issue. Tell us which room you want measured next.

The Threshold editors

AGING IN THE COMFORT OF HOME® · OZARK, MISSOURI



Masthead

PUBLISHED BY

Aging In The Comfort Of Home®, a remodeling and construction company specializing in aging in place since 2008

EDITORIAL

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The format

- Numbers, news and policy open every issue
- One cover story, told across two pages
- A field guide: trends, technology, one room, a fix list, the money
- A desk for pros and a desk for families
- The Almanac: dates, terms and free resources

The numbers behind staying home

Ten figures that explain why demand for aging-in-place work keeps growing, and where the supply is still thin.

64.6M

people in the U.S. were 65 and older in 2025, up 16.2 percent since April 2020 and nearly one in five residents.

AMERICANS 65 AND OLDER, JULY 1, 2025

4.18M

Americans turned 65 in 2025

About 11,400 a day at the high point of the Peak 65 wave

Alliance for Lifetime Income

2029

Adults 65+ projected to outnumber children

Census main-series projection

U.S. Census Bureau

75%

of adults 50+ want to stay in their current home

73% want to stay in their community

AARP, 2024

<4%

of homes had single-floor living, a no-step entry, and wide halls and doorways

Latest national count, 2011

Harvard JCHS

4.5M

emergency visits for falls by adults 65+ in 2024

More than one in four older adults fall each year

CDC

\$14.92T

in housing wealth held by owners 62+

A record, first quarter of 2026

NRMLA and RiskSpan

63M

family caregivers in the U.S.

Unpaid care worth \$1.01 trillion in 2024, from a separate AARP count of 59 million caregivers

AARP

\$6,200

median monthly cost of assisted living

2025; in-home care at 44 hours a week: \$6,673

CareScout

56%

of remodelers do aging-in-place work

Lowest share since NAHB began asking in 2004

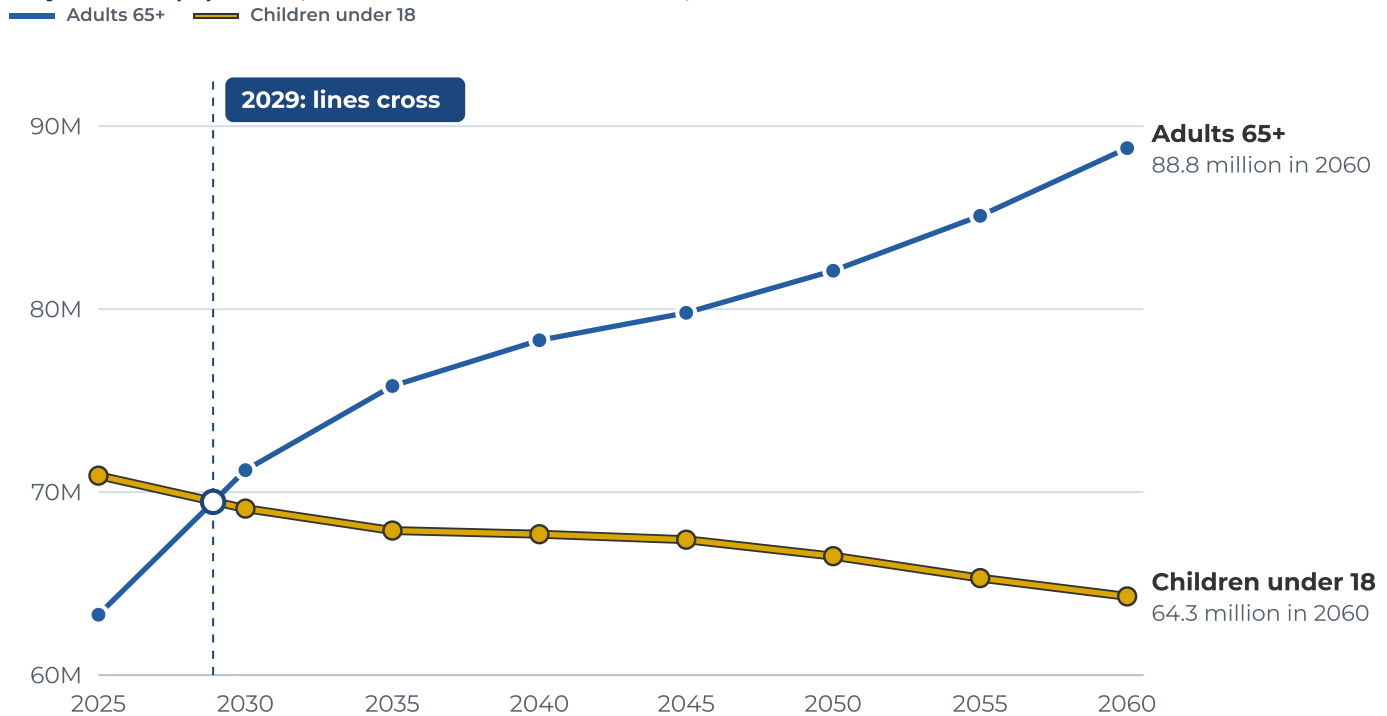
NAHB, 2025

SOURCES U.S. Census Bureau (June 25, 2026); Alliance for Lifetime Income (January 28, 2025); U.S. Census Bureau (November 9, 2023); AARP (December 10, 2024); Harvard JCHS (November 30, 2023, revised April 4, 2024); CDC (updated September 4, 2026); CDC (updated September 4, 2026); NRMLA and RiskSpan via HECMWorld (July 22, 2026); AARP and National Alliance for Caregiving (July 24, 2025); AARP Public Policy Institute (March 26, 2026); CareScout (tables published March 2026); NAHB (May 28, 2025)

Older adults will soon outnumber children

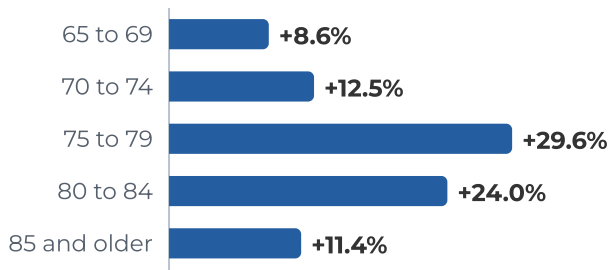
The Census Bureau's projections put the crossing point in 2029, and the distance between the lines keeps growing through 2060.

Projected U.S. population, adults 65+ and children under 18, millions



Census Bureau 2023 National Population Projections, main series. The series starts from a 2022 base, so its 2025 value (63.3 million) sits below the Vintage 2025 estimate of 64.6 million.

Growth by age band, 2020 to 2025



Census Vintage 2025 estimates for July 1, 2020 and 2025; growth calculated by *Threshold*.

What it means for a house

People in their late 70s are the fastest-growing group. The first baby boomers turned 75 in 2021, and the 75 to 79 group grew nearly 30 percent in five years.

Nearly four in five own their homes. Among householders 65 and older, 78.6 percent owned in the second quarter of 2026, the highest rate of any age group.

Their houses are older too. Homes owned by people 75 and older have a median build year of 1974, against 1980 for all homeowners.

More than one in four lives alone. In 2023, about 16.2 million adults 65 and older living in the community, or 28 percent, lived by themselves.

The summer in eight stories

What moved in housing, care and technology from mid-July to mid-September, with our read on each.

SEPT. 15, 2026

Medicare widens its tech-enabled care model

CMS will add tracks to its 10-year ACCESS model in spring 2027, including heart failure, COPD and longer support for bone, joint and muscle pain. The model launched with 160 participating organizations, and payment follows measured results.

OUR TAKE Medicare is testing payment tied to health results for chronic care delivered at home. The announcement names no home changes, so safe floors, rails and lighting are still the household's job.

SEPT. 9, 2026

Apple plans balance and strength checks at home

A redesigned Health app, due later this year, adds at-home balance, strength and flexibility assessments using the iPhone camera and Apple Watch. Apple Watch Series 12, in stores Sept. 18, keeps Fall Detection and Emergency SOS.

OUR TAKE A score can flag risk earlier. Treat it as a prompt to see a clinician and walk the house, never as a diagnosis.

SEPT. 1, 2026

Stopgap keeps aging programs funded to Dec. 11

Congress passed a continuing resolution that holds federal programs, including Older Americans Act services, at fiscal 2026 levels through Dec. 11.

OUR TAKE Local Area Agencies on Aging can keep repair programs running for now. Full-year decisions come after the November elections.

AUG. 5, 2026

Poor housing linked to more falls

A PLOS One study using data from England found adults 65 and older in homes with poor lighting, electrical or plumbing problems, or too little space were more likely to fall.

OUR TAKE The data comes from England, but the lesson travels. Better lighting is one of the simplest fixes in any house.

SEPT. 14, 2026

Addus agrees to buy AccentCare's personal care business

The roughly \$275 million deal covers about 13,700 clients in 10 states and still needs regulatory approval.

OUR TAKE Home care keeps consolidating. Families with an affected agency should ask how schedules and caregivers carry over.

SEPT. 3, 2026

Another adult bed rail recall

About 2,200 Loyoda rails were recalled for entrapment risk, the fourth adult bed rail recall since mid-July. CPSC's 2026 notices for these rails all list Amazon as a seller.

OUR TAKE Look up the brand and model at [cpsc.gov](https://www.cpsc.gov) before installing any bed rail.

AUG. 6, 2026

1.77 million attic ladders recalled

Louisville Ladder recalled attic stairway ladders with gas struts, sold under the Louisville, Featherlite, Lite and Century brands from November 2012 to July 2026, because bolts can break during use. Owners get a free repair kit.

OUR TAKE Attic stairs are a fall risk at any age. Check the label, and order the kit if yours is listed.

JULY 20, 2026

Senior housing fills up

Occupancy in NIC's 31 primary markets reached 89.9 percent in the second quarter, the highest since late 2015, while inventory grew less than 1 percent for a fifth straight quarter.

OUR TAKE When community apartments are scarce, more people stay home longer, and the house has to carry the load.

SOURCES CMS (September 15, 2026); Addus HomeCare via Business Wire (September 14, 2026); Apple (September 9, 2026); Apple (September 9, 2026); CPSC (September 3, 2026); CPSC (queried September 16, 2026); CPSC (August 6, 2026); PLOS One (August 5, 2026); U.S. Government Publishing Office (September 2026); NIC (July 20, 2026)

Where the rules stand

The federal decisions that shape who pays for help at home, tracked to Sept. 16, 2026.

PROGRAM OR RULE	STATUS	WHAT IT MEANS AT HOME	KEY DATE
Medicaid work requirements	◇ STARTS SOON	Expansion adults 19 to 64 need 80 hours a month of work, school or service. People with disabilities and the medically frail are exempt.	Jan. 1, 2027
Medicaid provider-tax limits	◇ PHASING IN	Frozen since July 2025, with the cap for expansion states stepping down each year. Most Medicaid home care is optional for states, so budget pressure tends to land there.	From Oct. 1, 2027
New Medicaid HCBS waiver option	◇ SCHEDULED	States may offer home and community-based services (HCBS) to people who do not yet need nursing-home-level care.	July 1, 2028
Medicare Advantage for 2027	◇ FINAL	Payments rise 2.48 percent. Plans must publish who qualifies for special supplemental benefits.	Jan. 1, 2027
Medicare home health pay for 2027	○ PROPOSED	CMS proposed a net 2.4 percent increase that already includes a temporary 3 percent cut; MedPAC said a larger cut would not hurt access. A final rule usually arrives in November.	Final rule this fall
Hospital-at-home waiver	● IN EFFECT	Hospitals can treat Medicare patients at home. Those homes need safe entries and bathrooms on day one.	Through Sept. 30, 2030
Medicare telehealth flexibilities	● IN EFFECT	Video and audio-only visits from home continue.	Through Dec. 31, 2027
Older Americans Act reauthorization	🕒 IN THE HOUSE	Covers Area Agencies on Aging, which pay for local home repair and caregiver support. The authorization expired in 2024; Congress still funds the programs.	Senate passed July 14
Aging program funding	🕒 STOPGAP	Held at fiscal 2026 levels. The House committee's 2027 bill level-funds core aging programs.	Through Dec. 11, 2026
Home accessibility tax credits	○ PROPOSED	Bills would give people 60 and older up to \$10,000 a year for ramps, grab bars and wider doors. None is law.	In committee

What to watch this fall

- Medicare open enrollment, Oct. 15 to Dec. 7: compare in-home and bathroom safety benefits.
- The final 2027 home health payment rule, and HUD's home modification awards.
- Full-year federal funding before the Dec. 11 deadline.

SOURCES CMS (June 1, 2026); Federal Register (June 3, 2026); KFF (updated August 22, 2025); CMS (April 6, 2026); CMS (April 2, 2026); CMS (July 1, 2026); MedPAC (August 27, 2026); American Medical Association (March 2, 2026); American Action Forum (January 29, 2026); U.S. Government Publishing Office (July 20, 2026); U.S. Government Publishing Office (September 2026); House Appropriations Committee (June 9, 2026); U.S. Government Publishing Office (August 13, 2026); Sen. Angus King (April 9, 2025)

The Readiness Gap

Americans have decided where they want to grow older. Most of their houses were built before anyone asked. Here is where the distance comes from, and how families and builders can close it.

BY THE THRESHOLD EDITORS · REPORTING THROUGH SEPT. 16, 2026



Details like a curbless entry and blocking inside the wall are easiest to add during a planned remodel.

Ask adults 50 and older where they want to live as they age and the answer barely moves: 75 percent want to stay in their current home and 73 percent want to stay in their community, according to AARP's 2024 survey. The preference is not limited to retirees. Among all adults, 60 percent say the same.

The houses have not kept pace. The last national count, from the 2011 American Housing Survey, found fewer than 4 percent of homes with all three basics for living with limited mobility: single-floor living, a no-step entry, and wide halls and doorways.

Age explains part of the gap. The median owner-occupied home was 42 years old in 2024, and homes owned by people 75 and older have a median build year of 1974. About 22 million households live in homes built before 1960, and those owners spend about \$6,000 a year on repairs and improvements, against \$4,500 for homes built since 2010.

The need is already recognized. Forty-three percent of adults 50 and older say they need structural changes so they can move around their home easily and safely. Homeowners are acting on it: in Houzz's 2025 bathroom study, 68 percent of homeowners renovating a bathroom considered special needs, and nearly half of those were planning for the future needs of aging household members.

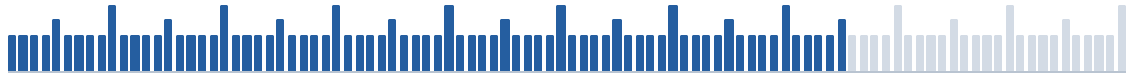
SOURCES AARP, 2024 Home and Community Preferences Survey (December 10, 2024); AARP Research, Home and Community Preferences 2024 (December 2024, updated November 21, 2025); Harvard JCHS, Housing America's Older Adults 2023 (November 30, 2023, revised April 4, 2024); NAHB, How old is today's housing stock? (March 26, 2026); Administration for Community Living, 2023 Profile of Older Americans (May 2024); The MortgagePoint, Harvard JCHS on aging housing stock (July 20, 2026); AARP, Creating Homes and Communities for Aging Well (March 2025); Houzz, 2025 U.S. Bathroom Trends Study (September 23, 2025)

THE READINESS GAP, CONTINUED

Measuring the distance

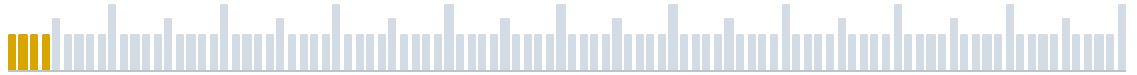
75%

of adults 50+ want to stay in their current home



<4%

of homes had all three accessibility basics



Two different measures, people and houses, set side by side on rulers of 100 marks. The second is drawn at its 4 percent ceiling.

The work concentrates in two rooms. When adults 50 and older name the changes they would make, bathroom upgrades such as grab bars and slip-resistant tile lead at 72 percent, followed by easier entry and movement at 71 percent. Remodelers see the same pattern: among those doing aging-in-place work, 87 percent installed grab bars and 78 percent built curbless showers.

A smaller share of remodelers does the work. In NAHB's early-2025 survey, only 56 percent of remodelers said they take on aging-in-place projects, the lowest share since NAHB began asking in 2004, while 73 percent saw requests rise over five years. Ask any contractor you interview how many aging-in-place projects they finished last year.

Planning ahead is already normal. Planning for future needs is the most common reason clients take on aging-in-place work, cited by 91 percent of remodelers.

The math favors doing it once. Take an example \$15,000 bathroom and entry project. By our arithmetic, the 2025 assisted living median of \$6,200 a month comes to about \$1,430 a week, so the project equals roughly 10 weeks of assisted living. Modifications can remove many of the hazards that make a move feel necessary. Care decisions stay with the family and its physician.

Ask any contractor you interview how many aging-in-place projects they finished last year.

Three moves that close the gap

- **Measure before you remodel.** A room-by-room evaluation turns a worry into a priority list.
- **Add blocking now, bars later.** Wood backing in bathroom walls is simple to add while walls are open.
- **Start with the bathroom and the entry.** Bathroom work leads both the changes adults 50 and older would make and the jobs remodelers report, and easier entry is a close second on the first list.

THE THREE BASICS

Single-floor living

A bedroom and a full bathroom on the entry level, so stairs become optional.

A no-step entry

At least one way in without steps, using grading, a gentle slope or a ramp.

Wide halls and doorways

Room for a walker, a wheelchair or a moving dolly. Doors with 32 inches of clear width are the common reference.

SOURCES AARP Research, Home and Community Preferences 2024 (December 2024, updated November 21, 2025); NAHB, Remodeling Market Index special questions, Q1 2025 (May 28, 2025); CareScout, Cost of Care Survey 2025 (tables published March 2026); Harvard JCHS, Housing America's Older Adults 2023 (November 30, 2023, revised April 4, 2024); U.S. Access Board, 2010 ADA Standards for Accessible Design (2010, accessed September 2026)

Six shifts to watch into 2027

The forces that will decide what gets built, paid for and plugged in over the next year.

SIGNAL: STRONG



The bathroom leads the work

In NKBA's 2026 survey, 80 percent of bath pros called aging-in-place design mainstream or on its way, and 72 percent expect bathrooms to get larger. Curbless showers lead universal design requests.

WATCH Larger showers replacing tubs in mid-size remodels.

SIGNAL: BUILDING



Safety moves into devices

Apple's redesigned Health app, due later this year, adds at-home balance and strength checks, and Arlo folded Aloe Care's medical alert into its home security service. Safety features are arriving inside devices families already own.

WATCH Whether insurers start rewarding the data.

SIGNAL: EARLY



Tax credits for accessibility

Bills in both chambers would give people 60 and older up to \$10,000 a year for accessibility work. Virginia and Colorado already offer state credits; Washington's WA Cares pays for home modifications.

WATCH Committee action on S. 5216 and H.R. 9554.

SIGNAL: STRONG



Medicaid tightens from 2027

States must start work requirements by Jan. 1, 2027, and provider-tax limits step down from fiscal 2028. Home and community-based services, the largest optional Medicaid benefit, are historically among the first cuts.

WATCH State budget sessions in early 2027.

SIGNAL: BUILDING



Care keeps moving home

The hospital-at-home waiver runs through Sept. 30, 2030, and the ACCESS model pays for results from chronic care delivered at home. Discharge planners need houses ready for a patient the day they arrive.

WATCH Ramps, grab bars and bath conversions ordered at discharge.

SIGNAL: STRONG



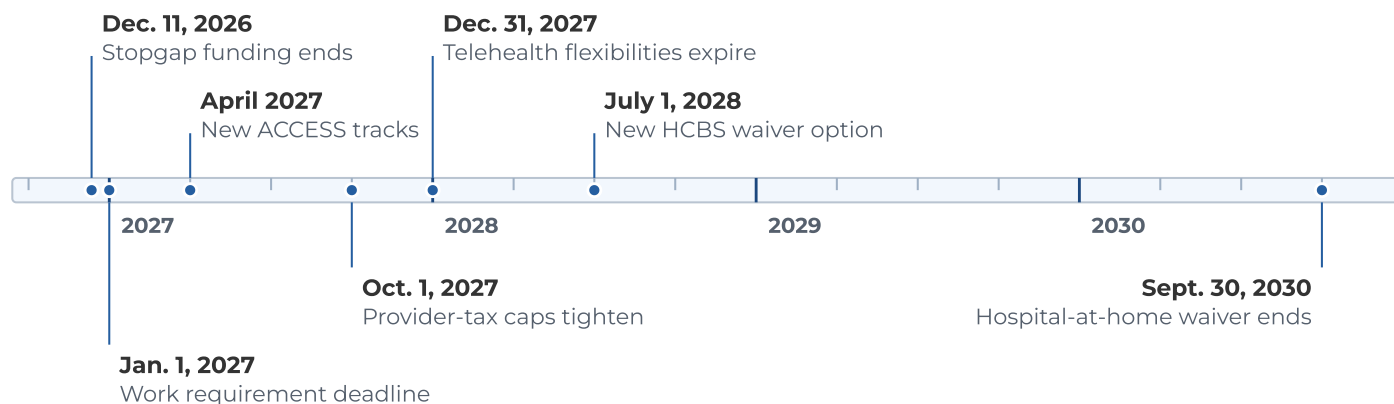
Crews and costs tighten

Construction must attract 349,000 net new workers in 2026, mostly to replace retirees, and home care needs 6.1 million hires over 10 years. Remodelers who can staff a job will set the schedule.

WATCH Material prices, up 5.1 percent in a year.

Signal strength shows how much evidence is in hand. **Strong:** data and money are moving now. **Building:** early deals and rules. **Early:** proposals and first programs.

The runway: dates that shape the market



SOURCES NKBA (November 11, 2025); NKBA (August 4, 2026); CMS (June 1, 2026); KFF (updated August 22, 2025); Apple (September 9, 2026); Arlo Technologies (April 16, 2026); American Medical Association (March 2, 2026); CMS (September 15, 2026); U.S. Government Publishing Office (August 13, 2026); WA Cares Fund (July 1, 2026); Associated Builders and Contractors (January 15, 2026); PHI (September 2025); NAHB Eye on Housing (September 10, 2026); U.S. Government Publishing Office (September 2026); American Action Forum (January 29, 2026)

Home technology, sorted by evidence

What is already established in real homes, what is getting close and what can wait.

Smartwatches

● ESTABLISHED

Fall detection and emergency calling are standard. Apple Watch Series 12 keeps both. Samsung's Galaxy Watch ships with fall detection switched off, so turn it on in settings.

Apple Watch Series 12 starts at \$399; Galaxy Watch9 at \$379

Medical alert systems

● ESTABLISHED

One button reaches a monitoring center. In the National Council on Aging's lab tests, its six top picks answered in 22 to 51 seconds on average, all under the one-minute mark it treats as acceptable.

Typically \$20 to \$60 a month; fall detection adds \$5 to \$12 a month

Night and motion lighting

● ESTABLISHED

A night light on the path from bed to bathroom is on the CDC's home safety checklist, and the National Institute on Aging suggests plug-in motion-activated lights.

Voice assistants

ⓘ PROMISING

Alexa+ is now open to all U.S. customers and free with Prime. Voice works best for reminders, calls and smart-home control without walking to a switch.

\$19.99 a month without Prime

AI companions

ⓘ PROMISING

ElliQ has multi-year public results: a 2026 report from its maker, posted by New York's aging office, says 94 percent of clients in the state program feel less lonely, with 834 enrolled by May 2025.

\$39 to \$59 a month plus a \$249 start fee

Passive fall sensors

ⓘ PROMISING

Passive monitoring is drawing money, including a \$70 million round for Inspiren in September, but most systems still serve senior living communities rather than private homes.

Home robots

ⓘ WAIT AND SEE

1X opened NEO preorders at \$20,000 or \$499 a month, with no verified customer deliveries as of September 2026.



HOME TECH BY THE NUMBERS

90%

of adults 50+ own a smartphone

AARP, 2026

50%

of adults 50+ use at least one smart home device

AARP, 2026

11%

of all U.S. internet households have a smart lock

Parks Associates, 2026

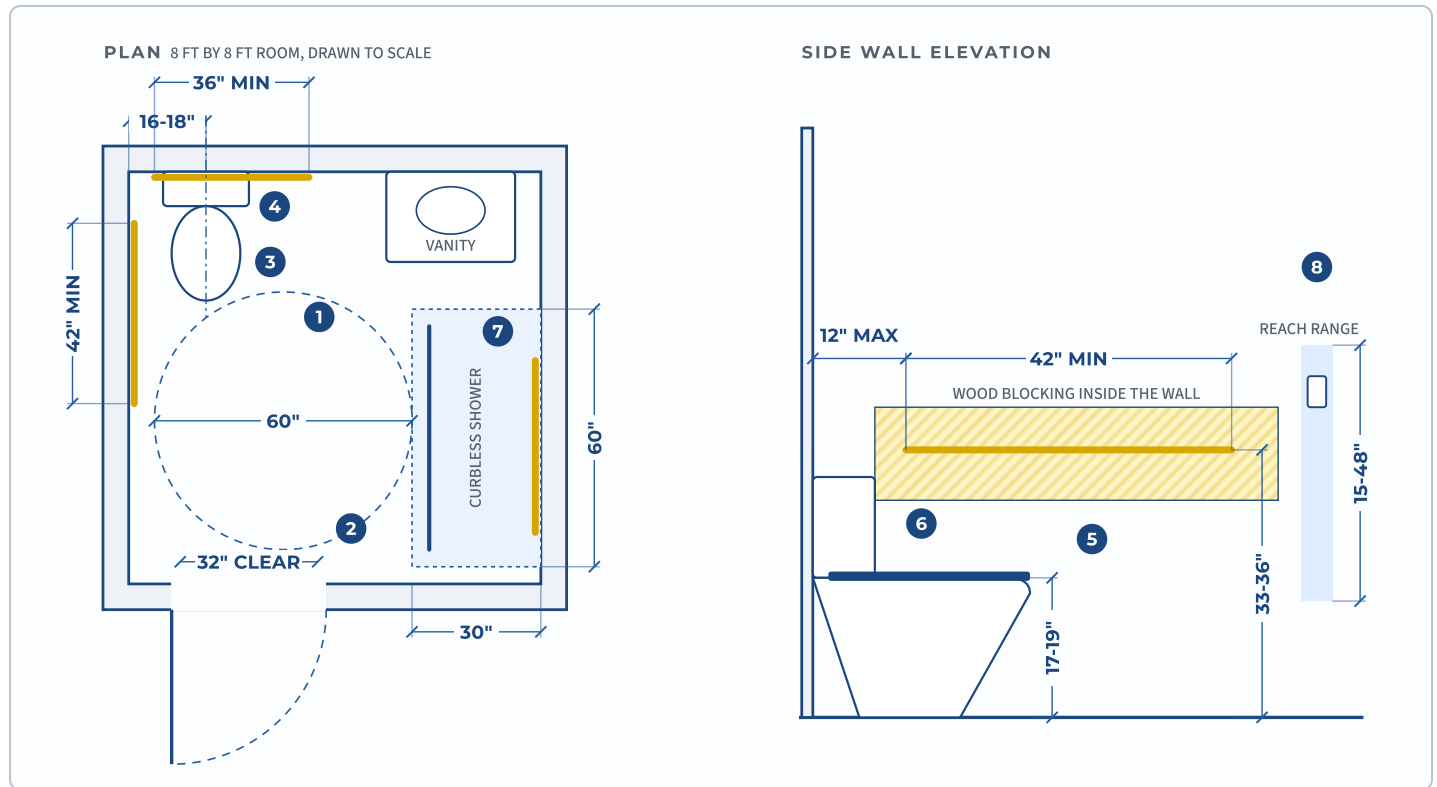
Before you buy

- Find the monthly fee and what stops working if you cancel.
- Ask who answers an alert: a call center, a family member or no one.
- Check what happens during a power or internet outage.
- Buy alarms listed by a recognized testing lab. Two 2026 recalls pulled smoke alarms sold online.

SOURCES Apple (September 9, 2026); Samsung (July 22, 2026); NCOA (September 1, 2026); CDC (2017 edition); National Institute on Aging (reviewed September 12, 2022); Amazon (updated July 21, 2026); Intuition Robotics, posted by New York State Office for the Aging (February 2026); Intuition Robotics (accessed September 16, 2026); Crowdfund Insider (September 14, 2026); The Robot Report (October 30, 2025); AARP Research (updated July 20, 2026); Parks Associates (March 12, 2026); NFPA (updated January 17, 2025); CPSC (February 12, 2026); CPSC (June 25, 2026)

The bathroom, measured

The clearances that make a bathroom work for a walker, a wheelchair or a bad knee, drawn to scale in an 8-by-8-foot room.



- 1 Turning space, 60 in.** Clear floor for a wheelchair to turn. Knee space under a vanity can count.
- 3 Toilet centerline, 16 to 18 in.** Measured from the side wall, which keeps the side grab bar within reach.
- 5 Grab bar height, 33 to 36 in.** To the top of a bar 1¼ to 2 in. thick, mounted ½ in. off the wall and anchored into blocking, rated for 250 lb. of force.
- 7 Curbless shower, 30 by 60 in.** At least 30 by 60 in. inside, with the full 60 in. side open as the entry, a linear drain and no curb.
- 2 Door, 32 in. clear.** With the door open 90 degrees. Thresholds ½ in. at most; swing the door out.
- 4 Grab bar lengths.** Side wall: 42 in. or more, starting within 12 in. of the back wall and reaching 54 in. from it. Back wall: 36 in. or more, 12 in. past the toilet centerline on the wall side and 24 in. on the open side.
- 6 Seat height, 17 to 19 in.** To the top of the seat. The standard allows 15 to 19 in. inside dwelling units.
- 8 Reach range, 15 to 48 in.** Keep switches, controls and everyday storage in this band, and choose controls that work with one hand.

At the front door: ramp numbers



1:12

Steepest slope: 1 in. of rise per foot of run

36 in.

Minimum clear width

30 in.

Most rise allowed in a single run

60 in.

Minimum landing length

34 to 38 in.

Handrail height, both sides, on runs rising more than 6 in.

Figures come from the 2010 ADA Standards for Accessible Design. They govern public buildings, not private homes, so treat them as a widely used reference, and have a specialist fit each number to the person using the room.

The weekend fix list

Twelve jobs that make any home safer. Most take an afternoon and one trip to the hardware store; the box below flags the ones that need a pro.

0 OF 12 DONE

Entry

- ☐ **Light every entrance**
Bright fixtures, ideally on motion sensors, at each door and along the walk.
- ☐ **Add a grab bar by the front door**
Something solid to hold while you manage keys, bags or a step. It must anchor into studs or blocking, so call a pro if you are unsure.

Stairs

- ☐ **Install handrails on both sides**
Full length, top step to bottom, fastened into studs. If a rail moves when you pull on it, call a pro.
- ☐ **Light the stairs from both ends**
Nobody should climb stairs in the dark. Plug-in motion lights work today; new switches are a job for an electrician.

Bathroom

- ☐ **Add a non-slip surface in the tub or shower**
A rubber mat or adhesive strips on the floor where you stand.
- ☐ **Set the water heater to 120°F**
CPSC's recommended setting to prevent scalds. It saves energy too.

Bedroom

- ☐ **Put a lamp within reach of the bed**
Light before your feet touch the floor.
- ☐ **Light the path to the bathroom**
Plug-in motion lights along the whole route.

Kitchen

- ☐ **Keep everyday items at waist height**
Keep the dishes, food and pans you use every day where you can reach them without a step stool.
- ☐ **Retire the chair used as a ladder**
If you must reach, use a steady step stool with a bar to hold.

Whole house

- ☐ **Test smoke and CO alarms**
Once a month. Replace smoke alarms 10 years after the date on the back.
- ☐ **Clear the floors**
Remove throw rugs and move cords out of walkways.

How fast hot water burns

WATER	THIRD-DEGREE BURN
150°F	About 2 seconds
140°F	About 6 seconds
130°F	About 30 seconds
120°F	Possible in 5 minutes

Adult exposure times published by CPSC.

When to call a pro

- Grab bars and new handrails, which must anchor into studs or blocking
- Any handrail that moves when you pull on it
- Steps, thresholds or ramps at an entry
- New light switches or any wiring
- Water heater work beyond turning the dial

Numbers to keep handy

- Eldercare Locator, call or text to find your Area Agency on Aging: 1-800-677-1116
- Recall lookup: [cpsc.gov/Recalls](https://www.cpsc.gov/Recalls)
- *Aging In The Comfort Of Home*®: (417) 527-8786

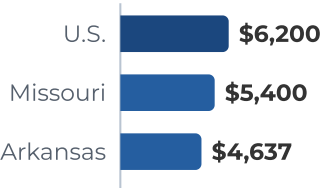
What staying home costs, and who helps pay

2025 medians put Missouri and Arkansas below the national figure in every setting shown. The programs below can cover part of the cost of modifications.

Median monthly cost of care, 2025

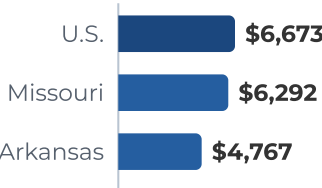
Assisted living

Private one-bedroom



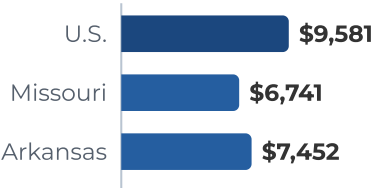
In-home care

Non-medical, 44 hours a week



Nursing home

Semi-private room



CareScout Cost of Care Survey 2025, national and state medians. Nursing home values are annual medians divided by 12.

PROGRAM	WHO IT SERVES	WHAT IT CAN PAY
USDA Section 504	Very-low-income rural homeowners. Grants go to owners 62 and older who cannot repay a loan.	Loans to \$40,000 at 1% for 20 years; grants to \$10,000
VA home improvement grant (HISA)	Veterans who need medically necessary changes such as roll-in showers, ramps or wider entrances	Up to \$6,800 lifetime (service-connected need or 50%+ rating); \$2,000 otherwise
VA adapted housing grants (SAH and SHA)	Veterans with qualifying service-connected disabilities	\$126,526 and \$25,350 through Sept. 30; fiscal 2027 limits pending
Medicaid HCBS waivers	Eligible residents; every state in KFF's survey covers equipment or modifications in some program	Varies; some waivers cap at \$10,000 per five years
Missouri Show Me Loans	Missourians with disabilities or age-related changes, and their families	\$500 to \$15,000 at 2% to 4%
Rebuilding Together	Older adults and people with disabilities; Missouri affiliates are in Kansas City and St. Louis	Repairs and modifications, by local rules
Weatherization Assistance	Owners and renters up to 200% of the poverty line; older adults get priority	Energy-saving repairs
Reverse mortgage (HECM)	Homeowners 62 and older with equity	FHA limit of \$1,249,125 in 2026

THE BREAK-EVEN LINE

41 hours

At national medians, paid help at home costs less than assisted living up to about 41 hours a week; near 38 in Missouri and 43 in Arkansas. Our math: monthly assisted living median ÷ hourly home care rate (\$35 U.S., \$33 Missouri, \$25 Arkansas) ÷ 4.33 weeks.

Where to start

- Call or text the Eldercare Locator, 1-800-677-1116, to reach one of more than 600 Area Agencies on Aging.
- Missourians: ask about a Show Me Loan at at.mo.gov.
- Veterans: ask the VA about HISA before bathroom work.

SOURCES CareScout (tables published March 2026); NCOA (August 5, 2026); U.S. Department of Veterans Affairs (updated February 12, 2025); U.S. Department of Veterans Affairs (FY2026); KFF (January 5, 2026); KFF (November 20, 2025); Missouri Assistive Technology (accessed September 16, 2026); Rebuilding Together (accessed September 16, 2026); U.S. Department of Energy (accessed September 16, 2026); HUD (December 11, 2025); National Institute on Aging (reviewed September 12, 2022); USAging (accessed September 16, 2026)

FOR REMODELERS AND BUILDERS

Requests are rising. A smaller share of remodelers takes the work.

For builders with trained crews, availability is the edge in aging-in-place remodeling.

56%

of remodelers did aging-in-place work

Q1 2025, the lowest since NAHB began asking in 2004

NAHB

73%

saw requests rise over five years

Down from 76% in 2023

NAHB

96%

say at least some clients know the concept

Most or some of their clients, Q1 2025

NAHB

61

Remodeling Market Index, Q2 2026

Above 50 means more remodelers rate conditions good than poor

NAHB

74%

saw supplier price increases since March

Averaging 6.7%

NAHB, Q2 2026

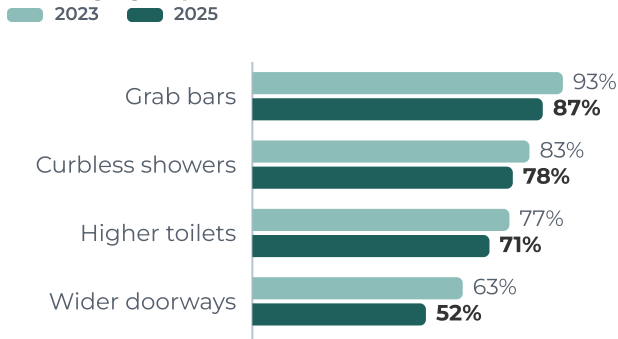
349K

net new construction workers needed in 2026

Mostly to replace retirees

ABC

What aging-in-place remodelers install, 2023 and 2025



Share of aging-in-place remodelers completing each project. All four fell from 2023, led by wider doorways, down 11 points. NAHB, Q1 2023 and Q1 2025.

THREE MOVES FOR PROS

Package the bathroom and the entry.

Adults 50 and older rank these changes first, and grab bars and curbless showers lead remodelers' installs. Price them as a unit and track how often estimates become jobs.

Compete on availability.

Nearly all remodelers (96 percent) say most or some clients already know the concept. The deciding question is who can start soon with a trained crew.

Meet the discharge planners.

The hospital-at-home waiver runs through 2030, PACE all-inclusive care programs have passed 200, and 60 percent of special needs plan members have a bathroom safety benefit. Introduce your company to discharge planners and plan care managers, and never pay anyone for a referral.

The market in three lines

- Owners 65 and older accounted for 27 percent of 2023 home improvement spending, up from 14 percent two decades earlier.
- In NAHB's second-quarter index, conditions for mid-size jobs (\$20,000 to \$49,999) rose 4 points while jobs of \$50,000 and up fell 3.
- Residential building materials cost 5.1 percent more in August than a year earlier, energy excluded.

SOURCES NAHB (May 28, 2025); NAHB (May 9, 2023); NAHB (July 9, 2026); NAHB Eye on Housing (July 9, 2026); Associated Builders and Contractors (January 15, 2026); National Mortgage News (March 20, 2025); AARP Research (December 2024, updated November 21, 2025); American Medical Association (March 2, 2026); National PACE Association (February 26, 2026); KFF (June 5, 2026)

FOR HOUSEHOLDS PLANNING TOGETHER

The questions families ask first

Straight answers for the kitchen-table conversation, whether you are planning for a parent, a partner or yourself.

When is the right time to start?

Before a fall or a hospital stay sets the schedule. Planning ahead is the most common reason clients take on aging-in-place work, cited by 91 percent of remodelers. Any planned remodel is a good moment to add blocking for future grab bars and to choose wider doors.

Does Medicare pay for grab bars or bath seats?

Original Medicare does not: CMS lists grab bars, bath seats and raised toilet seats as not primarily medical. Some Medicare Advantage plans offer a bathroom safety benefit, reaching 21 percent of members in individual plans and 60 percent in special needs plans. Compare plans during open enrollment, Oct. 15 to Dec. 7.

What if a parent moves in with us?

Plan the house before moving day. Multigenerational purchases made up 14 percent of home purchases in NAR's 2025 profile, and caring for aging parents was the top reason, at 41 percent. Start with a step-free entry, a main-floor bedroom and a bathroom that works for both generations.

How do we bring it up with a parent?

Start with what they want, which is usually to stay put, and walk the house together with a checklist. Let them choose the finishes. Changes that read as good design, such as a curbless shower, are easier to agree on.

What does a home evaluation include?

In the C-Easy™ Safe Home Evaluation Program, a trained technician walks each room, including spaces like the bathroom on [page 12](#), and documents what they observe. You get a Home Readiness Score, an ordered list of what to do first and a report the whole family can share.



MYTH AND FACT

MYTH *Aging in place is only about older adults.*

FACT Step-free entries and wide doors help anyone recovering from surgery, pushing a stroller or moving furniture.

MYTH *A fall is just bad luck.*

FACT The CDC's home checklist targets the causes you can fix: loose rugs, dark stairs, missing rails and slick tubs.

MYTH *Modifications replace the need for care.*

FACT They remove hazards and ease daily routines. Medical care is a separate decision, made with a physician.

63_M

family caregivers

AARP, 2025

27 hours

of care a week, on average

AARP, 2025

5.5 years

average time spent caregiving

AARP, 2025

SOURCES NAHB, Remodeling Market Index special questions, Q1 2025 (May 28, 2025); CMS, National Coverage Determination 280.1, DME reference list (version 4, effective June 9, 2025); KFF, Medicare Advantage in 2026: supplemental benefits (June 5, 2026); Medicare.gov, Medicare enrollment periods (accessed September 16, 2026); National Association of REALTORS, 2025 Profile of Home Buyers and Sellers (November 4, 2025); CDC, STEADI Check for Safety (2017 edition); AARP and National Alliance for Caregiving, Caregiving in the US 2025 (July 24, 2025)

Dates, terms and places to start

Keep this page for the season ahead.

Dates to know

SEPTEMBER 2026

Sept. 21
TO 25 **Falls Prevention Awareness Week**
Walk the house with the fix list on page 13.

OCTOBER 2026

Oct. 4
TO 10 **Fire Prevention Week**
Theme: charging batteries safely.

Oct. 14
WEDNESDAY **2027 Social Security COLA announced**
Forecasts sit near 3.5 percent.

Oct. 15
TO DEC. 7 **Medicare open enrollment**
Compare in-home and bathroom safety benefits.

NOVEMBER 2026

Nov. 1
SUNDAY **Daylight saving time ends**
Test smoke and CO alarms as clocks change.

November
ALL MONTH **National Family Caregivers Month**
Also National Care at Home Month, Nov. 1 to 28.

DECEMBER 2026

Dec. 11
FRIDAY **Federal stopgap funding ends**
Deadline for full-year spending decisions.

JANUARY TO MARCH 2027

Jan. 1
2027 **New rules take effect**
States must start Medicaid work requirements for adults 19 to 64 in the expansion group unless CMS grants more time; the Part D out-of-pocket cap rises to \$2,400.

Jan. 1
TO MARCH 31 **Medicare Advantage open enrollment**
One chance for plan members to switch.

Jan. 6
TO 9 **CES, Las Vegas**
Consumer health technology on show.

Feb. 2
TO 4 **Builders' Show and KBIS, Las Vegas**
NAHB and NKBA's Design and Construction Week.

March 29
TO APRIL 1 **On Aging 2027, San Diego**
The American Society on Aging's conference.

Terms worth knowing

Aging in place

Living in the home and community you choose, safely and comfortably, as your needs change.

Blocking

Solid wood set between wall studs so grab bars and rails can be fastened securely later.

No-step entry

A way into the home with no steps, using grading, a gentle slope or a ramp. Also called a zero-step entry.

Curbless shower

A shower with no lip to step over; the floor slopes to the drain.

Comfort-height toilet

A toilet with a seat 17 to 19 inches above the floor.

HCBS

Home and community-based services: Medicaid-funded help at home, delivered through state programs.

Area Agency on Aging

A local agency, one of more than 600, that connects older adults with services, including home repair.

ADU

Accessory dwelling unit: a second, smaller home on the same lot.

Free and worth bookmarking

- Eldercare Locator: eldercare.acl.gov or 1-800-677-1116
- CDC STEADI: the Check for Safety home checklist
- National Institute on Aging: preventing falls, room by room
- Missouri Assistive Technology: at.mo.gov
- The free 25-Point Safety Check: safetycheck.aitcoh.com

SOURCES NCOA (July 15, 2026); Security Systems News (June 15, 2026); The Senior Citizens League (September 2026); Medicare.gov (accessed September 16, 2026); NIST (accessed September 16, 2026); Caregiver Action Network (updated December 4, 2025); National Alliance for Care at Home (updated August 27, 2026); U.S. Government Publishing Office (September 2026); CMS (June 1, 2026); CMS (April 6, 2026); Consumer Technology Association (accessed September 16, 2026); NAHB (September 1, 2026); American Society on Aging (accessed September 16, 2026); USAging (accessed September 16, 2026); National Institute on Aging (reviewed September 12, 2022); CDC (2017 edition); Missouri Assistive Technology (accessed September 16, 2026)



**AGING IN THE
COMFORT OF HOME®**

C-EASY™ SAFE HOME EVALUATION PROGRAM

Know what your home needs before you remodel

A trained technician walks every room, documents what matters and gives your family a clear, ordered plan.



Room-by-room safety review

Kitchen, bathroom, bedroom, entries, garage and outside, observed and documented.



Home Readiness Score

One clear score for where the home stands today and how it improves over time.



Priority improvement plan

A short, ordered list of what to do first, next and later.



Family-shareable report

Written for the whole family, easy to forward and act on together.

Request a Home Safety Evaluation

\$299 per visit. Or start with the free 25-Point Safety Check at safetycheck.aitcoh.com.



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Serving Southwest Missouri and Northwest Arkansas

COMING IN WINTER 2027

- Room by Room: the kitchen
- Ice, entries and ramps
- Medicaid's new work rules, explained

HOW IT WORKS

01

Schedule the visit

Pick a time that works for the household.

02

A technician walks the home

Each room is observed and documented.

03

Findings are compiled

Observations, optional photos and concerns in one record.

04

Your report arrives

Priorities, recommendations and next steps.

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