a village for life.

The Greatest Amenity:



UNLOCKING CARING COMMUNITIES IN APARTMENT BUILDINGS TO HELP BOOST RENTERS' WELL-BEING, GROW MULTIFAMILY HOUSING BUSINESS SUCCESS & BRIGHTEN AMERICA'S FUTURE.

By Mary-Elizabeth Harmon, PhD



ABOUT THE AUTHOR

Dr. Mary-Elizabeth Harmon is a scientist turned storyteller, caregiver and founder of A Village for Life, a venture that seeks to promote prosperous places to grow up and grow old by fostering caring communities and caring economies for and by neighbors.

A graduate of MIT and The Johns Hopkins School of Medicine, Mary-Elizabeth left the laboratory as a virus researcher and later joined the U.S. Department of Health and Human Services. There, she worked at the Centers for Disease Control and Prevention, as well as in the Office of Inspector General (OIG).

In OIG, Mary-Elizabeth evaluated programs and wrote reports for their improvement for Congress, including a compelling account of Medicare home health fraud that prompted regulatory changes and several indictments. For this and other work, she is a two-time winner of the Inspector General's Exceptional Achievement Award.

Through A Village for Life, Mary-Elizabeth is building relationships to create ways to connect neighbors of all ages to each other and to medical care at *or* close to home.

A Michigander who grew up in Kenya, Mary-Elizabeth has been fostering caring communities—villages—since returning to the U.S. for college.

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THE GREATEST AMENITY:

Unlocking Caring Communities in Apartment Buildings to Help Boost Renters' Well-Being, Grow Multifamily Housing Business Success & Brighten America's Future.

MARY-ELIZABETH HARMON, PhD
Founding Director, A Village for Life

ABOUT A VILLAGE FOR LIFE:

Vision

We imagine a world in which all people have the necessary love, services and supports to prosper—to feel alive—from birth to beautiful death.

Mission

To promote prosperous places to grow up and grow old by fostering caring communities and caring economies for and by neighbors.

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You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete.

— Attributed to Buckminster Fuller

A WELCOME LETTER
from Dr. Mary-Elizabeth Harmon

Dear multifamily housing leader,

Here's my firm belief:

Apartment buildings are essential to start restoring our nation's prosperity.

America is facing a purpose crisis and getting sicker and lonelier while trending older.[1] [2] [3] The care demands resulting from this are growing and draining our country's resources and vitality.

But the happier side of the tale is that the meaning and connection that people crave are available in spades in a caring community, or village. And when it comes to shaping health and the power of social support, caring neighbors matter more than doctors.[4]

We all need a village to thrive, which is a truth that can take you to a new level of leadership and success. Brimming with gifted people and endowed with the power of proximity, apartment buildings are fertile ground for growing villages.

87% of multifamily residents say that a building's community and amenities significantly sway their renting decision.[5] With countless people seeking purpose and friendly support, a caring community *is* an amenity: the *greatest* amenity that has a real ability to reduce rental turnovers.

At an average of $3,872 per unit, rental turnovers are costly.[6] The good news is that friendship and community connection can help keep those costs down.

Realpage reports that multifamily housing residents are 8% more likely to renew their lease if they have one connection or friend in their community.[7] Apartment Life reports that friendships between residents improve retention and property marketing.[8]

My goal is to help you to reduce turnovers, save money, increase occupancy AND well-being by helping your residents to find purpose, make friends and feel more alive by growing vertical villages, or caring communities in the buildings where they live.

Fully-fledged vertical villages are like fun, tall community centers where people live and get care. But even basic or maturing villages can produce stories that serve as the most genuine and alluring kind of marketing. For example, stories about the following:

- Uniting people.
- Connecting villagers to resources.
- Promoting healthy living.
- Reducing loneliness and social isolation across ages.
- Nurturing youth and helping older adults to live in community.
- Sparking creativity and joy!
- Providing home-based volunteer and business opportunities.
- Providing opportunities to learn and teach skills.
- Creating a culture of care and support networks for caregivers.
- Reminding us that we're interconnected and interdependent.

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Picture yourself as a renter of any age. If you'd pick option 3 as a place to live, this document is for you.

1.	2.	3.
Standard Senior Community	**Standard Apartment Building**	**Supportive Vertical Village**
•Neighbors of similar age and health. •Bundled versus custom services. •Limited opportunities to contribute.	•Mostly nameless neighbors. •Limited community programming. •Small numbers of older adults.	•Mixed ages contributing together. •Neighbor-led activities and events. •Neighbor-made goods and services.

In the pages that follow, I share social and business considerations for why now's the time for vertical villages. I also share a vision of how they might start multiplying. And as the word spreads, renters will look for them. That won't happen overnight, but I predict that day is coming.

You may have noted in my bio that I'm a Michigander who grew up in Kenya. That introduced me to the idea of *Harambee* (ha-rahm-bay), or people banding together to help themselves. Inspired by *Harambee*, I engaged in community building when I returned to the U.S. and haven't stopped.

When working to gather my neighbors, I saw how eager they were to connect with each other. But they were also waiting for "someone" to make the first move. This document offers three ways you can start empowering potential "someones" in your properties.

I look forward to benefitting your objectives by helping your residents to benefit themselves.

Harambee!



Mary-Elizabeth Harmon, PhD
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1. According to *America's Purpose Crisis* at www.psychologytoday.com, a 2014 landmark study by Larissa Rainey found that up to 91% of people experienced purpose anxiety, which can lead to depression.

2. According to *Loneliness in America: How the Pandemic Has Deepened an Epidemic of Loneliness and What We Can Do About It,* 51% of U.S. mothers of young children feel serious loneliness and 61% of young adults in the U.S. aged 18-25 feel serious loneliness. Available at www.mcc.gse.harvard.edu.

3. The U.S. Census Bureau says by 2035, older people (65+) will outnumber children (under 18) for the first time in U.S. history.

4. A report of the Surgeon General says, "The health of Americans is shaped in neighborhoods and communities." U.S. Department of Health and Human Services (2021). *Community Health and Economic Prosperity: Engaging Businesses as Stewards and Stakeholders*. A Report of the Surgeon General. Chapter 2, How Neighborhoods Shape Health and Opportunity.

5. Sugar citing the 2020 National Multifamily Housing Council / Kingsley Apartment Resident Preferences Report.

6. Industry estimates place the average cost of turning over one rental unit between $1k to $5k. Zego's 2023 Resident Experience Management Report puts the number at $3,872.

7. "Creating Amazing Resident Experiences Through the Renter Lifecycle." Realpage Blog

8. "3 Ways Resident Relationships Improve Your Operational Efficiency" by Pete Kelly. Available at www.apartmentlife.com.

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PART 1:
Why caring about care is a smart business move and necessary for America's prosperity.



Whether prosperity in our health, wealth or other parts of life, our nation's care demands are putting that prosperity—as well as our security—at risk:

- By 2035, older people will outnumber children for the first time in U.S. history.[1]
- 1 in 4 U.S. adults 18 or older is a caregiver, alongside millions of child caregivers.[2] [3]
- Caregiving is the single most common reason people aged 25-54 give for not working.[4]
- 10 million caregivers 50+ have lost $3 trillion in wages and benefits.[5]
- Lost productivity from caregiving is estimated to cost U.S. businesses between $17-$34 billion a year.[6]
- Caregiving health declines add an estimated $28 billion to healthcare costs a year.[7]
- Between 2024 and 2034, 9.7 million total direct care jobs will need to be filled.[8]
- Care workers are quitting or taking their own lives.[9] [10]
- A lack of access to care aids the spreads misinformation, which is tied to despair.[11] Despair itself is considered a public health crisis and a risk to national security: "Deaths of Despair" have lowered our national life expectancy and people in despair are more prone to manipulation by players with nefarious intent. [11] [12]
- Loneliness is pervasive and lethal: it's associated with increased death by 26%.[13]

The costs of not caring about care aren't ones that our country can pay and hope to prosper:

- Unpaid family caregivers keeping formal care systems afloat will burn out or revolt.
- Economies will stall as more workers—which invariably includes renters—have their incomes removed and future earnings reduced by caregiving and despair.
- Over half of young adults will fail to flourish because they feel serious loneliness.[14]

And yet, all is not lost:

Caring communities—villages—heal.

Social connection increases our odds of survival by 50%.[13]

WE'LL ALL NEED OR GIVE CARE EVENTUALLY.

Businesses that work to increase social connection and speak to the wants and needs of the millions of people who give care and / or are looking for care will rise to the top.

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"I remember living in a community where most of the residents were mostly preoccupied by their work. For almost 3 years a single friend I was able to make was a housewife as me with 2 children but one afternoon I had a chance to meet [a neighbor] who was new in the building. …

And she will become one of our great friends my children and I, asking if I need help, stopping by to check on us. During the pandemic she texted constantly to ask if I have everything. She will just take a list, shop and drop off."

VIVIANE BETMBE
Apartment building resident depicted by a stock photograph

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1. U.S. Census Bureau at www.census.gov.

2. AARP and the National Alliance of Caregiving (2025). *Caregiving in the US 2025.*

3. The Caregiving Youth Research Collaborative (2023). *Report of Caregiving Youth in the U.S.*

4. Federal Reserve Bank of Minnesota (2023). *Who's not working? Behind the full-time caregivers leaving the workforce.* Available at www.minneapolisfed.org

5. MetLife Mature Market Institute (2011). *The MetLife Study of Working Caregivers: Double Jeopardy for Baby Boomers Caring for their Parents.*

6. MetLife Mature Market Institute research (2006). *The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business.*

7. Columbia University Mailman School of Public Health (2024). *America's Unseen Workforce: What will it take to change the future of family caregiving?* Sponsored by Otsuka America Pharmaceutical, Inc.

8. PHI. *Caring for the Future: The Power and Potential of America's Direct Care Workforce*. Available at www.phinational.org

9. The Brookings Institution (2026). *Who enters and who exits direct care jobs in long-term care settings?* K. Ruffini et al. Available at www.brookings.edu

10. MedScape (2022). *Physician Suicide*. Available at www.medscape.com

11. Graham. C. *Despair Undermines our Misinformation Crisis*. John Templeton Foundation "Grantee Voices."

12. The Brookings Institute (2021). *Addressing America's crisis of despair and economic recovery*.

13. Holt-Lunstad J. (2022). 29th annual Martin B. Hickman Outstanding Scholar Lecture, as reported in *Loneliness and Isolation Present Serious Mortality Risks—Antidote Found in Acts of Kindness* by Rachel Summers. Available online at www.byu.edu

14. Harvard Graduate School of Education (2021). *Loneliness in America: How the Pandemic Has Deepened an Epidemic of Loneliness and What We Can Do About It.* Available at www. mcc.gse.harvard.edu

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PART 2:

Why vertical villages—caring communities in apartment buildings—are essential to start restoring our nation's prosperity.



A prosperous nation begins with people caring for each other in the places where they live. Thanks to their easability, attainability and accessibility, apartment buildings facilitate caring the best.

Apartment buildings offer ease and convenience for encouraging social connection and caring. They also tend to offer housing for people across income levels, as well as stair-free ways that people with limited mobility can come and go. This allows a diversity of people to be in a village.

In a village, neighbors can offer three levels of care:

1) Social & Other Support, 2) General Services, 3) Personal and Medical Care.

In Level 1, villagers might gather villagers to break bread, learn, play, exercise and more. In Level 2, villagers might offer free or paid services, like cooking, cleaning and transportation. In Level 3, villagers with certifications might offer in-home services as self-employed or third-party providers.

Our current situation

- Rising loneliness, social isolation and chronic disease rates across all ages.
- Younger and older people segregated from each other, causing missed opportunities for everyone.
- Fast-climbing care demands alongside care workers quitting in droves and even taking their own lives.
- Families unable to afford long-term care or to find quality care if funds are available.
- Family caregivers leaving jobs, losing wealth and facing health issues to manage care duties and costs.
- Increasing despair, which is considered a health crisis and national security issue.

What could happen

- Vertical villages allowing older adults to live in communities and family caregivers to maintain at least part-time jobs.
- Villagers providing supportive goods and services to each other.
- Villagers designing their own care from mix and match services and supports.
- Villagers receiving in-home and / or close by medical care.
- Cost savings for villagers and less travel for workers through cluster care: home care where people living in proximity are served by one worker or team.
- Villages offering the best of community centers, like social, educational and cultural activities and events.

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PART 3:
How to start restoring our nation's prosperity by unlocking village activity in your properties.



If two event coordinators can produce benefits around $188K, imagine the potential financial and social impacts of activating the gifts, skills and passions of multiple villagers.

Apartment Life coordinators help to improve resident retention and online reputation.

Apartment Life is a nonprofit that houses a pair of event coordinators in multifamily properties rent-free to help create social connections. They report:

"Apartment Life adds approximately $188,154 in annual financial benefit to the average community through reduced resident and staff turnover, increased leasing, and the value added for residents through an increased sense of community."[1]

A Village for Life seeks to broaden Apartment Life's approach with vertical village activators.

As founder of A Village for Life, I see a future in which it's standard for trained vertical village activators to live in multifamily housing, or work remotely with the residents, to unlock care systems and fun developments that can allow people of all ages and abilities to live and thrive together.

And to help caregivers earn and afford their rent.

"Caregiving is the single most common reason people aged 25-54 give for not working."[2]

The vision of widespread vertical villages starts by going beyond events to engaging neighbors around the purpose of producing prosperity for themselves by using their gifts, skills and passions to build on what's strong—not fighting what's wrong—in their properties and surrounding areas.[3]

"How did a rental community in a competitive market go from stagnating at 65% occupancy at best for years, to 95% occupancy in 18 months? A key ingredient is creating ways for the talents of our residents to be seen."

ROB LIEBREICH
CEO and President of Goodwin Living

The beauty of engaging people around their talents to enhance their neighborhoods and lives is that it provides them the freedom to experiment and develop their talents in ways that they choose. This freedom further aids people to make desired change regardless of where they live or work.

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Villagers come in three main flavors:
Inspirers, Cultivators & Activators.



Inspirers

Village inspirers are dreamers and wishers: people who aren't shy about sharing their desires to help other villagers to make them happen!



Cultivators

Village cultivators are "doers and shapers": people ready to lend hands-on help, even if they're not exactly sure what they want to do or where to start.



Activators

Village activators are discoverers and connectors: people eager to find community gifts and resources, then putting them to use by matching them with neighbors.

<u>All villagers are vital, but activators are the ones who get things rolling.</u>

These are the "someones" referenced in the welcome letter.

Village activators play the critical role of helping their neighbors to see possibilities over problems. They invite people into conversations to learn what they care about and to discover local gifts and resources to connect with interested neighbors. This creates conditions for magic to happen.

So how do you find potential village activators?

This is easier to do in properties where an onsite management person(s) directly interacts with residents and can keep an eye open for some telltale signs. Activators are…

- Sociable—they are known and liked by their neighbors.
- Optimistic—they have a positive and hopeful outlook.
- Present—they prioritize connecting over scrolling.

Though a spirit of experimentation may not be easy for an onsite management person(s) to pick up in interacting with a resident, it's also a quality that village activators have.

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A vertical village doesn't grow simply by housing people under one roof. It takes your intention to host one, helping residents to start and stepping back.

Like village activators—in truth, like all kinds of villagers—village hosts are also experimenters. If you're curious about seeing what happens by supporting residents in your properties to connect and try things that *they're* curious about, hosting vertical villages might be a good fit for you.

What if village experiments we try don't work?

The American experiment wasn't certain to work but consider the prosperity it produced. However, prevailing conditions have changed, as discussed in Part 1, and our collective prosperity is at risk. The costs of not trying to grow villages are too high to pass on exploring the idea.

Wondering what you can contribute to village experiments?

For potential village hosts like you, communication channels and a space for neighbors to gather are the key resources that you can lend. Also, giving village activators microgrants ($100-$200) to host events and / or simple get togethers can reap a significant return on investment for you.

Wondering what you should be mindful NOT to do as a potential village host?

People are tired of being sold ideas that benefit employers, politicians or anyone but themselves. Be mindful not to join that list by exerting too much influence on the process. Villages are for neighbors, by neighbors. If your hosting begins to feel like orchestrating, villages won't survive.



"Don't make things fancy. Make them interesting."

DR. SARA ZEFF GEBER
Solo aging authority depicted by a stock photograph

PART 3 REFERENCES:

1. ApartmentLife.org/multifamily-industry

2. Federal Reserve Bank of Minnesota (2023). *Who's not working? Behind the full-time caregivers leaving the workforce.* Available at www.minneapolisfed.org

3. This describes taking an Asset-Based Community Development approach.

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PARTING WORDS

I'll close by repeating a phrase from the welcome:

When it comes to shaping health and the power of social support, caring neighbors matter more than doctors. But what's clear from America getting sicker and lonelier is that neighbors need a stimulus and support to unlock their powers to produce prosperity in the places where they live.

By founding A Village for Life, I seek to be part of that stimulus and support.

If you'd like to join me in that effort, here are three ways that you can do so:

1. Introduce your residents to the idea of villages.

Please share my website at **www.avillageforlife.com**. I offer free newsletters, including one sharing tiny tips to help neighbors to create connections with each other.

2. Learn about my services to help you do well by doing good.

I offer a quick and affordable assessment to gauge whether your residents are interested in growing a village. This effort includes uncovering potential activators, or the residents who may be interested in spearheading a village. **Express your interest** to learn more.

3. Join the Vertical Village Alliance.

Vertical Village Alliance is an emerging coalition to foster cross-sector partnerships to unlock caring communities for and by neighbors—especially in multifamily housing—enhanced with home-based or close by medical care. **Click here to join**.

Please accept my thanks for your precious time and attention.

I hope you feel inspired to band together with me in the work of unlocking prosperity for all!

Harambee!

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When we do change to people, they experience it as violence. But when people do change for themselves, they experience it as liberation.

— Rosabeth Moss Kanter