



Aging at home

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Aging at home

Have you thought about what life will be like in your later years? Do you have a plan in place for what you want to do or expect to do once you get older?

If you don't, you're not alone. Many people don't have a set plan for what to do after retirement, especially since it is usually 15-20 years off from where you're at now.

We are going to give you the tools to help you decide what the best course of action is going to be for you as you begin to think about the future

In short, there are three specific things you'll need to consider when deciding age at home – your physical needs, your socioemotional needs, and your income.

However, how do you know when it is time to get some outside help around the house? When is the right time to look into full-time care or assisted living? How will Medicare help you? The answers to these questions depend on many factors, starting with your phase of aging.



Understanding and Meeting Your Physical Needs

Do you know exactly where you'll be when you're older? What about the kind of help you'll need?

You are likely sitting there thinking, "I have no idea – things can change in the next 5,10, 15 years...what do I do?"

According to Forbes, most Americans that are over 50 years of age would like to age at home, but even with that, what if stairs would keep you out of your bedroom once you get older?

It's true that you likely have no idea what to plan for because your needs very well might change. Your physical needs could now be entirely different than what they'll be as you get older.

Understanding and Meeting Your Physical Needs

You'd be amazed how many folks have no idea what to plan for because your needs very well might change. Your physical needs could now be entirely different than what they'll be as you get

Planning Ahead for Staying in Your Home

If you live alone, you might not have anyone available to help you. You may very well live with someone who does need help, and you're not sure what will happen in the future. You wonder if you'll be able to continue to provide the physical support that is needed.

To begin, you want to start thinking about current illnesses as well as possible future illnesses. Does diabetes tend to run in your family? Even if you haven't been diagnosed with it before, that doesn't mean you won't ever be diagnosed.

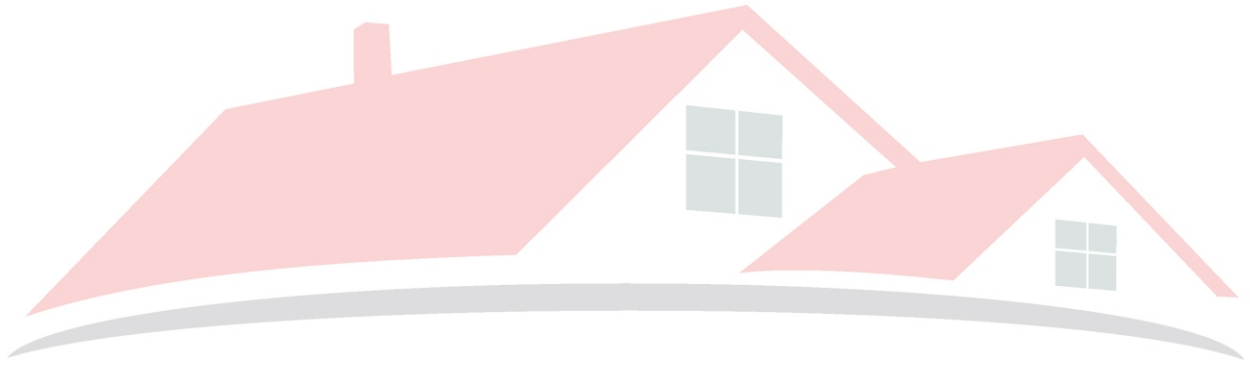
You will want to talk to your primary care doctor to get some insight on how potential health issues will make life more demanding regarding being able to take care of someone else as well as taking care of yourself.

There are specific things to think about – namely whether or not your home is set up for single floor living or if you will have to deal with stairs and sloping walkways? Are your hallways wide enough for a wheelchair?

Perhaps one of the hardest questions to ask and answer is whether or not you have seen your own parents struggle as they live in a home that makes life difficult. Knowing what you know now from what you may have noticed, what would you do differently? How do you want your adult children to help you?

Answers may lie in physical modifications, but they might also be more of the social support variety.





Phase One

Mostly Independent



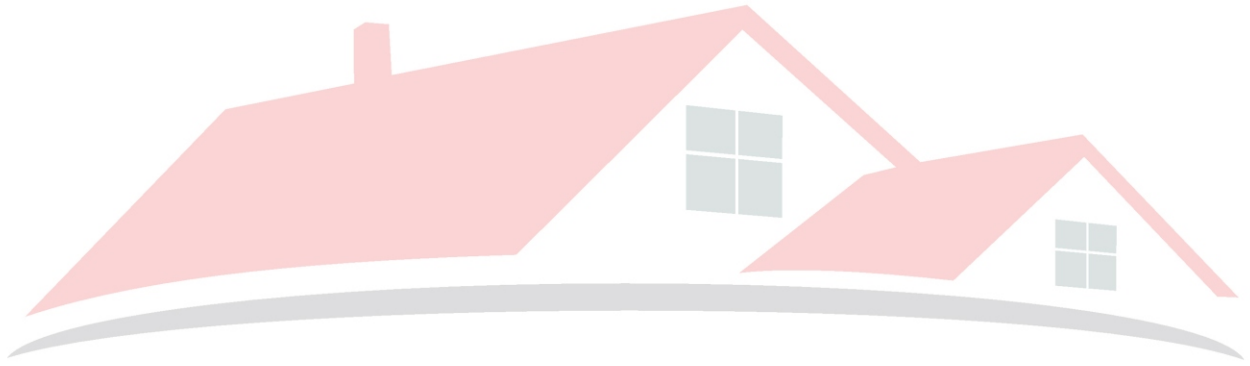
Phase One: Mostly Independent

Phase One of aging occurs when you still maintain much of your independence but some things are a little harder to do than they used to be. For example, you may be relatively healthy and can do most things for yourself, such as bathe, dress, cook, eat, and move around the house. On the other hand, cleaning the house is a bit harder, and you might have difficulty keeping your lawn trimmed over the summer. While you still have much of your independence and self-sufficiency, there are some things you need help with.



Now is the time to look into housekeeping services and lawncare companies if you wish to remain in your current home. If keeping up with the household chores and yard work is too overwhelming and you do not wish to hire a cleaning or maintenance service, you also may consider downsizing your home to something smaller and more manageable.





Phase Two

Somewhat Dependent



Phase Two: Somewhat Dependent

You know you have entered Phase Two of aging when it is more difficult to move around. This can be a scary time for aging individuals because they are more prone to falling and injuring themselves. Living in a multilevel home or one with stairs can also put you at a higher risk of falling. You still might be able to do some light cooking and care for yourself for the most part, but more involved cooking, cleaning, and house maintenance are considerably more challenging than ever in the past.

If you have not yet hired a cleaning or yard care service, now is the time to do so or to consider moving to a smaller home with less maintenance. If you foresee possibly needing changes done to your home to be able to get around, consider your current situation. Even if you don't think you'll need to have alterations done, think about the way you have probably heard about older adults falling and not being able to get up.

Injury is a real concern, but how can you get ahead of that and prevent potential falls?



Some typical accommodations can be added to increase support within your home. As an example, ensuring that a support bar is attached to the shower can prevent falls. Another common addition is a simple moveable seat or bench that you can use in the shower.

SAFETY FIRST

Be Prepared and Stay Safe When at Home Alone with a Medical Alert Device

At this point you might not require 24-hour assistance just yet, and if you do not have a nurse or home health aide with you at all times, then you will want a home monitoring device, such as med alert, that can track your routine and movements. Medical alert devices use home monitoring with activity sensors to let your family members know when you are not following your routine so they can check on you.



Other simple changes include securing throw rugs and loose stair railings. Adding more lighting is also useful, as is adding an extra switch at both ends of the stairwell or hallway.

If your flooring tends to be slick, you may want to modify it to be of the non-stick variety.

Of course, other more expensive modifications can be done to your home to increase your propensity to age in place. These changes include easily accessible ramps, showers that you can walk into, stairlifts, and in some cases, elevators may be the way to go.



The Help You Need to Protect Your Family

There are also tax implications that result from more extensive home modifications that are made for medical reasons. If you are in a wheelchair, for example, you might be able to take advantage of tax deductions of home improvements as per the IRS Publication 502 that covers how medically necessary improvements can be reported.

- **Installing railings and support bars**
- **Widening doorways, entries, and exits**
- **Modifying stairways**
- **Installing porch lifts and chair lifts**
- **Building wheelchair ramps**
- **Lowering countertops, cabinets, and other kitchen equipment**



ADA Americans with Disabilities Act





Phase Three

Mostly Dependent



Phase Three: Mostly Dependent

When you enter Phase Three, there is no question that you need help taking care of yourself. Simple chores such as cooking and bathing become difficult or nearly impossible for you to do alone. Although you require assistance in even simple tasks, you are still able to live comfortably at home and do not need to look into assisted living facilities yet.



Will you need help bathing? Doing household chores? What about cooking?

Those are all questions you need to ask yourself as you begin to plan to age at home. You do have some options available depending on what you are willing to do.

As an example, you can hire a helper to do the things you will have trouble doing on your own. Trained personnel are available to help you with things like bathing or even gardening.

Start making phone calls or searching online and find out where your resources are going to be found. As an example, there are services which use other people to get your food for you and in turn, deliver it to your door.

If cooking is where you know you will struggle, look into local programs that will bring you healthy meals several times over the course of a week. Many available programs range from low-cost to free.

Other forms of support that you'll need to keep in mind has to do with your physical location to nearby amenities. How close do you need to be to your supermarket? What about the bank?

The Peace of Mind You Deserve

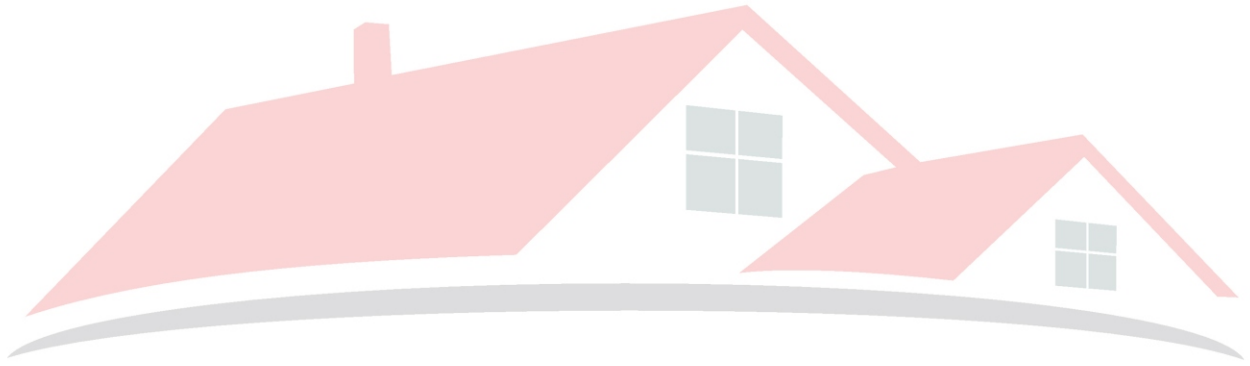
Many older adults prefer to live near a city center merely because they can walk where they need to go without worrying about driving. Public transportation is a valuable resource that can lend support to an empty-nester, especially when you need it as you age.

Safety and security are of the utmost importance for elderly individuals who are no longer able to perform the basics of self-care. At this stage, it is important to find quality home health care services.



Another wise thing to do at this stage is to have someone visit you at least once a day. This person can ensure you are doing well overall and taking your prescribed medications properly. Daily welfare checks can give both you and your family peace of mind.





Phase Four

Completely Dependent



Phase Four: Completely Dependent

Individuals who have entered Phase Four need help with everything from getting out of a bed or chair to using the toilet. Living alone during this phase is particularly unsafe because you are at constant risk of injury from a fall.

If you choose to remain at home, you may require constant in-home health care and personal services, including cooking and feeding, cleaning, bathing, and companionship. You may be able to save money by having a younger family member move in with you and care for you. If this is not possible for any reason, you will need to look at your insurance and finances to determine if in-home care is the best way to go. Sometimes, assisted living facilities offer more affordable options and round-the-clock care from skilled nursing professionals. This option can also give family members peace of mind that an elderly loved one is receiving the proper care he or she requires.



Considerations for Individuals Aging at Home

Your home is a place where you feel most comfortable, and you have probably built many memories within its walls. There are various options available to help you stay in your home for as long as possible as you age. To make the most of these options, it is important for you and your family members to take into consideration your healthcare needs, insurance, safety and security, and financial planning.

Healthcare

In any phase of aging, the exact healthcare you require depends on your personal medical needs. You may be suffering from a debilitating illness or other condition that requires additional care. Even your medical equipment and supplies will depend on your personal health and physical condition. Of course, your access to certain healthcare amenities may also depend on your personal finances and medical coverage, including your Medicare plan. In many instances, Medicare may even help with home assistance, such as cleaning, grocery shopping, and personal care from a nurse or trained aide.



You should have access to a number of different healthcare plans, but **Medicare** in particular can be useful for retired individuals who have spent their working lives paying Medicare payroll taxes. When deciding on the right plan for you, it is important that you take into account your current health as well as your possible needs in the near future.



Things to Consider:

Home Modifications

For most of us the ideal situation is to live in our current home as we age but in some cases, our current residents have a few safety traps that are cause for concern as we get older. There are a few changes that could make your home more comfortable and safer as you or a loved continue to live independently.

Injuries are a concern and falling or tripping is one of the most common causes of injury when getting older. Check your home for rugs and nonfixed flooring that may slide or have a lip that may cause a trip or harm. If you love your rugs, then install no-slip strips or non-skid mats below the non fixed surfaces.

If you don't already have light switches at the top and bottom of your stairs, then this can be an easy upgrade to prevent unnecessary use of the stairs. Nightlights can also substitute as an upgrade for this solution.

The next two are closely related. Please install handrails to the front door (and ramp if needed) and grab bars near toilets and in the tub or shower. Use your best judgment to help prevent potential falls.

Finally, there are tax benefits to particular home modifications that can be filled as tax deductions. These deductions for home modifications come from the **IRS Publication 502** where you can find more information about how these modifications are covered.



Things to Consider:

Finding Support

If you have any questions about needing help or currently struggle to complete the necessary task that you would like help with then, this might be the most critical section. There will be things that get harder it may be gardening, cooking, running errands or help bathing and this is absolutely part of the natural progression.

Many trained professionals can help you with almost any task. We encourage you to search online for your local resources. Many local programs can range from fulltime help bathing, shopping, cooking and cleaning to basic activities like delivering groceries and providing transportation.



Finding the support you need at home can be vital as you strive to create a safe, comfortable and secure lifestyle while aging.

Understanding and Meeting Your Socioemotional Needs

Once you are prepared for your physical needs to be met, you will need to contemplate your own mental well-being in conjunction with your social needs.

Your social needs are going to include finding friends, knowing what community resources are available, and seeking out necessary social support that includes emergency contacts.

Finding Your Social Outlet

Do you like eating alone? Do you prefer being with friends?

You have options! You can attend or plan a potluck with friends. There might also be a senior center where you can have a fresh, hot meal with other people.

If you find yourself bored at home, what do you think you'll do? Will you binge watch Netflix or are you more interested in finding activities outside of your home?

One great way to get away from boredom is to visit the senior center and see what activities are available for you to participate in. You just might discover that bingo is the game you didn't know you loved!

Of course, if you'd rather stay at home, you can see if someone would be willing to volunteer to come and visit you. Volunteers will stop and keep you company or listen to your issues.



Understanding and Meeting Your Socioemotional Needs

Community Resources

There are also opportunities for house-sharing in places like Oregon and Vermont. You can find a house to live in with multiple older adults, creating a built-in social atmosphere. By doing so, you can share responsibilities in home upkeep, and you'll also find people to share monetary resources as well.

Money can be a huge source of social anxiety, and when you combine keeping track of bills and filling out health insurance application with maintaining a steady income, your mental well-being can suffer. You can always either hire someone or reach out to a family member for help with these tasks as well.

Something else to consider is the way that technology is bound to change over the upcoming years. Are you going to be willing to learn the new tech?

If you have a mindset that is more like "I'll use it if I have to, but I don't really want to learn anything new," rest assured, you're not the only one that feels like that.

When new tech isn't really your thing, you will want to seek out caregivers that are willing to offer you a helping hand. Your helpers could be family, friends, or even volunteers that simply want to lend their skills.

As you surround yourself with a social network of people you can call on, your social support will increase, and you'll be better able to handle aging in place.

Although you'll have your social support system in place, that doesn't mean that your emergency contacts are going to be the same people.



Safety and Security

If you are unsure where to start with your personal safety and security as you age, you might consider a home assessment. This assessment can help you identify potential hazards and make the necessary arrangements to mitigate them before they become a problem. Med Alert and a quality home security system are especially beneficial for individuals living alone, and transportation services can make it easier for you to get around town and to doctor appointments even when it is no longer safe for you to drive.

Elderly individuals are also at a higher risk of being scammed or taken advantage of. Identity theft and credit monitoring services can bring to light potential threats from digital devices and finances. In an increasingly digital world, computer support from trustworthy sources is especially important as you age.



Finding the support you need at home can be vital as you strive to create a safe, comfortable and secure lifestyle while aging.

In addition to your immediate physical security, you should also consider what you want to happen if you suddenly become unable to make decisions for yourself. It is a good idea to hire a lawyer and draw up advance directives, wills, powers of attorney, and any other estate planning needs long before you are at high risk of incapacitation. Make certain that a younger trusted member of your immediate family knows your wishes and needs.

Financial Planning

If you cannot afford the help you need or you require additional services, you may be able to take advantage of Medicare or Medicaid Cash and Counseling programs. These programs help to offset the costs that caregivers accrue when taking care of an aging individual. Programs such as Medicare exist to help elderly individuals afford the care they need, but careful financial planning can also help to ensure you have access to the care, equipment, and supplies you require to live a happy and healthy life in your golden years. You can start long before your health becomes an issue by setting aside money in a savings account specifically dedicated to your healthcare costs.



If you believe home modifications will be needed we would advise to start planning for those expensing as early as possible. Some home modifications are the price range of \$5,000 to \$12,000 depending on the living demands and requirements.

In addition to enrolling in an affordable healthcare program, there are other options available to seniors. For example, reverse mortgages exist to let people of a certain age – usually about 62 years – borrow from the equity they have accumulated in their home. It allows access to the money you have accrued from the value of your home and enables you to use it for your own needs. In fact, you can use the money for whatever you want; it does not necessarily have to go to medical bills. The lender makes monthly payments to you over time, and you end up paying on the interest of the amount borrowed. Make certain to seek your own financial professional to discuss what is best for you.

Financial Planning

However, it is also important to understand the disadvantages of reverse mortgages. For example, if you plan on leaving your home to your children, a reverse mortgage can make it more difficult to do so. This is because your children will owe the lender the balance of the loan as soon as you pass away, and if they cannot pay the required amount, the home may need to be sold. Reverse mortgages also tend to come with high interest rates, and variable rate loan interest can increase much faster than borrowers expect.

How to Know What to Plan

Aging at home means knowing your limitations. If you don't anticipate urgent or demanding needs, you fall into the group that wants to stay in your home and does not have any immediate issues regarding health or mobility. People like that usually want to age in place.

If you fall into that group, planning is a little more natural for you and you may find that you don't require as many modifications in the future.

In a different group of those that want to age in place, you would look at any condition based future needs. Chronic conditions like diabetes or other diseases would need to proper preparation and planning to be successful for aging in place.

If you fall into that group of people, then you want to plan for needed modifications, and other requirements you will need to be triumphant when aging in place.

Should you find yourself in another group of those that want to age in place, but will need more drastic changes, you will need to consider more drastic home modifications. This is where you would consider adding a stairlift or elevator.

If you expect to need major modifications due to significant changes in your health and well-being needs, planning sooner than later is key to your success.



What Should You Tell Your Family?

It is a good idea to start talking about the aging process with your family members and your personal desires to remain at home early on. Although the topic can be hard, the earlier you start planning and the more your loved ones know, the more comfortably you may be able to live out your golden years.

