





In order to position yourself to age in place, you must evaluate the state of your medical affairs and finances; the condition of your home and the realistic options you may have in the future for support. This step is critical in creating a strategic plan to aging in place that can be successfully executed.



# FACTORS TO CONSIDER

**Medical Affairs** 

**Finances** 

**Home Condition** 

**Support** 



Are you or will you be healthy enough to age in place at home?



People in relatively good health who can function independently currently and in the foreseeable future are certainly candidates. As are people with some health concerns who can function independently. The primary factor determining the feasibility of aging in place is independence.





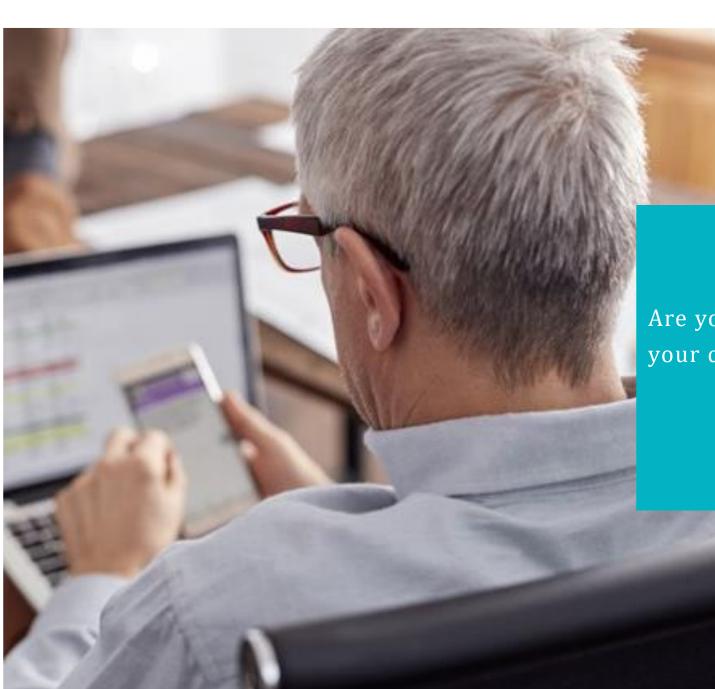


If you are not able to independently complete activities of daily living (i.e., feeding, bathing, toileting, walking) and require skilled nursing or acute medical care, aging in your current home may not be an option for you. Individuals requiring that level of care often move to other types of living environments that can better accommodate their medical needs.





There are some circumstances when individuals with that level of need can continue to age at home. However, they may require skilled nursing care in the home on a 24/7 basis, a designated caregiver living in the home or sometimes both.



# FINANCES

Are your finances sufficient to support aging in your current environment?

### FINANCES



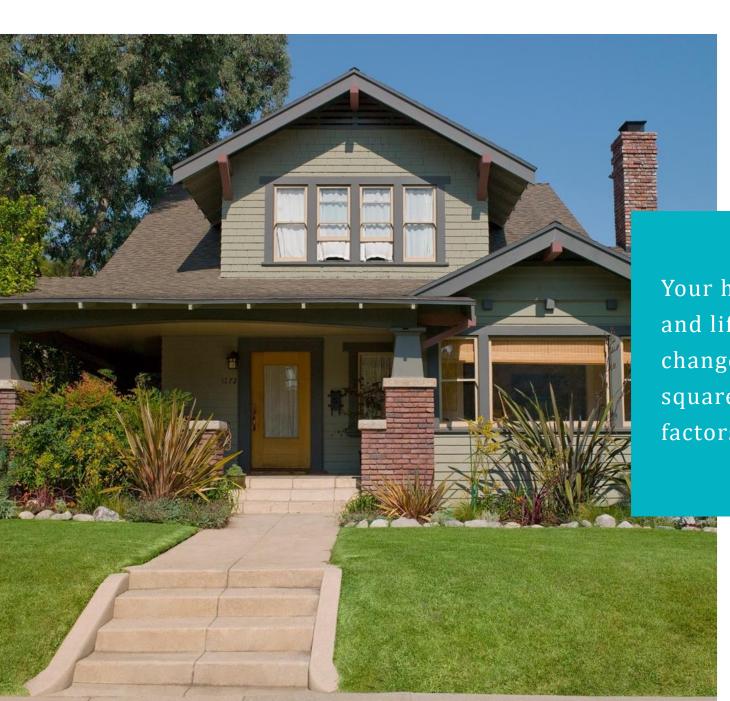
Owning, renting and maintaining a residence is a significant expense for most people. How significant an expense it is depends on the geographic region and type of dwelling in which you reside.

The longer you reside in a location, the more expensive it can become to maintain the upkeep of your residence.

### FINANCES

Ensuring that you have adequate financial resources for the future and a plan which allows you (or your designated representative) access to those resources when needed, is key to maintaining financial stability and managing the financial needs regarding aging that will arise.





Your home may be suitable for your current needs and lifestyle; however, you need to consider changes that may occur as time passes. Stairs, square footage and storage capacity become factors in how live as we grow older.

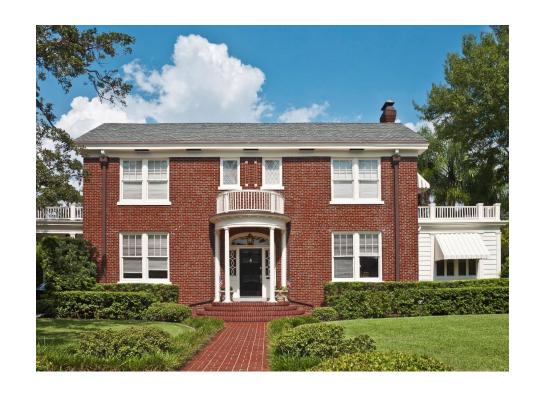
Quite often stairs can become a nemesis. Fall risks and mobility issue are the first to come to mind. A physical therapist once told my father that five steps can send you to a subacute medical rehabilitation stay and it still resonates with me today.

If you have stairs in your home that lead to primary bedrooms and bathrooms, and mobility becomes an issue, you may need to consider modifications to your home.



The size of your home can become an issue with age. I'm sure at some point we've all heard someone say that they had "too much house." Generally, as you age the total occupancy of your residence decreases. Some people may find themselves compartmentally living in their respective spaces and not using entire rooms or floors.

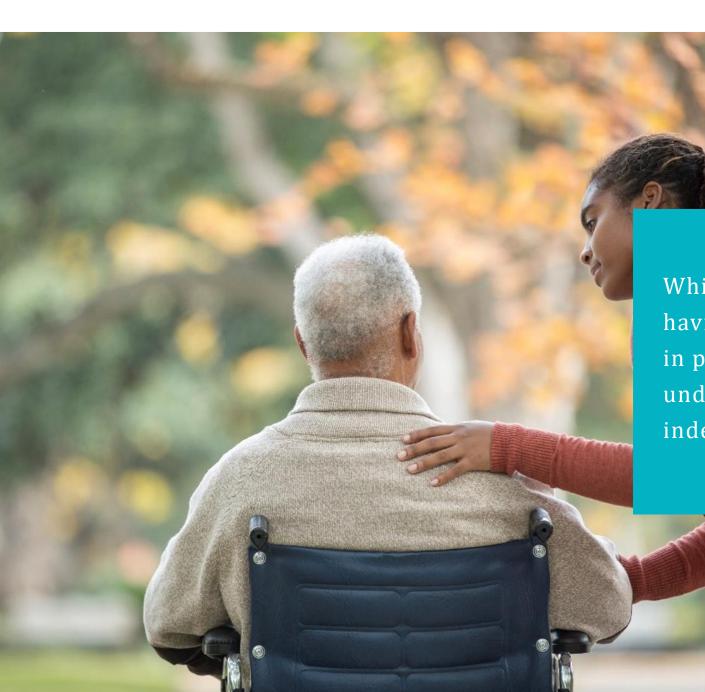
Discussions and/or plans to "right size" to a more appropriate space for your needs may be in order. Continued independent living may be contingent upon having a different space to occupy and maintain.



A long life often includes the accumulation of a lot of stuff. Decluttering your space either on a grand scale or from time to time, can help maintain a safe living space free from falling/tripping hazards, fire hazards and promote overall cleanliness that is good for your health in general.







## SUPPORT

While being independent is key to aging in place, having the necessary caregivers and support team in place at home can also allow you to age at home under certain circumstances when you are less independent or not at all.

### SUPPORT

With a live in caregiver present, 24/7 nursing care provided in the home, services from non-medical caregivers or in some cases a combination of these, aging in place at home can and does occur. In those situations, individuals and families work in conjunction with doctors, insurance companies, home care providers, and sometimes social workers to arrange, coordinate and monitor the care being given at home.



### SUPPORT

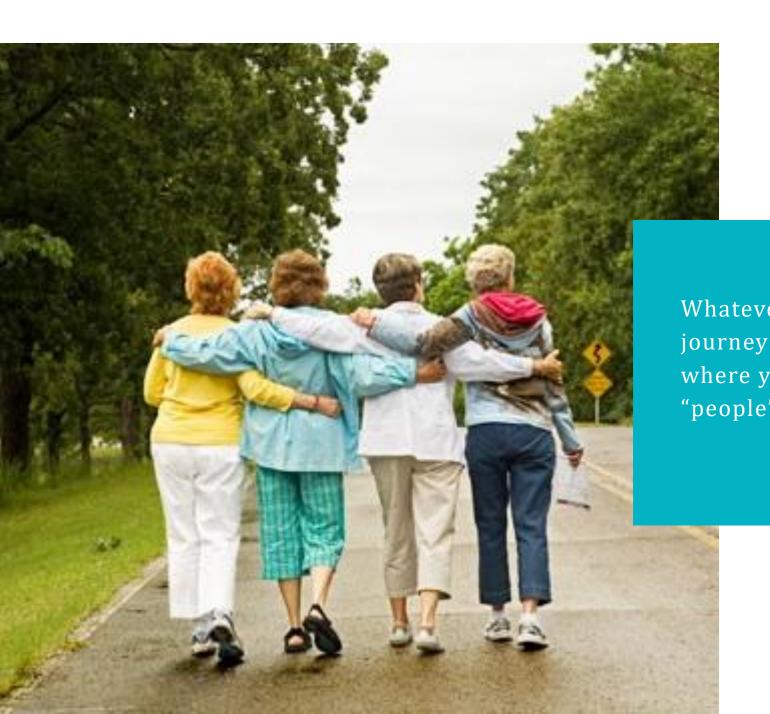
For those who are independent and able to manage their own needs, the watchful eyes, checkins and periodic visits from family, friends and trusted individuals are an excellent supplement.











Whatever aging destination your personal journey may lead you to, remember that home is where your heart, loved ones, family and "people" are.