

Making A Home Senior Friendly

Many older Americans want to age in place, to live in their homes rather than relocate to a nursing home or an assisted living facility. But often times, older adults don't have a working knowledge of or access to home- and community-based services that promote independent living.

In October, a consumer awareness campaign aptly named National Aging In Place will occur and it has been deemed the perfect time for older Americans and their relatives to discuss a whole range of livability issues. What are the topics that relatives and older Americans should broach?

According to the National Aging in Place Council (NAIPC), those topics include home safety and fitness, financial planning and budgeting, in-home healthcare and chore services, home accessibility issues, reverse mortgages, and transportation and meal services, among others.

Indeed, many older Americans will need to make their homes "senior friendly." Entry ways, bedrooms, bathrooms, kitchens, lighting, and the yard all need to be examined and remodeled if need be. The NAIPC, for instance, recommends remodeling homes such that they have barrier-free entry ways, including no-step entries, no-step thresholds, and garage lifts. For its part, the NAIPC reports that barrier-free entryways make it easier for a family member or friend who uses a wheelchair, or a grandchild who's on crutches.

In addition, the NAIPC recommends making one's bathrooms and bedrooms safe and comfortable. The NAIPC suggests the following modifications to a bathroom: build a roll-in shower with multiple showerheads (height adjustable handheld showerhead and fixed); lower the bathroom sink and make sure there's proper knee clearance; install an elevated toilet and grab bars. The following modifications should be made to a bedroom: make sure there's ample maneuvering clearance; build a walk-in closet with storage at differing heights; and install rocker light switches that are easier to turn on compared to a more common flip switch.

Kitchens likewise need to be "user-friendly." For instance, the NAIPC suggests that older Americans who want to age in place ensure there's ample maneuvering space; vary the height of countertops; install a sink with knee clearance; install a raised dishwasher, lower cooking surfaces; and mount a wall oven or microwave at reachable heights.

Besides remodeling, it's important that older Americans consider the risks that come with aging in place. For instance, people often misjudge their chances of developing a debilitating health condition or they underestimate the cost and length of the services they may need as a result. "Too much optimism or denial can lead to poor planning," the NAIPC says.

Older Americans can determine their life expectancy, for instance, by examining their family health history and current health. There are several Web sites that can help older Americans calculate their life expectancy such as that found at www.livingto100.com/quiz.htm.

It's important that older Americans also estimate the cost of home care by evaluating what, if any, access they have to family and friends who can serve as "unpaid" health aides as well as the cost of paid health aides in their specific area. The cost of living at home increases dramatically if there is no access to "unpaid" help. For instance, a person who needs just a few hours of help from a home health aide in the morning and at night could easily spend \$72 per day, or \$2,160 per month, according to the NAIPC. On the other hand, Meals On Wheels programs, which usually ask for only a voluntary donation, have been responsible for helping many stay well nourished and at home when shopping and cooking become difficult or impossible.

To be sure, older Americans will need to consider living at home with a chronic condition or conditions. For instance, the National Council on Aging noted in a 2005 study that 13 percent of homeowners age 62 and older (2.5 million) need help with activities of daily living (ADLs) or instrumental activities of daily living (IADLs) and 16 percent have difficulty with these everyday activities, while still being able to do them on their own. The U.S. Dept. Health and Human Services and Alzheimer's Association report that more than two-thirds of all older people who need help with everyday tasks live at home, including more than 70 percent of those with Alzheimer's disease.

Not surprisingly, the NAIPC reports that a chronic health condition can limit a person's ability to age in place. But it's important to determine the level of impairment. Those who need help with ADLs have limitations that require daily attention. These include feeding oneself, bathing, dressing, transferring from a bed to chair, and using the bathroom safely. Meanwhile, those who need help with IADLs have limitations with activities such as shopping, cleaning, cooking, using the telephone, and money management. These can often be accomplished with intermittent help. The marketplace is responding to the Aging in Place trend with new products, easy to open containers and more services. Ultimately, difficulty with household activities is often a sign that the elder is becoming frail and that they will need more help in the future.

When planning the home care needs for someone who needs such help, it's also very important to remember that family and spouses also need a break from the incredibly hard work - mentally and physically - of taking care of a loved one around the clock. Even if it is only for an occasional night off or a long weekend to "recharge the batteries", the family helpers can use a few hours of home care support now and then. It should be part of the planning and the budget.

September 2006— This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by local member Bill Rodau, MS, MBA, CFP® at *Creative Financial Services*, 262-780-0870, www.imfeeonly.com. The column is provided for your general information only and you should contact this planner or other professionals for specific advice regarding your unique situation.