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How To Continue Living At Home In Your Old Age



Wade Pfau Contributor ⓘ

Retirement

Professor @ The American College; Principal @ McLean Asset Management

Another important consideration for housing decisions, whether you decide to stay put or move, is to make sure a foundation exists to comfortably support aging in place. This concept refers to the growing industry around helping the aging population remain in their homes despite functional or cognitive impairments. Individuals benefit from the ability to maintain the familiarity and comfort of their own homes, and proper planning could help to delay the need to move toward more institutional settings later in [retirement](#).

[Click here to download Dr. Pfau's housing in retirement checklist.](#)

Merrill Lynch and AgeWave conducted a survey of retirees aged 50 and older and found that 85% viewed their own home as the top preference for receiving long-term care. Home care is often the more desirable and less expensive option. With sufficient planning, home care can be extended. Government agencies have also been supportive, as aging in place often requires less contribution from government programs like Medicaid than nursing homes or assisted-living facilities.

Aging in place requires planning, and there are several potential paths. For those staying put, home renovations can make it livable even with physical or cognitive impairments. For those moving, the focus can shift to finding a new home with the necessary renovations already in place, and also to finding a community where many types of care are readily accessible.

This sort of move could be to a single-home, a condo/apartment, a community specifically designed for 55+ or 62+ living, or to an Assisted Living Facility (ALF) or Continuing Care Retirement Community (CCRC). The following table provides a list of issues to consider when searching for a home and community that can support aging in place.

CONDITIONS TO FACILITATE AGING IN PLACE

Home Characteristics and Renovations

(Universal Design Features)

- Walk-in showers and other bathroom safety features such as grab bars
- Single-floor living that doesn't require stairs (kitchen, bathing facility, and bedroom all on one floor), or an elevator allowing access to other floors
- Wheelchair accessibility: ramps to the home, wide doors and hallways that can fit a wheelchair. At least one entrance to the home should be wheelchair accessible
- Levers for door handles and faucets rather than a twisting knob
- Good lighting to see better if sight is diminished
- Accessible cabinets and closets, as well as lowered counters to allow for cooking while sitting
- Softened flooring to help cushion any falls, but no rugs or other floor items that could create a tripping hazard
- Accessible electric controls and switches that are not too high off the ground
- New technologies to monitor health status and medicine use

Community Infrastructure

- Trusted support for home maintenance activities such as lawn care, snow removal, and home maintenance
- Overall degree of neighborhood safety

- Availability of someone (family or friend) who can provide occasional checks and to help avoid isolation
- Availability of cleaning and food delivery services (including groceries)
- Availability of transportation options outside of using your own car, such as public transportation, taxis or services such as Uber, or volunteer services from non-profit organizations
- Access to a social network and enjoyable social activities
- Access to quality health care and long-term care

I'm a Professor of Retirement Income at The American College in Bryn Mawr, PA. I also serve as a Principal and Director for McLean Asset Management, helping to build retirement income solutions for clients. My research article on safe savings rates won the inaugural Journal ... MORE

Wade Pfau: Professor at [The American College](#) and Principal at [McLean Asset Management](#). His website: www.RetirementResearcher.com

