



Living Choices

Home defines much of our lives. According to an **AARP study**, 90% of seniors surveyed say they want to remain at home.¹ So what happens if you have trouble with everyday activities or maintaining your property? That dream of aging at home could vanish. Where will you live as you grow older? This chapter can help you find the right fit and the customized services for wherever you, or your senior loved one, want to call home.

¹ <http://reversmortgagedaily.com/2011/12/21/aarp-survey-finds-90-of-people-65-want-to-stay-in-their-homes/>

State of Affairs: Research



Among adult children, **21%** surveyed said the need to move would be the most difficult topic to discuss.

Source:

Home Instead, Inc., franchisor of the Home Instead Senior Care® network, completed 600 telephone interviews with seniors age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S.

For the full executive summaries, go to **4070Talk.com**.

25%

of seniors surveyed in the U.S. say the most difficult topic to discuss with their children is the need to move from their home.

Kids, I'm Home.



If the parents can no longer live on their own without assistance, adult children are more likely than their parents to think that their parents would want to move in with the family.



ACT



ACT (*Assess, Consider, Talk*) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

One of any number of emergencies could throw an unprepared family into turmoil. What if you could no longer drive? How would you manage if you could not see or hear? If you were unable to walk or navigate stairs in a home, what would you do? Would you want to stay or leave?

Assess how you feel about where you currently live. What about your home is important to you? Is it the house itself and the memories it holds? Or is it the neighbors?

What do you like to do at home?

If you had to move from your current environment, what challenges would you face? What types of things in your home would be difficult to give up?

If you have long-term care insurance, what kind of housing options does it cover, if any? (Does the policy cover in-home care or just facilities? Double check whether what you are purchasing matches your wishes.)

Consider

The prospect of leaving a place that holds familiar possessions and, more importantly, poignant memories can be life-changing.

Consider where you might want to live if you had to make a change. Do you want to live at home? With professional help, if needed? Near your children or other close family members or friends? In a care community? (For more available living options, go to StagesofSeniorCare.com.)

If you're a senior, do you think you could live with your adult children? Why or why not?

If you're an adult child, would you want your parents to live with you? Why or why not?

If you want to age in your current home, make a list of those things that would need to be adapted or changed. (Go to MakingHomeSaferforSeniors.com for a room-by-room assessment.)

Consider the costs of care options in your area by going to the **Genworth Cost of Care study**. What housing options would best fit into your future?

Talk

It's easy to put off talking about these issues. Few like to contemplate having to depend on someone else for help. Here are some things that can help a conversation get started and reach a good conclusion. Seek independence, avoid dependence. Look for social contact where people encourage you to do things yourself. Listen and put yourself in another's shoes when discussing living choices. Consider having the conversation in a neutral or new location, such as a restaurant, particularly if previous conversations in your home have been unsuccessful.

After assessing and considering, write down your preferences about living choices. Then talk with the people who will be impacted by your decisions

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips

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"I know we want the best for one another. Let's talk about options that will work for both of us."

"You know I want to remain home for as long as possible. But if I need help or can't stay here anymore, this is what I'd like to do."

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"I know you want to remain at home for as long as possible. But I want you to be safe. I'd be less worried if we hired someone to help you at home."

"You know how much I love my office with the window. So if I need to leave, I want to know that I'll still have my privacy."

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Talk

If you live alone:

Find a trusted friend or professional who could help you develop a plan. Carry that through in the event that you need help living independently.

Consider

If you are part of a blended family:

Consider what other family members may want and how a living situation could impact them. Plan a family meeting to discuss the situation.

Assess

If you have dementia:

Ask for assistance completing your plan. Then designate a power of attorney to help ensure that your living choices are honored if you become unable to make those decisions for yourself.

Learn More

The following tools and resources can help families developing an action plan:

National Safety Council, a nonprofit organization dedicated to preventing injuries and death

nsc.org

Find a Certified Aging in Place (CAPs) specialist from the National Association of Home Builders

nahb.org

University at Buffalo Home Safety Self-Assessment

agingresearch.buffalo.edu

For the facts about inter-generational living

MakeWayforMom.com

Resources including an interactive home safety guide and a home safety checklist

CaregiverStress.com

Home Instead Senior Care: the world's leading provider of in-home care services for seniors

HomeInstead.com

Medicare and Home Health Care

Medicare.gov

The Home Care Solution: A Guide to the Best Choices for Seniors and Those Who Care About Them

HomeInstead.com

Assisted Living Community Evaluation Checklist

alfa.org

Guide to Choosing an Assisted Living Community

alfa.org

The National Aging in Place Council

ageinplace.org

National Association of Home Builders (*Aging in Place*)

nahb.org

Genworth Cost of Care Survey

Genworth.com