Growing Older in Your Home

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Making a Plan to Remain at Home
Your Home
Home Improvement and Safety

AARP Home Fit Guide

https://www.aarp.org/homefit

Request a copy

Livable@AARP.org

HomeFit Guide D18959
No-Cost, Low-Cost Ideas

No cost
- Increase natural light by opening blinds
- Minimize tripping hazards like cords, rugs
- Place items you frequently use in an easily accessible location

- Under $35
  - Nightlights in hallways
  - D-shaped handles on cabinets and drawers
  - Easy to use rocker style light switches

- Under $75
  - Sturdy shower seat
  - Handrail on both sides of any staircase
  - Lever-style handles on doors
### Cost of Aging in Place Remodeling Projects

<table>
<thead>
<tr>
<th>Project</th>
<th>Price Range to Install*</th>
<th>Avg. Cost to Install*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk-in Tub or Shower</td>
<td>$3,000 to $15,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Ramp Installation at Entrance</td>
<td>$874 to $1,751</td>
<td>$1,113</td>
</tr>
<tr>
<td>Widen an Entry Door</td>
<td>$200 to $7,000</td>
<td>$800</td>
</tr>
<tr>
<td>Stair lift Installation</td>
<td>$3,000 to $20,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Install Entry Handrails</td>
<td>$700 to $1,200</td>
<td>$8,000</td>
</tr>
<tr>
<td>Install an Elevator</td>
<td>$33,000 to $100,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Install Lever Taps on Faucets</td>
<td>$154 to $332</td>
<td>$220</td>
</tr>
<tr>
<td>Widen Hallways w/out Structural Changes</td>
<td>$800 to $1,400</td>
<td>$1,100</td>
</tr>
<tr>
<td>Widen Hallways with Structural Changes</td>
<td>$30,000 to $40,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Replace 10 Windows</td>
<td>$5,500 to $10,500</td>
<td>$8,000</td>
</tr>
<tr>
<td>Remodel Bathroom</td>
<td>$2,500 to $24,800</td>
<td>$14,000</td>
</tr>
<tr>
<td>Kitchen Countertop Height Adjustment</td>
<td>$15,000 to $20,000</td>
<td>$18,000</td>
</tr>
</tbody>
</table>

*Prices vary by location*
Technology

- Longevity Explorers- A Bay Area group that gathers together seniors to discuss, review and improve technology products for aging independently from commercial influence

Website:
https://www.techenhancedlife.com/about
Alternatives for Staying in Your Home

- Renting space in your home
  - Berkeley Home Match homematch@berkeley.edu
  - Roomily https://www.goroomily.com/

- Building an Accessory Dwelling Unit (ADU)

- Village Movement - www.vtnetwork.org

- Co-housing - www.cohousing.org
Your Health and Wellness
Home Care

- Home Care/Personal Care
  - Companionship
  - Personal care
  - Light housekeeping
  - Grocery & personal shopping

- Attending doctor appointments
- Cooking
- Other household tasks
- Not medical care

- Cost: On average $28/hour, sometimes a 4-hour min; generally not covered by Medicare
- Private hire can be lower, though it takes management, and pros/cons
- Hiring a Geriatric Care Manager
Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs)

**ADLs**
- Getting In and Out of Bed
- Eating
- Bathing
- Getting Around Inside
- Toileting
- Getting Dressed

**IADLs**
- Housework
- Grocery Shopping
- Money Management
- Getting Around Outside
- Preparing Meals
- Going Places Outside of Walking Distance
- Telephone Use
- Medicine

Reference: Legislative Analyst’s Office (LAO)
https://lao.ca.gov/Publications/Report/3509
Your Community Network, Social Interaction and Engagement
Transportation considerations

Average cost for transportation when driving your own car: $600/month

Safe driver courses, can get reduced insurance

Transportation options
Your Finances and Cost of Care
San Francisco Bay Area Senior Care Costs Compared (Estimates)

<table>
<thead>
<tr>
<th>Type of Care</th>
<th>Hour</th>
<th>Day</th>
<th>Month</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Care</td>
<td>$33</td>
<td>$207</td>
<td>$6300</td>
<td>$33,000 - 75,600</td>
</tr>
<tr>
<td>Adult Day Care</td>
<td>n/a</td>
<td>$80</td>
<td>$1733 (annual rate/12)</td>
<td>$20,800 (260 work days/year)</td>
</tr>
<tr>
<td>Assisted Living</td>
<td>n/a</td>
<td>n/a</td>
<td>$4,000-9,000</td>
<td>$48,000-$108,000</td>
</tr>
<tr>
<td>Assisted (Memory Care)</td>
<td>n/a</td>
<td>n/a</td>
<td>$5,000-11,000</td>
<td>$60,000-$132,000</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>n/a</td>
<td>$433</td>
<td>$9,000-$15,000</td>
<td>$108,000-$180,000</td>
</tr>
<tr>
<td>Independent Living</td>
<td>n/a</td>
<td>n/a</td>
<td>$3,000-$6,000</td>
<td>$36,000-$72,000</td>
</tr>
<tr>
<td>Continuing Care Retirement Community</td>
<td>150k-1 milion entrance fee, with monthly fee ranging from $4k - $6500+</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Cost listed are estimates based on data from Genworth Cost of Care Survey 2019: https://www.genworth.com/aging-and-you/finances/cost-of-care.html and a review of costs listed on Seniorly.com
Cost of Running Household 65+
$45-50k annually

- MONTHLY $3600-4000k/month
  - Housing - $1400
  - Transportation - $600
  - Healthcare - $500
  - Food - $500
  - Personal insurance - $250
  - Cash Donations - $200
  - Entertainment - $200

2016 Bureau of Labor Statistics average money spent for 65+ households
How to Pay for Home Mods and LTC Care

- Leveraging your home for renovations- Home Equity Conversion Mortgages
- LTC insurance
- Veterans benefits
- IRA medical expense deduction- may be able to take penalty-free distributions from your IRA to cover these expenses
Weighing the Pros and Cons

Things to consider
- What do you love the most in your life?
- What community amenities are important to you?
- What does my community provide me with to help and support me?
- Will my friends or family be able to help out?
VIDEO: Take a Tour of a “HomeFit” Home

https://videos.aarp.org/detail/video/4235048707001/take-a-tour-of-a-homefit-home---aarp
Links

Home remodeling
- Kitchen remodel- what it really costs:
- Making your home senior friendly:
  http://www.ageinplace.org/practical-advice/housing/article/making-your-home-senior-friendly
- Remodeling to be a lifelong home:

Calculating costs:
- Calculator for calculating LTC costs: https://www.payingforseniorcare.com/longtermcare/costs.html
- Calculating the Cost of Assisted Living vs. Home Care-
- Discovering the True Cost of LTC: 2 NPR articles:
  https://www.npr.org/2012/05/01/151472617/discovering-the-true-cost-of-at-home-caregiving
  https://www.npr.org/2012/04/27/151303609/the-cost-of-elder-care
- Home Equity Conversion Mortgages:
Tips and resources for in-home help:

- Hiring in-home help: https://www.caregiver.org/hiring-home-help
- Creating an agreement for caregiving:
  https://www.caregiver.org/personal-care-agreements
- Can You Afford a Home-Care Worker?
- Electronic pill dispensers, emergency alert devices:
- Monitoring equipment such as motion sensors and GPS watches:
  https://www.simply-home.com/productsandservices
- Motion-sensor system that can learn a person's daily patterns and send alerts when there is a significant change: QuietCare at http://careinnovations.com

Geriatric Care Managers:

Usually a licensed nurse or social worker who specializes in geriatrics, is a sort of "professional relative" who can help you and your family to identify needs and find ways to meet your needs.

- Find a Geriatric Care Manager: https://www.aginglifecare.org/ALCA/
Examples of companies that vet caregivers and families manage:

Kindly care - [https://www.kindlycare.com/](https://www.kindlycare.com/), 1-866-680-0327  
average $18/hour

Carelinx - [https://www.carelinx.com/](https://www.carelinx.com/), 1-800-494-3106  
Licensed caregivers  
average $15/hour

Varies whether or not care providers have their own insurance; though payroll, taxes and background checks are taken care of by the company
Links

Medications
- Pill packs - https://www.pillpack.com/
- Online pharmacies:
  https://nabp.pharmacy/programs/vipps/vipps-accredited-pharmacies-list/

Transportation:
- Gogo Grandparent: https://gogograndparent.com/, (855) 464-6872
- Silverride: https://www.silverride.com/; 415-861-7433
- AARP Smart Drivertek:
  https://campaigns.aarp.org/aarp-smart-drivertek/?intcmp=DC-ATO-ADS-RFRSH-BB

Fiduciaries, California: https://pfac-pro.org/

National Association of Senior Move Managers- can help with organizing/decluttering and coordinating a move: https://www.nasmm.org/
Local Contacts

- Alameda County Senior Services
  http://www.alamedasocialservices.org/public/departments/adult_aging_and_medical_services/index.cfm
  Email : rmorris@acgov.org
  Office Phone : 510-577-1907
  Information Phone : 510-577-3530
  Statewide services phone : 800-510-2020

- East Bay ParaTransit Guide:

- Eldercare locator for accessing services nationally: https://eldercare.acl.gov/

- Center for Elders' Independence- 1-844-319-1150
  Local Organization that helps seniors with support in their home

- Mon Ami - https://www.monami.io/, (650) 267-2474
  Mon Ami (‘my friend’) matches seniors with trusted, local college students to take a stroll, play games, listen to music, or tackle a project with your aging parent.