

Growing Older in Your Home

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Making a Plan to Remain at Home



Your Home



Home Improvement and Safety

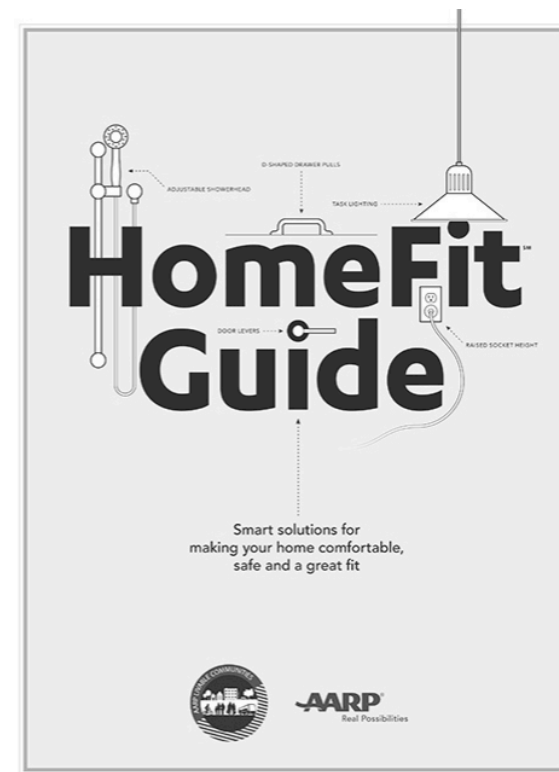
AARP Home Fit Guide

<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

Home Remodeling Costs

<https://www.retirementliving.com/the-cost-of-aging-in-place-remodeling>

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

**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



IADLs



Reference: Legislative Analyst's Office (LAO)
<https://lao.ca.gov/Publications/Report/3509>

Your Community Network, Social Interaction and Engagement



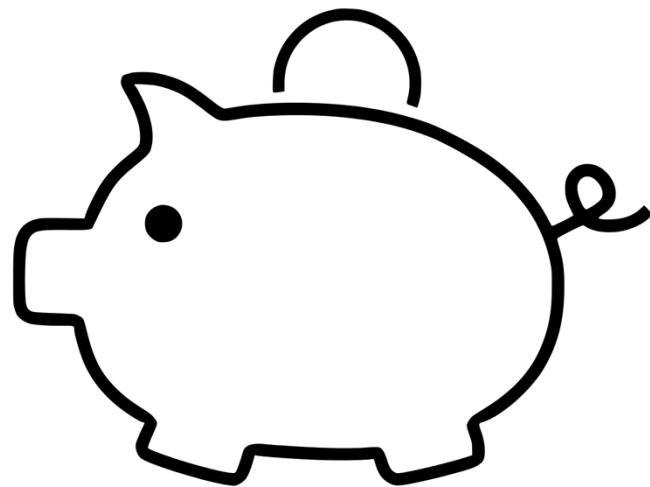
Transportation considerations

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)

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

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

- Home remodeling costs: <https://www.retirementliving.com/the-cost-of-aging-in-place-remodeling>
- Kitchen remodel- what it really costs:
<https://www.denverpost.com/2014/08/29/kitchen-remodel-what-it-really-costs-plus-three-ways-to-save-big/>
- Making your home senior friendly:
<http://www.ageinplace.org/practical-advice/housing/article/making-your-home-senior-friendly>
- Remodeling to be a lifelong home:
<https://www.aarp.org/livable-communities/housing/info-2015/home-fit-dollars-and-sense.html>

Calculating costs:

- Calculator for calculating LTC costs: <https://www.payingforseniorcare.com/longtermcare/costs.html>
- Calculating the Cost of Assisted Living vs. Home Care-
<https://www.payingforseniorcare.com/longtermcare/home-care-vs-assisted-living.html>
- Cost of Aging in Place: <https://www.aarp.org/money/budgeting-saving/info-2017/costs-of-aging-in-place.html>
- 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:
<https://www.nidhousing.com/our-services/reverse-mortgage-hecm-counseling-and-education/>

Links

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?
<https://www.aarp.org/caregiving/financial-legal/info-2017/afford-a-homecare-worker.html>
- Electronic pill dispensers, emergency alert devices:
<https://www.techenhancedlife.com/premium-group/medical-alert-systems-selection-guide>
- 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.

- What Is a Geriatric Care Manager? <http://nia.nih.gov/health/what-geriatric-care-manager>
- Find a Geriatric Care Manager: <https://www.aginglifecare.org/ALCA/>

Links

Examples of companies that vet caregivers and families manage:

Kindly care - <https://www.kindlycare.com/>, 1-866-680-0327
average \$18/hour

Carelinx - <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:
<https://www.eastbayparatransit.org/downloads/RidersGuideMay2018.pdf>
- 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.