

# Aging in place

The percentage of Americans over 85 is growing steadily, and with it a new conundrum: Where will the elderly live? For a growing number of folks who are still healthy, the answer is “right at home.” According to the federal Consumer Expenditure Survey, from 1987 to 2003 the percentage of persons over age 85 living in single-family, detached homes surged from 45.7% to 62.6%, and the best guesstimate is that the figure is now about 70%.

Current conditions in the housing market may well accelerate the trend. The tradition of selling the family home for a large profit, moving to smaller quarters and keeping the savings to augment the retirement nest egg is difficult to impossible to implement in a falling real estate market.

The idea of not moving out of one’s lifelong home has been dubbed “aging in place” by sociologists. The new trend has spurred a new industry of books, videos, Web sites and consultants to help make that hope a reality. Financial independence is one core element. Adapting the home for an older resident is another. The housing and living needs of someone over 85 are markedly different from those of younger persons. Some homes may need renovations if they are to remain livable for an elderly person. A variety of changes, minor to major, can have an impact on senior life.

## **Basic steps:**

Four areas typically need to be addressed to improve a home’s livability for an older person.

*Access and mobility.* The biggest concern for the elderly is avoiding falls. Accordingly, the house should be inspected for slippery floors or areas where rugs or carpets can bunch up, creating a tripping hazard. Additional handrails for stairs are a good idea. Looking ahead, the house may need a wheelchair ramp, or a lift to get to the second floor.

*Bathrooms.* Grab bars are recommended, and toilet modifications may be appropriate. Placing a chair in the bathroom may make grooming easier. Bathtubs and showers can be modified for easier and safer access.

*Kitchen.* Cabinets that were once easily accessible may no longer be convenient when they involve bending or reaching. Stepstools are not a good answer. A kitchen makeover for cabinets and appliances may be needed, putting the priority on ease of use.

*Lighting.* A common problem facing seniors is deteriorating vision. Poor lighting can affect safety as well as the quality of everyday life. Illumination should be even, free of glare, and automated whenever possible.

If there will be a full- or part-time caregiver for the elderly person, attention will need to be paid to create privacy zones and separate living quarters.

## **Don't be afraid to say "no"**

Not every home is suitable to be renovated for senior life. Renovations can be too costly in some cases. Sometimes it is better to admit that a house is really designed for younger families and move to another, more appropriate house. "Aging in place" doesn't necessarily mean "aging in the same place."

## **Additional resources**

To learn more about resources for the elderly, visit the National Aging in Place Council at [www.naipc.org](http://www.naipc.org) and the Aging in Place Initiative at [www.aginginplaceinitiative.org](http://www.aginginplaceinitiative.org). Nobody ever said that growing old was going to be easy.

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We would be glad to help with any estate planning needs you may have. Give us a call now.

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### **MAIN OFFICE:**

205 N. Main Street, Suite 101  
Bloomington, IL 61701  
309.821.1155 / 888.897.2276 toll free  
[www.hbtbank.com](http://www.hbtbank.com)