

# How to grow old in your own home

Five success factors for you and your loved ones or caregivers to keep in mind.

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When Marguerite Sullivan's spouse passed away, the 78-year-old had no interest in moving. She's healthy, has many friends, and her two sons live nearby. Plus, she's a confident driver and gets herself to doctor's appointments and the grocery store.

Those are all important prerequisites for people who want to stay in their homes as they grow older, or "age in place."

According to an AARP survey, nearly 90% of those over age 65 want to stay in their homes for as long as possible. But Sullivan and others, who want to stay put as they grow older, "need to have a plan—and a support system—in place that allows them to stay in their community, ideally in their home, as long as possible, and to ensure that they're living safely and independently," explains Suzanne Schmitt, vice president for family engagement at Fidelity.

Here are five things that aging singles or couples—and their children, other family members, or caregivers—should keep in mind when assessing the living situation. For more detail, read our new "[Aging well: A planning, conversation, and resource guide](#) [🔗](#) [🔗](#)."

## 1. Explore the benefits of staying put.

There are many reasons why aging in place can be a win. For starters, "it may be financially advantageous," Schmitt says. For instance, depending on the situation, staying in a home can be less expensive than moving to an assisted-living community. There are the upfront costs of moving, an often steep entrance fee, and monthly payments for room and board, which can easily top \$3,000 a month.

Even more important are the psychological payoffs of not moving away from one's established community of friends, medical professionals, and faith community. Though these factors are hard to place a financial value on, they are a vital component of healthy aging.

"The single most predictive factor of whether you're going to age well—meaning be able to be independent and live a long and healthy life—isn't money," says Schmitt. "And it isn't even necessarily your health. It's your social connections, which may get lost [if you move], because many people focus more on their finances."

## Five things to do



Explore the benefits of staying put.



Do a home safety check.



Assess transportation.



Ensure a supportive community or network.



Know it is an ongoing process.

## 2. Do a home safety check.

The first step in an "aging in place" plan is to run a complete safety check of your home. "Many people don't know what to look for," says Schmitt. "There are some hazards that you might take for granted—for example, furniture obstructing pathways or stairs."

Sullivan's children did just that. They walked around her house with an eye for any potential hazards that might cause trouble should her vision or mobility begin to deteriorate. Then they hired a home modification professional to help make needed changes.

The good news is that many of the improvements that may make it easier to stay in your house—such as raising electrical outlets to make them more accessible, and installing brighter outdoor lighting—aren't expensive.

Sullivan's home was retrofitted by installing secure handrails alongside the stairs to the front door, switching doorknobs to levers, adding automatic lights to hallways, removing rugs that might become tripping hazards, and placing grab bars in the shower.

"There are plenty of easy options to modify a home," says Schmitt. "The sooner you start preparing, the better."

## 3. Assess transportation.

"Driving may be your lifeline and independence," Schmitt points out. "Coming to the 'I don't think I can drive' moment is tough, but it can't be avoided."

And, although driving might not be a concern now, it may ultimately become one.

If you are at the point that you can no longer drive or walk to the grocery store or reach other important services, consider other transportation options. “If you have public transit, great, but it doesn't exist in a lot of places,” explains Schmitt. In that case, you may need to make other arrangements, such as ride sharing with friends and neighbors, or transportation assistance that many companion-care services may offer. When it comes to groceries and getting things like prescriptions filled, automatic delivery or online delivery can be a great option. A family or friend can help manage orders and accounts and can track order history to help make sure you are getting what you need.

#### 4. **Ensure a supportive community or network.**

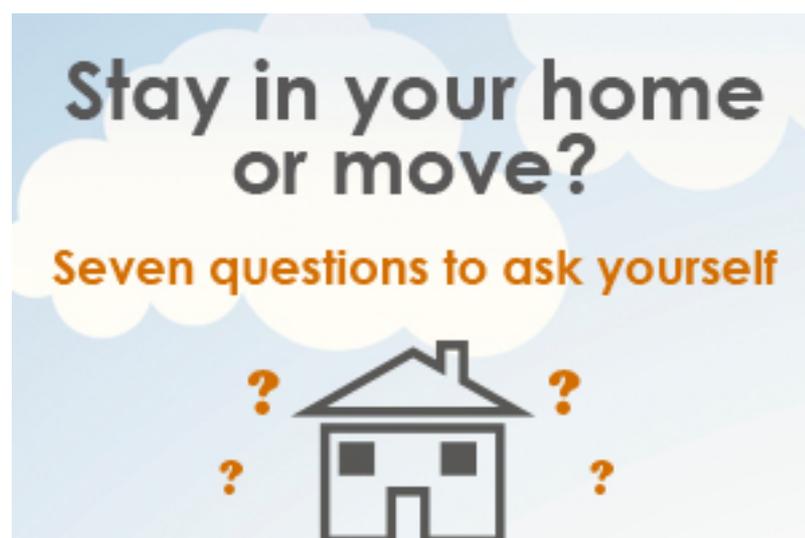
This is a linchpin: Communications—social connectivity. Think about how supportive the community is where you live.

Isolation can be a stumbling block to aging well. And it can creep up slowly. No matter how safe the inside of a home is, if there isn't enough interaction with a community, a plan can fall apart.

"Are you lonely? Part of aging in place successfully is being able to stay connected, and not fall into the depression that many people experience because they are isolated," says Schmitt.

Are you comfortable on a computer? Can you connect online with your children, grandkids, and others?

You might also investigate some of the companionship services available in the community, through websites such as [Caregiving.org](https://www.caregiving.org)  .



Start to pull together a list of people and professionals who can step in and help if you need someone to go along to a doctor's appointment, or someone to help with errands, or for lunch or dinner dates. If your family doesn't live nearby, you may want to have a pipeline to neighbors you can call for periodic checkups.

A growing number of communities use the "village" concept for services and support to seniors. The idea, originating in the Beacon Hill neighborhood of Boston, is to create a nonprofit organization that arranges for services—including transportation, home repair, and social activities—for a fee.

#### 5. **Make it an ongoing process.**

“One of the myths is that people think they can make a plan once, and they're done,” says Schmitt. “This is something that needs to be reviewed regularly by you and your family member or caregiver.”

Once the home is retrofitted, keep an eye open to see if you are having trouble. Friends and family members may want to look out for any unexplained bruising on the aging person's arms or legs. “It can be an indicator that they may be having trouble moving around,” Schmitt notes. Also, look around the home when

you visit. Is there a pile of mail? Are things in disarray? Check the refrigerator. Is it bare? Is food spoiling?

What if you experience a health event, such as a bout of pneumonia that requires a lengthy hospital stay, or a fall that affects your cognitive ability or mobility. These are going to be very important points when you have to take a look at whether the plan you put in place is still going to work going forward.

“In ideal world, we will age gracefully in place, but that doesn't happen very often without careful preparation,” says Schmitt. “Take the time to sit down and get the aging-in-place conversation going.”

## Learn more

- Read our "[Aging well: A planning, conversation, and resource guide](#)  .
- Read the *Viewpoints* special report: [Family and money](#).

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