#### SENIOR HOUSING

# Home Care Services for Seniors: Aging in Place

Want to age in place? Learn about the many home care services that can help you stay in your own home and maintain your independence as you get older.

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### What is aging in place?

Aging in place means staying in the comfort of your own home for as long as possible as you get older, rather than moving into a retirement or long-term care facility. Aging in place may be a viable option if you only need minor assistance with your daily activities, enjoy a close network of family and friends nearby, and can utilize the right home care services to cover your needs.

By exploring the range of services available, you can decide if aging in place is the best way for you to maintain your independence and make the most of your golden years.

## Home care services to help you age in place

While it may be hard to accept, most of us will require some type of care assistance after the age of 65. You may be used to handling everything yourself, dividing up duties with your spouse, or relying on family members for minor help around the home. But as you get older and your circumstances change, getting around and taking care of yourself can become more and more difficult.

If the idea of moving to a retirement community, assisted living facility, or nursing home doesn't appeal, home care services may be able to help keep you living in your own home for longer.

Home care services include:

**Household maintenance.** Keeping a household running smoothly takes a lot of work. If you're finding it hard to keep up, you can look into laundry, shopping, gardening, housekeeping, and handyman services. If you're having trouble staying on top of bills and appointments, financial and healthcare management may also be helpful.

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**Transportation.** Transportation is a key issue for older adults. Maybe you're <u>finding it hard to drive</u> or don't like to drive at night. Having access to trains, buses, rideshare apps, reduced fare taxis, and senior transportation services can help prolong your independence and maintain your social network.

Home modifications. If your mobility is becoming limited, home modifications can go a long way towards keeping your existing residence comfortable and accessible. Modifications can include things such as grab bars in the shower, ramps to avoid or minimize the use of stairs, or even installing a new bathroom on the ground floor.

**Personal care.** Help with the activities of daily living, such as dressing, bathing, or meal preparation, is called personal or custodial care. Home health aides can provide personal care services that range from a few hours a day to around-the-clock live-in care. They may also provide limited assistance with things such as taking blood pressure or offering medication reminders.

Health care. Some healthcare services can be provided at home by trained professionals, such as occupational therapists, social workers, or home health nurses. Check with your insurance or health service to see what kind of coverage is available, although you may have to cover some cost out of pocket. Hospice care can also be provided at home.

**Day programs.** Day programs or adult daycare can help you keep busy with activities and socialization during the day, while providing a break for your caregivers. Some daycare programs are primarily social, while others provide limited health services or specialize in disorders such as early stage Alzheimer's.

## Is aging in place right for you?

It's natural to want to stay at home as you grow older. The familiar can be comforting as we face the losses that inevitably come with aging, and your home is likely filled with fond memories and your neighborhood with familiar people. However, taking a step back to look at the big picture can help you decide whether staying at home for the long term truly is the right step for you.

Too often, decisions to leave home are made abruptly after a sudden loss or health crisis, making adjustments all the more painful and difficult. Earlier planning and examining which home care services are available can make it easier to make the choice that's right for both you and your family.

#### [Read: Senior Housing Options]

Of course, everyone's needs vary, depending on factors such as how much support you have, your general health and mobility, and your financial situation. Here are some of the issues to consider when evaluating your aging in place and home care options:

Location and accessibility. Where is your home located? Are you in a rural or suburban area that requires a lot of driving? If you're in an area with more public transit, is it safe and easily accessible? How much time does it take you to get to services such as shopping or medical appointments? It's also important to consider proximity to community services and activities.

Home accessibility and maintenance. Is your home easily modified? Does it have a lot of steps or a steep hill to access? Do you have a large yard that needs to be maintained?

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**Support available.** Do you have family and friends nearby? How involved are they? Are they able to provide you the support you need? Many older adults prefer to rely on family to provide help, but as your needs increase, they might not be able to fill in all of the gaps. Caregiving can be physically and emotionally exhausting, especially if it is primarily on one person such as a spouse or child. Your relationships may be healthier if you are open to the idea of getting help from more than one source.

**Isolation.** If it becomes difficult or impossible for you to leave home without help, isolation can rapidly set in. You may not be able to participate in hobbies you once loved, stay involved in community service that kept you motivated, or visit with friends and family. Losing these connections and support is a recipe for depression.

**Medical conditions.** No one can predict the future. However, if you or your spouse has a <u>chronic medical</u> <u>condition</u> that is expected to worsen over time, it's especially important to think about how you will handle health and mobility problems. What are common complications of your condition, and how will you handle them?

**Finances.** Making a budget with anticipated expenses can help you weigh the pros and cons of your situation. Alternate arrangements like <u>assisted living</u> can be expensive, but extensive in-home help can rapidly become expensive as well, especially at higher levels of care and live-in or 24-hour coverage.

Your family's opinions. Naturally, you have the final decision as to where you want to live, but input from family members can be helpful. Are they worried about your safety or a health problem that will eventually require heavy care? Listening to concerns and keeping an open mind are key.

## Aging in place vs. other types of senior housing

If you feel overwhelmed by the upkeep of your home, cut off from social amenities, or simply want more companionship with others your age, an independent living or retirement community may be a better option.

The housing is friendlier to aging adults and while residents live independently, most communities offer amenities and services. As the name suggests, independent living is more about making life easier rather than a loss of independence.

If you or your spouse have a lot of medical needs, though, you may be better off considering an <u>assisted living</u> facility or nursing home. For more information, read Senior Housing Options.

## Coping with changes in your independence

It's normal to feel confused, vulnerable, or even angry when you realize you can't do the things you used to be able to do. You may feel guilty at the prospect of having to rely on outsiders to do things you've been used to doing for yourself. Or you may feel uncomfortable about having "strangers" in your home. By acknowledging these feelings and keeping your mind open to new ways to make life easier, you'll not only cope with your change in situation better but may also be able to prolong other aspects of your independence for longer.

#### [Read: Aging Well]

Be patient with yourself. Losses are a normal part of aging and losing some of your independence is not a sign of weakness. Allow yourself to feel sad or frustrated about changes in your home care situation without beating

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yourself up or labeling yourself a failure.

**Be open to new possibilities.** Your loved ones may offer suggestions about home care services to make your life easier. Rather than dismissing them out of hand, try to keep an open mind and discuss the options. Sometimes, new experiences and situations can lead to you developing new friendships or discovering new possibilities.

Try a trial run of services. A trial run lets you have the chance to experience the benefits of home care services without having to commit to anything long-term.

## Finding home care services

Once you've figured out your needs, it's time to evaluate which home care services are right for you and where to find the best providers. Of course, it can be difficult to entrust your home or personal care to others, especially people you don't know. Whether you engage a home care service provider directly or work through an agency, you can allay your fears by conducting some basic research.

Start by seeking referrals from family, friends, or neighbors. There may be a neighbor who could regularly check-in with you or provide yard maintenance, for example. Local religious groups sometimes offer meals or social activities for older adults. Ask the people you know if they have care providers they can recommend. Your doctor or other healthcare professional may also be able to provide referrals.

**Full-service agencies** usually come at a higher cost but provide prescreened applicants who have already had background checks. Since the caregiver works for the agency, they take care of billing and tax issues. They may also be bonded for issues such as theft. If a caregiver quits or is not working out, an agency can usually find a replacement quickly, and may also provide coverage if a caregiver calls in sick.

**Independent providers** usually come at a lower cost, but require more legwork on your part. You'll need to handle any tax requirements and perform background checks and identity verification. In the case of illness or sudden termination, you'll also be responsible for finding a replacement provider.

#### Tips for hiring home care providers

How you go about hiring home care providers will partially depend on what kind of help you are looking for. Hiring someone to handle shopping or yard maintenance, for example, is different from hiring someone to provide hands-on or live-in personal care. However, there are some basic tips to keep in mind. Remember that the more time and homework you spend in the initial hiring process, the better the chances of success.

- Conduct an in-depth interview with each candidate. Screening applicants on the phone should always be followed with an in-person interview.
- Be specific about all of the tasks, skills, and schedules involved and be sure that the person you are considering is comfortable with them all.
- + Discuss compensation and payment schedules. Do not pay for services in advance.
- Request several work and personal references, and check them carefully. Verify the information provided, and ask all references about reliability, trustworthiness, punctuality, and the care provider's ability to

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handle stress.

- Perform background checks. If you're working through an agency, these are often provided, but you'll want to check exactly what is covered. Background checks can be done inexpensively through online agencies and alert you to potentially serious problems.
- If you are working with an agency, make sure you understand what is covered. Are there additional fees that apply to specific services or add-ons? If needed, what are the procedures for termination or requesting another provider?
- Don't be afraid to move on if it's not the right fit.It's important that you feel comfortable with a home care provider who's delivering services in the privacy of your own home. If you don't, try talking to the provider to see if any miscommunication can be resolved. If not, don't be afraid to look for another.

## Talking to a loved one about home care services

It can be frightening and painful to see someone you love struggling to care for themselves. Perhaps you've noticed that your loved one's home has become much messier than it used to be, or that they are wearing stained, dirty clothes. Maybe it's clear that they haven't had a bath for a while, or when you open the refrigerator, there's hardly any food inside. Or perhaps your loved one has suffered a recent fall or you've seen a pan burning unattended on the stove.

Sometimes, declines can happen gradually or a sudden change in health or a significant loss can trigger problems. Whatever the reason, if you're worried about a loved one's safety or the condition of their home, it's important to broach the subject carefully.

**Express your concerns as your own, without accusing.** An older loved one might be more open to your honest expressions of concern. For example, instead of saying "It's clear you can't take care of yourself anymore. Something needs to be done," try "I've really been worried about you. It hurts me to think that you might not be getting everything you need. What do you think we should do?"

**Respect your loved one's autonomy and involve them in decisions.** Unless your loved one is incapacitated, the final decision about care is up to them. You can help by offering suggestions and ideas for home care services. If you're worried that home care might not be enough, what other options are available? You can frame it as something to try temporarily instead of trying to impose a permanent solution.

**Try to find the real reasons behind any resistance.** A loved one who's resistant to receiving help could be frightened that they are no longer able to do tasks that were formerly so easy. It might be more comfortable to deny it and minimize any problems. Perhaps they're grieving the loss of a loved one, or frustrated at not being able to connect with friends as easily as they once did. Or maybe they're uncomfortable with the idea of having outsiders in their home.

Enlist the help of others. Does your loved one know others who have used home care services? Talking to others who have had positive experiences can sometimes help remove fear of the unknown. Sometimes hearing feedback from an unbiased third party, such as a doctor or geriatric care manager, can help a loved one realize that things need to change.

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# Helplines and support

#### Home care services

In the U.S.	Eldercare Locator – A national searchable database of community resources for elder care, from transportation to meals and home care. You can also call 1-800-677-1116. (US Department of Health and Human Services)
UK	Help at Home – A guide to understanding how to get care and support for seniors in the UK. Or call 0800 055 6112. (Age UK)
Australia	<u>Aged Care Information</u> – Information on contacts and services, including home care services for seniors. Or call 1800 200 422. (Australian Government Department of Social Services)
Canada	Programs and Services for Seniors –Information on services for older adults, including home care services. Or call 1-800-622-6232. (Government of Canada)
Meals on wheels services	
U.S.	Find a Meals on Wheels Provider Near You – A searchable database that allows you to find a Meals on Wheels program in your area of the U.S. (Meals on Wheels Association of America)
UK	Get Meals at Home (Meals on Wheels) – Find out if you qualify to receive meals delivered to your home and access a directory of providers in your area. (Directgov)
Australia	<u>Meals on Wheels Australia</u> – Find your local Meals on Wheels service. (Meals on Wheels Australia)

# **More Information**

#### Helpful links

01. Act III: Your Plan for Aging in Place - Guide for aging in place at home. (NAIPC)

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- **02.** <u>Hiring In-Home Help</u> Tips on hiring home care providers, including pros and cons of using an agency. (Family Caregiver Alliance)
- **03.** <u>Introducing In-Home Care When Your Loved One Says 'No'</u> Tips for family caregivers. (Family Caregiver Alliance)

#### References

- 01. Hiring In-Home Help—Family Caregiver Alliance. (n.d.). Retrieved July 28, 2022, from
- 02. Home Care Services: MedlinePlus. (n.d.). Retrieved July 28, 2022, from
- **03.** Jones, A. L., & Valverde, R. (2012). Characteristics and Use of Home Health Care by Men and Women Aged 65 and Over. 52, 8.

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