

## The MetLife Aging in Place Workbook

Your Home As a Care Setting

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**MetLife**  
Mature Market  
INSTITUTE

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Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

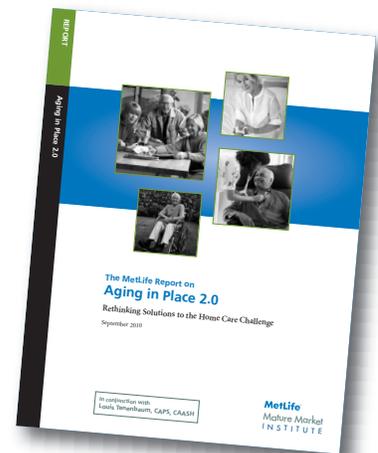
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For more information about the MMI, please visit: [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).

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## The MetLife Report on Aging in Place 2.0: Rethinking Solutions to the Home Care Challenge

The issues and solutions surrounding Aging in Place are explored in the MetLife report released in August 2010. The complete report is available online at [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).



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• Policy Is An Obligation Of The Issuing Insurance Company

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# Overview of Workbook

## Understanding Aging in Place

As we age we may experience changes in health that result in the need for assistance with daily activities such as bathing, dressing, walking, getting in and out of bed, eating, and toileting. We may also need assistance with transportation, household chores, paying bills, and shopping. We may no longer be able to live independently without such assistance. The need may arise from a progressive chronic illness such as Parkinson's disease or Alzheimer's disease, or a sudden change due to a debilitating accident or health-related event, such as a stroke.

## Making Your Home a Care Setting

Regardless of the cause, changes in the ability to live independently require decisions regarding the type of care we are to receive and the setting in which it will be delivered. Most people want to remain in their own homes even when they may be no longer able to live independently. This tool provides guidance and assistance in assessing your care needs, suggests areas to consider in determining whether they can be met in your home, and provides resources for taking the steps needed to make it possible.

## Using This Workbook

This workbook will be of help to an individual who may be making decisions regarding care options, but can also serve as a resource for family caregivers who are assisting a loved one with these decisions. The guide walks you through these important steps and considerations as you look to make your home into a care setting:

- Evaluate your needs
- Determine whether your home needs modifications to permit you to age in place
- Identify care resources to assist you, including family and friends and paid services, if you are to remain at home
- Assess the costs of remaining at home and receiving needed care

# Considerations for Aging in Place

## Assess Your Care Needs

The first step is assessing your care needs. This will be one important factor in deciding on a care setting. You may need to involve a professional such as a nurse or social worker, your doctor, a physical therapist, a hospital discharge planner, or a geriatric care manager to assist in the assessment of your care needs and your ability to manage daily activities. These professionals can also be a valuable resource in helping you make decisions about your home as a care setting and services required to meet your needs.

### Situation

Reasons for needing care (list and describe):

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Do you need the assistance of a health professional such as a nurse or therapist in providing any of your care?  Yes  No

How often? \_\_\_\_\_ Reason or type \_\_\_\_\_

Do you live:

Alone  With a spouse/partner  With an adult child  
 With a sibling  Other (specify) \_\_\_\_\_

Can you safely be left alone for any period of time?  Yes  No

If no, explain: \_\_\_\_\_

How many hours of care/supervision do you require each day? \_\_\_\_\_

Do you feel anxious when alone?  Yes  No

Do you feel isolated/lonely?  Yes  No

Could you call for help in an emergency?

Yes  No

Are you comfortable with people coming into your home to assist you?

Yes  No

### Activity and Mobility Help

Which of the following activities do you need help with?

Activity	Frequency		
	Never	Sometimes	Always
Bathing			
Dressing			
Transferring (bed to chair and chair to bed)			
Eating			
Toileting			
Walking/mobility indoors			
Walking/mobility outdoors			
Going up and down stairs			
Shopping			
Laundry			
Housekeeping			
Using the phone			
Managing finances			
Taking medications correctly			

Check any of the listed equipment you currently use to assist you with mobility and daily activities:

- |   |  |
|---|--|
| <input type="checkbox"/> Cane                   | <input type="checkbox"/> Grab rails in the bathroom                |
| <input type="checkbox"/> Walker                 | <input type="checkbox"/> Hospital bed                              |
| <input type="checkbox"/> Wheelchair             | <input type="checkbox"/> Oxygen                                    |
| <input type="checkbox"/> Shower seat            | <input type="checkbox"/> Medication reminder system                |
| <input type="checkbox"/> Commode                | <input type="checkbox"/> Personal Emergency Response System (PERS) |
| <input type="checkbox"/> Other (specify): _____ |  |

Do you have any other care or daily assistance needs or concerns that have not been addressed in the previous assessment questions?

Yes  No

If yes, describe: \_\_\_\_\_

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Once you have completed an assessment of your care needs and know the type and amount of care that you will need, you can use this information as you evaluate whether your needs can be met at home.

## Evaluating Your Home As a Care Setting

If your preference is to remain at home, addressing the following questions will help you to determine what you may need to do and what factors must be addressed to assure your needs are met. The first step is evaluating the home itself. Is the home set up to meet your needs or do you need to make changes? A physical therapist can often help evaluate the setting based on your care needs. If adaptations must be made you may need to seek out carpenters, builders, those who install assistive equipment, or others who can make recommendations and provide cost quotes. Where possible, always try to get more than one estimate or recommendation so that you can make comparisons. The resources provided at the end of this workbook provide useful contact information related to home adaptation.

If you use a wheelchair, walker, scooter, or other equipment to get around, or you are unable to navigate stairs, review the chart on the following page.

Question	Yes	No	Needed Change	Cost
Are hallways wide enough to navigate with a wheelchair?				
Are rooms (e.g., bathroom, kitchen) big enough to navigate?				
Are doorways wide enough to get through?				
Are steps the only way to get in and out of the home?				
Do you have steps inside the home that you would need to use (e.g., to go from one room to another, to get to the bedroom)?				
Are counters, drawers, cabinets at a level where you can access them?				
Other (specify)				

## Home Modification Considerations

Once you identify areas that need to be addressed you can evaluate possible solutions. In some cases you can consider restructuring your living environment. For instance, if the bedrooms are upstairs and you cannot use the stairs, you may be able to convert a den or another room on the first level into a bedroom. You can also consider a stair glide to get you from one level to another if converting another room is not possible. Experts can help you determine if this is a feasible option and can provide you with cost estimates.

If you cannot navigate stairs and they are the only access into the house, you may need to put in a ramp so you can get in and out. You may have to widen doorways or restructure your bathroom to allow you to navigate and safely use the toilet and tub or shower. Costs and extent of needed changes will depend upon many factors. Some options will be less costly than others. For example, some may involve limiting your living space to several rooms which can be adapted versus more extensive changes that would be more costly. While you are making decisions, do not be afraid to ask for help from others who can provide the information you need to make informed decisions. The structure and condition of your home is one of several important factors that will be part of your decision about being able to age in place.

## Home Modification Costs

Use the chart below to identify potential home modification costs you may incur.

Home Modification Expenses	Approximate Cost or Range*	Personal Estimated Cost (one-time)
Ramp	\$1,600–\$3,200 (16-ft.-long)	
Grab bars	\$250/2 installed	
Bathroom remodel	\$3,500–\$35,000	
Door widening	\$800–\$1,200	
Stair glide	\$3,000–\$12,000	
Other (specify)		
<b>Total your one-time expenses for home modification</b>		

\*Source: *The MetLife Report on Aging in Place 2.0*, 2010

## Assistive Technology

In addition to home modification, you may also want to consider assistive technologies to help meet some of your needs. For instance, if you live alone or are alone much of the time you may want to think about a Personal Emergency Response System (PERS) so that you can call for help in the event of an emergency. If taking your medications on time is a problem, you may want to consider a pill dispenser monitor to assist you. Professionals such as a nurse or physical therapist can assist in identifying assistive technology or equipment that might meet your particular needs.

## Technology Costs

Use the chart below to identify potential technology costs.

Technology	Approximate Cost or Range*	Personal Estimated Cost	
		(one-time)	(per month)
Personal Emergency Response (PERS)	\$50 install, \$15–\$35 per month to monitor		
Pill dispenser monitor	\$160 install, \$15–\$35 per month		
Other (specify)			
<b>Total your one-time expenses for technology</b>			
<b>Total your monthly expenses for technology</b>			

\*Source: *The MetLife Report on Aging in Place 2.0*, 2010

## Developing a Care Plan

Developing a care plan at home requires the consideration of all of the resources available to you, including family and friends who will assist you as well as community resources that are offered. First, make a list of family, friends, and others who can help with your care if you were to stay at home. Be specific about what each person would do and how often he or she would be available. Make a note if there are any specific considerations for a particular person, e.g., sometimes travels on business and would need backup.

Name	Activity	Availability	Note (phone number, etc.)

Once you have determined how family and friends could assist you, next look at whether you will need to enlist the support of paid services as well in order to meet your care needs. Explore who can provide these services, how much you will need, and how much they will cost.

The expansion of community-based and home care services has allowed many people who would have otherwise required care in a residential setting to remain at home. These include:

- **Home Health Care Agencies** which provide professional services such as nursing, social work, and physical therapy. They may also provide home health aides to assist with personal care and homemakers to help with activities such as housekeeping, laundry, and shopping.
- **Adult Day Services (ADS)** a cost-effective care alternative which provides a full day program that includes socialization, meals, health oversight, supervision, and assistance with daily activities in a supportive group environment. If you are lonely or feel isolated, are anxious when alone, or have concerns about receiving care in your home this may be an option to consider.
- **Meals-On-Wheels** which provides meals to individuals at home.
- **Transportation Services** which are often provided by the city or county.

As with the assessment, it is often helpful to seek advice from others, such as a nurse or social worker or geriatric care manager who is familiar with the resources in your community, to assist in developing a plan. To help you identify resources in your local area you may also contact the Eldercare Locator (see Resources section) at their toll-free number or visit their Web site. Your local Area Agency on Aging should also be able to assist you.

## Care Costs

The chart on the next page can help you estimate your costs for needed services. To find average costs for home care and adult day services in your area, visit the MetLife Mature Market Institute at [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com) and see the annual Market Survey of Long-Term Care Costs. You should also contact local providers to compare costs.

Service Needed	How Much/ How Often	Provider	Cost per Day/Hour	Total Monthly Cost to You

## Making Your Decision

Each of the areas we have explored are important for you to consider as you develop a plan of care at home. Having looked at your needs, the ability of your home to serve as a care setting, the availability of resources, and the costs, you will be able to determine whether your care needs can be met at home.

As you look at costs, determine whether some of them can be covered by community resources and/or insurance:

- **Medicare** will cover some home health care services but only if individuals have a need for skilled care that meets Medicare criteria for benefit reimbursement. For instance, if you had a hip fracture and return home from the hospital, Medicare may cover physical therapy and some other home care services for a limited period of time for rehabilitation.
- **Medicaid** covers long-term care services for certain individuals with very limited income and assets. They may cover certain home care services or adult day services depending upon the state in which you live as long as the services meet Medicaid guidelines and you meet the Medicaid eligibility criteria.
- **Long-term care insurance** is intended to provide benefits for long-term care services, such as home care, assisted living, and nursing home. If you have such a policy, check to see what is covered. An individual may not be eligible to purchase a policy if he or she is already in need of long-term care services.
- **[www.BenefitsCheckup.org](http://www.BenefitsCheckup.org)** is a Web site developed by the National Council on Aging (NCOA) that can assist older Americans and their families in determining eligibility for benefits and services in their area.

## Alternate Care Settings

It is also important to understand that you may determine your care needs cannot be met at home. In this instance you may need to consider:

- **An Assisted Living Community** — a residential housing and care option that combines independent accommodations such as an apartment or private or shared rooms with support services such as health monitoring, dining, wellness programs, social activities, personal care, medication management, and more.
- **A Nursing Home** — a residential care setting that provides room, meals, 24-hour nursing, rehabilitative care, medical services, and protective supervision for its residents. The goal is to help the individual to regain or maintain as much of their independent function as possible in a supportive environment.

Your local Area Agency on Aging should be able to assist you in locating these care settings in your local area. You may also contact the Eldercare Locator.

## Adjusting if Needed

There is no right or wrong answer in making your decision. It will be important to trust your instincts and seek the guidance of professionals who can assist in assessing your needs and identifying resources in the community, along with family and friends who can explore the options available with you. Also, understand that if the plan you develop is not meeting your needs you can make adjustments. We hope this workbook will serve as a helpful starting point in determining how to best meet your care needs in the setting of your choice.

# Resources

## Assessing Your Needs and Locating Care Services

### **Eldercare Locator**

The Eldercare Locator is a public service of the U.S. Administration on Aging. The service helps older adults and their caregivers find resources and services in their area both related to receiving care at home or in a setting such as an assisted living community or nursing home. They can be reached at 1-800-677-1116 (9 a.m. to 8 p.m. ET). [www.eldercare.gov](http://www.eldercare.gov)

### **Family Caregiver Alliance (FCA)**

The FCA is an organization that supports individuals and their family caregivers. Their Web site provides information on a variety of topics and includes state-specific information on services and resources in a 50-state searchable resource map. They can also be reached at 1-800-445-8106 (9 a.m. to 5 p.m. PT). [www.caregiver.org](http://www.caregiver.org)

### **National Association of Professional Geriatric Care Managers**

A geriatric care manager is a professional such as a nurse or a social worker who can assist with evaluating care needs, identifying community resources, and implementing and monitoring a care plan. Their Web site has searchable data to see if there is a care manager in your area. [www.caremanager.org](http://www.caremanager.org)

### **National Association of Area Agencies on Aging (n4a)**

The National Association of Area Agencies on Aging (n4a) is the umbrella organization for our nation's 629 area agencies on aging. The Web site allows you to search for your local area agency on aging. Area agencies on aging were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans 60 and over in every local community. They provide a range of options that allow older adults to choose the home- and community-based services and living arrangements that suit them best to help them remain in their homes and communities as long as possible. [www.n4a.org](http://www.n4a.org)

## Home Modification and Assistive Technology

### **ABLEDATA**

This is a federally funded project that provides information on assistive technology and rehabilitation equipment. It also provides links to other helpful disability resources on local and state levels. They can be reached toll-free at 1-800-227-0216. [www.abledata.com](http://www.abledata.com)

## **Disability Resources**

This a non-profit organization that monitors, reviews, and reports information about resources for independent living. Its Web site has a searchable database by state and lists national as well as state-specific resources including disease-specific organizations, state services, and technology resources all organized by category. [www.disabilityresources.org](http://www.disabilityresources.org)

## **Disability.gov**

Disability.gov provides information and resources for individuals with disabilities including information on home adaptation. The Web site provides a link to a National Resource Center on Supportive Housing and Home Modification. [www.disability.gov](http://www.disability.gov)

## **National Association of Home Builders (NAHB)**

The NAHB in collaboration with the NAHB Research Center, NAHB Seniors Housing Council, and AARP developed the Certified Aging-In-Place Specialist (CAPS) program to address the needs of individuals who may require home modifications to accommodate their needs at home as they age. You may search for a Certified Aging-in-Place Specialist in your area or on their Web site. [www.nahb.org](http://www.nahb.org)

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