THINKING ABOUT AGING IN PLACE

If you are like many Canadians, you want to Age in Place in your own home and community.

Plan for the future today to help you live the life you want tomorrow.
Aging in place means having the health and social supports and services you need to live safely and independently in your home or your community for as long as you wish and are able.

Planning can help you achieve this goal

The earlier you start planning, the more prepared you will be to respond to changes that may occur as you age such as changes in your health, mobility or social connections.

To successfully plan ahead, you need to start thinking about how you want to live as you age and what steps you need to take to achieve that lifestyle. When planning, you should also consider the unexpected. This includes planning for what you would do if you had a sudden onset of a chronic illness, developed a disability or had a change in resources.

Making choices now will give you greater control over your independence, quality of life and dignity.

Here are some things to consider when planning for aging in place:

Thinking about your home

A key step in planning for independence is assessing your home to determine if it can meet your changing needs as you age.

Depending on your situation, you may want to think about making changes to your home to help you as you age and to help delay the need for a future move. For example, you may choose to widen doorways in
your home to allow access by a walker or wheelchair, or install a chairlift or elevator.

If you decide that your home no longer meets your needs or that you can no longer live safely and independently in your home, learn about the options available in your community. These may include moving into a more accessible or smaller home, or exploring seniors’ housing options such as assisted living or long-term care. Be aware that different housing options may have different eligibility rules.

- If I want to live in my current home as I age, what modifications could help me remain safe? (e.g., installing hand rails, a ramp, emergency response systems, etc.)
- How will I maintain my home if I need help? Are there services available in my community? Do I have the money to pay for the services if I need them?
- Do I need to move to a more manageable home or consider a home without stairs?
- What are my housing options if my current home no longer suits my needs? What will be the costs?

**Thinking about your community**

The type of community you live in can also impact your ability to live independently.

Age-friendly communities encourage seniors and other residents to stay active and engaged, and make it easy to do so with features such as well-maintained sidewalks and benches, accessible buildings, and good public transportation.
Age-friendly communities also provide seniors with access to essential supports and services such as shopping, health care providers and recreational activities.

- How age-friendly is my community?
- What supports and services does my community offer to meet my needs and help me maintain my independence as I age?
- Do I need to consider moving to a community with more services?
- Am I close to the supports and services that I need now and may need in the future?
- What assistance may I be eligible for from governments or helping agencies?

Getting around

Being able to get to appointments, shopping and recreational activities is an important part of being as independent as possible. For many people, this involves driving.

Planning for independence includes thinking about what to do when you are ready to, or must, retire from driving.

Many people outlive the ability to drive safely due to medical conditions that are more common as you age. It is important to consider how you will get around if you are no longer able to drive. It is also important to start thinking about other transportation options available in your community such as public transit, taxis, low-cost transportation services or family and friends.
• As I age, can I get to the services that I need and the activities that I enjoy?
• Am I aware of my medical conditions that could impact my ability to drive?
• Am I aware of the signs that suggest I may need to consider retiring from driving? Do I know where to go to test my driving ability?
• If I am no longer able to drive, do I have access to reliable and affordable alternatives in my community?
• Will the cost of alternative transportation be more or less than owning my own vehicle?
Staying connected

Staying connected to friends, family and community provides many benefits as you age. Social connections with community members of all ages can support physical, mental, and emotional health and well-being. There are many ways to stay connected. These include having coffee with friends, joining support groups, taking part in recreational activities at your local seniors’ centre, taking general interest courses, working part-time or volunteering with a community program.

- How do I want to stay connected to the community as I age?
- Are there organizations I may like to join or volunteer with? What activities do I enjoy doing with others?
- Where might I find people with similar interests?
- What do I need to do to continue to take part in these activities?

Staying healthy

Being active, eating well, and exercising regularly can reduce the risk of health problems and increase your energy levels. For example, moderate, regular walking is low-cost, simple and one of the most popular ways to be physically active. It may also help you manage some health conditions. Speak with your health care professional before starting an exercise program if you have health concerns or have been inactive for a while.

Thinking about supports

Some older adults find that they need some help with the day-to-day activities of living independently within their own home. The supports and services people may need as they age will vary, as will the costs. Services and supports range from private (out-of-pocket) expenses to those offered through health care and social service systems.

When developing your plan to age in place, you should understand the supports and services you may need. Find out if they are available in your community and think about how much they will cost. A good place to start looking for information is at your local seniors’ centre or your health care provider.

Some assistance with supports may be available through the government, but remember that not all seniors are eligible for all levels of assistance, and not all supports and services are covered or available in every community. Some services may be subsidized or there may be a cost involved, depending on your need and/or income. Your local seniors’ centre or health care provider can help you determine your eligibility for assistance.

- What supports and services are available in my community to help me with daily activities such as shopping, cleaning, yard care or snow shovelling?
- Where can I get help with bathing, grooming or other personal supports?
- How much will these services cost?
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Good nutrition also helps to improve mental and physical well-being. Talk to your health care professional or a registered dietitian about how you can make sure your nutrition needs are being met.

- Am I eating well?
- Am I taking time to exercise regularly?
- Do I need to add more exercise to my daily routine?
- How can I safely stay active in different seasons (summer or winter)?

### Staying financially secure

Understanding and planning for future expenses and staying informed about available income sources will help you maintain your desired standard of living.

Income sources may include personal retirement savings and investments, private and public pension plans, and other financial assistance.

There are provincial and federal tax credits as well as income supplements available to eligible seniors. Additionally, many private and public services offer seniors’ discounts.

- What income will I need to maintain my desired standard of living as I age?
- Do I have a financial plan that includes a plan for addressing emergencies or possible out-of-pocket expenses to support my ability to age in place?
- What assistance and benefits are available to me?
- Am I receiving all the assistance and benefits that I may be eligible for?
Staying safe and free from abuse

Even though people of all ages experience fraud and abuse (including financial abuse), older adults may be particularly vulnerable.

There are many good sources of information available to help seniors learn to protect themselves from fraud and abuse.

Ask at your local library or seniors’ centre, or check online for further information.

- Do I feel safe in my home and in my neighbourhood?
- Do I know how to protect myself against fraud and abuse, including financial abuse?
- Do I know what to do if I suspect abuse or if I am feeling abused?

Caring for others

Many of us take on a new responsibility as we age – the role of caregiver to a partner or family member.

Talk to your family and friends about your plans and wishes, and understand the plans and wishes of the people you care for.

Planning for your caregiving role and being aware of community health resources can help support you in this new role.

Caregiving can be stressful, but knowing where to get help and information can make it easier.

- Will I need to provide care to my loved ones?
- What caregiver respite services and resources are there to help me as a caregiver?
• How can I make a self-care plan to make sure I remain healthy as a caregiver?

Where can I find more information about aging in place?

Learn about the programs and services to support aging in place offered by your local, provincial or territorial government.

Local seniors’ centres or public libraries can also help you find out about the services available in your community.

For more information related to seniors, visit www.seniors.gc.ca or your local Service Canada office.
This document has been jointly prepared by the Federal/Provincial/Territorial Ministers Responsible for Seniors Forum. The Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

Québec’s participation in the development of this document was aimed at sharing expertise, information and best practices. However Québec does not subscribe to, or take part in, an integrated pan-Canadian approach in this field and intends to fully assume its responsibilities for seniors in Québec.

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