

Planning for Your Golden Years: AGING IN PLACE

By Alanna Lahey and Lorna Teng

Where would you like to live out your final years? This is not something many people consider in young adulthood as they are purchasing their forever homes. When we are young home buyers, we often do not think about our needs as we age. However, most people want to stay in their homes for as long as possible; this is called aging in place. According to the US Centers for Disease Control and Prevention, aging in place is defined as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level."

Why is Planning for Aging in place Important? According to the US Census, the average life expectancy has increased from 69.7 years of age in 1960 to 79.4 years of age in 2015 and are projected to reach 85.6 years in 2060. Although people live longer, the age-related health conditions that develop make it difficult to stay in the households in which they have lived most of their adult lives.

Decreased sensory perceptions are the most common challenges in aging. Challenges also arise due to decreases in physical endurance, cognitive function, flexibility, strength, mobility, and balance. Additionally, men, women, single persons, and married couples have varying capabilities and varying needs of assistance when aging in place. Beyond the personal care activities of daily living (such as eating, toileting, and bathing), instrumental activities of daily living (such as cooking, cleaning, medication management, and housework tasks) are necessary. Home maintenance poses challenges with declining abilities to many persons who once performed the tasks on their own. These all need attention for safe and healthy living.

Why Should I Consider Aging in place Now? Homes have traditionally been designed for families or multiple people, not for people in advanced years of life or people with physical disabilities. Typical floor plans might include multi-story homes, with bedrooms placed on upper floors, narrow doorways and passageways, entryways with stairs, inadequate maneuverability in kitchens and bathrooms, limited and unreachable storage spaces, and poor lighting. These traditional features become barriers as mobility decreases and sensory deficits develop, making these floor plans inaccessible to people with disabilities.

Building by design or remodeling a home for accessibility can reap benefits in safety and mobility. Accessibility features like a no-step entryway, larger bathroom size and 36-inch-wide doorways make it easier for a person using a wheelchair to live in that home or come for a visit. Alternatively, homes can be remodeled to add ramps, redesign kitchens, and install grab bars when needs increase and independent abilities decrease.

After retirement most individuals face a reduced income and limited budget, making financial planning another key consideration for aging in place. As people age or disabilities progress, health care expenses increase which add to the standard cost of living. These additional expenses make it more difficult to remodel homes for accessibility needs later in life. The sooner we start looking at the golden years, the easier it will be to fund.

DISABILITY NETWORK NORTHERN MICHIGAN



**Accessible
Recreation Day**
June 16 | 1:00 - 4:00
Grand Traverse
County Civic Center
**Accessibility
in Motion**
disabilitynetwork.org

Disability Network provides a free Options Counseling service which helps families explore long-term support services that take into account medical needs, personal values, personal budget, and housing needs. Our goal is to make sure you and your loved ones have the information to make the best decisions in long-term care. We can help you create a care plan and connect you to service providers that will allow you to live safely and as independently as possible. Connect with an Options Counselor at 231-922-0903 for details on how you or a family member can participate in Options Counseling, or visit disabilitynetwork.org for more information.

Disability Network Northern Michigan is the first stop for people with disabilities and their families in northern Michigan. Our mission is to promote personal empowerment and positive social change for people with disabilities.

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