



## There's No Place Like Home—For Growing Old

### *Tips from the National Institute on Aging*

*“The stairs are getting so hard to climb.”*

*“Since my wife died, I just open a can of soup for dinner.”*

*“I’ve lived here 40 years. No other place will seem like home.”*

These are common concerns for older people. And, you may share an often-heard wish—“I want to stay in my own home!” The good news is that with the right help you might be able to do just that.

#### **What do I do first?**

Think about the kinds of help you might want in the near future. Planning ahead is hard because you never know how your needs might change. Maybe you live alone, so there is no one to help you. Maybe you don't need help right now, but you live with a husband or wife who does. Whatever your situation, start by looking at any illnesses like diabetes, heart disease, or emphysema that you have. Then talk to your doctor about how these health problems could make it hard for you to get around or take care of yourself in the future. Help getting dressed in the morning, fixing a meal, or remembering to take medicine may be all you need to stay at home.

As you read on, you will learn about the kinds of help that you might want to look for where you live. You will read about people and places to go to for more information about the resources near you—from people in your community to the Federal Government. If you are worried about how much this help will cost, you will see that we have tried to give you suggestions for free or low cost help, as well as some that cost more. There are also ways to find out if there are any benefits that apply to you. Last, there is a list of groups to contact for more detailed answers to your questions. Share this information with others in your family, and use it as a stepping stone to begin talking about your needs—now and in the future.

#### **What kinds of help can I get?**

You can get almost any type of help you want in your home—often for a cost. The following list includes some common things people need. You can get more information on

## How can I help my older relatives stay in their home?

Some people start having trouble doing everyday activities like shopping, cooking, and taking care of their home or themselves as they grow older. Is that happening to any of your relatives—your parents or an aunt or uncle, for example? If so, talk to them about getting help. Offer to get information for them. Think about what you and others in the family can do to help. Talk to your friends whose relatives may be facing the same kinds of problems. Ask about the solutions they found. Then sit down and tell your relatives what you have learned. Together you can decide what to do.

many of these services from your local Area Agency on Aging, local and State offices on aging or social services, tribal organization, or nearby senior centers.

**Personal care.** Is bathing, washing your hair, or dressing getting harder to do? Maybe a relative or friend could help you. Or, you could hire someone trained to help you for a short time each day.

**Homemaking.** Do you need help with chores like housecleaning, yard work, grocery shopping, or laundry? Some grocery stores and drug stores will take your order over the phone and bring the items to your home. There are cleaning services you can hire, or maybe someone you know has a housekeeper to suggest. Some housekeepers will

help with laundry. Some drycleaners will pick up and deliver your clothes.

**Meals.** Tired of cooking every day or of eating alone? Maybe you could share cooking with a friend a few times a week or have a potluck dinner with a group of friends. Sometimes meals are served at a nearby senior center, church, or synagogue. Eating out may give you a chance to visit with others. Is it hard for you to get out? Ask someone you know to bring you a healthy meal a few times a week. Also, programs like Meals on Wheels bring hot meals into your home.

**Money management.** Are you paying bills late or not at all because it's tiring or hard to keep track of them? Are doctors' bills and health insurance claim forms confusing? Ask a trusted relative to lend a hand. If that's not possible, volunteers, financial counselors, or geriatric care managers can help. Just make sure you get the name from a trustworthy source, like your local Area Agency on Aging. Would you like to lighten the load of paying bills yourself? Talk with someone at your bank. You might also be able to have regular bills, like utilities and rent or mortgage, paid directly from your checking account.

**Health care.** Do you forget to take your medicine? There are devices available to remind you when it is time to take it. Have you just gotten out of the hospital and still need nursing care at home for a short time? Medicare might pay for a home health aide to come to your home.

**Products to make life easier.** Is it getting harder to turn a door knob, get out of a chair, or put on your socks? There are

things available to make these activities and many of the other things you do during the day easier. The Department of Education provides a website, [www.abledata.com](http://www.abledata.com). If you can't get to or use a computer, they will answer your questions at 800-227-0216. This website has information on more than 30,000 assistive technology products designed to make it easier for people with physical limitations to do things for themselves.

**Getting around—at home and in town.** Are you having trouble walking? Think about getting an electric chair or scooter. These are sometimes covered by Medicare. Do you need someone to go with you to the doctor or shopping? Volunteer escort services may be available. Don't drive a car any longer? Free or lower-priced public transportation and taxis may be offered in your area. Maybe a relative, friend, or neighbor would take you along when they go on errands or do yours for you.

**Activities and friends.** Are you bored staying at home? Try visiting your local senior center. They offer a variety of activities. You might see some old friends there and meet new people too. Is it hard for you to leave your home? Maybe you would enjoy visits from someone on a regular basis. Volunteers are sometimes available to stop by or call once a week. They can just keep you company, or you can talk about any problems you are having.

**Safety.** Are you worried about crime in your neighborhood, physical abuse, or losing money as a result of a scam? Talk to your local Area Agency on Aging. Do you live alone and are afraid of becoming sick with no one around to help? You might want

to get an emergency alert system. You just push a special button that you wear, and emergency medical personnel are called. A monthly fee is charged.

**Care away from home.** Do you need care but live with someone who can't stay with you during the day? For example, maybe they work. Adult day care outside the home is sometimes available for older people who need help getting around or caring for themselves. The day care center can even pick you up and bring you home. If your caretaker needs to get away overnight, there are places that will provide more extended temporary respite care.

**Housing.** Does your home need a few changes to make it easier and safer to live in? Think about things like a ramp at the front door, grab bars in the tub or shower, nonskid floors, more comfortable handles on doors or faucets, and better insulation. Sound expensive? You might be able to get help paying for these changes. Check with your local or State Area Agencies on Aging, State housing finance agency, welfare department, community development groups, or the Federal Government (see For More Information ).

### Where do I start?

Here are some resources where you can look for this help:

**People you know.** For many older people, family, friends, and neighbors are the biggest source of help. Talk with those close to you about the best way to get what you need. If you are physically able, think about trading services with a friend or neighbor. One could do the grocery shopping, and the other could cook dinner, for example.

**Community and local government resources.** Learn about the types of services and care found in your community. Health care providers and social workers may have suggestions. The local Area Agency on Aging, local and State offices on aging or social services, and your tribal organization have lists of services. Look in the phone book under “Government.” If you belong to a religious group, check with its local offices. The group might have a senior services program.

**Geriatric care managers.** Specially-trained people known as geriatric care managers can help make your daily life easier. They will work with you to form a long-term care plan and find the right services. They charge for this help, and it probably won't be covered by any insurance plan. Geriatric care managers can be very helpful when family members live far apart. They will check in with you from time to time to make sure your needs haven't changed.

**Federal Government sources.** There are many resources from the Federal Government where you can start looking for information on help. Some are on the Internet and only available with a computer. Federal Government websites are reliable. If you don't have a computer, you might be able to find one at your local library or senior center. Or ask your local Area Agency on Aging. Perhaps a grandchild, niece, or nephew could search for you. Wherever possible, we have also given a phone number.

The Eldercare Locator has information on many different services for older people. They can give you the number of your

local Area Agency on Aging. To use this service call 800-677-1116, or go to [www.eldercare.gov](http://www.eldercare.gov) on the Internet.

You can get suggestions to fit your own needs from the Medicare website at [www.medicare.gov](http://www.medicare.gov). Just click on “Long-Term Care” and then “Long-Term Care Planning Tool.” Type in information about yourself (age, sex, and whether or not you are married), as well as your health problems and other needs. Very quickly it will give the type of help you should look for and general advice on how to find it and how to pay for it. You do not have to put in any personal information—not even your name or Social Security number.

The National Library of Medicine's website, [www.medlineplus.gov](http://www.medlineplus.gov), has a section “Home care services.” This contains links to information that might be of help.

The National Institute on Aging (NIA) has its *Resource Directory for Older People*. It has the names, addresses, phone numbers, and website addresses for more than 260 government agencies, professional associations, and public and private groups that have information or help for older people. You can use it online at [www.nia.nih.gov/HealthInformation](http://www.nia.nih.gov/HealthInformation) or call 800-222-2225 for help finding the resource you need.

Once you have chosen some service providers, you might be able to get more information about them from [www.medicare.gov](http://www.medicare.gov). The Home Health Compare section there can tell you more about some of the providers in your State. You can also check on how

well these services help people. No computer? Just call 800-MEDICARE (800-633-4227) for the same information.

### How much will this cost?

Some types of help could cost a lot. Thinking about how you are going to pay for the help you need is an important part of planning. Some things you want may cost a lot. Others may be free. Some things may be covered by Medicare, private “Medigap” policies or other private health insurance, Medicaid, or long-term care insurance. Some may not. Check with your insurance provider(s). There is a chance that paying for just a few services out of pocket could cost less in the long run than moving into an independent living, assisted living, or long-term care facility. And you will have your wish of still living in your own home.

Once you have thought about which services you need, you can find out about Federal, State, and local government benefits at [www.govbenefits.gov](http://www.govbenefits.gov). If you can't get to a computer, call 800-FED-INFO (800-333-4636) for the same kind of help.

Another website to search for benefits is [www.benefitscheckup.org](http://www.benefitscheckup.org) from the National Council on Aging. By typing in general information about yourself, you can see a list of possible benefits you might qualify for. You don't have to give your name, address, or Social Security number in order to use this service.

Are you eligible for veteran's benefits from the Department of Veterans Affairs? The VA sometimes provides medical care in your home. In some areas they also offer homemaker/home health aide services, adult day health care, and hospice. You can learn more by going to [www.va.gov](http://www.va.gov), calling the toll-free VA Health Care Benefits number, 877-222-8387, or contacting the VA medical center nearest you.

### What if I need more help?

At some point, support from family, friends, or local programs may not be enough. If you need help on a full-time basis, you might want to think about having someone live in your home. Or, you could have someone from a service come in for as many hours and days as you want for a fee. You might also decide to move to a senior living facility that provides many or all of the services you need. But, in the meantime, you will have enjoyed your home and neighbors for longer than you once thought. A little help from family, friends, and local services will have made that possible.



## For More Information

## Other resources include:

### GENERAL GOVERNMENT:

#### Administration on Aging

Washington, DC 20201  
202-619-0724  
[www.aoa.gov](http://www.aoa.gov)

#### Department of Veterans Affairs

Veterans Benefits Administration  
Veterans Health Administration

810 Vermont Ave., NW  
Washington, DC 20420

VA benefits:

800-827-1000 (toll-free)  
800-829-4833 (TDD/toll-free)

To speak with a health care benefits counselor:

877-222-8387 (toll-free)  
[www.va.gov](http://www.va.gov)

#### Eldercare Locator

800-677-1116 (toll-free)  
[www.eldercare.gov](http://www.eldercare.gov)

#### Federal and State Government Benefit Information

800-FED-INFO  
(800-333-4636/toll-free)  
[www.govbenefits.gov](http://www.govbenefits.gov)

#### FirstGov for Seniors

[www.seniors.gov](http://www.seniors.gov)

### HOUSING INFORMATION:

#### Department of Housing and Urban Development

451 Seventh Street SW  
Washington, DC 20410  
202-708-1112  
202-708-1455 (TTY)  
[www.hud.gov](http://www.hud.gov)

#### Low-Income Home Energy Assistance Program (LIHEAP)

National Energy Assistance Referral Hotline (NEAR)  
866-674-6327 (toll-free)  
[www.liheap.ncat.org](http://www.liheap.ncat.org)

#### National Resource Center on Supportive Housing and Home Modification

3715 McClintock Avenue  
Los Angeles, CA 90089-0191  
213-740-1364  
[www.homemods.org](http://www.homemods.org)

#### Rebuilding Together

1536 Sixteenth Street NW  
Washington, DC 20036-1042  
800-473-4229 (toll-free)  
[www.rebuildingtogether.org](http://www.rebuildingtogether.org)

### SERVICE PROVIDERS:

#### American Association of Homes and Services for the Aging

2519 Connecticut Avenue, NW  
Washington, DC 20008-1520  
202-783-2242  
[www.aahsa.org](http://www.aahsa.org)

#### National Adult Day Services Association

2519 Connecticut Avenue, NW  
Washington, DC 20008  
800-558-5301 (toll-free)  
[www.nadsa.org](http://www.nadsa.org)

#### National Association of Professional Geriatric Care Managers

1604 North Country Club Road  
Tucson, AZ 85716  
520-881-8008  
[www.caremanager.org](http://www.caremanager.org)

For more information about health and aging, contact:

#### National Institute on Aging Information Center

P.O. Box 8057  
Gaithersburg, MD 20898-8057  
800-222-2225 (toll-free)  
800-222-4225 (TTY/toll-free)  
[www.nia.nih.gov](http://www.nia.nih.gov)

To order publications (in English or Spanish) or sign up for regular email alerts, go to:

[www.nia.nih.gov/HealthInformation](http://www.nia.nih.gov/HealthInformation)

Visit **NIHSeniorHealth.gov** ([www.nihseniorhealth.gov](http://www.nihseniorhealth.gov)), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This website has health information for older adults. There are also special features that make it simple to use. For example, you can click on a button to have the text read out loud or to make the type larger.