



"SHOULD I MOVE OR STAY" GUIDE

By Corina Stainsby



HEART AND HOME

Love where you live.

ABOUT THE GUIDE

Thank you for requesting my Should I Move or Stay guide. This guide was meant to help you organize your thoughts and maybe begin the conversation you'd like to have with yourself, your spouse or partner, as well as your children, about where you see yourself in the future.

Within this guide you will find a personal survey, an aging-in-place checklist as well as a number of related articles, all to get you thinking and planning ahead as you move into your retirement years.

MISSION AND VISION

Any thoughts of change from something or someplace we are very familiar with can be daunting and stressful; especially when we don't know where to start. My hope is that you will use this guide as a starting point to making an informed decision about where you can live happily, safely and securely while maintaining independence for as long as possible



Should I Move or Stay?

~~~ Your Personal Survey ~~~

|                                                                                        | Yes | No | Sometimes |
|----------------------------------------------------------------------------------------|-----|----|-----------|
| <b>Am I mobile?</b>                                                                    |     |    |           |
| <b>Do I need help doing things, such as dressing, walking, bathing?</b>                |     |    |           |
| <b>Can I still work in my garden?</b>                                                  |     |    |           |
| <b>Can I cut the grass or shovel the snow?</b>                                         |     |    |           |
| <b>Can I go shopping for myself?</b>                                                   |     |    |           |
| <b>Can I look after my own banking and bill payments?</b>                              |     |    |           |
| <b>Am I comfortable with living here alone?</b>                                        |     |    |           |
| <b>Do I have problems going up or down the stairs?</b>                                 |     |    |           |
| <b>Do I worry I won't be able to get immediate help if an accident occurs at home?</b> |     |    |           |
| <b>Do I feel like a prisoner in my own home?</b>                                       |     |    |           |
| <b>Can I manage to clean my home? (Do I want to?)</b>                                  |     |    |           |
| <b>Can I manage to do the laundry? (Do I want to?)</b>                                 |     |    |           |
| <b>Can I still cook for myself? (Do I want to?)</b>                                    |     |    |           |
| <b>Is this home just too big for me?</b>                                               |     |    |           |

|                                                                                  |  |  |  |
|----------------------------------------------------------------------------------|--|--|--|
|                                                                                  |  |  |  |
| <b>Do I truly enjoy my home?</b>                                                 |  |  |  |
| <b>Can I financially carry this home (utilities, taxes, etc.)?</b>               |  |  |  |
| <b>Does my home require expensive repairs?</b>                                   |  |  |  |
| <b>Does my home need updating?</b>                                               |  |  |  |
| <b>Has my neighbourhood changed?</b>                                             |  |  |  |
| <b>Do I have friends or family nearby who can support me should I need help?</b> |  |  |  |
| <b>How would my life improve if I move?</b>                                      |  |  |  |
| <b>What are my reasons and benefits for continuing to stay in my home?</b>       |  |  |  |







# Aging in Place on your terms

Most Canadian seniors want to remain in their own homes for as long as possible.<sup>2,3</sup> Canadians are living longer and are increasingly reaching the age of 100. Between 2006 and 2011, the number of Canadian centenarians increased by almost 26 percent, the second highest increase of all age groups, after the 60 to 64 age group which increased by 29 percent.<sup>4</sup> According to new data from the Office of the Chief Actuary, the average life span for Canadians aged 65 and above, is 87 for men and 89 for women.

Aging in place means having access to services and the health and social supports you need to live safely and independently in your home or your community for as long as you wish or are able. If you are a near senior or senior who is thinking about aging in place, and would like to know more about what you may need to do to prepare for your later years, this booklet is for you.

Thinking about the future and being prepared will help you to make the most of your later years and have more control over your decisions. Making a plan will give you the best chance to have a satisfying and positive experience as you age, and will help you to age in place.

This booklet includes a checklist to help you review your plan, if you have one, and to help you think about what you can do now to improve your life as you age. It is based on the experiences of people like you, who have shared their thoughts about planning and preparing for their older years.

Thinking about what you would like your life to be like in 10, 15 or 20 years, and what you might be able to do now to give you more control over future changes, will help you to maintain your health and independence for as long as possible. Having a plan to age in place could prevent you from having to make hasty decisions in the future, especially when dealing with change resulting from a crisis.

Plan for the future today to help you live the life you want tomorrow.



## How to use this booklet

This booklet contains three steps you can take to help you plan for aging in place:

### Step One — Are you ready to Age in Place?:

This checklist assesses how prepared you are to age in place by looking at the following nine areas of your life.

|                      |                                      |
|----------------------|--------------------------------------|
| 1. My Health         | 5. My Connections                    |
| 2. My Home           | 6. My Safety                         |
| 3. My Transportation | 7. My Supports and Services          |
| 4. My Finances       | 8. My Community                      |
|                      | 9. My Partner and Me (if applicable) |

Each section contains 5 to 15 statements. Review the statements and add a tick mark in the column for each Yes or No response that applies to you. If a statement does not apply, please leave it blank. Total your score and it will give you an idea of how you are doing in preparing for your later years. **This step will take about 15 minutes to complete.**

### Step Two — Reflections:

This is where you can make notes about what you would like to address in each of the nine sections. You can use this part as a mini-planning guide and refer to it periodically to remind you about actions that you can take now to support your plans for aging in place. You may prefer to do this part at another time, after you have reviewed and responded to the checklist. **This step will take about 15 to 30 minutes to complete.**

### Step Three — Taking action on Aging in Place:

This is where you can create your personal plan of action. It will help you by identifying actions you can take now and later to be better prepared to age in place on your own terms. **This step will take about 15 to 30 minute to complete.**

# Step One — Are you ready to Age in Place?:

Use this checklist to assess your progress

## 1. My Health

There are laws in Canada that allow people close to you to make health care decisions on your behalf if you can't make them yourself. In some provinces and territories, you can prepare a legal document naming someone to help you make health care decisions.<sup>7</sup> Check with your province or territory, or speak to a lawyer to find out about making this kind of document.

Think about your state of health as it is now. What can you do now to help ensure a healthy future?

| My Health                                                                                                                                                                | Y | N |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| I am physically active and do a variety of physical activities that I enjoy                                                                                              |   |   |
| I eat seven or more servings of fruit and vegetables in a day.                                                                                                           |   |   |
| I have a healthy body weight that has remained the same for the past six months.                                                                                         |   |   |
| I schedule regular appointments for physical, vision, dental and hearing check-ups.                                                                                      |   |   |
| I know what screening tests are recommended for my age and discuss these with my doctor.                                                                                 |   |   |
| I do not smoke or I have a plan to quit in the future.                                                                                                                   |   |   |
| If I drink alcohol, I stay below the limits suggested for adults my age.                                                                                                 |   |   |
| I avoid alcohol when taking medication, or check with a doctor or pharmacist first.                                                                                      |   |   |
| I generally experience good mental health. I am aware of the signs and symptoms of depression/anxiety and if they continue, I will take steps to address them.           |   |   |
| I keep my mind active through a variety of interests and hobbies, such as reading.                                                                                       |   |   |
| I know how to keep my bones healthy and strong, and have discussed this with my doctor or other health care professional.                                                |   |   |
| I have talked with my doctor about my pre-existing medical condition and what services and supports I may need as I age.                                                 |   |   |
| I am aware of my family's medical history and have talked with my doctor about what I can do now to maintain my health and how my health care needs may change as I age. |   |   |
| I am aware of electronic tools, such as medication reminders and health management systems that will allow me to remain healthy.                                         |   |   |
| I have written down my wishes for care in the event I become incapable of giving my consent.                                                                             |   |   |
| TOTAL                                                                                                                                                                    |   |   |

CHECKLIST



## 2. My Home

The majority of older adults live in the community and want to age in place in their own home.

Think about the home you live in now. Do you plan to live there when you are 70 or 80 years of age or older? Do you own or rent? If you rent, your ability to make changes to your home to support your needs may be limited. Consider what you can do to age in place as a renter or homeowner

| My Home                                                                                                                                                                                                                                        | Y | N |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| My home is in a location where I will not feel isolated in my later years and is close to services, friends and family.                                                                                                                        |   |   |
| I have thought about current and future costs of staying in my home (e.g. mortgage or rent, condo fees, taxes, repairs, maintenance) and whether I can afford to live there as I age.                                                          |   |   |
| I can afford to pay for services (e.g. house cleaning, yard maintenance) to maintain my home, if needed.                                                                                                                                       |   |   |
| If I find myself living alone in the future, I could manage it on my own.                                                                                                                                                                      |   |   |
| I recognize safety risks in my home and have taken steps to fix them.                                                                                                                                                                          |   |   |
| I have spoken to my landlord or condo board to find out if changes can be made to my current home.                                                                                                                                             |   |   |
| The features in my home will adequately support my mobility and health needs over the next 10 to 15 years (e.g. entryways and doorways that can be accessed by a walker, bathroom walls that can support the installation of handrails, etc.). |   |   |
| In the future, I will make changes as needed to my home to help me to age in place (e.g. night lights in the stair areas, solid handrails on both sides of the staircase and a grab bar in the tub area).                                      |   |   |
| If my health changes and I need to use a wheelchair or another mobility device, I am prepared to modify my home to accommodate my needs (e.g. widen doorways, build a ramp, or install a walk-in bathtub).                                     |   |   |
| If I am no longer able to remain in my current home, I am aware of other available housing options in my community.                                                                                                                            |   |   |
| I have thought about reducing my belongings and/or moving to a smaller home.                                                                                                                                                                   |   |   |
| <b>TOTAL</b>                                                                                                                                                                                                                                   |   |   |

CHECKLIST

### 3. My Transportation

Most older adults will live 7 to 10 years past their ability to drive safely.

Think about the type(s) of transportation you use now. Do you plan to continue travelling in the same way when you are older?

| 3. My Transportation                                                                                                                                  | Y | N |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| If I am able to continue driving, I plan to take a refresher course to maintain my skills and knowledge of the rules and regulations.                 |   |   |
| I talk to my doctor and/or pharmacist about how my health conditions, and the medications used to manage them, can impact my ability to drive safely. |   |   |
| I am aware of, and have access to, alternate means of transportation if needed (e.g. walk, bus, taxi, volunteer driving programs and carpool).        |   |   |
| I have thought about what it costs to run and maintain my own vehicle compared to the cost of other means of transportation.                          |   |   |
| I plan to take up or increase walking or cycling as a healthy and active form of transportation.                                                      |   |   |
| I am aware of delivery and/or online shopping services I can use if I am not able to travel.                                                          |   |   |
| I have thought about my future transportation needs and would be willing to relocate so I can continue to have access to the services I need.         |   |   |
| <b>TOTAL</b>                                                                                                                                          |   |   |

CHECKLIST



## 4. My Finances

Financial planning leads to greater well-being regardless of household income.

Think about the state of your finances and your source(s) of income now. What will they be like when you are 70 or 80 years of age or older?

| My Finances                                                                                                                                                                                                                                    | Y | N |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| I am able to live comfortably within my current income.                                                                                                                                                                                        |   |   |
| I have money set aside for unexpected expenses such as health-related supports and major home repairs                                                                                                                                          |   |   |
| I have someone I trust that I can consult for financial advice when needed.                                                                                                                                                                    |   |   |
| I have thought about my retirement and the kind of lifestyle I would like to have.                                                                                                                                                             |   |   |
| I have thought about the kinds of supports and services I may need to purchase as I age (e.g. cleaning, shopping, yard maintenance and personal care support).                                                                                 |   |   |
| I know how much money is required to sustain the lifestyle I want in the future.                                                                                                                                                               |   |   |
| I plan to retire debt-free (e.g. pay off mortgage and credit cards).                                                                                                                                                                           |   |   |
| I know of ways I could transition to retirement that can maintain or increase my income (e.g. work part-time, become a consultant, retire early and try a new career, or start a business on the side and keep it going post retirement).      |   |   |
| I plan to have my retirement income based on more than one source (e.g. personal savings, Canada Pension Plan (CPP), Registered Retirement Savings Plan (RRSP), Old Age Security (OAS), other pensions, investments and/or employment income). |   |   |
| If my living arrangements changed, I could manage financially.                                                                                                                                                                                 |   |   |
| I have a plan for who will be responsible for my financial affairs if I am not able to look after them myself (e.g. an enduring power of attorney) and have communicated my plan to those involved.                                            |   |   |
| I have a will and my loved ones know where all my important documents are (e.g. will and insurance).                                                                                                                                           |   |   |
| <b>TOTAL</b>                                                                                                                                                                                                                                   |   |   |

CHECKLIST

Needing help making legal and financial decisions can happen at any time and for a wide range of reasons. If you get ill, have an accident or even if you are just away for a period of time, having someone you trust who is ready and able to help you can save time and trouble

Check with your provincial or territorial government, or speak to a lawyer to find out what laws are in place to allow someone else to have legal authority to manage your finances for you.

## 5. My Connections

The ability to draw on social networks of friends or family is known to make an important contribution to general well-being and quality of life.

Volunteering helps to keep people connected with their community, is associated with longevity and increases happiness and satisfaction in older age.

Think about your social life as it is now. What will it look like when you are older?

| My Connections                                                                                                             | Y | N |
|----------------------------------------------------------------------------------------------------------------------------|---|---|
| I maintain good relationships with my family members.                                                                      |   |   |
| I have family/friends I can rely on for support if needed.                                                                 |   |   |
| I have someone I can talk to when I need to do so.                                                                         |   |   |
| I have friends I enjoy spending time with, and I nurture the friendships I have.                                           |   |   |
| I have friends who are of different ages, some of whom are younger than I am.                                              |   |   |
| I enjoy connecting with people through my work and plan to work full- or part-time for as long as I am able.               |   |   |
| I have built deeper relationships with some of my work colleagues whom I would like to stay connected with after I retire. |   |   |
| I have developed social networks outside of my work.                                                                       |   |   |
| I have considered how I would like to stay connected with my community.                                                    |   |   |
| I may explore volunteering as a way to contribute to my community and provide social contact.                              |   |   |
| I have explored different ways of connecting with friends and family, such as Skype, FaceTime or social media.             |   |   |
| <b>TOTAL</b>                                                                                                               |   |   |

CHECKLIST



## 6. My Safety

Falls account for more than half of all injuries to Canadians 65 years of age and older. Approximately 20 to 30 percent of Canadian seniors experience one fall each year

Think about some of the things you do now to protect yourself and reduce the potential for various types of injury, harm or abuse. Might you have other safety concerns when you are older? What could you do to reduce the risk of these occurring?

| My Safety                                                                                                                                     | Y | N |
|-----------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| I feel safe in my home and my neighbourhood.                                                                                                  |   |   |
| I know how to protect myself from fraud, abuse and neglect (including emotional, physical and financial abuse and neglect).                   |   |   |
| I know falling is a risk, and I know what I can do to decrease this risk.                                                                     |   |   |
| I keep my home uncluttered by removing scatter rugs and other tripping hazards.                                                               |   |   |
| I keep my walkway clear of snow and ice.                                                                                                      |   |   |
| I had a fall recently, but I took action to decrease my risk of having another.                                                               |   |   |
| I have considered using a home monitoring system, personal emergency response system or a fall detection system to help keep me safe at home. |   |   |
| <b>TOTAL</b>                                                                                                                                  |   |   |

CHECKLIST

## 7. My Supports and Services

As Canadians age, the care and support from family and friends becomes increasingly important to the well-being of seniors. In 2012, about 8.1 million individuals, or 28 percent of Canadians aged 15 years and older, provided care to a family member or friend with a longterm health condition, disability or aging needs. That is nearly 3 in 10 people who are family caregivers.

### Supports

You may already be caring for a parent, spouse, child or friend, or you may do so in the future. Think about how this role is affecting, or may affect, your life and what you might do that would help you in providing that care.

### Services

At some point in your life, you may need help with some activities or with some of the daily needs of living at home. This includes things such as house cleaning; delivery of prepared meals, groceries and prescriptions; snow removal; yard work; dog-walking; and personal supports. Would you be able to manage if you could not do these activities for a short or longer period of time?

| My Supports and Services                                                                                                                                                   | Y | N |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| I have thought about what services and supports I may need to remain in my home in the future.                                                                             |   |   |
| I know where to go to find information if I have questions about my care needs or community services.                                                                      |   |   |
| I have thought of using devices such as a video monitoring system, medication reminders and a personal response service to help me care for myself or a loved one at home. |   |   |
| As a caregiver (or if I become a caregiver in the future), I know what resources and respite services are available to help me in this role.                               |   |   |
| If I am a caregiver, I have a plan for self-care to help maintain my own health and well-being.                                                                            |   |   |
| <b>TOTAL</b>                                                                                                                                                               |   |   |

## 8. My Community

In an age-friendly community, policies, services and structures related to the physical and social environment are designed to support and enable older people to "age actively" - that is, to live in security, enjoy good health and continue to participate fully in society.

Think about the community you live in now. How close are you to a grocery store, a drugstore, a coffee shop, the library or a restaurant? How much farther do you travel to reach medical offices, a dentist or a hospital? And how far do you travel to visit family and friends? What features are important to have in your community when you are older, and will your current community meet your future needs?

| My Community                                                                                                                                                                                                                    | Y | N |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|
| I am comfortable getting around in my community and will continue to be in the future.                                                                                                                                          |   |   |
| I feel safe in my community and know where to report concerns about how to make my community safer.                                                                                                                             |   |   |
| I know what programs and services (e.g. shopping, personal services, health and support services, and recreation programs) are available in my community.                                                                       |   |   |
| There are activities in my community that interest me, and I know how to find out more about them.                                                                                                                              |   |   |
| In the future, I may move to another community or to another area in my community that is better designed to help older adults to live safely, enjoy good health and stay involved. This is called an "age-friendly" community. |   |   |
| <b>TOTAL</b>                                                                                                                                                                                                                    |   |   |

## CHECKLIST

## 9. My Partner and Me (if applicable)

Your partner will play a critical role in your later years and will likely become a more central part of your life.

Think about your relationship with your partner as it is now. What changes might you anticipate as you age and your needs change?

| My Partner and Me                                                         | Y | N |
|---------------------------------------------------------------------------|---|---|
| My partner and I have discussed our plans for old age and aging in place. |   |   |
| My partner and I have shared our plans for:                               | Y | N |
| What we want to be able to do financially.                                |   |   |
| When we will retire.                                                      |   |   |
| What options we may explore to work part-time or in a new job.            |   |   |
| What we will do with our time.                                            |   |   |
| What activities we can do together and separately.                        |   |   |
| How aging or changing needs could affect our relationship.                |   |   |
| Where we want to live.                                                    |   |   |
| My partner and I nurture our relationship and work out any problems.      |   |   |
| <b>TOTAL</b>                                                              |   |   |

CHECKLIST



## How did you do?

Transfer your total Yes/No responses from each section of the checklist to this summary table.

### RESULT

|       |                                   | YES | NO |
|-------|-----------------------------------|-----|----|
| 1     | My Health                         |     |    |
| 2     | My Home                           |     |    |
| 3     | My Transportation                 |     |    |
| 4     | My Finances                       |     |    |
| 5     | My Connections                    |     |    |
| 6     | My Safety                         |     |    |
| 7     | My Supports and Services          |     |    |
| 8     | My Community                      |     |    |
| 9     | My Partner and Me (if applicable) |     |    |
| TOTAL |                                   |     |    |

**Yes** responses indicate those areas of your life where you are most prepared for the future. **No** responses indicate areas where you need more preparation to successfully age in place.

Review your **No** responses in each section. These are the areas you may wish to reflect upon and try to make changes.

You can proceed to the **Reflections** section to consider things you can do to be better prepared for a healthy future at home.

What do you need to do to be better prepared to age in place? Use this section as a planning guide to identify some things you can work on. You can refer back to it periodically to remind yourself about the steps you can take now to support your plans for aging in place in the future.

## Quotations cited below are from older Canadians

### **My Health** - What would you like to work on?

"Taking care of my health is my number one priority - then all of the other elements (of aging) will be easier."

### **My Home** - What would you like to work on?

"I plan to age in my home, work in my garden, volunteer, walk to shops; there is now a clinic in my community, and I will walk there if I have to. I'm in a comfortable spot."

### **My Transportation** - What would you like to work on?

"I will be driving less, and using technology to order groceries and access services as I live outside the city. I will be less mobile, so I will be using technology more to access my needs."

**My Finances** - What would you like to work on?

"Winning the lottery is not a financial plan. Most of us have to work on a daily basis, plan for the day when we'll stop working and enjoy our retirement years with things we want to do."

**My Connections** - What would you like to work on?

"My friends are all retiring and moving away, and I will have to join other social groups to maintain social connections and to make new friends."

**My Safety** - What would you like to work on?

"We don't want to think about those things — for example, falling at home in the bathtub — we always think they happen to other people. But, we should consider for when we are 80 and 90."

**My Supports and Services** - What would you like to work on?

"The checklist makes me start to think seriously about my own health aging as opposed to it happening to other people."

**My Community** - What would you like to work on?

"I am going to make sure my community will support me when I am retired; that I have parks and coffee shops and sidewalks."

**My Partner and Me** - What would you like to work on? (Complete if Applicable)

"Compromise is an important part of a relationship, because you never know how family, health, etc. will play out. Part of a healthy relationship is to be able to communicate and plan for a healthy future."



Use this section to create your personal plan of action. These are the things you can do now and in the future to be better prepared for your later years.

ACTIONS

Write down one action for each area that you could work on now, and another to work on later:

|                                   | Action I can take now | Action I will take in the future<br>(e.g. in the next year) |
|-----------------------------------|-----------------------|-------------------------------------------------------------|
| My Health                         |                       |                                                             |
| My Home                           |                       |                                                             |
| My Transportation                 |                       |                                                             |
| My Finances                       |                       |                                                             |
| My Connections                    |                       |                                                             |
| My Safety                         |                       |                                                             |
| My Supports and Services          |                       |                                                             |
| My Community                      |                       |                                                             |
| My Partner and Me (if applicable) |                       |                                                             |

For more information

For more information on seniors-related topics, or to access other tools or videos that could help you Plan for Aging Place, visit [Canada.ca/Seniors](https://Canada.ca/Seniors) or contact your provincial or territorial government. You can also call 1 800 O-Canada (1-800-622-6232). TTY users can call 1-800-926-9105.

## ARTICLE FROM:

**FEDERAL/PROVINCIAL/TERRITORIAL MINISTERS RESPONSIBLE FOR SENIORS**



This document has been prepared by the Forum of Federal/Provincial/Territorial (F/P/T) Ministers Responsible for Seniors. The Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

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### **PAPER**

Cat. No.: Em12-4/2015E

ISBN: 978-1-100-25695-5

### **PDF**

Cat. No.: Em12-4/2015E-PDF

ISBN: 978-1-100-25696-2

### **ESDC**

Cat. No. : SSD-134-03-15



# Low-Cost Options for Aging in Place



**Many seniors prefer to stay in their homes as long as possible.** Of course, your ability to do this hinges on many factors, including the nature of the challenges you face in your current home. Major home renovations may be required, but there are also numerous inexpensive steps you can take to improve your living situation, including:



## SAFETY IMPROVEMENTS

**Flooring:** carpeting is preferable to area rugs because it reduces tripping hazards and can cushion falls. But if area rugs are used, make sure they're secured to the floor.

**Handrails:** on stairways, add a second handrail along the opposite wall for improved stability.

**Footwear:** to prevent falls, non-slip shoes are preferable to slippers or socks.

**Non-skid safety strips:** adhered to the floor of a tub/shower, non-skid strips are preferable to removable in-shower bath mats

**Bathroom grab bars:** ideally these should be anchored into the wall, but if that's not possible opt for a safety rail clamped onto the side of the tub.

**Quality step ladder:** purchase a broad-based heavy-duty step ladder with a hand-hold bar across the top to safely reach items stored out of reach.

**Lighting:** whether it's making a bathtub brighter or installing motion-activated night lights in the hallway, better lighting can help prevent falls and make hobbies, reading, etc. more enjoyable. Lighting improvements might be as simple as changing the bulbs (to higher wattages or to bulbs that mimic daylight instead of "yellow" soft lighting) or adding battery-operated units.



## CONVENIENCE FACTORS

**Hand shower:** convert a standard fixed shower head into a hand-held system with a flexible hose.

**Raised toilet seats:** no need to buy a new toilet when a removable seat can be added to most standard toilets.

**Mail catcher:** mail delivered via a slot in the door may be easier to retrieve than from a mail box, especially if a narrow basket is mounted below the door opening so the recipient doesn't have to pick mail off the floor.

**Knobs:** replace round door and/or faucet knobs with lever styles, which are easier to turn. Likewise, loop pulls can make drawers easier to open.

**Eating:** specially-designed cups and eating utensils can minimize food spills, including weighted options that help counterbalance shake-prone hands.

**Cooking utensils:** lightweight and ergonomically-designed options are readily available now, many offering non-slip handles and bright, attractive colors.

**Keep things handy:** move often-used items to easy-to-access locations.

**Eliminate excess "stuff":** having fewer items to store, sort, juggle and handle can make aging in place an easier and more enjoyable proposition.





# Top 10 Rightsizing Tips



**1. Start with the easy stuff.** Eliminate anything that's broken, damaged, or no longer wanted. Then, go to the out-of-the-way spaces like attics, crawlspaces, and garages. Making progress in "easier" areas will build momentum to go through the harder-to-decide areas.

**2. Ask yourself, "If this disappeared tomorrow, would I run out and replace it?"** If you wouldn't miss it or need to replace it, it's probably not worth keeping.

**3. Don't be a storage unit for others.** If friends or relatives have left things for you to store, it's time to ask them to pick them up—or arrange to have them shipped. You may need to be tough and set a firm deadline, after which you will donate the items.

**4. Ask for help.** Although you can do much of this work on your own, a family member, a good friend, or even a professional organizer can help make the job more manageable.

**5. Decide what's really important.** Pretend you are moving overseas, and the number of items you can take will be severely limited and it will cost a small fortune to ship things. What items belong on your list? These are the things that matter most to you!

**6. Is this something from a lifestyle I no longer have or want?** For example, if you have three cabinets full of plastic containers, but only cook for one or two people, you probably can lose a few plastic sets—and dishes, pots and pans, etc.

**7. Schedule a regular time each week—or several days per week—to work on rightsizing.** Realize that rightsizing is a life-changing marathon, not a sprint. You didn't accumulate everything overnight, and you won't sort it all out overnight either.

**8. Value what you keep.** The fewer things you keep, the more you will treasure and enjoy what you have, instead of tucking them away in a closet or stacked among dozens of other things. These are the few, meaningful items worth having in your personal space.

**9. Prevent new collections from forming.** Instead of material gifts, ask people to spoil you by sharing time, enjoying new experiences, and indulging in luxuries (spa certificates, imported chocolate, a musical or other theatre production, gift certificates for dinner out, etc.)—the things you love and want, but don't always buy for yourself.

**10. Use age to your advantage.** Now is a great time to "gift" items you "eventually" want family members to have. Take a photo (preferably a digital one) of them holding the special item and create a digital scrapbook of "next generation" memories...making your special people happy and freeing yourself of extra "stuff" that you have been charged with keeping for posterity.



The Seniors Real Estate Specialist® (SRES®) designation is awarded by the SRES® Council, a subsidiary of the National Association of REALTORS® (NAR).

To learn more about SRES® and access various consumer resources, please visit [SRES.org](https://www.sres.org).



PRESENTS

# Will Your Next Move Be Your Choice? Or Will Circumstances Rule?

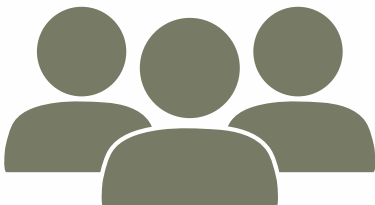
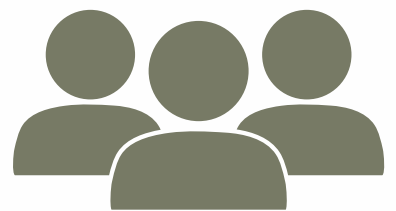
Your next move should be full of joy and anticipation of the next phase of your life. But for some people, their next move will be filled with stress, emotional turmoil, and often depression, or even anger, at being forced to make a move that they don't want to make, or aren't ready for.

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***As we age**, we come to a point where we can no longer easily take care of our home. We all know this time will arrive, yet we put off making the basic decisions about what our next steps will be. We delay making even the most basic of decisions, such as 'will I age in place, or will I move to a more age-friendly place?', or 'Do I want this next transition to be the last one I make, or will I be okay if health or financial reasons necessitate a change in 5 or 10 years?'*

***For some, a sudden change in health**, either their own or that of a loved one, conspires to necessitate a hasty move. They suddenly find themselves contemplating a move due to the circumstance they find themselves in. And that's never the time when the best decisions are made. As a Pivotal-ASA™, I have been trained to help you have those conversations, both within your own home and also with family, so that you can be prepared when the crisis does hit.*



***Others start making plans early**, when they have time to discover what their future options might be, and what might be the best situation for their specific wants or needs. They leave time to make the best long-term decisions for themselves. Again, as a Pivotal-ASA™, I am uniquely qualified to help you in this process. Every day in my business, I help people with this process. I have the connections you will need, where for you, it can be a very time consuming process to even discover what options you have, I come to the table fully equipped to save you time and stress in this area.*

**Why do families land here?** Without going into a deep explanation of human psychology, we can explain the basics. As we move through life, we go through different developmental agendas, always building along the way and maintaining control. As we age, one of our primary agendas is retaining control of our world in the face of so much change and loss of control. The number one thing we want to maintain control over is where we live.



**Following are just a few of the ways** a Pivotal-ASA™ can help you, or your family, plan your move well in advance and avoid the pitfalls associated with a move that is forced by circumstances.

- *Have a conversation with you. Invest an hour in a chat with a Pivotal-ASA™ and you'll be surprised at some of the things you haven't thought of when it comes to your future move.*
- *Research your options in future housing, all the way from Active Adult Lifestyle Communities to retirement home living to extended care facilities and present a summary of your options to you.*
- *If you want to stay in your home, a Pivotal-ASA™ is on top of the various funding programs available to help you 'age in place'.*
- *A Pivotal-ASA™ has connections with experts in the financial implications of staying in your home versus your other options. Although staying in your home is quite possibly what you want to do, you need to investigate if doing so is going to allow you to live the lifestyle you want to live going forwards.*
- *If you're not sure whether you should stay in your current home or look at a move, a Pivotal-ASA™ will offer you the exclusive 'Personal Discovery Survey'. It's a brief, for your eyes only, questionnaire that is designed to help you discover the pros and cons of making a move.*
- *Perhaps one of the best ways we can help you is to facilitate a conversation between yourself and your 'adult children.' So many families are intimidated by the thought of this conversation that it gets put off time and time again. When that happens, often the result is that a crisis happens before the conversation. Often, families find that they just don't know how to have the conversation. With you in one phase of life, and your kids' in a totally different phase, the conversation is ripe for emotional upset and disagreement. A Pivotal-ASA™ who works regularly with seniors is well equipped to help you have this conversation.*

*For many, living in their home simply means the world, comfort and the fact that 'you made it'. All the memories - good and bad, raised children, weddings, grandchildren, milestones, built gardens, paid mortgages, friends, neighbours and decades of community involvement. As much as we like to remain within our familiar comforts, change is always on the horizon but it doesn't need to be a negative change. Change by choice is always a good thing.*

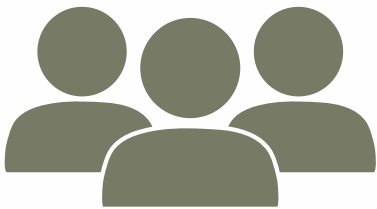
*This alone demonstrates how important it is to have the necessary conversations and become informed as to the available options. And yet, so many families fail to have these conversations, allowing circumstances to dictate, effectively robbing them from their choice.*



## What Do I Do With All My 'Stuff'?

If you're like most people, you've accumulated a lot of 'stuff' over the course of a lifetime. And, like most people, you don't know what to do with it. In fact, for the majority of senior clients I work with, this is the most difficult part of the process for them. Quite often, with the exception of a few family heirlooms, neither your adult kids nor your grandchildren will be interested in these items. Here are a few ideas on what to do with your 'stuff'.

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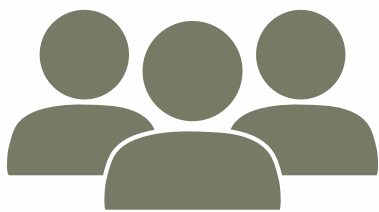
### **1. Decide what things you will take with you to your next home.**

*Sometimes this is a very difficult process to go through. Maybe you're downsizing, and only a fraction of your things will fit where you are moving to. My experience as a Pivotal-ASA™ has shown me that the best way to handle this is to first separate things into those that you cannot live without and the things you aren't quite as attached to. Once you have done this, figure out if the things you cannot live without will actually fit into your new home.*

### **2. What do your family members want?**

*Once you have separated out all of the things you will take to your new home, you'll want to find out what of the remaining items your family members would like to have. Hopefully, there won't be any items that more than one family member wants, but that would be a pretty rare situation. The best way to handle these disagreements is to have them work it out themselves. Better they work things out now, than in the emotional turmoil of settling your estate.*





### **3. I've got some valuable things that neither family nor friends want - what can I do with them?**

Oftentimes I got into a situation where there are valuable items that need a new home, and it's never an easy task to take care of this. You see, lifestyles have changed, and many younger people do not want things that 'remind them of grandma's house'. Depending on the items, you may find that an auctioneer is your best bet. As a Pivotal-ASA™, I have connections with local auctioneers, appraisers, valuers and other experts who can give you an idea of what things are worth in today's marketplace and then help you re-home those items.

### **4. I want to donate some things - what items can I donate?**

This really comes down to what the items are, and whether you have a preference for where they are donated. Which organizations accept what items is very much location-dependent, so, for example, Goodwill in Mississauga may not accept any large furniture items, while Goodwill in London will. But even these sorts of considerations vary according to what the particular location currently needs. There are some charities, such as the Canadian Diabetes Association, that will pick items up from you, which might be an important consideration for you. Chances are that there are also many more local organizations such as church groups, service clubs (Optimists, Kiwanis, etc.), shelters, etc. that will be only too pleased to pick things up from you. Members of my Network of Exceptional Specialists know the best people to help you with your needs.



### **5. This is all too overwhelming for me - what can I do?**

Fortunately, you have several options in this regard. As part of my Pivotal-ASA™ training, I learned which professionals are best suited to help you in this aspect of your move. In my Network of Exceptional Specialists are senior move managers, who can go through your 'stuff' with you, distribute it, pack it, and even unpack it at your new home. If you're not familiar with the roles a senior move manager (aka downsizer) can play in your move, just ask me for my report 'Senior Move Management Q & A. Likewise, my Network includes people who will pick items up, package them and ship them anywhere in the world for you. Same goes for auctioneers, as mentioned earlier in this report.

**Remember,** while your home and your 'stuff' are the place and things of your memories, the actual memories live in your heart and your mind, and wherever you go, they will go with you.





## CORINA STAINSBY

*Senior Living & Care Consultant  
Founder of Heart and Home*

My career started off in health care as an **Occupational Therapist**. Today, as Founder of **Heart and Home**, I continue to focus on overcoming barriers and use a client-centered approach when working with Seniors and their families. I'm also in the real estate industry as a **Seniors Real Estate Specialist** and I am knowledgeable about the unique financial and emotional challenges that those who are 55+ can face when considering whether they should remain in their home or move. I see myself as a consultant and guide, focusing on providing information and services that empower my clients to make a decision that best suits their current and future needs. I believe Seniors have

a right to live out their retirement years in a home where they feel safe and comfortable in; and near people they care about for as long as they are able to do so. Seniors who engage me and my professional partners, should expect to have their concerns heard with patience, empathy and respect. ***My goal is to provide my clients with customized plans and services that will help them love where they live.***

***At Heart and Home, we provide support and resources for Seniors looking to settle in their forever home.***



HEART AND HOME  
*Love where you live.*

Whether this means adapting your home to age in place, or finding housing options to move into, we will support and guide you with patience, empathy and respect. We can also provide customized safety assessments, handyman services, home modifications, estate clearing, as well as real estate and transition services. No matter where you're at in life's journey, Heart and Home can provide peace of mind with solutions to help you relocate or comfortably age in place. At Heart and Home, we help you love where you live.

***Call now for a free consultation:***

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