

# I'm Digging In, and I'm Staying!

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At the young age of 39 in 1988 (now you know my age!), I moved with my husband and two young children into my in-law's house that they built in the 1950s in Richfield. My husband and I had made many moves in our short marriage--EIGHT major transitions from Minnesota to Alaska and other states in between.

As we settled in this time around to this very familiar house, there were a few adjustments. The one that bothered me the most was the ongoing phone calls asking for my husband's parents (we thought it would be unique to keep the old family phone number). Eventually their friends and relatives all had the in-laws' new phone number, but we still were getting the phone calls from businesses trying to sell things to what they thought were senior age people living in the house. One day I had had it! A man on the other end of the phone was asking if we were looking at selling the house any time soon, and moving to a smaller home or senior housing. I screamed at the real estate agent, and said something like "Are you crazy? The only place I'm ever moving again is in the ground in our backyard!" I remember dead silence on the other end and maybe some mumbling then the click of the phone as he hung up!

As I pulled information and resources together for this article, I chuckled as I remembered that day on the phone and how I was planning to stay in our house until death came knocking. But now after many years of working in the gerontology field and senior housing, I know how difficult these transitions in life and the move out of their home of many years are for the older adult. A change we all are seeing and reading more about is in the last 20 years seniors are living longer, and they are definitely staying longer in their homes where they raised their families, where they feel the most comfortable, and where they want to stay and be as independent as long as possible.

The following is a list of "Tips and Internet Resources to Assist Seniors to Stay in their Home". This is assembled from current research and from my years of experience in the aging field.

- **Know Your Home Care Providers-** Understand the type of services available and the differences between them (homemaker services, personal care, companionship, home health care, adult day care, respite care, live-in help, hospice care, caregiver support groups). More information at [www.helpguide.org/elder/senior\\_services\\_living\\_home.htm](http://www.helpguide.org/elder/senior_services_living_home.htm)
- **Do a Needs Assessment-** A specialist can do it or you can do it yourself. Family Care America provides a detailed worksheet that will help you evaluate every aspect of care including physical, cognitive functioning, and issues relating to the home environment. This can be found at [www.caregiverslibrary.org](http://www.caregiverslibrary.org); Tools for Caregivers: Comprehensive Caregiving Needs Assessment.

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- **Assistance with Money Management-** There may be programs available in your community, or Center for Healthy Aging offers a Daily Money Management program that has trained and supervised volunteers that provide in home assistance with budgeting and bill paying, medical insurance claims, financial and legal planning, income tax preparation and handling government benefits. Find more information at: [www.centerforhealthyaging.org](http://www.centerforhealthyaging.org).
- **Inform yourself about Reverse Mortgages-** you can take advantage of the equity you have in your house without having to move and without monthly loan payments. You don't have to pay back a reverse mortgage for as long as you live in your home. Refer to [www.seniorhousingguide.us/reverse-mortgages-mn.html](http://www.seniorhousingguide.us/reverse-mortgages-mn.html) They have listed both the pluses and minuses of this program as well as more websites for additional information.
- **Senior Housing Guide-** Lists resources and programs in 10 counties near the metro area to help seniors stay in their home. Lists include: financial services, health care, housing alternatives (sharing your home), meals and nutrition, respite care, safety, homemaking, home improvement and maintenance, taxes, and transportation. They also have a section on making your home accessible. Refer to: [www.seniorhousingguide.us/remain-in-yourhome.html](http://www.seniorhousingguide.us/remain-in-yourhome.html)
- **Home Improvements for Seniors-** Another good resource with a list of the top 10 home improvements to modify your home to allow you to live there longer. AARP has extensive resources on home improvements and how to pick the best contractor or choose the financing that's right for you. <http://www.hud.gov/offices/hsg/sfh/hecm/topten.cfm>
- **Home Safety for Seniors-** In one year, there has been over 622,000 people over the age of 65 who were treated in ER rooms for injuries in their homes. This website has an extensive check list to spot safety problems for the home of a senior—examples: check smoke detectors, check rugs/runners and mats, check all cords, check the emergency exit plan, kitchen, check the range area, and more. For the checklist, visit <http://www.seniormag.com/caregiverresources/healthtips/homesafety.htm>
- **Seniors Embrace Technology-** AARP states in their surveys that seniors are willing to use devices that will help them stay in their own home, like those that regulate lights and temperature, detect when someone has fallen, or monitor blood pressure. Also, seniors' family members feel technology makes them feel the person they care for is safer. But both seniors and caregivers agree that cost is a concern. Read more about this topic in the *U.S. News and World Report* article (there are also links in the article to other technology information regarding seniors and helping them stay independent and in their home): <http://www.usnews.com/blogs/on-medicine/2008/3/28/to-stay-at-home>