



AGING IN PLACE TOOLKIT

**Plan today for the
life you want to live
tomorrow**

www.aginginplaceplan.ca

Supported by:



United Way
Lower Mainland

Aging in Place

Canadians are living longer than ever before, and now over 18% of the nation's population is age 65 and older - a proportion that is growing rapidly and expected to reach 20% by 2025. The average lifespan is 89 years for women and 87 years for men, and the fastest growing age group is centenarians, a growth rate that has exceeded that of the overall population over the past 20 years. But while the demographics are changing, one thing that remains the same is the desire of most older people to remain in their own homes for as long as possible. Having access to the health and social supports and services needed to live safely and independently in your own home for as long as you wish or are able is an important part of aging in place. Thinking about the future, planning ahead, and making key decisions ahead of time are important to ensuring you have the best opportunity to age in place, in your own home and community. This toolkit helps you understand the decisions to make and provides resources to support you in that decision-making process.

What is the Aging in Place Toolkit?

This Aging in Place Toolkit has been prepared by United Way of the Lower Mainland (UWLM) and the Aga Khan Council for Canada. It was adapted and digitalized from the original Aging in Place checklist prepared by the Forum of Federal/Provincial/Territorial (F/P/T) Ministers Responsible for Seniors, specifically the English text content, with permission from Employment and Social Development Canada (ESDC). The updated online version can be found at <https://aginginplaceplan.ca>: it is available in both English and French.

Why use the aging in Place Toolkit?

To maintain health and independence: This Aging in Place Toolkit has been designed to help you think about the various aspects of maintaining health and independence as you age, and what kind of considerations are involved in making a plan and decisions to support you to age in place.

To prepare for the future: The questions, checklists, and resources in the Toolkit cover many different aspects of life and aging and will help you understand what you can do now, and in the future, to prepare for your older years and give you the best chance to have a more positive experience as you age.

To maintain control: The tool allows you to think about what you would like your life to be in 10, 15, or 20 years. What you do now could give you more control over future changes and help you avoid making hasty decisions, especially when faced with a crisis.

- To plan for 9 key areas of life:
 - My Health
 - My Home
 - My Transportation
 - My Finances
 - My Connections
 - My Safety
 - My Supports and Services
 - My Community
 - My Partner and I (if applicable)



How to Use this Booklet

Step 1: Are you ready to Age in Place? Complete the checklist for yourself, for an older family member or someone you care for. The checklist covers the 9 areas of your life mentioned above.

Step 2: My Reflections After completing the checklist, fill out the “My Reflections” section based on how you’re feeling about each of the 9 areas now that you’ve completed the checklist.

Step 3: My Action Plan Create your “Action Plan” with actions you can take immediately, and other actions you can take within a year. Consider the resources available on the Resources page and how you can take advantage of them to be better prepared to age in place.

Step 1: Are you ready to Age in Place?

Use this checklist to assess your progress.

1. My Health

Health includes physical, emotional, cognitive, and mental well-being. Think about your state of health as it is now. What can you do now to help ensure a healthy future? Your health may change as you age, and it is important to prepare for support and services you may require in the future. Reflect on your values and wishes for your health, and discuss these with your loved ones and care providers.

MY HEALTH	YES	NO
I am physically active and do a variety of physical activities that I enjoy.		
I eat a well-balanced diet including fruits, vegetables, whole grains, and protein-rich foods.		
I schedule regular appointments for physical, vision, dental, and hearing check-ups.		
I schedule regular appointments for physical, vision, dental, and hearing check-ups.		
I do not smoke cigarettes, or I have a plan to quit in the future.		
I do not consume alcohol, use illicit substances or recreational drugs.		
If I drink alcohol, I stay below the limits suggested for adults my age.		
I understand the reason I am taking medications and/or supplements and know how to take these safely.		
I am aware of electronic tools that will allow me to remain healthy, such as medication reminders.		
I am aware of the signs and symptoms of mental health challenges and generally feel positive about my mental health.		
I will seek out support if I feel a worsening in my mental health.		
I keep my mind active through a variety of interests and hobbies, such as reading.		
I have talked with my health care provider 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 I have talked with my health care provider about what I can do now to maintain my health and how my care needs may change as I age.		
I have thought about my wishes for medical care in the event I am not able to provide consent and have communicated these wishes and my values in a legal manner, i.e. advanced directives and power of attorney.		

2. My Home

The majority of older adults live in the community and want to age in place in their own home.¹²³ 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 situations such as living alone for the first time and doing tasks that someone else has normally (e.g. household tasks, financial tasks, etc.).

MY HOME	YES	NO
My home is in a location where I will have access to services and amenities that are important to me, such as health care professionals, transit, family, and friends, and I will not feel isolated in my later years.		
I have thought about the current and future costs of staying in my home (e.g. mortgage or rent, condo fees, taxes, repairs, maintenance, insurance, etc.) 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 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 safety, mobility, and health needs over the next 15 to 20 years (e.g. entryways and doorways that can be accessed by a walker, bathroom walls that can support the installation of handrails, etc.).		
If my health changes and I require a wheelchair/mobility device, I can make necessary changes to my home (e.g. night lights, solid handrails, grab bars in the bathroom, widen doorways, ramps, walk-in tubs).		
I am aware of other housing options in my community and have researched the cost and eligibility criteria if I am no longer able to remain in my current home.		
I have thought about reducing my belongings and/or moving to a small home.		

3. My Transportation

Most older adults will live 7 to 10 years past their ability to drive safely.⁴ Think about the type(s) of transportation you use now. Do you plan to continue travelling in the same way when you are older?

MY TRANSPORTATION	YES	NO
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 am aware of, and have access to, alternative means of transportation in the event that my health and/or vision declines, and I have to give up driving.		
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 have spoken to my landlord or condo board to find out if changes can be made to my current home.		
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.		

4. My Finances

Financial planning leads to greater well-being regardless of household income.⁵ 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? The need for help making legal and financial decisions can arise 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.⁶ 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.

MY FINANCES	YES	NO
I have researched the cost of my retirement based on the lifestyle I wish to maintain.		
I have researched the income sources such as benefits and supplements available to me at retirement.		
I will be able to live comfortably within my retirement 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 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 circumstances change, 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 and what my important passwords are (e.g., will and insurance).		

5. My Connections

Social networks of friends or family are known to make an important contribution to general well-being and quality of life.⁷ Volunteering helps to keep people connected with their community, is associated with longevity and increases happiness and satisfaction in older age.⁸⁹¹⁰ Think about your social life as it is now. What will it look like when you are older?

MY CONNECTIONS	YES	NO
I maintain good relationships with my family members.		
I have friends/family 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 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 and I intend to stay connected with them after retirement.		
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 connections.		
I have explored different ways of connecting with friends and family, such as Skype, FaceTime, or social media.		

6. My Safety

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

MY SAFETY	YES	NO
I feel safe in my home, neighbourhood, and community and know where to report concerns and how to make my community safer.		
I know how to protect myself from fraud, abuse, and neglect (including emotional, physical, digital, and financial abuse and neglect) and know where to go for support.		
I understand the risk of falls as I age and know what to do to decrease this risk.		
I keep my home uncluttered by removing scatter rugs and other tripping hazards.		
I keep my walkways clear of snow and ice.		
I have considered using a home monitoring system, a personal emergency response system, or a fall detection system to help keep me safe at home.		
I know some people in my neighbourhood whom I could call on in an emergency.		
I have plans and preparations in place in case of an emergency such as a power outage, extreme weather event, flood, fire, earthquake, or other natural or human-caused disasters.		

7. My Supports & Services

As Canadians age, the care and support from family, friends, neighbours and community agencies become increasingly important to the well-being of the seniors. In 2018, about 7.8 million individuals, or one-quarter of Canadians aged 15 and older provided care to a family member or friend with long-term health condition, disability or aging needs.¹¹ Almost one quarter of Canadian seniors aged 65 years and over are caregivers themselves.¹²

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 you or how it could affect you in the future. What could you do that would help you in providing that care?

Services:

At some point in your life, you may need help with some activities or help with daily needs of living while in your own 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	YES	NO
I have researched the 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, including faith-based community services.		
I have discussed with family and friends about the help I may need in the future, and we have agreed on a plan for the future.		
As a caregiver, or if I become a caregiver in the future, I am aware of external resources to give me, as a caregiver, some relief (respite) from this role (e.g. adult day programs, overnight care, etc.).		
If I am a caregiver, I have a plan for self-care to help maintain my own health and well-being.		
I have thought of using devices such as a video monitoring system, medication reminders, and personal response services to help take care of myself or a loved one at home.		

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.¹³

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?¹⁴

MY COMMUNITY	YES	NO
I am comfortable getting around in my community and will continue to be comfortable in the future.		
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.		
I have considered whether I need to move to another community that is better designed to help older adults to live safely, enjoy good health, and stay involved.		
I am able to access my place of worship as frequently as I like to.		
I know my neighbours and feel welcome in my community.		

9. My Partner and I (if applicable)

*Your partner will play a critical role in your later years and will likely become a more central part of your life.¹⁵¹⁶
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 I...	YES	NO
Have discussed our plans for old age and aging in place.		
Have shared our plans for what we want to be able to do financially.		
Have shared our plans about when we plan to retire.		
Have shared our plans for what options we may explore to work part-time or in a new job.		
Have shared our plans for what we will do with our time.		
Have shared our plans for what activities we can do together and separately.		
Have shared our plans for how aging or changing needs could affect our relationship.		
Have shared our plans for where we want to live.		
Nurture our relationship, and if we face any challenge, we know how to access supports.		

My Summary

Use the summary table below to transfer your total Yes/No responses from each section of the checklist in Step 1.

		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 I (if applicable)		
TOTAL			



Step 2: My Reflections

What do you need to do to be better prepared to age in place? Use this Reflection Section of the tool as a mini-planning guide to identify some things you can work on. You can review the resources suggested online to help you decide the steps you can take now and later to help support your plans for aging in place, thus, giving you more control over your future.

My Health

As you work through this section, reflect on your personal health goals and what changes you can make or actions you need to take to reach those goals.

My Home

When completing this section, reflect on what you value in your home environment, and what kind of support you or your loved ones would benefit from in the long run. You may want to think about making changes to your home or consider having an alternative housing plan if that becomes necessary.

My Transportation

Reflect on your current transportation needs and methods, while considering how this may change in the future and what services/options may be available to you.



My Finances

As you reflect, consider your current financial situation and how much you may need as you plan to age in place. Consider planning for anticipated and unanticipated expenses and seeking advice from a financial planner. You may also want to reflect on who would make decisions on your behalf in the event you are unable to make decisions for yourself.

My Connections

Reflect on what activities and relationships make you feel connected to your loved ones and your community. Think about ways you would like to remain connected as you age in place.

My Safety

As you reflect on how you feel in your home and social environment, you may want to consider how safely you are able to navigate in your home and in your neighbourhood. You may also consider having an emergency preparedness kit that is easily accessible and regularly maintained.

My Supports and Services

Reflect on the care you and your loved ones may need in the future. Consider what services are available through various avenues such as the government, family, friends, and within the community.



My Community

Reflect on how and what community means to you. What activities, individuals, and places bring you joy and contribute to your overall wellbeing?

My Partner and I (if applicable)

Reflect on your relationship with your partner, and what you value within this relationship. Consider how you can continue to build and strengthen this relationship as you age together.

Step 3: My Action Plan

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. 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 (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 I (if applicable)		

Endnotes

- ¹Reicherter, E. A., & Greene, R. (2005), Wellness and health promotion: Educational applications for older adults in the community. *Topics in Geriatric Rehabilitation*, 21(4), p. 295;
- ² Cohen-Mansfield, J., & Frank, J. (2008), Relationship between perceived needs and assessed needs for services in community dwelling older persons. *Gerontologist*. 48(4), p.505-16
- ³ Masotti, P. J., Fick, R., Johnson-Masotti, A., & MacLeod, S. (2006), Healthy naturally occurring retirement communities: A low cost approach to facilitating healthy aging. *American Journal of Public Health*, 96(7) p. 1164, p. 1165.
- ⁴ Carr, D. B., Flood, K., Steger-May, K., Schechtman, K. B., & Binder, E. F. (2006), Characteristics of frail older drivers. *Journal of the American Geriatrics Society*, 54(7), p. 1125
- ⁵ Noone, J. H., Stephens, C., & Alpass, F.M. (2010), The process of retirement planning scale (PRePS): Development and validation. *Psychological Assessment*; Sep 22(3) p. 529
- ⁶ Federal/Provincial/Territorial Ministers Responsible for Seniors, (2010), What every older Canadian should know about: Planning for Possible Loss of Independence. <http://www.seniors.gc.ca/eng/working/fptf/independence.shtml>
- ⁷ Hill, K., Kellard, K., Middleton, S., Cox, L., & Pound, E. (2007), Understanding resources in later life: Views and experiences of older people. The Joseph Rowntree Foundation, p. 14
- ⁸ 5 Southeastern Ontario District Health Council. (2004), Healthy aging in Southeastern Ontario: Healthy Aging Task Force Project Report. p. 11 -12
- ⁹ Green, L. (2010), *You could live a long time: Are you ready?* Thomas Allen Publishers, p. 106
- ¹⁰ Hank, K., & Erlinghagen, M. (2009), Dynamics of volunteering in older Europeans, *The Gerontologist*, 50(2), p. 170
- ¹¹ Hango, D. (2020, January 8). *Support received by caregivers in Canada*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2020001/article/00001-eng.htm>
- ¹² Statistics Canada. (2020). *The Daily – Almost one-quarter of Canadian seniors are caregivers*. <https://www150.statcan.gc.ca/n1/daily-quotidien/201124/dq201124a-eng.htm>
- ¹³ The World Health Organization, (2007), *Global Age-Friendly Cities: A Guide*, http://www.who.int/ageing/age_friendly_cities_guide/en/
- ¹⁴ Bolles, R. N., & Nelson, J. E., (2010), *What colour is your parachute? For retirement: Planning now for the life you want*. Random House, P.137
- ¹⁵ Green, L. (2010), *You could live a long time: Are you ready?* Thomas Allen Publishers, p. 106
- ¹⁶ Bolles, R. N., & Nelson, J. E., (2010), *What colour is your parachute? For retirement: Planning now for the life you want*. Random House, p. 231