



5 Tips to Help Seniors Live at Home Longer

From: American Bankers Association

The vast majority of older Americans want to remain in their homes as they grow older, also known as “aging in place.” The American Bankers Association and Investors Community Bank offer the following tips for older Americans considering this option:

Take a hard look at your finances.

Arrange a meeting with a trusted family member or friend and a banker. It's critical to understand your financial resources, how long they'll last and what housing options are the most cost effective for you. Be sure to consider all costs associated with aging in place, including:

- Home modifications, home insurance and property taxes
- Transportation to medical appointments, shopping and other errands
- In home caregiver for house upkeep and medical purposes

Assess your home and determine what modifications are necessary.

While staying in your home is preferable for many, there are often design changes that must be made to ensure it's also safe and comfortable.

- Make sure there is at least one step-free entrance to your home
- Update lighting inside and outside of the house so that all walkways and stairs are well lit
- Clear pathways throughout house and firmly secure all carpets to the floor to prevent tripping
- Install grab bars in the bathtub, shower or near the toilet

- If there is no bedroom or bathroom on the main floor, consider installing a chairlift. At a minimum, make sure you have rails on both sides of the stairs

Make security a priority.

Older Americans are often targets for scams and other criminal behavior. Be cautious about who you allow in your home and disclose sensitive information to.

- Install up to date and easy to use locks. Make sure your front door has a peep hole or a security monitor so you can see who is outside
- Consult someone you trust when hiring a contractor, financial advisor, etc. Look into community resources. If mobility is limited, look in to services offered in your area

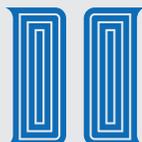
Be prepared for possible emergencies.

- Keep a list of all emergency contacts on your refrigerator or by a phone
- Consider a Personal Emergency Response System. Transmitters can be worn as a bracelet or around your neck and require the simple push of a button to send a signal to a call center
- Have your house number visible from the street so emergency responders can easily identify your home

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As you age, your needs inevitably change. Take time as needed to sit down with trusted family or friends and make sure your current living situation is still the right one.

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