



THINKING ABOUT YOUR FUTURE?
Plan now to Age in Place



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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Aging in Place on your terms

Most Canadian seniors want to remain in their own homes for as long as possible.^{2,3} 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.⁴ 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.⁵

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.⁶

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.⁷ 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	Yes	No
I am physically active and do a variety of physical activities that I enjoy.	<input type="checkbox"/>	<input type="checkbox"/>
I eat seven or more servings of fruit and vegetables in a day.	<input type="checkbox"/>	<input type="checkbox"/>
I have a healthy body weight that has remained the same for the past six months.	<input type="checkbox"/>	<input type="checkbox"/>
I schedule regular appointments for physical, vision, dental and hearing check-ups.	<input type="checkbox"/>	<input type="checkbox"/>
I know what screening tests are recommended for my age and discuss these with my doctor.	<input type="checkbox"/>	<input type="checkbox"/>
I do not smoke or I have a plan to quit in the future.	<input type="checkbox"/>	<input type="checkbox"/>
If I drink alcohol, I stay below the limits suggested for adults my age.	<input type="checkbox"/>	<input type="checkbox"/>
I avoid alcohol when taking medication, or check with a doctor or pharmacist first.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
I keep my mind active through a variety of interests and hobbies, such as reading.	<input type="checkbox"/>	<input type="checkbox"/>
I know how to keep my bones healthy and strong, and have discussed this with my doctor or other health care professional.	<input type="checkbox"/>	<input type="checkbox"/>
I have talked with my doctor about my pre-existing medical condition and what services and supports I may need as I age.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of electronic tools, such as medication reminders and health management systems that will allow me to remain healthy.	<input type="checkbox"/>	<input type="checkbox"/>
I have written down my wishes for care in the event I become incapable of giving my consent.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

2. My Home

The majority of older adults live in the community and want to age in place in their own home.^{8, 9, 10}

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.

CHECKLIST

My Home	Yes	No
My home is in a location where I will not feel isolated in my later years and is close to services, friends and family.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
I can afford to pay for services (e.g. house cleaning, yard maintenance) to maintain my home, if needed.	<input type="checkbox"/>	<input type="checkbox"/>
If I find myself living alone in the future, I could manage it on my own.	<input type="checkbox"/>	<input type="checkbox"/>
I recognize safety risks in my home and have taken steps to fix them.	<input type="checkbox"/>	<input type="checkbox"/>
I have spoken to my landlord or condo board to find out if changes can be made to my current home.	<input type="checkbox"/>	<input type="checkbox"/>
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.).	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>
If I am no longer able to remain in my current home, I am aware of other available housing options in my community.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about reducing my belongings and/or moving to a smaller home.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

3. My Transportation

Most older adults will live 7 to 10 years past their ability to drive safely.¹¹

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.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of, and have access to, alternate means of transportation if needed (e.g. walk, bus, taxi, volunteer driving programs and carpool).	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about what it costs to run and maintain my own vehicle compared to the cost of other means of transportation.	<input type="checkbox"/>	<input type="checkbox"/>
I plan to take up or increase walking or cycling as a healthy and active form of transportation.	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of delivery and/or online shopping services I can use if I am not able to travel.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

4. My Finances

Financial planning leads to greater well-being regardless of household income.¹²

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?

CHECKLIST

My Finances	Yes	No
I am able to live comfortably within my current income.	<input type="checkbox"/>	<input type="checkbox"/>
I have money set aside for unexpected expenses such as health-related supports and major home repairs.	<input type="checkbox"/>	<input type="checkbox"/>
I have someone I trust that I can consult for financial advice when needed.	<input type="checkbox"/>	<input type="checkbox"/>
I have thought about my retirement and the kind of lifestyle I would like to have.	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>
I know how much money is required to sustain the lifestyle I want in the future.	<input type="checkbox"/>	<input type="checkbox"/>
I plan to retire debt-free (e.g. pay off mortgage and credit cards).	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>
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).	<input type="checkbox"/>	<input type="checkbox"/>
If my living arrangements changed, I could manage financially.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
I have a will and my loved ones know where all my important documents are (e.g. will and insurance).	<input type="checkbox"/>	<input type="checkbox"/>
Total		

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.¹³

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.¹⁴

Volunteering helps to keep people connected with their community, is associated with longevity and increases happiness and satisfaction in older age.^{15,16,17}

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

6. My Safety

*Falls account for more than half of all injuries to Canadians 65 years of age and older.¹⁸
Approximately 20 to 30 percent of Canadian seniors experience one fall each year.¹⁹*

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?

CHECKLIST

My Safety	Yes	No
I feel safe in my home and my neighbourhood.	<input type="checkbox"/>	<input type="checkbox"/>
I know how to protect myself from fraud, abuse and neglect (including emotional, physical and financial abuse and neglect).	<input type="checkbox"/>	<input type="checkbox"/>
I know falling is a risk, and I know what I can do to decrease this risk.	<input type="checkbox"/>	<input type="checkbox"/>
I keep my home uncluttered by removing scatter rugs and other tripping hazards.	<input type="checkbox"/>	<input type="checkbox"/>
I keep my walkway clear of snow and ice.	<input type="checkbox"/>	<input type="checkbox"/>
I had a fall recently, but I took action to decrease my risk of having another.	<input type="checkbox"/>	<input type="checkbox"/>
I have considered using a home monitoring system, personal emergency response system or a fall detection system to help keep me safe at home.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

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.²⁰

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	Yes	No
I have thought about what services and supports I may need to remain in my home in the future.	<input type="checkbox"/>	<input type="checkbox"/>
I know where to go to find information if I have questions about my care needs or community services.	<input type="checkbox"/>	<input type="checkbox"/>
I have talked to family and friends about help I may need in the future, so they can prepare accordingly.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
If I am a caregiver, I have a plan for self-care to help maintain my own health and well-being.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

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.²¹

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?²²

CHECKLIST

My Community	Yes	No
I am comfortable getting around in my community and will continue to be in the future.	<input type="checkbox"/>	<input type="checkbox"/>
I feel safe in my community and know where to report concerns about how to make my community safer.	<input type="checkbox"/>	<input type="checkbox"/>
I know what programs and services (e.g. shopping, personal services, health and support services, and recreation programs) are available in my community.	<input type="checkbox"/>	<input type="checkbox"/>
There are activities in my community that interest me, and I know how to find out more about them.	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

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.^{23,24}

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	Yes	No
My partner and I have discussed our plans for old age and aging in place.	<input type="checkbox"/>	<input type="checkbox"/>
My partner and I have shared our plans for:	Yes	No
What we want to be able to do financially.	<input type="checkbox"/>	<input type="checkbox"/>
When we will retire.	<input type="checkbox"/>	<input type="checkbox"/>
What options we may explore to work part-time or in a new job.	<input type="checkbox"/>	<input type="checkbox"/>
What we will do with our time.	<input type="checkbox"/>	<input type="checkbox"/>
What activities we can do together and separately.	<input type="checkbox"/>	<input type="checkbox"/>
How aging or changing needs could affect our relationship.	<input type="checkbox"/>	<input type="checkbox"/>
Where we want to live.	<input type="checkbox"/>	<input type="checkbox"/>
My partner and I nurture our relationship and work out any problems.	<input type="checkbox"/>	<input type="checkbox"/>
Total		

How did you do?

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

		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 Canadians²⁵

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.

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 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 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.

Endnotes

- ¹ British Columbia Ministry of Health, (2015), *Building My Healthy Future* checklist developed for older adults to assess their readiness in planning for healthy aging and aging in place. Authors: Eleanor Kallio, Kim Abraham and Donelda Eve. Copyright: B.C. Ministry of Health 2015. The F/P/T Forum (Seniors) Checklist "Thinking About Your Future? Plan now to Age in Place" has been reproduced and adapted with the permission of the Province of British Columbia's Ministry of Health. For more information about British Columbia's comprehensive toolkit to support older adult planning for healthy aging, please visit: www.gov.bc.ca/healthyaging
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