

3) Family / Social Support

The final requirement to successfully age in a private residence is the support of your friends and family (or a care manager if friends and family aren't available. More on this professional later). These are people who know your wishes and your goals, and will work to ensure these are met when you fall ill or become incapacitated. Remember: if you're planning to stay in your home (and age in place), you'll likely need to bring care into your private residence. Who will make sure that you will not be neglected or be taken advantage of?

Someone will need to properly utilize your assets to support your care; hire good, trustworthy caregivers; and provide oversight—and that means committed to checking in frequently.

It is very important to calculate the physical distance between yourself and those whose support you will need... friends, family, siblings, or your children. Many retirees fail to consider this aspect. A dream home in Hawaii doesn't do you much good when your children, who are supposed to be your primary caregivers, live in Germany. Living close means their availability and support can be counted on and also minimizes the burden you place on them in times of crisis. We recommend that you live less than five miles away from someone you trust, and who will check on you daily if you are receiving care in your home.

Choosing to live in a private residence will inevitably put a burden on your loved ones. This is due to their more active role in your care than if you were to live at a retirement community. Whether they are in charge of overseeing your caretakers, ensuring that your home is age-friendly, or they are your primary

direct caregiver, aging-in-place will likely add additional burden.

Consider forms of compensation for the loved ones who provide care on a regular, prolonged basis. This topic will be covered again in section Four—Legal Planning.



Geriatric Care Manager

As you plan your support, we recommend seeking out a Geriatric Care Manager for times of emergency. These professionals will be able to coordinate services in your time of need, and are specifically designed for the purpose of arranging care in whatever setting you determine, including your own home.

Imagine a scenario where you have a fall and end up in the hospital. After patching you up, the doctors and nurses know you will need some more assistance. Your Power of Attorney probably is there at your bedside when the discharge nurse asks which rehab center you would like to be transported to. Without proper planning by you, your POA will likely answer, “We don’t know” and asks for a recommendation, which the nurse by law is not allowed to give. Your Power of Attorney might just pick a random rehab center and you end up in what is essentially a nursing home. At that point, if either of you tried to insist on going back home, the hospital staff simply could not

allow it, since they have a responsibility for your improved health.

Now instead, imagine that at the discharge moment, your Power of Attorney calls your predetermined Geriatric Care Manager. This person comes to the hospital, reviews your chart, and tells the doctors “this patient wants to rehabilitate in their home. Based on the medical chart, if we arrange for this type of equipment, home improvements, and care providers over the next few weeks, their home will be safe and acceptable, right?” Now, the hospital staff is more likely to agree to this arrangement and you’re back in your home! We will cover how to write this professional team member into your plan in the Legal Section.

We've covered a lot here so let's pause and get your thoughts on living in a private residence:



