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Want to avoid living in a seniors’ home? Start planning now to age in place

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The ability for Canadians to age in place depends on their budget, including a willingness to plan ahead for the possibility of falling ill as they age.

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It was after Richard Dutchak hired an occupational therapist to help his elderly mother-in-law stay in her home as long as possible that he started thinking about his own living arrangements later in life.

Recently retired, Mr. Dutchak and his spouse believe their long-term plan is likely to downsize from their beloved custom-built, multi-level home in Winnipeg.

“We’re psyching ourselves up and convincing ourselves,” he says about planning for the eventual time when going up and down stairs could become more of a challenge as they age.

Still, if the couple knew 30 years ago what they have come to realize today, “we would have built a bungalow and included an easy path to make it friendly for aging,” Mr. Dutchak says

They’re far from alone. Most Canadians are considering growing old in their own homes, in particular after watching the disproportionately negative impact the pandemic had on seniors in long-term care residences. A survey from the National Institute of Ageing and Telus Health released last fall found that 91 per cent of Canadians of all ages, and almost 100 per cent of Canadians 65 years of age and older, plan on supporting themselves to live safely and independently in their own home as long as possible.

A recent March of Dimes study on aging in place shows 35 per cent of working adults and 40 per cent retirees plan to modify their homes for care-related reasons, which the organization said represents “a sizable proportion of the Canadian population who have or will address disability- or aging-related concerns through modifying their homes.”

The ability for Canadians to age in place depends on their budget, including a willingness to plan ahead for the possibility of falling ill as they age.

“Most people do not want to think about this stuff,” says MaryAnn Kokan-Nyhof, an adviser with Desjardins Financial Security Investments Inc. in Winnipeg. She says the subject of saving money to hire a nurse to come to your home or make it wheelchair accessible is about as popular as life insurance and estate planning.

“Nobody likes talking about their morbidity and mortality,” she says.

Ms. Kokan-Nyhof’s family did a major renovation on their home 15 years ago, which included putting in wider doorways for wheelchair access and a accessible toilet and bars.

“[They were done] specifically for my mom, who now lives with us,” she says, believing the modifications will add value to her home as more middle-aged Canadians see their parents challenged by frailty and disability in old age.

Contractor Ryan Johnson, a partner with Alair Homes in Barrie, Ont., has seen a jump in retired Canadians turning cottages into permanent homes, and says a big trend is building master bedrooms on the main floor, which is more accessible, while the adult children and grandkids’ rooms are on the second floor.

Adding a master bedroom along with a full bathroom to the main floor of a two-storey home are common modifications that “improve safety, participation and function for people,” as they age, says Winnipeg-based occupational therapist Marnie Courage, founder of Enabling Access Inc., which provides home assessments for aging in place, including for Mr. Dutchak’s mother-in-law.

Canadians are increasingly willing to spend on renovations like wider doorways and walk-in bathtubs that are both practical and look good.

“The big concern we hear is ‘Will this look like a hospital?’” says Michael Reimer, owner of Vulcan Construction, which specializes in aging-in-place renovations.

Accessibility modifications can be aesthetically pleasing, he says, citing the example of a main-floor full bathroom.

“We’re not building an accessible bathroom; we’re building a European-style wet room,” he says, which is a fully waterproofed bathroom that includes a wheelchair-accessible shower with no-barrier access and handrails that can do double-duty as a toilet paper holder.

“You’d never know it was a grab bar unless someone told you it was a grab bar,” he says. “[These are] a real bonus to the home and it’s not something people feel they would have to change before selling.”

Other major modifications, for those with bigger budgets, may even go as far as installing an elevator to eliminate the need for using stairs in a multi-level home.

However, cost is a concern for many people wanting to age in place. The March of Dimes report shows, more than half of respondents said paying for the home modifications would be a challenge for them to remain in their home. Nearly two-thirds believe the modifications should be publicly funded.

While the federal and provincial governments offer modest support through tax credits, “there is nothing universal across Canada for helping with home modifications,” says Ms. Courage, who also sits on the Canadian Home Builders’ Association Adaptiv Home Council.

It’s a problem, she says, considering more than a quarter of Canadians will be over age 65 by 2036, “so modifications aren’t just a nice-to-have,” Ms. Courage says. “We do not have enough homes to satisfy the need of an aging population that will have a lot of mobility issues.”

For Ms. Courage, that wider acceptance will come as more view modifications, like lower countertops and slide-out shelves allowing people to sit while prepping food in the kitchen, as not merely age-friendly but beneficial for everyone.

“Rather than talking about, ‘Here are some things you’re going to need as you get older,’ it’s ‘Here are some things you’re going to appreciate every day in the kitchen.’”

Mr. Dutchak now sees the value in these additions and may consider some modifications in the future. Still, he recognizes the benefits of moving to more age-friendly housing when the time comes.

“We hope that the time to downsize will be far into the future,” he says. “What’s important to us is to recognize when it will be necessary to move and then to act on it.”



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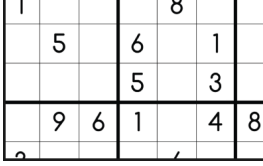
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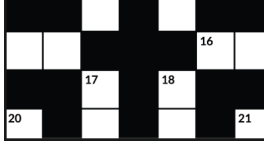
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