



## Facing the Caregiving Tsunami: What are the Aging in Place Options?

By Ira W Yellen, Founder and President  
iNeedHomecareNowLLC

*"We want safety for those we love, and we want autonomy for ourselves."*

Keren Brown Wilson, a pioneer of assisted living

A caregiving Tsunami is upon us, and with aging adults in the U.S. over the age of 60 (35 million) than there are children under the age of 15, medical advances and better self-care means we're living longer. People between 85 to 95 years old will comprise the fastest growing segment in the U.S. over the next few decades.

There is no choice. We need to act now for our society is faced with caring for parents, grandparents, relatives and other loved ones for much longer than previous generations. Much of that caregiving will be through non-medical services, such as home aides and companions that help them go about their daily routines in the familiar comfort of their homes.

Yet, a significant number of us will oversee and make decisions on the clinical care for elders who suffer from chronic conditions. At the same time, we're planning for our own future caregiving needs.

### What are the challenges of family caregiving?

Being a family caregiver for an older or disabled family member can be unrelenting and exhausting. More than half of 40 million unpaid family caregivers in the U.S. look after a loved one between 20 and 40 hours per week. However, only 15 million of these families can afford to hire additional care in the home or consider an assisted living community. Competing demands, stress, limited financial resources and inter-family conflict are taking many family caregivers to the breaking point. They care, deeply. But they also deserve respite.

### Why is a new approach needed?

Families who are beginning their role as caregiver may start with advice and referrals from their family doctor, their parent's geriatric specialist, other family members and friends.

#### Baby Boomers' Retirement Woes Summed Up in 5 Statistics

By Sean Williams ([TMFUltraLong](#))

The following five statistics (The Insured Retirement Institute's [latest report](#) on baby boomers) perfectly sum up the woes that many boomers are facing as they approach or enter retirement.

1. **Relying Heavily on Social Security** — One of the biggest challenges baby boomers face is their heavy reliance on Social Security. Some 59% of boomers expect Social Security to be a major source of their income during retirement. That's up from just 43% when surveyed in 2014.
2. **Have No Retirement Savings** — 55% of respondents had retirement savings in 2016, meaning 45% of baby boomers surveyed had *absolutely nothing saved for retirement*. Comparably, 80% of respondents in 2014 had money put away toward retirement.
3. **Postponed Their Retirement Plans** — Over the past year 3 in 10 baby boomers postponed their plans to retire. Age 62 has long been viewed as "retirement" age, but nearly 6-in-10 boomers now expect to retire at age 65 or later, including 26% of boomers that anticipate retiring at age 70 or later. In 2011, just 17% of boomers expected to retire by age 70 or later.
4. **Stopped contributing to retirement accounts** — They stopped contributing to retirement accounts (16% also took premature withdrawals from their retirement accounts). It's up substantially from 2014 when only 21% of baby boomers weren't contributing to their retirement accounts.
5. **Lugging around debt** — Based on a recent Urban Institute data project, the percentage of adults aged 65 and up with debt rose from 30% in 1998 to 44% by 2012. Nearly, a quarter of all retirees enter retirement with mortgage debt. The study pinpointed \$24,500 as the median amount older adults owed in debt in 2012.

They go online to search for options. They may call their local elder services agency. Unfortunately, there's no one source of information or one-size-fits-all solution. Families become overwhelmed trying to gather, analyze and act on a multitude of advice for an elder whose needs are continually changing.

### **Finding what works.**

No two caregiving situations are alike; caregiving families have diverse experiences. It may be the first time that mom leaves the hospital or rehab facility and can no longer cook and clean for herself. It may be a grandfather who has been given only a few years to live after a cancer diagnosis. Or it may be an aunt's depression after losing a good friend has caused her to stop her favorite activities.

How do we help families simplify the process of finding the right services and support, regardless of where they are on the caregiving spectrum? Over the past five years, we have learned first-hand from home care agencies, families, policymakers, advocacy groups and associations. We've written papers, done presentations and connected with media, and are advising associations, investors, and public policy organizations.

Families who are beginning their caregiving journey are looking to questions for their specific caregiving issues:

- Where do I start or go?
- What do I need to know to make a plan?
- Who do I trust and work with?
- How do I manage my caregiving responsibilities?

### **A future perfect world of care.**

An ideal future for home care isn't all that drastic. Because families are no longer as geographically close, we need to look at friends, neighbors and colleagues as part of our support network. Caring for loved ones is a multigenerational responsibility that factors in the reality that people are living much longer.

New models of family caregiving are leveraging these concepts and bringing us to that ideal. Our goal is to pull together the best options, be an advocate for families and help smooth the bumps in their caregiving journey. This includes using digital health technology tools that make it easier for family caregivers to manage and monitor their loved ones. Digital healthcare tools supplement the face-to-face interactions necessary for quality care. They can help caregivers monitor the assisted day living needs for a loved one such as medicine reminding, vital stats recording, movement and security, to name a few.

### **When Aging In Place Puts Baby Boomers In A Tough Place**

by [Derek Dunham](#), October 24, 2016

The number of older people who live alone at home continues to climb: 13 million in 2015. And for women over 75, the numbers are even more shocking. 45% live alone, according to a recent *Philadelphia Inquirer* [article](#). That discusses the negative impact of aging at home — both on parents and their adult Boomer children. Many seniors aren't living safely, yet they refuse to move or even accept basic help. Their adult children essentially become their assisted living plan, putting emotional and physical strain on that caregiver.

**Media Post: Engage: Boomers, October 2016**

### **From AARP Bulletin, January 2016**

Compared with people reaching the same age in 1965, the new 70-year-olds can expect 15 more years of life. Jay Olshansky, a professor in the School of Public Health at the University of Illinois in Chicago, says that people turning 70 this year have reaped a bounty of medical advances in areas like heart disease and cancer treatment. And, thanks largely to [improvements in health care](#) and pharmaceuticals, these bonus years can often be lived in a disease-free body.

On the other hand, living longer will mean that more people turning 70 will deal with Alzheimer's. "Life is a series of trade-offs," Olshansky says. "The longer you live, the more dangerous the trade-offs."

[Financial health](#) is also a mixed bag for the first boomers. The median family income of Americans, adjusted for inflation, rose from \$27,000 in 1946 to \$62,000 today. But so has debt. "Never before have so many 70-year-olds owed money on their house," says Teresa Ghilarducci, an economics professor at the [New School for Social Research](#) in New York.

This comfort with debt represents the boomer generation's essential philosophy: Live for today. But this freewheeling philosophy also means that millions of people have put away too little for the future. More than 4 out of 10 of those reaching 70 this year risk running out of money in retirement, according to the Employee Benefit Research Institute.

## What is Aging in Place?

The U.S. [Centers for Disease Control and Prevention](#) defines **aging in place** as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level". It breaks down into the following areas:

1. **Adults without urgent needs:** This group includes individuals who want to stay in their current home, are not experiencing immediate health/mobility issues, and prefer aging in place.
2. **Adults with progressive condition-based needs:** This group is made up of those with chronic or progressive conditions that will require special modifications for aging in place. Many have chronic conditions such as diabetes and lung/heart disease that challenge them.
3. **Adults with traumatic change needs:** This group includes those who experienced an abrupt or immediate change that demands adjustments in the living environment for aging in place such as home modifications.

**Most adults would prefer to age in place**—that is, remain in their home of choice as long as possible. In fact, 90 percent of adults over the age of 65 report that they would prefer to stay in their current residence as they age. One-third of American households are home to one or more residents 60 years of age or older.

**Technology can be an enabler for aging in place**—these are the categories of technology that act as an enabler:

- Communication and engagement,
- Health and wellness,
- Learning and contribution
- Safety and security
- Technology and equipment: smart phones, digital devices (Internet of Things) and tablets

## Home modifications

Older adults are at risk for injury within their own homes. These risks jeopardize their ability to successfully age in place. Falling is one of the greatest threats to one's ability to age in place. According to the CDC, falls are the leading cause of injurious death among older adults. Therefore, engagement in fall prevention is crucial to one's ability to age in place. Caregivers should assess the safety of their loved ones' home. If mobility supports are needed, a variety of home modification equipment and safety technologies are available.

## Community Resources

Naturally occurring retirement communities, also known as NORCS, are another source of support for older adults wishing to age in place. A NORC, though not built specifically for a certain age demographic, occurs where a congregation of residents 60 and older live cooperatively.

## Technological Changes

The [caregivers](#) of people who are aging in place may seek to persuade them to adopt new technology, which may include learning new skills and changing their daily routine to incorporate the technology.

## Physical Needs

Many elders have difficulties with everyday functioning. Often, these needs require modifications to the houses they live in. There are several reasons on why these changes happen:

- **Motor functioning:** In a 2002 study by Min Soo Kang, reported that of the elder population in America, 18% will have a disability. This calculates to 51 million Americans who have difficulty in functioning every day. 32% over the age 65 will have difficulty walking which may require use of wheelchairs and canes. Home modifications that can aid them include wider entrances, grab rails, bathroom supports, etc.
- **Fine motor functioning:** Elders may have difficulty using their fingers which can be problematic. As a result, modification of handles in the kitchen bathroom and living areas can help with this problem.
- **Cognitive functioning:** One out of 5 people over the age of 55 will have a mental health disorder. Deterioration of the five senses and a decrease in cognitive capability can mean their responses will be slower. As a result, fire hazards may not be noticed, which is important when setting up fire alarms, exits, etc. (Reported in Kochera (2002))

## **Aging in Place Essential Toolkit™: The One-Stop Caregiver Support Place**

Based upon extensive research, personal experiences and recognizing how people use online resources, iNeedHomecareNow has created the **Aging in Place Essential Toolkit™**: to help families plan, implement and manage caring for their loved ones or themselves.

### **Mission Statement:**

iNeedHomecareNow™ offers **Aging in Place Essential Toolkit™**: to address challenges that individuals and families face in caring for a love one or themselves. It is a one-stop resource of customized, practical advice and support that helps people plan for how they will live a good life as they age.

### **Who is the target audience?**

More and more aging Baby Boomers (born 1946 to 1964) are caring for their elderly loved ones (aged 75 and up). As they do so, these Baby Boomers must begin planning for their own retirements and eventual need for care. Because more than 40 million unpaid family caregivers are not able to hire professional caregivers, the demand for immediate and long-term information and support is growing exponentially. Baby Boomers are online seeking “aging in place” advice, support, services and products that will make their caregiving planning for loved ones or themselves effective.

### **What are caregivers’ challenges?**

The **Aging in Place Essential Toolkit™**: will provide unpaid families the informational resources and options to address major challenges they face on a daily or regular basis. These include:

- Competing demands (work/home)
- Family conflict (Intra-family demands)
- Financial resources (limited discretionary money)
- Mental and physical stress (primary caregiver)
- Time management (balancing primary caregiver needs and other responsibilities)

### **Aging in Place Concierge Audiences**

1. **Aging Adults** who are retired or plan on retiring (65 and up) who do not have a need for immediate caregiving services, but would benefit from future aging in place planning advice.
2. **Caregiving near or at home of a caregiver** who needs advice and information for a loved one’s specific caregiving needs.
3. **Caregiving at a distance** who want alternative caregiving, resources and support services.

### **Short-term Goals:**

- **Beta Test Launch** — June 2017 to April 2018 in Massachusetts to an estimated family caregiver population of 820K with a goal of having 10% go to our web/app and view the options with approximately 4,200 customers purchasing the \$99 yearly subscription generating \$400K over a period of 9 months.
- **Raise \$750K during the Beta period** — May 2017 to review and adapt from user experience and feedback that leads to the second launch in the Northeast (N.E., NY, NJ and PA)

### **Objectives**

- Build an **online network of community family caregivers** who want to share experiences and learn from each other how to be an effective caregiver.
- Offer **aging in place products and services** for families who are planning, implementing and managing their current or future caregiving options.
- Work with associations and businesses who are part of the **digital health care system** that provide tools and support for families such as: Amazon home care products and supplies, Internet of Things, AARP, State and Local support groups, etc.
- Analyze the data from users who visited or purchased services and products of iNeedHomecareNow™ to **improve the user experience**.



Caring for a  
Loved One  
nearby or in  
your home.

Caring for a  
Loved One  
from a  
distance

Planning how  
you will  
Age  
in Place.

### Caregiver User Experience Criteria When Needed: Immediate, Shortly, and Future

1. Proximity (Distance for caregiving)
2. Medical Condition to Manage
3. Daily Needs (Occasional to Continuous)
4. Access to Resources (Financial/Govt./Community/Orgs.)
5. Caregiver Needs (Managing family, stress and job)
6. Aging in Place (Products and Services)

✓ Advice  
✓ Evaluate  
✓ Recommend

✓ Easy  
✓ Effective  
✓ Trustworthy





These are target groups the Aging in Place Toolkit™ will be providing support services to:

1. **Baby Boomers** who do not have a need for immediate caregiving services, but would benefit from future aging in place planning advice.
2. **Caregivers** who need immediate advice and information for a loved one's or themselves specific caregiving needs.
3. **Caregiving at a distance** who want to have options for at a distance resources and support services.

Silver — Basic (\$99 per year)	Gold — Plus (\$199 per year)	Platinum — Premium (Starts at \$299)
1. Phone consultation with an Advisor <ul style="list-style-type: none"> <li>• First call no additional cost</li> <li>• After second call \$40*</li> </ul> *each call is approximately 20 minutes	Phone consultation with an Advisor <ul style="list-style-type: none"> <li>• Three calls at no additional cost</li> <li>• Each additional call is \$35.</li> </ul> Includes all items in Silver offerings, plus creating a caregiving plan.	All items in Silver and Gold, plus unlimited calls and a concierge service that is customized for your family's caregiving needs. (Criteria is based upon budget and family caregiving commitments)
2. A secure online storage system to protect important family health and caregiving documents	A secure online storage system to protect important family health and caregiving documents	Comprehensive in-depth assessment of options that can help you monitor and manage your loved ones' assisted daily living needs. Includes phone reminder to help loved ones, take medications on time, go to appointments, arrange transportation, incorporate other products and services as needed.
3. Guidance and assistance to services, products and digital solutions <ul style="list-style-type: none"> <li>• Legal, financial and insurance plans, including private pay &amp; Medicare/Medicaid services</li> <li>• Support for planning &amp; remodeling decisions to accommodate aging in place needs</li> <li>• Support decisions to incorporate safety and security solutions that allow caregivers to monitor loved ones from a distance</li> <li>• Support in evaluating and selecting digital products, equipment and supplies that facilitate caregiving</li> </ul>	Guidance and assistance to services, products and digital solutions <ul style="list-style-type: none"> <li>• Legal, financial and insurance plans, including private pay &amp; Medicare and Medicaid services</li> <li>• Support for planning &amp; remodeling to accommodate aging in place needs</li> <li>• Support decisions to incorporate safety and security solutions that allow caregivers to monitor loved ones from a distance</li> <li>• Support in evaluating and digital products, equipment &amp; supplies that facilitate caregiving</li> </ul>	<ul style="list-style-type: none"> <li>• Help caregivers install and begin using the voice activated Amazon Echo (Alexa) app, which provides support and advice on caregiving.</li> <li>• Provide assessments and advice on how to modify/remodel the home to accommodate aging in place needs, remote medication/medical monitoring at a distance packages, provide support to families in finding a home care agency, and more.</li> </ul>
4. Aging in Place Caregiver Guide Book: A comprehensive resource for family caregivers	Aging in Place Caregiver Guide Book: A comprehensive resource for family caregivers	
5. Guidance and assistance to help you evaluate licensed home care agencies, government and community programs, Medicare and other funding sources	Guidance and assistance to help you evaluate licensed home care agencies, government and community programs, Medicare and other funding sources	

## **How and Why is the Aging in Place Essential Toolkit™: Relevant for the Times we are Living?**

**Aging in Place Essential Toolkit™:** Founder Ira Yellen has experienced the joys and difficulties of being a family caregiver first-hand. He spent more than a decade researching, vetting and managing in-home aides, skilled nursing and hospice care for his mother, who lived to her mid-90's. Ira grew up in a family that viewed the community as its extended family. After graduating from college in 1969, and while working with noted anthropologist Margaret Mead, Ira began exploring the relationships that intertwine commerce, civic institutions, society and human nature — perspectives he has drawn upon in his life and work.

Ira understands that millions of family caregivers experience these same stressful moments and raw emotions he experienced. It does not matter how wealthy you are or what connections you have. Managing a loved one's care requires constant attention and continuous decisions. Ira discovered first-hand that while today's clinical care can prolong and save lives, the follow up support systems of rehabilitation and home care can fail family caregivers who are not prepared.

Ira applied his experiences to help families navigate caring for their elderly or disabled loved ones. He also founded and is president of First Experience Communications, an advertising, public relations and digital marketing firm that for over 30 years has specialized in health care, technology, and education. During the past 10 years Ira has become an expert in the home care industry. His perspectives on the challenges of family caregiving are now helping baby boomers to manage their elders *and* think about how they will age in place themselves.

## **Life Lessons on Caregiving Inform Aging in Place Essential Toolkit™:**

Ira Yellen's life as a caregiver recently was tested when his 92-year-old mother fell and fractured her femur. As her condition deteriorated rapidly over the following 10 weeks, Ira and his sister dealt with more than 50 health care professionals, Medicare, Medicaid and her state's health care system. Poor rehab management led to more bone fractures and ultimately the incurable infection that ended her life.

While Ira's marketing agency has served hospital and home care clients for 30+ years, this stressful caregiving experience illustrated for him an unfulfilled need for information and education. He learned that having a caregiving plan prior to an unexpected medical situation may have lengthened his mother's life. It certainly would have minimized her pain and helped the family better manage the daily stress and complexities of caregiving. Ira's experience led him to a tipping point and a goal: To help families with a logical, easy to follow caregiver planning kit.