Overview

Multiple studies over the past decade have shown that most Americans over age 45 prefer to remain living in their own homes, even when assistance with activities of daily living (i.e., bathing, making meals) is necessary. Communities, government, and the public and private sectors will need to make sweeping changes to accommodate older Americans’ desire to remain in their homes, according to The MetLife Report on Aging in Place 2.0: Rethinking Solutions to the Home Care Challenge. This report, produced in conjunction with Louis Tenenbaum, an industry expert and consultant on Universal Design and Aging in Place, focuses on the age 65+ population, now 13% of the U.S. population. Those age 85-plus, at greatest risk of being disabled, are expected to grow to 8.7 million people in 2030 from 4.3 million in 2000.

In the coming years, adjustments will need to include homes in which residential design, health care services, and new monitoring technologies are combined with comprehensive community care services to form a dynamic and efficient home health management system. Referred to as “AiP2.0,” this new Aging in Place blueprint envisions a more efficient use of available resources and an enhanced and better coordinated service delivery mechanism, while also leading to the creation of business opportunities for the private sector.

A significant improvement to today’s approach to Aging in Place can be achieved by focusing on the following three goals:

- Independence — happier, more satisfied older citizens living in homes of their choice with control, dignity, and respect
- More economical use of available resources
- The creation of coordinated, comprehensive, and collaborative relationships between businesses and service providers to support Aging in Place.

Key Findings

The report lists five steps to developing AiP2.0:

1. Homes prepared for Aging in Place through individual investment, subsidies, and incentives
2. Investment in businesses that will connect market sectors to improve service delivery
3. Development of connections for care management, social interaction, wellness, and transportation systems
4. Care management designed to dispatch services when needed
5. Care delivery models that make better use of available, paid caregiver resources to meet the needs of individuals in the community
Implications

In addition to improving the quality of life for older Americans, AiP2.0 has the potential for numerous cost savings and benefits, including:

- Enhanced support and stress reduction for family caregivers
- Employment opportunities in the caregiving arena to attract individuals to the field
- Better application and efficient use of resources
- Acute-care cost reduction through better chronic care self-management
- Fewer injuries and illnesses
- Reduction of redundant assessment

The demographics of both increasing age and increasing numbers of older individuals coupled with the smaller cohorts following them, as well as the recent housing and financial crises, support the need for additional housing and care options. Earlier investments in and commitment to this evolution of Aging in Place services can translate into earlier benefits to those who participate and to the providers and businesses that embrace it.

MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife’s research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI’s groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

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