

An action plan for successful agingSM



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Growing older forces change. And that change often impacts areas of life such as living choices, driving, relationships and dating, financial choices, health and end of life.

What if you could no longer remain at home without help? How do you tell your adult children you're dating? What will you do if you can't drive or you have to tell someone you love that he or she shouldn't?

Making decisions, identifying choices and conveying wishes are an important part of the road ahead. That doesn't always happen.

According to Marist research, 80 million Americans are reportedly conversation avoiders, meaning they haven't talked about any important end-of-life issues with their parents or children, or have talked about just one issue.¹ Add to that research conducted by the Home Instead® network, which reveals 70% of family conversations about aging are prompted by an event such as a health crisis or other emergency.²

Why aren't families talking? For one, it's difficult. Research conducted by the Home Instead network indicates that a majority of adult children (54%) surveyed described their critical conversations with parents as uncomfortable at times, difficult but necessary, emotional with yelling and tears, or difficult and unsuccessful.³

¹ *Generation to Generation: Gauging the Golden Years; survey of 1,224 adults 18 and older by the Marist Poll.*

² *Home Instead, Inc., franchisor of the Home Instead® network, completed 645 surveys with senior care professionals in North America.*

³ *Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with seniors age 65 and older and 600 telephone interviews with adult children who have parents age 65 and older in the U.S.*

The 40-70 Rule

Beginning these conversations is so important and doesn't need to be daunting. Experts have said that by the time you're approaching 40 and a loved one is around 70, you should have had the "talk" about issues so many families want to avoid. The Home Instead network refers to that as the 40-70 Rule®, a program launched in 2008 to address the importance of starting difficult conversations early. Home Instead, Inc., now wants to take these conversations further and encourage individuals and families to document their wishes.

Action Plan for Successful Aging

The 40-70 Rule: An Action Plan for Successful AgingSM provides expert advice to help you and your loved ones start the necessary conversations about the future and put your plan into action. With the assistance of noted experts in aging, finances, health, end of life and communication, this resource will take the guesswork out of some of the issues that many families eventually face. Included are conversation tips and considerations for a variety of circumstances such as living alone, blended families, dementia and religious preferences – topics that so many families are dealing with in today's world.

This Action Plan is written for the individual who wants to face aging with confidence. You also may be filling out an Action Plan with someone you love including a parent, spouse or friend. Whether this plan is for you or someone close to you, we hope that completing this plan will help you be better prepared for the road ahead.

Please note that the content, suggestions and tips included in this resource are provided for informational purposes only. They are not intended to be and should not be construed as being medical, legal or financial advice or a substitute for receiving such professional advice. Always seek the advice of a physician or other qualified medical provider for any questions you or a loved one may have regarding a medical condition. You should also seek the advice of an attorney and a tax, insurance or other financial advisor for any legal and financial questions, respectively, you or a loved one may have. Home Instead, Inc., and the Home Instead franchise network do not warrant or guarantee that following any of the suggestions and tips included in this resource will result in, prevent, eliminate or alleviate any outcome in this resource, and expressly disclaim any liability with respect to the content, suggestions and tips included in this resource.



Living Choices

Home defines much of our lives. According to an AARP study, 90% of older adults surveyed say they want to remain at home.¹ So what happens if you have trouble with everyday activities or maintaining your property? That dream of aging at home could vanish. Where will you live as you grow older? This chapter can help you find the right fit and the customized services for wherever you, or your senior loved one, want to call home.

¹<http://reversemortgagedaily.com/2011/12/21/aarp-survey-finds-90-of-people-65-want-to-stay-in-their-homes/>

State of Affairs: Research



Among adult children, **21%** surveyed said the need to move would be the most difficult topic to discuss.

Source:

Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with individuals age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S.

25%

of older adults surveyed in the U.S. say the most difficult topic to discuss with their children is the need to move from their home.

Kids, I'm Home.



If the parents can no longer live on their own without assistance, adult children are more likely than their parents to think that their parents would want to move in with the family.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

One of any number of emergencies could throw an unprepared family into turmoil. What if you could no longer drive? How would you manage if you could not see or hear? If you were unable to walk or navigate stairs in a home, what would you do? Would you want to stay or leave?

Assess how you feel about where you currently live. What about your home is important to you? Is it the house itself and the memories it holds? Or is it the neighbors?

What do you like to do at home?

If you had to move from your current environment, what challenges would you face? What types of things in your home would be difficult to give up?

If you have long-term care insurance, what kind of housing options does it cover, if any? (Does the policy cover in-home care or just facilities? Double check whether what you are purchasing matches your wishes.)

Consider

The prospect of leaving a place that holds familiar possessions and, more importantly, poignant memories can be life-changing.

Consider where you might want to live if you had to make a change. Do you want to live at home? With professional help, if needed? Near your children or other close family members or friends? In a care community? (For more available living options, go to [HomeYourOwnWay.com](https://www.HomeYourOwnWay.com).)

If you're an older adult, do you think you could live with your adult children? Why or why not?

If you're an adult child, would you want your parents to live with you? Why or why not?

If you want to age in your current home, make a list of those things that would need to be adapted or changed. (Go to [MakingHomeSaferforSeniors.com](https://www.MakingHomeSaferforSeniors.com) for a room-by-room assessment.)

Consider the costs of care options in your area by going to the **Genworth Cost of Care** study ([Genworth.com/costofcare](https://www.Genworth.com/costofcare)). What housing options would best fit into your future?

Talk

It's easy to put off talking about these issues. Few like to contemplate having to depend on someone else for help. Here are some things that can help a conversation get started and reach a good conclusion. Seek independence, avoid dependence. Look for social contact where people encourage you to do things yourself. Listen and put yourself in another's shoes when discussing living choices. Consider having the conversation in a neutral or new location, such as a restaurant, particularly if previous conversations in your home have been unsuccessful.

After assessing and considering, write down your preferences about living choices. Then talk with the people who will be impacted by your decisions

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



"I know we want the best for one another. Let's talk about options that will work for both of us."

"You know I want to remain home for as long as possible. But if I need help or can't stay here anymore, this is what I'd like to do."



"I know you want to remain at home for as long as possible. But I want you to be safe. I'd be less worried if we hired someone to help you at home."

"You know how much I love my office with the window. So if I need to leave, I want to know that I'll still have my privacy."



Talk

If you live alone:

Find a trusted friend or professional who could help you develop a plan. Carry that through in the event that you need help living independently.

Consider

If you are part of a blended family:

Consider what other family members may want and how a living situation could impact them. Plan a family meeting to discuss the situation.

Assess

If you have dementia:

Ask for assistance completing your plan. Then designate a power of attorney to help ensure that your living choices are honored if you become unable to make those decisions for yourself.

Learn More

The following tools and resources can help families developing an action plan:

National Safety Council, a nonprofit organization dedicated to preventing injuries and death
[nsc.org](https://www.nsc.org)

Find a Certified Aging in Place (CAPs) specialist from the National Association of Home Builders
[nahb.org](https://www.nahb.org)

University at Buffalo Home Safety Self-Assessment
agingresearch.buffalo.edu

Resources including an interactive home safety guide and a home safety checklist
[MakingHomeSafeForSeniors.com](https://www.makinghomesafe.com)

Home Instead Senior Care: the world's leading provider of in-home care services for seniors
[HomeInstead.com](https://www.homeinstead.com)

Medicare and Home Health Care
[Medicare.gov](https://www.medicare.gov)

The Home Care Solution: A Guide to the Best Choices for Seniors and Those Who Care About Them
[HomeInstead.com](https://www.homeinstead.com)

Assisted Living Community Evaluation Checklist
[alfa.org](https://www.alfa.org)

Guide to Choosing an Assisted Living Community
[alfa.org](https://www.alfa.org)

The National Aging in Place Council
[ageinplace.org](https://www.ageinplace.org)

National Association of Home Builders (Aging in Place)
[nahb.org](https://www.nahb.org)

Genworth Cost of Care Survey
[Genworth.com/costofcare](https://www.genworth.com/costofcare)





Financial Choices

Planning ahead for your future will not only give you a better chance at the lifestyle you'd like as you age, but will help you anticipate health care and long-term care expenses. Even if you are already in retirement, there are things you could do to maximize your income. Advice from a trusted and credible financial planner could help. Use this chapter to begin the talk and develop your plan.

State of Affairs: Research



The majority of adult children and older adults feel as though they should be **fine financially** in the future.

More than

16%

of adult children surveyed say their parents may need financial help from them in the future, while only 10% of parents surveyed believe they will need such help.

Of the following three topics:

- **sex life**
- **need to move**
- **financial situation**

19% of parents surveyed say financial situation is the most difficult to discuss with their adult children.



Source:

Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with individuals age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

Try to visualize the kind of life you want as you age. Do you desire the same standard of living you have now or better? How will you prepare for unexpected medical emergencies?

Picture the financial future you see for yourself. Regardless of what stage you are in life, what are your goals? Where are you now and where do you want to be?

Estimate the cost of staying in your own home versus going to a care community. (If you did a cost analysis in the living choices chapter, refer to that.) Check into care costs in your area and compare to costs of mortgage/rent, utilities and yard or general maintenance. Would you need to remodel your home to stay as you age or to sell it and, if so, what would be the extent? Can you afford to continue paying property taxes on your home?

Consider

Identify and contact a trusted financial advisor who could help you achieve your goals. Consider appointing a person with power of attorney for finances.

Consider what it will cost in terms of the living option you have selected, living expenses, and leisure and travel activities. Will you travel and how much? Short monthly trips or a big vacation a year? Will you continue to work, at least part-time? How will you spend your leisure time and how much of your life will be spent on relaxation and hobbies versus work? If you are already in retirement, consider what changes you will need to make to meet your goals.

Health also could impact you. Consider how you will pay for health and long-term care costs? No matter where you are in the aging process, it's not too late to ask your financial planner to help you estimate what you need to cover those expenses.

Talk

Discuss your goals with a trusted and certified financial planner. Talking can help families – particularly an older adult – feel more in control, like a weight has been lifted from their shoulders. Discussions can make these issues tangible and bring them out into the open.

After assessing and considering, write down your financial choices. And consider how you would discuss with a family member your financial expectations and needs. Discuss the importance of a will and any next steps needed.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



“The economy has hit us all hard, Dad. Should you consider downsizing?”

“I’m looking forward to the years ahead. To help ensure I won’t be a burden on anyone, I’d like to share my plans with you and how I hope to finance those plans.”



“With your problems, Mom, should we go see a financial planner to find out what sort of care we can afford?”

If you anticipate money will be a problem: “I may have to scale back my plans for retirement. Here’s why and the amount of money I anticipate needing in my later years. I think I’d feel better with a plan. Can you help?”



Talk

If you live alone:

Appoint a person with power of attorney to help if you no longer are able to make decisions. Another suggestion would be to set up automatic bill pay.

Consider

If you are part of a blended family:

Consider independent financial counsel for each family member.

Assess

If you have dementia:

Make sure important financial information is secure, including bank and credit cards. Consider appointing a power of attorney. Address timing since the disease could impact income requirements and care options.

Learn More

The following tools and resources can help families developing an action plan:

Genworth/Long-term Care Insurance
[Genworth.com](https://www.genworth.com)

Financial Mentor Ultimate Retirement Calculator [FinancialMentor.com](https://www.financialmentor.com)

Society of Financial Service Professionals (FSP)
[NationalSocietyofFSP.org](https://www.national Society of FSP.org)

My Social Security (for benefits and other important Social Security information)
[ssa.gov/myaccount](https://www.ssa.gov/myaccount)

Social Security Administration Retirement Planner: How Should I Prepare for Retirement
[ssa.gov/retirement](https://www.ssa.gov/retirement)

American Association for Long-Term Care Insurance
[aaltci.org](https://www.aaltci.org)

AARP
[AARP.org](https://www.aarp.org)

Top 10 Ways to Prepare for Retirement (U.S. Department of Labor)
[dol.gov](https://www.dol.gov)

U.S. government benefit and assistance programs
[benefits.gov](https://www.benefits.gov)

The Forbes Retirement Guide
[forbes.com](https://www.forbes.com)

American Bar Association Power of Attorney
[americanbar.org](https://www.americanbar.org)





Health

A healthy body, mind and soul are vital to successful aging. Making deliberate and wise personal choices could go a long way toward helping to ensure that you will make the most of your senior years. Your health could affect other areas of your life such as living choices, finances, dating and driving.

State of Affairs: Research



Don't have your first conversation at a hospital.

Senior care professionals surveyed report that



of family conversations about aging are prompted by an event such as a health crisis or other emergency.



While three-fourths of adult children (75%) surveyed acknowledge that having conversations about age-related topics is the responsible thing to do, 45% said their conversations were triggered by health crises.

Source:

Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with individuals age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S., and 645 surveys with senior care professionals in North America.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

Assess your current health and think about the risks, based on your own health as well as your genetics, that you could face as you age. Assess your mind and soul health as well.

Would you consider yourself to be physically healthy? What do you think you could improve upon? How healthy do you want to be in your retirement years?

Do you see your doctor regularly and do you have routine checks and preventative screenings? (Some important preventative tests include mammograms for women (to help catch breast cancer at its earliest stage), PSA blood tests for a man (to help detect prostate cancer), a colonoscopy (to help check for colon cancer), and memory tests (to assess mental acuity.) Log the screenings that you have scheduled or completed.

Assess the medications you are on and their side effects, if any. Make sure that you have a written log of current medications. (Go to [LetsTalkAboutRx.com](https://www.lets-talk-about-rx.com) for a medication tracker.) Check with your doctor regularly to assess whether you need adjustments to your medication schedule. Write down your plan for staying on top of your medications.

Assess where you are in your spiritual life. What is important to you about your spirituality? How do you find meaning in your life? How important will spirituality be in the future?

Consider

Being proactive can go a long way toward helping to achieve total health. Consider how you can improve your habits today for a healthier tomorrow.

Describe your daily diet. Do you get the recommended amount of fruits and vegetables? (See the *Learn More* section for resources.)

Describe your social life. What activities do you participate in that bring meaning to your life and do you see continuing those as you age? What new things would you like to add?

How much do you exercise? Track the types of exercise you do regularly and think about the changes you could make to improve upon what you already do. If you don't exercise, plan small ways to move more.

What ways do you keep your brain nimble? (Some examples are reading, doing crossword puzzles, playing cards and other mind games, or playing video games, which can improve visual and spatial orientation.) Companionship and conversation also are great ways to keep the mind active. Think about how you could add more mind activities to your regimen.

How do you express your spirituality (religious services, traditions, etc.)? What are other ways that you would be interested in incorporating your spirituality to help improve your soul such as going on retreats, reading and walking.

Talk

It's easy to have lofty goals about making life changes. Oftentimes we need others to hold us accountable. If you are in failing health or becoming forgetful, but don't know what to do, see a doctor. It could be a medication issue or some other problem. If you have bad health news to break to a family member, get all the information you need upfront from doctors and others.

After assessing and considering, write down what you need to do to improve your health, including any doctor's recommendations. Then talk with an accountability partner to help ensure you are staying on track. Be sure someone knows about your health care issues including the medications you are on.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



"I've just stopped at a great farmer's market. I'd love to drop some veggies off for you to snack on."

"I'm having some strange symptoms. Do you think it could be my pills? Can you help me figure out if it's that or something else?"



"Wow, you really take a lot of pills, Mom. I'm impressed you can keep them all straight. How about trying this pill organizer to make it easier?"

"Do you know anything about that new water therapy program down the street? I've been having some trouble walking and I'm wondering if that might help."



Talk

If you live alone:

Find a trusted relative or friend who could motivate you to stay on top of your health issues.

If religious preferences impact health decisions:

Talk with your spiritual advisor if religious differences are impacting attitudes about treatment options among family members. Remember, you won't likely get everyone to agree.

Consider

If you are part of a blended family:

Consider scheduling a family meeting or family conference call to talk about any health issues of concern with the family. Make sure you know what you want to achieve at the end of the meeting. Is it simply to inform, ask for help or reach a family consensus about an issue?

Assess

If you have dementia:

Reach out to the medical community to get the help you need and visit HelpforAlzheimersFamilies.com for a variety of resources that could arm you with information. Ask a friend/family member if he or she could accompany you to doctors' appointments.

Learn More

The following tools and resources can help families developing an action plan:

For medication tracker worksheet
LetsTalkAboutRx.com

National Institute on Aging, fact sheet
nia.nih.gov

Centers for Disease Control and Prevention, The Benefits of Physical Activity and Health
cdc.gov

Centers for Disease Control and Prevention, Nutrition (fruits and vegetables)
cdc.gov/nutrition

Nutrition tips for seniors and family caregivers
HomeInstead.com

Free resources and help for Alzheimer's Family Caregivers
HelpforAlzheimersFamilies.com

Sponsored by the U.S. Department of Agriculture to provide nutrition information
nutrition.gov

Alzheimer's Association, Stay Mentally Active
alz.org

The Center for Nutrition Policy and Promotion (CNPP), an organization of the U.S. Department of Agriculture
choosemyplate.gov

Free resources to help family caregivers cope with the stresses of caregiving
HomeInstead.com

National Wellness Institute
nationalwellness.org

Strength for the Moment, personal and inspirational caregiver stories
StrengthfortheMoment.com





Relationships & Dating

As we grow older, personal relationships may take on new meaning and importance as individuals move away from careers to part-time work and retirement. Unfortunately, stressful situations could develop as families grow, separate and evolve because of death or changes in relationships and circumstances. Dating, in particular, can be a source of confusion and potential friction for families. How do you tell your family you are seeing someone? How do you ask a parent about the nature of his or her relationship? This chapter can help you define and develop relationships that are important to you and deal with potential pitfalls along the way.

State of Affairs: Research



Most parents and adult children **draw a line** when it comes to romantic relationship conversations.

Only 28%

of adult children surveyed would be comfortable talking with a parent about sex if the parent became single. Approximately 39% would be comfortable talking about dating.



One-third (33%) of parents surveyed would be comfortable talking with their adult children about potential marriage/co-habitation.



Given three topics – sex life, need to move and financial situation – the majority of adult children (65%) and parents (56%) surveyed said sex life would be the most difficult to discuss.

Source:

Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with individuals age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

How important will relationships be to you as you grow older? What kind of support network do you envision as you age?

Describe your innermost circle of family and friends. Who would you want around you to provide social support as you age? Name these people and the role you expect them to play in your life.

Identify who you would go to for help with tasks that you could no longer accomplish? What role would you expect them to play in your life?

Are romantic relationships important to you as you grow older? Why or why not?

If you were/are single as an older adult, would you consider dating? Are you dating now? Why or why not?

Consider

Consider what your life would be like if you were suddenly single. Where would you turn and to whom?

Imagine that you are suddenly single. *(Or maybe you already are in that situation.)* How important is companionship? Who do you turn to for social support? If you are in need of support, think about people and organizations that might be able to help. *(See the **Learn More** section at the end of this chapter.)*

What are your interests? Consider how you would build new relationships. Write down people that you could reach out to or organizations that might help cultivate new relationships.

Talk

Communication is the key to bridging any personal gap with others. Reaching out to others can help you articulate your needs.

After assessing and considering, write down how you will stay socially connected and maintain strong relationships. Then talk with a family member or friend about how you'll make that happen.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



"So, Dad, it seems you've been seeing quite a bit of Edith. What do you like about her?"

"You know, son, since I'm friends now with Fran, I'd like to include her in our holiday gathering. How do we make this comfortable for everyone?"



"Mom, I know you used to love bridge before your eyesight got bad. Even though you can't play anymore, why don't you join the ladies for lunch?"

"I've been so lonely since Dad died. John down the street has invited me to go away with him for the weekend to a bed and breakfast. I'd like to go. You know I'll always love your dad, but we all need companionship."



Assess

If you live alone:

It's especially important to build a social as well as a task-based network. Have a plan in place that identifies individuals who could help you. Or tap into public or private services you could call on for assistance.

Talk

To make sure religious preferences are carried out:

Confer with a trusted spiritual advisor on how you could deal with issues of religious differences such as combining households of different faiths.

Consider

If you are part of a blended family:

You may need the help of a counselor or financial planner to work through sensitive relationship issues surrounding blended families. These issues could surround money or inheritance.

Learn More

The following tools and resources can help families developing an action plan:

Relationship Help
helpguide.org

Texas A&M AgriLife Extension,
"Building Positive Relationships"
fcs.tamu.edu

Administration on Aging, Communicating
with Older Adults
aoa.gov

AARP, Never Too Old to Find New Friends
aarp.org





Driving

Nothing expresses independence more than getting behind the wheel of a vehicle. The National Highway Traffic Safety Administration sums it up best: Driving represents freedom, control and competence, allowing us to go where we want and need to go. That's why losing this privilege, or being asked to give it up, can be one of the most upsetting aspects of aging. Growing older doesn't mean you become a worse driver nor is there a set age when everyone should give up driving. But successful aging does require assessing and adapting to the physical and mental changes that may occur over time. Use this chapter to help watch for changes that could signal a need to make adjustments in driving.

State of Affairs: Research



Driving conversations **must happen** and, in many cases, they do.

66%

of Adult Children surveyed have discussed solutions for when it might be time for their parents to limit their driving.

81%

of Older Adults surveyed believe their children/step-children have a shared understanding of solutions to limit driving.

Nearly 80% of adult children feel they have an accurate understanding of their parents' ability to drive.



Source:

Home Instead, Inc., franchisor of the Home Instead® network, completed 600 telephone interviews with individuals age 65 and older and 600 interviews with adult children of parents age 65 and older in the U.S.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

It can be difficult to judge your own driving ability as well as that of a parent or another older adult. You might need the help of others to be objective. If you think that will be the case, enlist the assistance of a family member or friend.

Has there been a driving situation in the past six months that caused you concern?

Explain how you feel about being able to drive. How important is it to you? How would you feel if you had to modify or even give up driving?

Identify medical issues that might compromise your driving abilities such as cataracts or hearing loss. *(A driver rehabilitation specialist can provide an in-depth evaluation of a person's driving, according to the National Highway Traffic Safety Administration. See the **Learn More** section for details.)*

Consider

An individual at any age could be faced with the inability to drive. It's important to consider a plan in the event that happens.

If you could no longer drive, what would be your plan? How would you get to the places you need and access the services and products you must have?

Identify individuals and/or services you think would be willing to help if you were no longer able to drive such as public transit and special senior services.

Talk

Talking about driving, whether it's your own or someone else's, can be a difficult topic to broach. It's sometimes easier not to talk about it. Procrastination and avoidance, though, could be deadly.

After assessing and considering, write down your plan for remaining independent and safe on the road. Then share your plan with those who may be affected.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



"Hey, Dad, what happened to the car? Are you OK? You know, your safety is my number one concern."

"Since the doctor's office has moved further out, I'm not sure I'm comfortable driving that far. Will you help me figure out how to get there?"



"Say, Mom, how about we take a ride around the neighborhood? It's been a while since we've ridden together."

"I know you're concerned about my driving, but I'm afraid of losing my friends. Let's work on a solution together."



Consider

If you live alone:

The inability to drive could leave you vulnerable. Have a plan in place that identifies individuals who could help you, and public or private services you could call on for assistance.

Talk

If you are part of a blended family:

If you are concerned about someone in the family, try to schedule a meeting or conference call to address the issues. If you can't get consensus, ask a third party professional or member of the clergy to step in and mediate.

Assess

If you have dementia:

Talk to your doctor about whether you should still drive and for how long. Or consult a driver rehabilitation specialist. *(See contact information in the **Learn More** section.)*

Learn More

The following tools and resources can help families developing an action plan:

AAA Foundation for Traffic, Safety Self-Rating Tool, Drivers 65 Plus: Check Your Performance, that asks a person to respond to 15 statements about driving situations and gives suggestions based on the person's answers
seniordriving.aaa.com

AARP's Driver Safety Program, Are You a Smart Driver, which asks 10 questions about today's driving environment and how you react to driving on today's roads
aarp.org

American Occupational Therapy Association's Older Driver Resource Center; driving specialist
aota.org or 866.672.9466

How to Understand and Influence Older Drivers
nhtsa.gov

National Highway Traffic Safety Administration, Resources for Older Drivers
nhtsa.gov

Driver Improvement Courses from AAA
seniordriving.aaa.com

Transportation options for seniors from AAA
seniordriving.aaa.com





End of Life

End-of-life planning can bring a sense of calm, knowing your family understands what you want at the close of your life. It also may be important that your loved ones know that certain decisions within your control will be carried out. Decisions about where you prefer to die, if you want extraordinary measures taken to prolong your life, and who you want to receive your possessions have less of a chance to result in family squabbles if your loved ones know your wishes. Completing this chapter can give you the peace of mind in knowing that you've helped those left behind better cope with your passing. And that can take the burden off decisions they could otherwise struggle to make.

State of Affairs: Research

Families aren't talking and it's **causing disputes.**



25% of Americans have not discussed any end-of-life topics with their loved ones.¹

Nearly 70% of family disputes over aging or end-of-life issues could have been avoided with discussions, according to senior care professionals surveyed.²

37% of attorneys surveyed listed disputing wills as the most common end-of-life issue leading to legal action, followed by disputes over finances (29%) and health (17%).²

Source:

¹Generation to Generation: Gauging the Golden Years; survey of 1,224 adults 18 and older by the Marist Poll.

²Home Instead, Inc., franchisor of the Home Instead® network, completed 645 surveys with senior care professionals in North America, and 100 interviews with estate planning attorneys in the U.S.



ACT

ACT (Assess, Consider, Talk) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

Before you can communicate your wishes and plan for your passage from this world, you first should thoughtfully consider how you would like to spend your final days.

Make a “bucket list” of the things you want to do or issues you would like to resolve before the end of your life. If you knew you only had 30 days to live, what would you want to do and say, and to whom?

Assess what is important to you. If given the choice, where would you want to be at the end – at home or in a care community? Would you like people with you at the end and, if so, who?

What type of service would you like and what is your preferred burial?

Consider

One of the most important issues to consider is what you would want if you could not make decisions on your own.

Consider how you define quality of life. Would those closest to you understand your wishes? Why or why not? What were some of the defining moments of your life? What are you most proud of? What are your most important successes? Answering these questions may help reaffirm the meaning behind your life.

Consider who you would want to make decisions for you if you were unable to do so such as a family member and/or a person with power of attorney as well as a health care proxy. What would you want that individual to know?

Determine who you would want to receive any inheritance or valuables after you are gone.

Consider the details of what you would want for your funeral.

Talk

Hearing about the end of your life likely is as difficult for your family and friends as it is for you to discuss. But remind those closest to you that you are trying to do everyone a favor by resolving these decisions upfront. Do your planning with immediate family or a close friend. This can serve to motivate as well as encourage. Have some individual conversations with family members about your desires and the reasons for those, then make the best decision you can.

After assessing and considering, write down your end-of-life wishes and plans. Then make sure you tell your family and friends what you want. Select a person with power of attorney and a health care proxy. Then see a lawyer.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips



"Dad, I'm figuring out my end-of-life wishes. Would you talk with me and make sure I've not forgotten anything. By the way, you might consider doing this too."

"I'm not planning on dying soon, but I am working on my will. I'd really like to make sure that everyone gets something special and unique to remember me by. Is there anything from the house you'd like to inherit when I die?"



"Mom, you know I would be so upset if something happened to you and you couldn't communicate with me. That's why I need to know your wishes."

"I'd love to have 'Let it Be' by the Beatles played at my funeral. Let me explain why that song is so important to me so you understand why I want it to be a part of the service."



Talk

If you live alone:

It's imperative that you have a network in place to assist when the time comes to make important decisions. Reach out to a family member or close friend to begin the conversation.

To make sure religious preferences are carried out:

Meet and talk with a pastor, priest, rabbi or other worship leader to begin planning your service.

Consider

If you are part of a blended family:

If families cannot agree, consider a mutually acceptable third party mediator to help you resolve issues.

Assess

If you have dementia:

Before dementia starts to impact decision-making, you should consider appointing a person with power of attorney and a health care proxy so your wishes will be carried out. Also consider seeing a lawyer to help you assess your situation and make a plan.

Learn More

The following tools and resources can help families developing an action plan:

American Cancer Society, Hospice Care
[cancer.org](https://www.cancer.org)

Department of Health and Human Services, Eldercare Locator (Hospice Care)
[eldercare.gov](https://www.eldercare.gov)

National Hospice and Palliative Care Organization
[nhpc.org](https://www.nhpc.org)

Hospice Foundation of America Information Center Free Resources
[hospicefoundation.org](https://www.hospicefoundation.org)

Centers for Medicare & Medicaid Services, Hospice Center
[cms.gov](https://www.cms.gov)

National Association for Home Care & Hospice
[nahc.org](https://www.nahc.org)

Caring.com
(Search and compare hospices near you)
[caring.com](https://www.caring.com)

The American Bar Association Guide to Wills and Estates
[americanbar.org](https://www.americanbar.org)

National Association of Home Builders (Aging in Place)
[nahb.org](https://www.nahb.org)

The 40-70 Rule Checklist



Track your action plan progress

After you have completed the action plan, use this checklist to track your progress.

Living Choices

- I have identified an individual such as a family member, close family friend or person with power of attorney to help me make decisions and let that person know I will need assistance.
- I have discussed with my family or close friends where I would like to age in the future and where I would like to live if I could no longer live at home.
- I have made a list of things at home that would be difficult for me to give up and things that I could incorporate elsewhere if I needed to move.
- I know what it costs in my area to live at home and to live in a care community. (See Genworth Cost of Care Survey.)
- I know what makes home special for me and have documented the pros and cons of moving or staying at home.
- I have considered ways to adapt my home to help keep me safe at home.
- I understand what would happen if I needed help at home.
- I have conducted an annual safety check of my home.

Financial Choices

- I have identified a credible trusted and certified financial planner and met with him/her.
- I have estimated my cost of living based on where I would like to live as I age.
- I have determined the kind of lifestyle I would like, including whether I will continue to work and the amount of travel and leisure time I expect.
- I have made a list of assets and the location of important documents such as a will, banking accounts, pensions and retirement plans.
- My financial planner has helped me determine the amount of money I will need to live on, based on my financial plan.

- My financial planner has helped me determine how much money I will need to cover health care and long-term care expenses, and how to plan ahead.
- I have appointed a person with power of attorney in the event I cannot make decisions on my own.
- I have a contingency plan in the event my spouse dies or my financial situation changes.

Health

- I have assessed my current physical, mental and spiritual health, and have documented the healthy choices and decisions I will start making.
- I have outlined my goals for a healthy lifestyle as I age.
- I have considered my current daily diet and mapped out positive changes for the future in my food choices.
- I am up-to-date on medical checks and preventative screenings.
- I have identified activities that would help me be more socially engaged.
- I have logged how often I exercise and set out goals to improve upon my exercise plan.
- I have talked with my doctor to make sure I am on track physically and mentally.
- I have let my loved ones know about my health care situation, including doctors' names and health care issues I am being treated for and medications I am taking
(Go to [LetsTalkAboutRx.com](https://www.LetsTalkAboutRx.com).)

Relationships and Dating

- I have identified my innermost circle of friends.
- I have considered how I might go about building a new relationship or friendship.
- I have written down how I might reach out to someone with whom I would want to form a friendship or relationship.
- I have identified friends with whom I can share good and bad times.
- If I am single and alone, I have thought about whether or not I would like to date.
- If I am single, I have written down how I would explain to a family member why I am dating (or why I would like to date).

Driving

- I have identified in writing how important driving is to me and how I would feel if I had to give it up.
- I have identified medical issues that might affect my driving abilities.
- I have a plan to ensure my driving is assessed for safety.
- I have written down how I would explain my driving predicament to others as a way to enlist their help in developing resources I would need to fill the gap.
- I have considered what I would do if I could no longer drive.
- I have identified someone or some services that could help me if I could no longer drive.

End of Life

- I have made a bucket list of the issues that I would like to accomplish or resolve before my life is over.
- I know where I would want to be at the end of my life – such as at home or in a care community.
- I have defined what I consider to be quality of life and shared that with my closest family and friends.
- I know who I would want to receive my inheritance and valuables, and I have made a will.
- I have shared my thoughts, wishes and feelings with my family and/or closest friends regarding end-of-life decisions and related documentation such as advance directives, medical power of attorney, Do Not Resuscitate order and funeral plans.
- I have appointed a health care proxy.

Important Information



Person with power of attorney or family/friend contact:

Contact

Phone

Certified Financial Planner:

Contact

Phone

Attorney:

Contact

Phone

Trust Officer:

Contact

Phone

Accountant:

Contact

Phone

Mortgage documents:

Contact

Phone

Location

Home or Renter's Insurance Policies:

Contact

Location

HOA, Utilities:

_____	_____
Contact	Phone
_____	_____
Contact	Phone
_____	_____
Contact	Phone

Long-term Care Insurance:

_____	_____
Contact	Location

List of assets and liabilities: *(Remember old savings bonds, silver dollars, collectibles, etc.)*

Social Security card:

Location

Safety Deposit Box Key:

_____	_____
Contact	Location

Banking Representative/s:

_____	_____
Contact	Phone
_____	_____
Contact	Phone

Financial Accounts: (Keep passwords stored in a safe place.)

_____	_____
Contact	Location
_____	_____
Contact	Location

Retirement Fund information: (IRA, 401(k), etc.)

Contact

Location

Contact

Location

Contact

Location

Family member or friend who could go to appointments with you:

Contact

Phone

Health Care Proxy:

Contact

Phone

Advance Directives such as a Living Will:

Contact

Location

Health Insurance/Supplemental insurance policies:

(e.g. disability, Medicare supplement or, Medigap)

Contact

Location

Contact

Location

Copy of Medicare/Medicaid Card:

Contact

Location

Individual or resources to help if you cannot drive:

Contact

Phone

Contact

Phone

Driver’s License:

Number

Location

Automobile Insurance:

Contact

Location

List of individuals to be notified in the event of medical emergency or death:

Contact

Phone

Contact

Phone

Contact

Phone

Funeral/Burial Information:

Contact

Location

Life Insurance and Annuity Policies:

Contact

Location

Last Will and Testament and/or Trust:

Contact

Location

Visit [LetsTalkAboutRx.com](https://www.LetsTalkAboutRx.com) for more information about medications.

Experts



Sincere thanks to these expert sources who contributed to the content in this aging plan.



Jake Harwood

Jake Harwood (Ph.D., University of California, Santa Barbara) is Professor of Communication and former director of the Graduate Program in Gerontology at the University of Arizona. His research focuses on communication and aging, particularly intergroup communication processes. In 2004, he was the recipient of the National Communication Association's Giles/Nussbaum Distinguished Scholar Award for outstanding teaching, scholarship and service to the field of communication and aging. He has authored several books and articles on communication.



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James B. Lammers, CFP®, CLU, ChFC, BFA is a Registered Representative with Trusted Wealth Partners, Omaha, Neb., where he specializes in wealth management. He is past president of the Society of Financial Service Professionals. He was a 2003 winner of the Paul S. Mills Scholarship, awarded to Society members demonstrating a strong commitment to ethical business practices, life-long professional education and volunteerism.



Larry W. Parsons M.D.

Larry W. Parsons, M.D. a board-certified geriatrician, is a consultant in Hospice and Palliative Medicine.



Molly Carpenter

Gerontologist Molly Carpenter (M.A.) is an author, speaker, trainer and family caregiver who brings years of personal and professional senior care experience and training to families dealing with dementia care. In her current role at Home Instead®, Carpenter is director of Business and Academic Research. Carpenter's contributions to Home Instead have included work with a team responsible for ensuring that the Home Instead network's estimated 90,000 CAREGiversSM worldwide had the necessary resources to effectively provide quality care in the home and understand the importance of their work enhancing the lives of those they serve.