

FACING OLD AGE ALONE

By
Judith S. Parnes
LCSW, CMC
Executive
Director



Family caregiving has traditionally been at the heart of how long term care is provided and received. Presently, the majority of America's older population is being cared for primarily by relatives: spouses first, then adult children. But what happens if you are a childless adult? Or an older adult who is geographically or emotionally distant from your children?

Our experience and new research has now confirmed what we at Elder Life have always stated: Having children does not guarantee that there will be someone to care for you as you reach an advanced age. Nor does being childless necessarily mean that you will have fewer options or receive less care than those with adult children. Present findings demonstrate that there is no evidence that older adults with no children

demonstrate less emotional well being or quality of care received than adults with adult children. What is true is that people without children, there is a significantly higher rate of needing to move to an alternative living arrangement - a nursing home or assisted living, or have resources to pay for live-in help, as care needs begin to affect a person's ability to remain independent.

As childless individuals and couples being to reach their 50s and 60s and may be involved in caring for their own aging parents. Many are wondering who they might call at 3:00 am to go to the emergency room or who would be their advocate, drive them to the doctor's office if they were unable, or call them once or twice a week to check in and say hello.

In the next decade, the number of married couples with no children is expected to grow by 7 million -- from 29 million to 36 million. Right now, almost 1 in 5 women in their late 40's have no children. By 2040, when

the oldest boomers are reaching their 90s, 21 percent will have no child to help provide care. The demographic reality leaves experts worrying about the country's dwindling supply of family caregivers in the years to come.

Compounding these statistics is a startling lack of preparedness among people in their 50's and 60's – with or without children – regarding their planning of their care needs in their older age. If no spouse is available and no trusted child nearby to act as your voice, who can you trust to make difficult and emotional decisions on your behalf? When more thought goes into what kind of car you purchase or where you go for summer vacation compared to what you want to happen should you become incapacitated, then priorities need to change.

There are specific, important areas that need to be reviewed by all adults in order to assure that your later life plan has names associated with it, for contact and decision making.

Identifying the one person that will be responsible to assist with health care decisions. This individual would be listed as your health care representative, health care proxy, or your Medical Power of Attorney. This person ideally will live in relative close proximity to you, and if no specific plans are in place and understood as to how this person will be available. With internet and cell phones, physical distance becomes less significant for communication. However, having the person physically close by certainly will add to your comfort and reduce anxieties.

Being educated regarding the role of the professional care manager, who will be responsible for providing a comprehensive assessment and recommendation for a care plan that will be designed to meet your specific circumstances.

You or your health care representative will then have the benefit of this advisor for advocacy and decision making.

Keeping all of your medical information in one location for easy access when necessary, with updates annually if not sooner.

Consider convenience in medication management, exploring home delivery as an option.

Reviewing your Health insurance coverage, secondary insurance and potential Long term care insurance opportunities.

Appointing a Financial Power of Attorney as well as having your Will reviewed with an/your attorney.

Consider how your present home environment can be enhanced to accommodate future deficits in mobility, hearing, and/or vision

Review options for alternative living arrangements, including Continuing Care Communities, shared housing options and Assisted Living.

Meet with your bank to review automatic bill pay options

Facing the complexities of growing older is much easier with a plan and acknowledgement of who will be there to assist you. This is true for everyone regardless of age, but certainly does require the delegation of responsibilities so that **YOU DO NOT FACE OLD AGE ALONE.**