

# A Checklist To Caring For Aging Parents

From Georgetown Home Care



There are many things to consider when you've decided to care for an aging parent. It can be overwhelming to remember everything you should be doing and accounting for when you take on this responsibility. Studies have shown that an adults' expectations regarding aging can impact overall health and mortality rates.

Your expectations may be about the aging process and what it means to age well. Depending on your lifestyle choices, activity level, and positive or negative thinking, you may have better or worse outcomes as you age.

Not surprisingly, aging adults who understand how behavior and attitude can affect outcomes are more likely to take advantage of the senior living services and resources available to them. These tools can help keep your parents active and engaged – bringing sustainable, long-term health benefits.

## **An Aging Parents Checklist to Prepare for the Future**

If you find yourself caring for your parents while you still have children at home, you may be part of the sandwich generation. This is a difficult and overwhelming spot to be in and why it is important to have a plan in place to support you during your parents' aging process.

The goal is to help you keep your parents healthy, safe, and independent for as long as possible for the rest of their lives. This caring for aging parents' checklist will guide you as you work through the transition into the later stages of your parents' "golden years."

## Make a Senior Care Plan

There isn't time to create a viable senior plan when you're in crisis mode. Waiting until you need to implement the plan is a recipe for emotional chaos and stress. The key is to discuss the long-term care plans early – and revise them as needed along the way.

Senior care plans address:

- **Creating a safer and more accessible home.** You may need to take steps to help minimize injuries and promote independent living.
- **Your parents' financial status.** If they've saved for "a rainy day," it's time to support their awareness that senior care is part of that rainy day plan. Also check if they currently receive Social Security or may be eligible.
- **Essential legal documents.** This includes wills, trusts, durable power of attorney, advanced medical directives, etc. You might also investigate elder law.
- **Finding preferred types of caregiving.** Options include in-home care (via family and/or professionals), assisted living, memory care, nursing home, or a senior living community.
- **Health insurance.** See if your parents have long-term care insurance or coverage for any other types of senior health care and elder care.
- **Respite care plans.** These plans provide relief for you and another family member to get a break from doing most of the caregiving for your parents at home.

Conversations around the following topics form a solid foundation for your senior care plan.

## Get Financial Planning Pieces in Place

Try to get a clear understanding of your aging parents' current and future financial picture.

As our parents age, financial challenges are inevitable. Unfortunately, most people disregard this inevitability and are unprepared when this circumstance arises. Dealing with our parents in their later years can be trying, both emotionally and financially; however, the process can be simplified if you begin preparing before serious health problems arise.

1. **Get You Siblings and Professionals Involved.** Have a meeting with all your siblings to discuss your parents' finances: Neglecting to do this could lead to a resentful situation between you and your siblings. Consider contacting professionals that your parents already trust (physicians, lawyers, and financial advisors). By bringing in outside authority, qualms your parents have about being directed by their children may be avoided.
2. **Begin the Conversation Gently.** Asking your parents about their finances can be challenging. Framing the conversation properly is essential: Your parents are used to caring for you and offering their advice, this role reversal can be trying for everyone involved. Consider introducing the subject as if you are asking rather than offering assistance. For example, state that you are thinking about your long-term financial stability and ask your parents what steps they took to prepare for retirement: Asking this question may give insight into their current financial situation.
3. **Financial Overview.** At some point, you need to sit down and go through your parents' income and expenses.
  - a. **Income** – document all sources of income.
  - b. **Expenses** – determine monthly expenses and expenses that are paid annually or semi-annually (e.g., insurance and taxes). Once you determine all their yearly expenses, add them together and divide the total by 12. This result is their monthly expenses (minus food and entertainment).
  - c. **Create a budget** – Use this information to create a monthly budget and start saving for unexpected costs.
4. **Simplify Their Finances.** While most seniors are somewhat resistant to banking online, if you take time to walk them through the process and assist them with setting up automatic bill pay, they will be able to avoid missed payments. This will help eliminate late fees and the hassles that go with them. Furthermore, with their permission, you can monitor their finances to ensure everything is in order. If your parents have their financial assets distributed among several financial institutions, talk with them about consolidating them.
5. **Legal Matters.**
  - a. **Durable Power of Attorney (DPOA)** – Should your parent's health begin deteriorating, a legal authority needs to be able to make health and financial decisions for them. Ask your parents to appoint a Durable Power of Attorney (DPOA). In the event that your parents become incapacitated, this legal document allows the appointed proxy to make decisions for them.

- b. **Living Trust** – Similar to the DPOA, a living trust allows a proxy to manage an individual's estate should he or she become incapacitated.
- c. **Will** – Stipulates the handling of your parents' estate following their deaths. If your parents create a will, they need to appoint an executor.
- d. **The Executor** – The executor manages the decedent's accounts until the distribution of the estate's assets are complete. In addition, the executor obtains the paperwork necessary to address the decedent's open accounts.
- e. **State Probate Court** – Wills are subject to state probate, which means that upon death of an individual, his or her last will and testament is presented to the probate court. A lawyer and judge provide for the individual's assets to be distributed in an orderly fashion. There are costs associated with this process.
- f. **Trust** – a trust functions as its own legal entity. A trust is not subject to probate court. A trust also avoids the costs associated with a second-state probate for property in another state. Trusts usually remain private, whereas wills are public.

A trust is ideal for individuals with substantial assets since it allows one to avoid the expenses associated with probating a will. At the same time the trust is created, a pour-over will is drafted. Individuals can place their property in a trust during his or her lifetime. Although ownership is essentially given to the person named in the trust, changes can always be made to return the property to the individual who created the trust.

- g. **Pour-Over Will** – The pour-over will is designed to allow an individual to retain some property until his or her death. Upon his or her death, the property in the pour-over will is transferred to the trust for distribution. The individual creating the pour-over will is required to specify how his or her assets are to be distributed, as well as whether the courts (public) should become involved, or everything is to be handled by the lawyer and the executor (private). Although creating a trust is more expensive than creating a will, a trust provides more flexibility. Also, a trust does not go through probate court, therefore, no court fees are paid.

## **Make Sure Daily Nutritional Needs Are Met**

Nutrition is a key to healthy aging. Having nutritional, easy-heat meals, and snacks on hand makes a tremendous difference in general energy levels and health.

- ✓ You may also need to reinforce your elderly parents' meals via senior support services such as Meals-on-Wheels or have grocery shopping and meal prep done for them.
- ✓ These services can be started a few times per month and then stepped up as needed.
- ✓ This is a good way to introduce resistant parents to in-home services so that they are more willing to make the most of needed services down the road.

## **Prioritize Routine Exercise and Activity**

Like Nutrition, routine exercise and activity are another foundation for healthy aging. Caring for elderly parents includes encouraging them to continue walking, swimming, taking senior-specific exercise classes, and so on to keep up their strength, stamina, and balance.

The combination of eating healthy foods and exercising is proven to prevent the onset of cognitive decline and slow the progression of Alzheimer's and dementia.

If your parents aren't as mobile as they once were, make sure they have the modifications necessary to remain active, including:

- Mobility aids.
- Exercise bands/home exercise equipment.
- Ideas for exercising from a chair or wheelchair.

The internet and local senior centers have loads of resources for keeping seniors moving and engaged.

## **Schedule Access for Favorite Activities and Social Gatherings**

An important part of your aging parents' checklist is to assess their ability to transport themselves. At some point, most seniors need to modify their driving (for example, only driving during daylight hours and good weather) or many of them must turn their keys in altogether.

This is a critical point in the aging process because social engagement and community are essential to emotional and mental wellbeing. Based on a joint effort by The Hartford and MIT Age Lab, AAPR created [this free, online Webinar: We Need to Talk](#), on how to assess and discuss senior driving ability.

Like meal services, there's a range of senior transportation services available that can be set up occasionally. Over time, these services can be used more regularly to ensure your parents:

- Keep their medical, healthcare, personal care, and self-care appointments.
- Attend religious services.
- Get together with friends.
- Run errands.

## **Safety Behind the Wheel**

Many people question how to determine if their senior loved one is still capable of getting behind the wheel. As you can imagine that is a very difficult question to answer and no two seniors' situations are the same. Taking away their ability to drive means taking away their independence. Age should never be used as the sole indicator of driving ability. In fact, drivers over 65 and older represent a wide range of abilities, and no individual should have his or her driving privileges determined solely on their age. It is not uncommon for some of the skills necessary for safe driving – vision, reflexes, flexibility, and hearing – to begin to deteriorate with age, however, experience behind the wheel generally makes us better drivers and experience is one of the few things that does not deteriorate with age.

If you have decided to speak with your senior loved one about driving safely for as long as possible, you may want to initiate the conversation with these questions:

- 1) Can we work out a plan to get some professionals to help make sure that you can keep driving safely?
- 2) Let's make sure there are no problems with medication or something physical. A doctor can help. Can we make an appointment with your doctor for a physical that will help correct things that will interfere with driving?
- 3) I've noticed you seem more and more tense behind the wheel. What situations really get to you when you're driving?
- 4) Would you be willing to follow suggestions from professionals that will help you stay independent?

Resources for driving assessment have been designed by professionals. Some are available online. One offered by AAA lets your aging parent get an initial assessment of the complex visual skills needed for safe driving. This is much more than a simple eye test, though regular eye exams are essential. It will test the color separations, ability to recognize objects in motion, distance, and peripheral vision.

Schedule an appointment with his/her physician. Stress the fact that you want to make sure they can continue driving safely for as long as possible. A doctor can evaluate whether medications are interfering with alertness or response times and need to be adjusted. A doctor can check for other medical conditions that could alter a person's motor function and driving ability.

If needed, a doctor can refer a **Driving Rehabilitation Specialist (DRS)**. A Driving Rehabilitation Specialist can make a more in-depth analysis of your loved one's driving ability. A DRS will begin a driving assessment with a test behind the wheel. Based on the results, the DRS could make many suggestions that will improve their driving safety.

For instance, he could recommend some limitations on driving, such as not driving at night, or on highways. A DRS can help to plan driving routes, for instance, one that does not involve left turns (among the highest percentage of accidents in elder drivers). He can also refer to a specialized **driver rehabilitation class** that will design specific alternate techniques for your parents to use to improve their driving function and safety.

## **Monitor Medication**

If you notice your parents are experiencing negative symptoms or are in a pessimistic state of mind, it can sometimes be due to their medication (or forgetting to take their medication). To prevent these potential problems:

- \* Make sure their medications are monitored and evaluated for conflicts or contraindications.
- \* Use medication reminders, especially if you suspect they are failing to take their medication altogether.

## **Meet with Home Care Agencies and/or Tour Assisted Living Communities**

Your checklist for caring for your aging parents should include scheduling assessments with licensed home care agencies and/or touring senior care communities in your area. The benefits of doing this early include:

- You can proactively identify top picks while your parents are still able to contribute to the conversation.
- You'll have immediate resources you trust, when the time comes that your parents need more help than you can provide.

## **Our Caring for Aging Parents Checklist Is Here for You**

It's helpful for adult children to have an aging parents' checklist ready in advance so that when the time comes to explore the ways you can help your parents live safely and comfortably, you're already ahead of the game.

If you're still feeling unsure about where to start on your journey as a support person, we recommend looking at your parents' home first. After all, most seniors want to remain living at home as long as possible.