

The Planner's Perspective

“Daily Assistance: Think About it Now, Talk About it Now”

by Ben Coombs

As we all grow older, we find ourselves dealing more and more with the question of whether or not there is a need for assistance in daily living and what level of assistance may be required. This is a much more basic (and difficult) question than how to pay for what may be needed. After spending a lifetime being responsible for *oneself* and in control of one's *own* life with all its daily activities, this question may be very emotionally trying to address. We spoke about this during the last series of Client Meetings in California, so we thought it would be positive to amplify on our comments in this newsletter for the benefit of all of our readers.

This daily assistance issue does not first appear on the scene as you experience a debilitating illness or injury. It develops slowly and is often unnoticed as it becomes more difficult to engage in many mundane activities of life like dialing a phone or being able to hear the person on the other end of the line -- “Speak up; there must be something wrong with the connection.”

The two things that we all need to be aware of are 1) the need sneaks up on us almost unnoticed and 2) it is emotionally difficult to admit to ourselves – let alone our children – that perhaps we need some assistance. Failure to address this problem and plan for it can put a great burden on our loved ones and compound the financial ramifications of seeking living assistance. ***Putting it off often compounds the need and the costs of addressing the need.***

Our primary message is this: Think about it now and talk about it now. Discuss it with your spouse and your children. Seek counsel. Decide what you would like your living circumstance to be *before* the need arises. Revisit your decision from time to time but hold yourself to it – for your benefit and the benefit of your children and loved ones.

*****This paragraph focuses this article on those of us who qualify as “getting older.” But those of you who are “younger” should pay attention too. Someday it will apply to you but, more importantly, it applies to your parents. Show this article to them or call us and we will send it to them. The dialogue it starts will be of value to both generations.***

Let's attend to the issue of being aware of your need for assistance. Why does it sneak up on us? The stairs don't get real steep all at once. People don't start talking softer all at once. Your appetite doesn't disappear all at once. The laundry doesn't pile up all at once. The house doesn't get dirty all at once. You don't forget your medications or mix them up all at once. No, all of these things begin to happen sporadically and increase in dimension gradually. Being aware of what to be on the lookout for could help you notice the changes sooner. Being aware of what elements of your daily living are most important or critical to your enjoyment of life could help you notice their deterioration sooner. We, and the world around us, seem to be aware of the most basic activities of daily living. Things such as toileting, bathing and dressing are easy to notice when they become problems; however, our need for assistance can develop long before these sorts of activities begin to become problems for us. The first level of need arises with diminishment of something called Instrumental Activities of Daily Living.

INSTRUMENTAL ACTIVITIES OF DAILY LIVING: The first level of care is usually needed when one or more of these activities become difficult or impaired. This is especially true for widows, widowers, singles, or if both spouses are experiencing similar difficulties together.

1. Using the Telephone
2. Managing Medications
3. Moving about Outside

4. Shopping for Essentials
5. Preparing Meals
6. Doing Laundry
7. Doing Light Housekeeping

The diminished ability to perform one or more of these activities would be the first indication of the need for taking the initial step toward some change in your housing services or your living arrangements. Diminishment of the ability to perform one or more these activities can be preceded by the diminishment of the desire to do them.

Living alone can create a diminished desire long before the capacity to perform these activities is diminished. Moving into a group environment or a close community can help restore that desire and motivation. At some point, living alone in your family home or the home you moved into when you first retired can become lonely and increasingly devoid of the normal motivations of life. Talk about this now long before it is likely to occur. Determine how you are going to make the determination that the motivation or capacity to live your daily life has diminished and that you need to seek alternative living circumstances; discuss what those alternative living circumstances might be. Let others know of your thinking. Encourage them to feedback to you when they think you are approaching this stage in your life. *Go on record.*

The next step is not just a more motivating and stimulating living arrangement, but it is the need for assistance and for periodic intervention by trained staff. This could be staff to clean and cook or to be even more involved in your personal care. This is where the so-called Activities of Daily Living come into play. Once you see the need for some level of assistance in these areas, you should again think about increasing the support you receive within your living arrangement. Fortunately the decisions you implement to counter diminished interest or capacity to respond to the Instrumental Activities of Daily Living can place you in a community or group situation that readily allows you to move on to a greater level of assistance.

Again, discuss with your spouse and loved ones how you are going to make the determination that you need this increased level of assistance and what your response should be. Again, let others know what you are thinking and encourage feedback from them when they think you are approaching this stage in your life. *Go on record.* Ask for perspectives from other points of view. When the time comes for help, you will probably not be the best judge of your ability to function.

ACTIVITIES OF DAILY LIVING: The next level of care is usually needed when two or more of these activities become difficult or impaired. Again, this is especially true if you are a widow, widower, or single - it is true even if it applies to *just one* spouse.

1. Bathing
2. Dressing
3. Toileting and Personal Hygiene
4. Continence
5. Ambulating (impaired mobility requiring appliances, crutch, cane or walker)
6. Transferring (to and from chair, bend, car, commode, etc.)
7. Eating (inability to prepare food and/or feed yourself)

The above activities of daily living are of increasing importance starting from the top of the list. Importance also increases as these activities migrate from "Scheduled" to "On Demand."

COGNITIVE IMPAIRMENT: If and when this occurs, one has reached the highest level of need for care. If this occurs in conjunction with any of the above, as it usually does, you will

need substantial oversight and care. The burden of the second level of care, especially if it occurs in conjunction with cognitive impairment, is such that a family caregiver (usually a wife or husband) will be incapable of living up to and surviving the burden it creates. It is not unusual for the cognitively impaired individual to outlive the family caregiver due to the stress it places on the caregiver. It is imperative that professional - sometimes twenty-four hour a day - caregivers be hired, or that the one needing care be placed in a facility set up to provide this care.

THE BOTTOM LINE: Don't place your children or loved ones in the position of having to make these decisions for you. Make them yourself ahead of the need and stick to your decision. Make your determinations known to others. *Go on record.*

Over the years we have strongly encouraged each of our clients to get their estate plan in place and keep it up to date in accordance with their wishes. We are now starting to emphasize the same need to plan for the evolving nature of your living needs as you grow older. Unfortunately there is not the same infrastructure in place in our society today to help you do this planning and carry it out. Life care planning doesn't yet have the equivalent of estate planning to attorneys and trust companies. However that may be changing and we are on the lookout for outside professionals who can assist in this planning effort and its implementation. We will keep you informed as we discover where that assistance lies and how to access it.