Ask the Gerontologist

A gerontologist is a person with advanced studies in aging. At Colebrook, we collectively have several decades experience learning about and helping seniors and their families with issues ranging from physical and cognitive wellness to elder law to end of life. In this series, we offer the answers to our most commonly asked questions. We believe there is a reason we came together; and our goal is simply to cut the learning curve and support the people with whom we come in contact. Feel free to share this information, and learn more or pose a question to us at www.ColebrookVillage.com or call at 860.801.1114.

Q: How do I even start a conversation about long-term care?

First, realize you are not alone. According to the US Census Bureau, there are more than 4 million Americans living in assisted living, congregate senior housing or nursing homes. That means millions of families have been in your shoes, including us at Colebrook Village. Second, realize this will not be a single conversation, but more likely several conversations where you and your family member negotiate to make decisions about how s/he/they want to live her/his/their lives.

Here are some tips to keep in mind while you begin conversations with your family members about long-term senior living.

✔ Remember that they have likely considered these issues themselves. They may have strong beliefs about what they want or are willing to give up (privacy, nest-egg, dream home) to live what was promised to be “golden years.”

No one likes to be told what to do, and no matter how many times you hear about it in the popular media, this shouldn’t be “parenting your parents.” In fact, no one likes to be treated like a child – even children. Ask your family member if they have planned for long-term care, if they have a plan for the likelihood that they will need chronic care when they are in their 80s or 90s.

✔ Most people don’t feel as old as they are, and minimize the complexity of their age-related medical conditions. Today’s 70 year olds include Sally Field, Arnold Schwarzenegger, Tommy Lee Jones, Susan Lucci, Steven Spielberg, Elton John, Kareem Abdul-Jabbar, Susan Sarandon, Jimmie Walker, Paul McCartney, Jimmy Buffet, Glenn Close and Pat Sajak. Morgan Freeman, Vanessa Redgrave, Dustin Hoffman, Dyan Cannon, Jack Nicholson and Charlie Daniels just turned 80. Most people in the 7th and 8th decade of life still feel vital, and see themselves as the “normal” people listed above.

Gather your data before the conversations, so you can point out objectively what you’re seeing that concerns you. Using “I” statements makes the issue yours, not just theirs: “I worry about you managing that big house this winter all by yourself,” or “I just heard about another scam targeting seniors – I want to help you stay safe.”

Once you realize how lucky you each are to have a caring relationship, plan to make no plans today. A wise man (my father) once said, “Keep your options open.” Before you can make decisions, you need to learn what options you have – so you may make an informed decision.

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Most seniors find these changes overwhelming and would welcome the help in exploring their options. They may have friends who have given them advice; sometimes sage advice, sometimes fear-provoking experiences that warn them to make no changes.

Enlist your contacts and explore options in your community together. Consider the following:

**Location, Location, Location**: Some senior services may not be offered in your area. Figure out how far you'll need to travel to get to the services of your choice.

**Finances**: Most senior services are NOT covered by Medicare/insurance. Plan on spending resources, but plan wisely. $1 million only pays for 5 years of private nursing home care (CT average is $15,000/month) so work with an expert who can help you strategically spend resources, protecting some for a well-spouse if appropriate.

**Care**: Some services are social, some are medical. Determine how much care is needed by asking someone objective and experienced in assessing senior needs.

**Transportation**: In our culture, driving is complicated because it's a rite of passage to adult competency, as well as practical. Many people remember how to operate a vehicle, but may have changes which make safe driving an issue. Especially in suburban and rural areas, mass transportation may not be an option. Learn about options which can help promote socialization and independence.

**Continuum of services**: Some providers offer a variety of services to meet the progressing needs of seniors. Although you may find something that meets the needs of your family member today, their needs will likely change in the future. Know what options you have for “aging in place,” or universal design for handicapped accessibility.

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