

10 THINGS EVERY FAMILY SHOULD KNOW

ABOUT AGING WITH DIGNITY AND INDEPENDENCE

Aging with dignity and independence is the ability to live life to its fullest in the place you call home, regardless of age, illness, or disability. This ideal is important because many Americans have loved ones who are aging, whether it is a spouse, neighbor, parent, or other family member. As a result, those closest to us may soon need some assistance and care in order to continue to live in their communities and among friends and family. A little-known reality is that 70 percent of people over 65 will need long-term care at some point in their lives. To better prepare, here are 10 things to know if you are providing help to an older loved one.

1

You are not alone.

Today, there are nearly 67 million people in America providing assistance to a spouse, parent, relative, or even a neighbor. And, every day for the next 18 years, about 8,000 baby boomers will turn 65. As individuals grow older, they are more likely to need assistance that will enable them to live with dignity and independence in their homes and communities. The implications of this change are being felt in families and communities across the nation. Start preparing today by talking with your family about what aging with dignity means to you, and ask for help if you need it.

2

Different people need different kinds of support.

Older people with health conditions and difficulties with daily activities have a variety of needs such as preparing meals, getting in and out of bed, getting dressed or going to the bathroom, and running errands like going to the grocery store or the doctor. All of these routine activities that we often take for granted as part of our everyday lives are vital to allowing individuals to age with dignity and independence. To help devise a plan that works for you and your loved ones there is a broad network of support that can provide information, counseling, and even free services. For a list, read *Ten Resources to Help Prepare for Aging with Dignity and Independence*.

3

Support that family members give counts.

Family caregivers make up the backbone of support to older Americans. There are usually three different ways that families can help an older loved one get the support they need. The first is physical or hands-on care, such as direct help with life's daily activities. Second, families provide a substantial amount of financial support, from helping a loved one manage their money to directly paying for physical care. Third, families provide a great deal of emotional support to their loved one, especially as health issues become more complicated. Whether you are providing one of these types of support or all three, a little bit of care from family can go a long way towards helping loved ones stay in their homes and communities as their abilities change.

4

Long-term care is expensive.

Paying for daily support services can add up. In 2011, the average cost of having a part-time aide come to your home averaged about \$21,840 per year, and the average cost of a semi-private room in a nursing home was \$78,110. Such high costs are often unaffordable for the majority of the nation's middle-class families.

5

Medicare doesn't pay.

Many people mistakenly believe that Medicare will pay for long-term services and supports. The reality is that Medicare only pays for short-term rehabilitative care. After age 65, most people will require assistance at some point in their lives for an average of three years. You may need to pay out of pocket and spend all of your assets to qualify for help through Medicaid, a medical assistance program funded through state and federal dollars.



6

Talk to your loved ones.

Planning ahead is important. Do not wait for an emergency or other critical incident to start discussing care needs of your loved ones. To ensure that they receive the best care possible that honors their wishes and desires, begin a dialogue about these issues now. It is important to maintain this conversation over time, even if it gets difficult, as circumstances can change. For a list of suggested important conversations to have, see *Ten Conversations to Plan for Aging with Dignity and Independence*. Planning ahead means something different for everyone based upon the circumstances. You and your loved ones might set aside money to pay for future care or look into long-term care insurance. You might work together to build a list of important contacts that is kept in an accessible place. Or you might help your loved one identify a surrogate decision maker in case they are unable to make decisions on their own.

7

Talk with your loved one's doctor(s).

People's health needs can change over time. There are a number of important conversations to have with your loved one's doctor(s) to make sure he or she is getting the right care at the right time and from the right professional. Discussions about treatment plans, medications, changing symptoms and/or loss of ability to do regular activities are important. For a more thorough list of important discussions to have with your loved one's doctor(s), see *Ten Things to Discuss with your Doctor to Promote Aging with Dignity and Independence*.



8

Build a circle of support.

Your loved one may have identified a surrogate decision maker in case he or she is unable to make health decisions on their own, so be sure to find out who that person is. There may also be others who are counted upon to help make important decisions, such as attorneys, financial planners, insurance providers, family members, and others. It is important to engage all people involved in the decision-making process to help honor your loved one's wishes and desires. This is never an easy task, but it is important to avoid rushed decisions that can lead to unanticipated consequences. The sooner you begin the process of building this network of support, the better.



9

We all want to age with dignity, choice, and independence.

This means being able to live life to the fullest, regardless of our daily abilities or physical limitations. Find out how your loved one defines living with dignity, choice, and independence, and have that be part of your master plan for securing care and services for him or her. If you are providing support to a loved one, make sure that you are receiving enough emotional support and rest so that everyone's needs are met.

10

Your voice is important.

Decisions are being made at the state and federal level that could impact the services that are available to you and your loved ones. It is important for you to stay informed, get involved, and take action. Learn about what is being done to ensure that as Americans grow older, a healthy network of supports and services is available for those who need it. Talk with your local, state, and federal officials about what kind of support you want as you grow older. You can also get regular updates by visiting our [website](#), following us on [Twitter](#), or clicking "[like](#)" on our Facebook page. Use these resources to share your story and tell us what aging with dignity and independence means to you.

This publication is part of a series produced by The SCAN Foundation titled “Ten Things You Should Know,” designed to help you prepare for aging with dignity and independence. To view the whole series, including Spanish versions, visit www.TheSCANFoundation.org.

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