

## Planning to Age

Much has been written regarding “getting your affairs in order.”

Too often planning is geared towards incapacity; a will, power of attorney, and advanced directives are created. What is overlooked is the importance of planning for what happens in the years prior to incapacity. There is a stage between independence and incapacity that require careful planning.

The interdependent stage of aging is when the person can manage their life but needs some assistance because of physical or cognitive decline. During this stage, those who are conscious of their decline may begin to look for family members or trusted providers to perform tasks such as daily money management, yard care, or transportation. This stage can be particularly challenging because not everyone will admit they are experiencing decline or need help. Often with this group we hear horror stories of scams, devastating financial mistakes, car accidents, heart attacks shoveling snow, falls in the house, medication errors, and other incidents.

Why are so many inadequately prepared for this interdependence stage?

The answer: Older Americans are in a whole new predicament - they are living so much longer than their parents, they lack any frame of reference for the extensive planning that aging today demands. Having never witnessed their parents plan for old age, they too, have failed to plan. Often, this is combined with gradual physical and cognitive decline. In the past, a person who had a heart attack would die. Today when someone has a heart attack they survive but often live with diminished capacity. Another scenario is that a person declines at such a slow rate that they don't recognize changes and are constantly adapting to the new status quo. It's often not until a child visits their older parents' home and/or seniors become victim to one of the horror situations that someone gets involved.

Planning to age generally begins by answering the question, where do you want to age? Are you hoping to stay in your home or move to a continuing care facility? Most Americans want to age in their current homes, but they don't fully appreciate the difference between *wanting* to stay and *being able* to stay at home. In order to ensure safety, sound financial choices, and power in decision making, careful planning is required.

The first step in planning to age in place is to determine the suitability of the current home. Most likely, some modification will be required which could range from minor changes such as the addition of handrails to major renovations such as adding a bathroom. When home modification options are evaluated and the potential time and costs needed are understood, older adults and their families can begin to plan. Completing this before a crisis occurs saves money and allows individuals to make choices that best meet their desires.

There is no one path for aging. Individuals will move through stages at different paces and with different experiences. Change is constant. Aging continues. The only constant is the need to plan. Careful planning ensures control. Looking to the future with a plan in place lets older adults enjoy every day, regardless of what stage they are in or what tomorrow may present.

For more information on stages of aging click [here](#).

*Bode Hennegan of [Life Managers & Associates](#)' provides personal assistance services to enable independence. Their newest offering in their A Plan to Age in Your Home is [Assess Your Home](#). A National Association of Home Builders Certified Aging-in-Place Specialist (CAPS) will thoroughly assess your suitability of aging there and will identify modification options, major or minor, to support aging residents.*