

# How to know when it's time to seek help for seniors

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More and more of us are living longer. People celebrating their century mark are no longer an oddity and those living to 85 and beyond are much more common.

These changing demographics give rise to the question: "Where are all these people going to live and be cared for?"

Perhaps you are facing that question for yourself or for a senior loved one. How do you know when it's time for in-home care, or a move to a senior community, or assisted living, or memory care?

Before initiating the conversation, do your homework to know what facilities and services are available in the area where your loved one wishes to live. Take tours, know what programs and amenities they offer, and what the costs are.

Families often put off making the decision to seek help while parents' or spouse's care needs escalate and their own caregiving stress increases. They don't know how to have a conversation about living arrangements. The loved one may be worried about losing their independence, or they may be attached to their current home or pets and be understandably reluctant to even consider the idea of parting with treasured possessions and memories in order to move into a smaller space. Admitting they need to make that move can feel like the

beginning of the end and that is scary.

Acknowledge and discuss their fears. Once your loved one can articulate his or her worries, make a list of their concerns to assure them they are being heard and let them know they can count on you to be their advocate. Then you can work together to discuss living options that address their concerns and value residents' dignity, independence, and privacy. Your prior homework will pay big dividends at this point.

Have discussions early and often so your loved one doesn't feel pressured. Get the family involved, if possible. Decide who will be the main point of contact or the key decision maker. Be sure your loved one is as involved in the decision-making process as possible. After all, it's their happiness, health, and safety that is being discussed.

Those discussions need to take place in a quiet, comfortable environment, free of disturbances or other obligations. Encourage your loved one to take a couple of tours with you to facilities they think they might like and that meet their needs and their budget.

If you haven't had discussions before the need arises, or even if you have, and you are beginning to notice signs that it might be time for in-home care, or a move to a senior living community, or for them to move in with a family member, start the conversation with something like, "I'm concerned about some things I've been noticing lately and I want you to

be safe and healthy in your living situation."

Then share your concerns and let them know that you will be their advocate. Explicitly state that you want to fulfill their wishes and they can depend on you, and that you want to maintain their way of life and need their help to make the right decisions. Let them explain, ask questions, share their fears, and open the door by asking them, "What should we do about that?" If this is the first conversation, you can share what you have found from your research and explain all the benefits offered by senior living communities or by moving in with family.

Be sure to end the conversation with a plan for the next steps. This may be possible to do in one meeting but more likely it will be a process. Having conversations proactively and a plan in place for when the time comes, means it doesn't have to be an emergency with the move being made under duress.

Signs that it may be time to move, or arrange in-home care, could include your loved one's difficulty walking and being at risk of falling, trouble shopping and preparing meals, difficulty taking medications, inability to perform activities of daily living, struggling to keep up the house, and feelings of isolation, depression, or boredom.

For some families, having an elderly or loved one living with them works out well, but not for everyone. Sometimes the caregiving burden becomes too much.

Marriages and family life can be negatively impacted. If living with elderly parents isn't working out for the caregiver, chances are the elder is having some of the same feelings. Ask the elder how they feel about the arrangement. Deciding against living with elderly parents doesn't mean you don't love them or you are shirking your responsibilities. Help them find a new living situation that benefits you both, and be supportive throughout and after the move.

Caring for someone with dementia or Alzheimer's can present some serious challenges as the dementia worsens. Some signs that it is probably time to move a loved one with dementia to assisted living or memory care include aggression,

caregiver stress because of escalating care needs, they are unsafe in their current living situation, they are experiencing "sundowner's syndrome" – very agitated behavior particularly later in the day or evening, or they are wandering if the caregiver isn't always present, increasing the possibility of falls, injuries, and getting lost.

The most loving thing families can do for their loved ones is to be sure they are in the proper place for getting the care they need. Sometimes the best decision for the health and happiness of the caregiver and the care receiver is putting your loved one into a care facility that can meet their needs, be those physical, emotional, social, or mental.

## Caregiving takes a toll

The psychological costs of caregiving can give rise to avoidance behaviors, disabling anxiety, hypervigilance, and intrusive thoughts in the caregiver. The psychological, emotional, and physical toll of caregiving can be especially high for spouses of those needing care. Exhaustion from sleep deprivation and emotional overload can give rise to anger and resentment as well as multiple health issues, particularly if the caregiver is elderly.

The thought of moving someone to a facility can cause feelings of guilt.

Anticipatory grief can also impact the caregiver. Too many times the caregiver gets sick or burns out, and sometimes dies before the one receiving care. The best way to be a good caregiver is to take care of yourself, ask for help, and seek support for yourself in groups for caregivers. Arrange for respite care by either sending your loved one to a facility for a few days so you can get a break or have someone come into the home and care for your loved one so you can get away for a few days.

The Lodge in Sisters offers respite care services.

## ESTATE PLAN: Pandemic has enhanced need for forethought

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flexibility in dispersing your estate. You can direct your trust to pass your assets to your beneficiaries immediately upon your death or to distribute the assets over time and in amounts you specify.

Healthcare surrogate: A healthcare surrogate, sometimes known as a healthcare proxy or healthcare power of attorney, is a legal document that appoints a person to act for you if you become incapacitated. Your surrogate has the authority to talk to your doctors, manage your medical care, and make medical decisions for you if you cannot.

Living Will: A living will, also known as an advance health care directive, lets you specify what end-of-life treatment you do or don't want to receive if you become terminally ill or permanently unconscious.

All these estate planning tools can be complex, so before taking action, you'll need to consult with an attorney and possibly your tax and financial advisors, too.

However, during a pandemic, you may encounter a special challenge: Documents such as wills and powers of attorney typically need to be notarized and witnessed – and that may be difficult during a time of social distancing and self-imposed quarantines. But this problem may be solvable because many states have now enacted executive orders or passed laws that permit "virtual" notarization and witnessing of legal documents.

In any case, if the coronavirus pandemic has raised your concerns about the legacy you'd like to leave, take the time now to launch or update your estate plans — you'll be glad you did.

*This article written by Edward Jones (Member SIPC), provided to The Nugget by local Edward Jones Financial Advisor Karen Kassy, 541-549-1866.*



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