

Navigating the Care Process for Aging Parents





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Introduction

As our parents age, the roles often begin to shift, and the caregivers become the ones needing care. There may come a time when parents are unable to live fully independently and need assistance or general help. While this transition is a natural part of life, it can be challenging to recognize and navigate. Your parents may start needing additional care that encompasses a range of physical, cognitive, and emotional changes that indicate they might require more support than they once did.



Throughout this guide, we'll walk through the care process for aging parents, which begins long before any medical or physical intervention begins. Understanding what the early signs are of parents needing assistance, what the financial implications will be, and how the legal aspect works are all necessary components of the whole process.

Signs Parents May Need Help

Signs that your aging parent needs help can be subtle and evolve over time. If you begin to notice certain behaviors that aren't typical of your parents, keep a vigilant eye. Observing little things can indicate that it might be time to begin preparations for the eventual need for home care such as that provided by independent living services.

When engaging with your parents, there are three main categories of signs and symptoms to be aware of that can help determine if they're in need of assistance. Within those categories are checklists that can give you a better idea of what to look for.

Category 1: Ability to care for themselves

- Do they appear unkempt or wear the same clothes repeatedly?
- Are their possessions in disrepair or not maintained in an accustomed manner?
- Have their eating habits changed where they forget meals, can no longer cook safely, or aren't able to get groceries?
- Is their once-orderly house messy as they struggle to maintain the upkeep?
- Are they able to manage their finances and keep up with priority bill payments?
- Do they avoid social interactions and activities they once enjoyed or increased isolation or reluctance to leave the house?

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Category 2: Mental awareness

- Difficulty managing medications, including forgetting doses or taking the wrong ones
- Forgetting appointments, names, or common tasks
- Repeatedly asking the same questions
- Poor judgment, such as falling for scams or making unsafe decisions
- Difficulty with problem-solving or handling complex tasks
- Getting lost in familiar places or confusion about time or place
- Mood changes or volatile behavior

Category 3: Physical difficulties

- Sitting and standing are challenging due to injury risk
- Are they unstable and constantly looking for something in which to support them like a chair or wall?
- Are they afraid to take showers or baths due to the risk of falling?
- Are there unexplained bruises or injuries?
- Do they have difficulty walking up and down the stairs safely?
- Have you noticed unexplained damage to property such as scratches and dents on the car from 'bumping' into things?
- Have they had falls recently or do you notice signs of slips or trips which are near misses to a fall?

Discuss the Future With Your Parents

What many families are unprepared for when it comes to caring for aging parents is the dynamic shift that takes place. The children, who are now adults, have become the decision makers for their parents. The role reversal can be difficult for all parties involved, but it is necessary to ensure the right care is found and implemented for those who require it.

Now that you've observed your parents and decided they may need intervention (based on the checklist provided on Page 3 of this guide), it's time to sit down and have a conversation with them about next steps. Before signs and symptoms grow worse, it's imperative this discussion happens sooner than later.

Understand your parents' needs

Don't abruptly insert yourself and potential future care plan for your parents without first understanding what they actually need. How do they view their needs?

Use these conversation starters so everyone can get on the same page:

- I feel like you may be having mobility issues. Do you feel like you're having trouble getting around? What would it feel like to have someone here that may be able to help you with things at home?
- Do you feel like life is tougher or less enjoyable as day-to-day tasks get tougher? Are there things you would like to do that you may be able to with some extra assistance?
- Would you be willing to entertain some changes at home to help make things easier and enable you to stay at home with a higher quality of life?

From there, outline a deeper framework for the care plan so they feel comfortable having the conversation.

Here's a list to help break down how that could look:

- Understand all the options and have a plan going into the conversation
- Don't forget to include other family members when needed. Ensure everyone is on the same page ahead of time.
- Start discussions early if possible. Don't wait until you're at a critical point without much time. Working things lightly into conversation can help ease the topic over time.
- Ensure the parents' buy-in. Unless health or safety is concerned, it still needs to be their ultimate decision. Help them understand the options and why they can be beneficial (and in many cases, non-intrusive).
- Don't blindside someone with the conversation. Be clear and honest.

Explaining and Navigating Finances

If there's one topic of conversation that could be more difficult than the mental or physical decline of an aging parent, it's what their financial situation looks like. Some members of the older generations were fortunate enough to have long-term financial planning that could help with later-life needs. Many others, however, were unable to secure the same financial outcomes.

Here's a quick start to the conversation that needs to be had regarding their finances how it pertains to elder care:

- Explain your concerns and intentions clearly
- Build a foundation of trust with your aging parents with open and honest communication
- Include them in the conversation about financial concerns
- Work with them to create a system to organize and manage financial documents such as setting up digital or physical folders for bills, statements, and legal documents
- Co-manage their bank accounts, investments, and bills
- Monitor for any unusual transactions or financial issues that may arise

At some point, hard decisions may need to be made for the security and protection of an aging parent's finances. A parent exhibiting declining mental capacity such as Alzheimer's or dementia may indicate a parent's inability to manage their finances effectively. Signs to look out for include forgetting to pay bills, confusion about financial matters, or making unusual financial decisions. Piling up of unpaid bills or reckless spending can create a potential financial mess if left unchecked or addressed.



Checklist of Physical Needs and Support

Caring for aging parents involves addressing their physical needs and ensuring their home environment support their well-being. Now that you've had important, meaningful conversations, it's time to address the physical needs your parents require. Use this checklist as a guide:

Address your parents' physical limitations

- Note any mobility issues, vision or hearing impairments, or other health conditions that may affect their ability to manage daily tasks.

Evaluate their home environment

- Identify safety hazards in their current living space like loose rugs, slippery floors, or poorly lit areas.
- Accessible home modifications may need consideration such as wheelchair ramps, widened doorways, or stairlifts to enhance accessibility.
- Look for fall risks
- Install monitoring technology like fall detectors, emergency alert systems, and cameras (with consent, of course)

Manage medications and emergency information

- Organize and track medication to ensure they are stored properly and a system is in place for tracking dosages and refills
- Display emergency contact information like phone numbers for healthcare providers and family members as well as emergency services

Legal Checklist

Finally, it's imperative that all legal documents are available as they may be needed for identification or verification purposes along the way. Use this checklist to ensure you have everything you need from your parents so the process of establishing elder care is as seamless as possible.



Essential Documents

- Birth certificates
- Citizenship Papers
- Death certificates
- Deeds to cemetery plots
- Military Records

Legal authority Documents

- Any declarations of Power of Attorney
- Advanced care directives
- Will
- Marriage certificate

Insurance and financial Documents

- Insurance policies
- Pension benefits / retirement plans
- Consider becoming an authorized user on financial accounts
- Financial portfolio / stock certificates
- Name and contact information for financial institutions / consultants

Consult with an attorney

Seek professional advice from an attorney who specializes in elder law to ensure all legal matters are properly addressed and to get advice on managing and planning for future needs.

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How UDS Helps

Caring for aging parents involves addressing their physical, emotional, and legal needs. By using the comprehensive checklists provided, caregivers can ensure they are well-prepared to handle the various aspects of aging in place.

UDS offers a range of services designed to help individuals live safely in the place they call home including:

- CAPABLE Program, a valuable resource designed to support aging adults in managing their daily lives and staying in the home safely. CAPABLE provides a holistic approach that includes visits from a Registered Nurse and an Occupational Therapist who are specially trained in fall prevention and resources to assist individuals to stay safe as they age.
- Independent Living Services — Providing personal care assistants who specialize in activities of daily living such as bathing and dressing, meal planning, medication reminders, laundry and light housekeeping, shopping and errands, night time monitoring, transportation assistance, respite for family caregivers and more.
- Home Modifications — Specializing in accessible showers, ramps, door and hallway widening, stairlifts and porchlifts, accessible lighting, and other services to help individuals age in place.
- Care Management — For individuals on a PA State Waiver, our Care Managers work with all of the Pennsylvania Managed Care Organizations.
- Wellness Calls — For individuals who may experience isolation or loneliness, or could just use a friendly voice to talk to, Wellness Calls provide a safe and friendly connection to your community, and help individuals stay safe, and live more independently.

Evaluating physical needs, making necessary home modifications, managing legal documents, and utilizing older adult resources can significantly enhance the quality of life for aging parents.

UDS provides services throughout Pennsylvania, encompassing more than two dozen counties. The organization is here to assist with these needs, offering support and guidance to ensure a safe and fulfilling experience for both caregivers and their loved ones. For further assistance and resources, reach out to UDS and explore how we can help navigate this journey for your loved ones.

Celebrating 60 years of services and a legacy of helping others



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