

HOW TO CARE FOR AGING PARENTS — PART THREE

QUALITY OF LIFE CONSIDERATIONS

As your parents get older, there are plenty of conversations to be had and ways to ensure their final wishes are met. While these are important topics, other issues can impact their everyday lives more meaningfully. In the last part of our series on caring for aging parents, we focus on how to boost your parent's quality of life by considering their housing situation, transportation needs, medical care, and social interaction.

HOUSING AND ASSISTED LIVING

Aging can affect everyday situations that we take for granted, including the ability to live in our homes. Over time, the place where your parents live may require changes to help accommodate their current situation and aging bodies. For example, they may need to retrofit their bathroom to ensure they can safely get into and out of the shower. It can also mean moving to a bungalow or condo where their living space is on a single floor. Or, if needed, you can install a stairlift to help them move between floors in their current house. The possibilities are endless, but for the safety of your parents, ensure changes are made as soon as necessary to avoid accidents.

There may also be a point where it is no longer ideal to have your parents living and managing their household independently. Even if they do not require continuous medical care, they may still benefit from having someone come in to clean their home, deliver groceries, and help with routine housework.

The issue of parents living alone can be compounded after one of them passes away. For the remaining parent to continue to age in place, they may require part-time or full-time care. It may make sense to consider alternative housing for your parent, though. This could be relocating to an assisted living facility, or, in some cases, they could benefit by moving in with you. Both options can be a significant transition, so it is vital to start the discussion early to help make the best choice for everyone.

TRANSPORTATION AFTER DRIVING

Another major challenge is when the time comes that your parent needs to stop driving. While they can no longer operate a vehicle alone, that does not mean they want to spend their days at home. The question then becomes how to ensure your parents can maintain their independence and still get to all their appointments, medical, social, and otherwise.

Because driving is something your parents have likely been doing for most of their lives, it can be tough to lose their license. To help with the transition, come up with a plan to help them maintain their mobility. Some options to consider are using a taxi, Uber, Lyft, and public transit if it is safe and available. You can also offer to drive them to appointments if it suits your schedule.

Getting your parents comfortable relying on you for transportation, calling a taxi, or using a ridesharing app can take some time. Though it can be a difficult change, their quality of life is enhanced when they can move around independently.

MEDICAL CONSIDERATIONS

As your parents grow older, gather medical information regarding any medications they take, the dosage, and the frequency. Taking an incorrect amount or losing track of the timing of medication can have serious consequences, and as parents age, you may need to assist them with this. If necessary, you or a hired caregiver can help to keep them on schedule with their medications and monitor any side effects. Be sure to note any allergies to pharmaceuticals they may experience and any past reactions.

While discussing medical concerns with your parents, have them provide you with the name and contact information of their primary health care physician and any medical specialists they are seeing. This can be helpful in case you need to get ahold of them.

Remember that medical data is private, so a doctor can not be forthcoming with information unless your parent has appointed you as their power of attorney (PoA). For more information about this, see part two of our series, where we cover the topic of a PoA for health care and finances and other estate planning information.

Part-time or full-time medical care

As we briefly mentioned earlier in the article, there may be a time when your parent could need part-time or even full-time care. It can be tempting to take on that responsibility yourself, though that can have other implications for your parent's quality of life. Caring for your parent means that your attention is drawn to areas other than spending time with your loved one. Turning to a professional can sometimes make sense instead of taking on the task yourself. It is best to discuss the issue with your parents ahead of time, though, as they may have their own preferences.

As your parents get older, there are plenty of conversations to be had and ways to ensure their final wishes are met. While these are important topics, other issues can impact their everyday lives more meaningfully.



SOCIAL INTERACTION AND ENGAGEMENT WITH THE COMMUNITY

While it may seem obvious, social interaction is key to preserving a sense of purpose. With your aging parents transitioning to a new stage of life, ensuring they are engaging with others is essential. For some, maintaining connections may not be an issue as they could have a thriving social life. But for others, it can take a bit of a push, and it may help to brainstorm ways to stay engaged with the community.

According to The American Presidency Project, as posted on the [United States Census Bureau](#) website, over 4.5 million seniors volunteer for various positions across several sectors. This is no surprise, as volunteering can be a great way to stay involved, especially since there are opportunities for people with a range of skill sets. For example, it is possible to volunteer at the hospital, museum, local library, Home Owners Association, or any number of other boards.

Another option to consider is taking on part-time work, not for the money but social interaction. For example, many seniors take up substitute teaching, working at a coffee shop, or being part of the local tourism board to stay busy.

Ultimately there is no single way for aging parents to maintain their social interactions, just the way that is best for them. Regardless of how they spend their days, consider discussing their plans to stay engaged in the community, as connections are important for their quality of life.

TAKEAWAY

As we wrap up our three-part series on caring for aging parents, we hope you gained some valuable insight into some of the issues that should be addressed and how to approach these topics with your parents. The transition to caring for aging parents can be a challenge. Still, open communication and advanced planning can help to alleviate the stress while helping your parents to see their legacy met. Discussion and preparation can also go into how to enhance their quality of life as they get older. Because caring for aging parents involves more than just helping them to survive; it is helping them to thrive.



The transition to caring for aging parents can be a challenge. Still, open communication and advanced planning can help to alleviate the stress while helping your parents to see their legacy met.

Disclosures

CTS Financial Planning, Inc. ("CTS") is an SEC registered investment adviser with its principal place of business in the State of Illinois. Registration does not imply a certain level of skill or training. For information pertaining to the registration of CTS, please contact CTS or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov). For additional information about CTS, including its fees and services, please send us a written request for our disclosure brochure. This newsletter is provided for informational purposes only. The information contained herein should not be construed as the provision of personalized investment advice. Information contained herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security. Past performance is no guarantee of future results. Investing in the stock market involves the risk of loss, including loss of principal invested, and may not be suitable for all investors.

An index is a portfolio of specific securities whose performance is often used as a benchmark in measuring the performance of a specific asset class. Any references to a benchmark index are included for informational purposes only as it is not possible to directly invest in an index. The historical performance results of each index do not reflect the deduction of transaction and custodial charges, nor the deduction of an investment management fee, the incurrence of which would have the effect of decreasing indicated historical performance results. It should not be assumed that your account performance or the volatility of any securities held in your account will correspond directly to any comparative benchmark index.

This content contains certain forward-looking statements which indicate future possibilities. Actual results may differ materially from the expectations portrayed in such forward-looking statements. As such, there is no guarantee that any views and opinions expressed in this letter will come to pass. Additionally, this letter contains information derived from third party sources. Although we believe these sources to be reliable, we make no representations as to the accuracy of any information prepared by any unaffiliated third party incorporated herein, and take no responsibility, therefore. For information about your particular account holdings, please review the statements you receive directly from the custodian of your accounts or contact us. All expressions of opinion reflect the judgment of the authors as of the date of publication and are subject to change without prior notice.