

## **“Successful Caregiving and Developing an Aging Plan” and the many caregiver's resources.**

***By Lylie Fisher***

In my role with Montgomery County's Caregiver Support program, I am fortunate to meet the wonderfully diverse community of our region. Professionally I also engage with experts in the USA and internationally who work with caregivers. Additionally, I keep up to date with academic research with a focus on caregiving. This context frames my article for the American Muslim Senior Society and introduces the concept of how to prepare you and your community for caregiving. The common thread associated with caregiving is that most care is provided by a friend or loved one. The #1 person who receives care is a parent, #2 is a spouse, #3 is a close relative or friend. From these statistics, you can see caregivers have an existing relationship with the person who receives their care. Yet often neither the caregiver or parent, spouse, close relative or friend has taken the time to develop a successful aging plan.

Aging is a normal part of life, yet without forethought, aging can be a challenge. Challenges may be due to limited financial resources, or underlying health issues, for others it could be problems accessing support due to language barriers or immigration status. Generally, society assumes families will provide and organize care for older adults (or someone with a disability). This assumption isn't always what is possible. In past generations, families lived in closer proximity to each other, life expectancy was shorter and social networks remained the same for many generations. Fast forward to 2020 and many families reside in other cities let alone different countries from their loved ones.

Let's look a little more closely at who is a caregiver and the impact providing this care may have of their lives.

The average age of a caregiver is 49. 39% are men and 61% are women \*. An increasing number of younger people are caregivers, 29% Gen-X, and 23% Millennials. \*

Many unpaid families and/or friend caregivers struggle to maintain paid employment. Caregivers often provide acute medical care for their loved ones. Caregivers often neglect their health and wellness - symptoms include: Lack of sleep; Physical aches and pains; Seeking prescription medications or self-medication; Depression; Anger; Fearfulness; Covid-19 has increased the stress for many caregivers who are now responsible for 24/7 care.

*\*Source: National Alliance for Caregiving (NAC) and AARP: Caregiving in the US 2020*

Often the difference between aging well or experiencing challenges is due to the lack of reflective planning. If we appreciate that aging is a constant part of life, then aging can be approached more holistically. The best place to start is to focus on the three central needs of successful living.

We all benefit from the same core needs irrespective of our age:

1. **HOUSING** - A safe and comfortable place to live
2. **HEALTH** - Access to nutritious food and health care
3. **ENGAGEMENT** – Physical, social and intellectual stimulation

I often hear from caregivers that in an emergency they relocated a parent into their home. This is very noble, yet often the underlying need of the older adult is more acute, especially with health issues including cognitive decline due to the Alzheimer's/Dementia. With forward planning a family can consider what will support their loved ones as they age, how can they maintain their independence, yet are safe and remain connected to vital supports. Let's look at the three essential requirements that you can start considering now with your loved ones, this will ensure they are decision makers in their aging plan.

### **HOUSING** - *A safe and comfortable place to live*

When we age our health may deteriorate more rapidly. Accordingly, where we live needs to provide less risks and more supports.

Safety – less stairs or risks for tripping and falling

Proximity – accessible to services that provide wellness and health care

Affordability – costs for housing and services need to reflect available personal finances and/or be subsidized

Planning - smooth transition from independent to supported living

### **HEALTH** - *Access to nutritious food and health care*

The health of older adults can change rapidly and without warning, therefore it is vital to ensure health is being monitored and treated. Too often the health of older adults diminishes when new or chronic illnesses are not effectively treated.

Healthcare – Ensure loved-one has regular check-ups with a consistent primary care physician.

Including an annual review of prescribed medications. As needed specialist care from a:

gastroenterologist, gerontologist, physical therapist, podiatrist, optometrist, etc.

Nutrition – For many older adults, the ability to prepare meals diminishes with age. This could be due to physical challenges, financial concerns, cognitive decline. Families could set up a home-delivered meal service but first, arrange for a medical evaluation before embarking on interventions.

Insurance – Some older adults have Long Term Care Insurance, and this may pay for eldercare.

Medicare enrollment is critical, and the nationally funded SHIP program can assist with the paperwork. The County's Aging and Disability Services can help identify if your loved one qualifies for Medicaid.

### **ENGAGEMENT** - *Physical, social and intellectual stimulation*

Simple physical activity and connection with others are beneficial. Older adults benefit by undertaking daily exercise and experiencing cognitive stimulation.

Activities - Recreation centers offer an affordable way for all ages to maintain health and wellness. Many older persons with chronic conditions enjoy and benefit from telephone, online and in-person activities.

Connections - Lifelong learning is the key to maintaining cognitive well-being. There are numerous non-profit organizations that offer free or low-cost classes. Local libraries are a terrific resource for free in-person and virtual programs.

Wellness - Adult Day Center programs are an ideal way for older adults and persons with a disability to be in a safe environment and enjoy companionship, health monitoring, and physical activities.

For some families, it may be better to live separately, whereas others are comfortable residing at the same location. Either way, successful aging does require some physical adaptations –

especially if there are fall risks or issues with mobility. As a person's health changes eldercare can be bought into the home – all these considerations require forward planning and setting aside a budget. The best time to start thinking about developing a successful aging plan is when loved ones are still healthy and active, the important element to remember is we all age and inevitably need care. Planning for successful aging will ensure that both the older adult and their family/friend care partners are mutually sharing the responsibilities.

In Montgomery County MD residents have access to a range of elder and caregiving supports that are available to assist family (and friends) navigate some of the challenges associated with connecting services to the needs of an older adult. There are considerable online resources to support older adults and caregivers.

To learn more visit: [montgomerycountymd.gov/senior/caregiver.html](http://montgomerycountymd.gov/senior/caregiver.html)

The County's Aging and Disability Services help community members navigate the diverse array of resources, supports, and programs designed for older adults, persons with a disability, and caregivers. **Call 240-777-3000**

*Operating: Monday-Friday 8.30 am to 5 pm (Tuesday, Wednesday and Thursday open to 7.30 pm 7.30pm)*

I wish you all well as you navigate successful aging and developing an aging plan. Remember, start with your aging plan – this can help you understand feelings of vulnerability and doubt many older adults experience when facing choices themselves. If you are a caregiver today, you may not have the flexibility to develop an optimal plan – even an emergency plan will save you hours of confusion and heartache.