

Helping Seniors Stay Safe and Secure

The National Safety Council (NSC) estimates that there are more than six million seniors living independently that require assistance. Their inability to perform basic daily activities including both personal care and financial affairs are key indicators that they need some kind of help. If you are a caregiver, you are not alone. An estimated five million Americans spend some time caring for an aging parent or another relative, a figure that is projected to double within the next 20 years.

Conversations between adult children and their parents about health, short- and long-term care preferences, financial situations and even pre-funeral arrangements can seem awkward but are essential. Avoid waiting until your parent's health has deteriorated to consider the available options. Long term planning should happen long before you need to find supplemental care.

Once the lines of communication are opened and it is determined that lifestyle adjustments need to be made, family members are relieved to know that they don't have to go through the decision-making process alone. There are many home and community based services that are well established, professional and have



the expertise to readily assist you. These services are designed to respect your loved one's wishes and their desire to live independently as long as possible.

Listed below is a sampling of at home and in community services available to assist our older loved ones who need a helping hand.

Many seniors worry about outliving their money and are concerned about their out of pocket expense for services and support. Always start by reviewing all insurance coverage including Medicare to find out what insurance will pay for. Secondly, seek out the advice of a financial advisor. They can help you develop a financial plan, and offer services like a Reverse Mortgage, which can help support your loved one's financial needs. Help them stay safe and secure by exploring all options.

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At Home: chore services, transportation, home modifications, meal preparation, home companions – non-medical, medical or personal care; homemaking/laundry, declutter/organizing and downsizing; medication management, home health care, nursing and therapy.

<http://www.caregivershome.com>

<http://www.caringtoday.com>

<http://familycaregiving101.org>

<http://nfcacares.org>

http://www.longtermcare.gov/LTC/Main_Site/index.asp

In Community: adult day services, transportation, alternative housing: co-op, independent, assisted living, memory care, long-term care or transitional/rehabilitation units; medication management, home health care, nursing, therapy and hospice.

<http://caps4caregivers.org/index.htm>

http://caregiver.org/caregiver/jsp/content_node.jsp?nodeid=344

<http://www.fullcirclecare.org>

<http://www.metlife.com/Applications/Corporate/WPS/CDA/PageGenerator/0,4132,P8900,00.html>

<http://www.wellspouse.org>

