

Over 60 and Single: Securing the Life You Envisioned



**Linda Fodrini-Johnson,
MA, MFT, CMC**
Founder and Executive
Director of Eldercare
Services and is a Fellow
& past President of the
National Association of
Professional Geriatric Care
Managers (NAPGCM)

Many of us find ourselves entering our retirement years as singles for various reasons – some of us have never married; many of us don't have children or local family. As we age we wonder who will assist us if our situation is changed by medical, cognitive or financial issues.

Where should one begin this journey of "security reassurance?" What professional experts should we consult with and, most important, what values do we have that are not negotiable?

The average 60-70 year old today is healthy (much more so than our grandparents at this age) and is often still employed. These people are reasonably satisfied with their life situation – having interests, friends and liking the community in which they find themselves living. So, why worry?

It might not be "worry" that you need to do, but you ought to prepare both physically and emotionally because you will most probably have a time of dependence or at least interdependence as you age. Research shows that about half of us will develop a dementia like Alzheimer's Disease and half of us will need help with at least two of the activities of daily living (like meal preparation or personal care) by the time we are 85.

My experience leads me to recommend that every person who is in this situation have at least a consultation with a certified, Professional Care Manager to discuss values, options, benefits and

wishes before he or she visits with an estate attorney or financial planner. The reason being that options for later life come with varying costs and decisions about who will be there for you. Once you have looked at options and what they cost, you can visit the financial planner to see how much longer you might need to work or if you should have a different investment strategy to meet your goals.

Options in housing vary: one is living in a community that has a "Village" to support you in your current setting. Locally there are Villages in Berkeley and San Francisco. Lamorinda Village is in startup phase to serve seniors in Lafayette, Moraga and Orinda. Then there are retirement communities or senior housing options all over the country that vary from truly independent living (such as Rossmoor) to continuing care where you buy into three levels of care, to Assisted Living Communities that have various levels of care and support.

Each option comes with costs, support systems and benefits to successful aging. And each individual will need to weigh the pros and cons of each choice for themselves before making a decision. Even if you have decided that you are never moving from where you now live, I suggest at least taking a tour of a few facilities for the "what if's of your life" and your Plan B, because life does happen and it would be good to be able to state your own choices in a legal document.

The most important consideration for singles to think about is to have an "agent" – someone you trust to make medical or financial decisions for you if you ever become impaired for a short time or a long time. You need to

trust this person who needs to know your values and wishes. Think about who you would want to make critical decisions for you in a hospital setting. Will he or she follow your directions in your Advanced Health Care Directive and on the POLST (Physician's Orders for Life Sustaining Treatment) form? Will this person advocate for what you want?

Can you trust the person who will pay your bills and/or make investment decisions if you can't? If you don't have someone in your circle of friends or family, there are many licensed fiduciaries in California that can step in and act for you – but you should choose this person while you are well. If you need some referrals, we will be glad to provide some information to help you choose.

You can live the life you envision if you have done your homework because then the "what if's" have been planned for. If you don't do this planning, you will have some anxiety even if not apparent – most of us have seen the challenges experienced by our family members as they aged.

Botox and plastic surgery can make the outside look terrific, but our physical bodies do change as we age and no matter how hard we work on health, at some point on this journey, we all will need support. Do your homework and have the life you want by choosing good people to advocate for you when you need it most.

Many individuals use a friend and a certified, Professional Care Manager in a crisis – so if you have a friend who is reluctant to serve in this role, tell him or her that a certified, Professional Care Manager can assist in all the advocacy and decisions necessary to bring quality to your life.



**Eldercare Services works with Seniors and their families in Walnut Creek, Lamorinda, Alameda County, San Francisco, San Ramon Valley and the Marin County , CA.
Visit us on the web at www.EldercareAnswers.com for more information.**

Community Classes

Walnut Creek

**Alzheimer's: 101 & Alzheimer's: 102
For Families Experiencing the Challenge**

**3rd Friday of every month from 10 AM to Noon
(Class topic alternates monthly)**

1808 Tice Valley Blvd., Walnut Creek, CA 94595

Cost for Classes:

**\$10 per person/\$15 per couple or 2nd family member
Proceeds to benefit the Alzheimer's Association**

Class Registration:

Please call at least 3 days ahead

For more information regarding classes and support groups, visit us at www.EldercareAnswers.com or call (925) 937-2018 or email us at Info@EldercareAnswers.com

Support Groups

When concerns for aging family members are part of every day life, or when they interfere with work, your health or other relationships, you need to join a support group.

Caring for An Aging Family Member

2nd Thursday of every month from 6 to 7:30 PM

1808 Tice Valley Blvd., **Walnut Creek**, CA 94595

2nd Thursday in August from 5:15 to 6:45 PM

Glen Park Library, 2825 Diamond St., **San Francisco**

Cost for Support Groups: None

Support Group Registration: Not required

More Info: (925) 937-2018 or (415) 469-8300



Eldercare Services provides Counseling, Support Groups, Home Care, and Care Management to aid Family Caregivers. If you or someone you know could benefit from self-care, give us a call at (866) 760-1808 or email us at Info@EldercareAnswers.com.