

## Assessing the Needs of an Aging Parent

Planning for the future needs of aging parents can often be a sensitive and delicate task for adult children to undertake. Baby boomers who must balance the needs of their own children with concerns about their parents' well being, have become known as members of the "sandwich generation," as they struggle to provide multigenerational care and support. The amount of stress that comes with stretching oneself too thin is supported by today's culture, which often seems to revere the notion of "superman" and "superwoman." However, providing care for aging parents does not have to be a task that you face alone.

Although the topic may be difficult to broach, many are surprised to discover that talking with parents about their needs often opens doors of communication and strengthens familial bonds. One way to do this is through an assessment, which takes a thorough look at one's physical, mental, environmental, social, and financial situation, to discover areas of concern, help ensure that risks are lessened, and that independence is maintained for as long as possible. You can perform an assessment by yourself, or enlist the help of a professional who can help to provide solutions for any situations that might arise. Here are some issues that you may want to cover.

### Health

- Do your parents suffer from any chronic diseases or illnesses?
- Do they experience incontinence, weight fluctuations, bone fractures, unsteadiness, dental problems, or other irregularities?
- Can you provide a list of doctors and other medical professionals that they visit?

### Psychological

- Have they ever been diagnosed with any of the following conditions: depression, anxiety, Alzheimer's disease, or dementia?
- Do they show signs of mood swings, forgetfulness, confusion, or depression?
- Do they appear to have a decreased interest in things that once captivated them, such as friendships or recreational activities?

### Prescriptions

- Do you have a list of your parents' medications and dosage amounts?
- Do they take their medicines as directed?

### Lifestyle

- With what level of ease do your parents move about the house? Do they need walkers, canes, or other special devices, such as bathroom grab bars?
- How many of the following can they perform on their own: bathing, dressing, communicating by telephone, walking, climbing stairs, cooking, cleaning, and driving?
- If your parents have pets, are they able to give them the level of care that they require?

### Safety Issues

- Is their neighborhood secure, and does their home contain safety features such as smoke alarms, grab bars, and non-slip flooring?
- Can they perform the necessary maintenance on their home and yard?
- Do they know how to protect themselves from predatory scams and fraud?

### Social

- Is the contact information of friends and family members easily accessible?
- Do they interact with friends, or have social contact on a regular basis?
- Are they close to family members whom they see often?

## Hygiene

- Has their level of personal hygiene remained the same? Do they need help with routine tasks such as washing, shaving, or hair and teeth brushing?
- Are clothes appropriate and clean?

## Money

- Are your parents able to pay their bills and maintain good financial health?
- Do they have, and can they locate, legal documents such as wills, powers of attorney, etc.?
- Do you know where to find important information about insurance and financial accounts?

You may wish to expand upon this partial list, or speak with a professional regarding areas of particular concern. In many cases, a parent may require more assistance in one area than another.

Boomers who are struggling to meet the demands of older and younger generations may find that outside help is necessary. In many situations, assistance has a price tag. Proper planning can help smooth the necessary transitions, both financially and emotionally. For many families, **long-term care insurance** has provided a measure of support. It offers a flexible solution, often covers varying levels of care, and can help ensure that both medical and financial needs are met. An insurance professional can help you establish a plan that will provide for your family's needs today and tomorrow.

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