



Planning for Your Future: Housing and Health Care Options for Older Adults

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Talk About Housing and Health Care Options with Your Family

Do you want to choose where to live and which health care treatments to receive in your later years? You can be in charge of these critical issues if you make long-term care plans while you are in good health and able to make sound decisions. Understandably, it is easy to put off making decisions regarding your preference for living arrangements and health care in later years. However, by planning ahead you will have an opportunity to explore the options and have ample time to think about them before making choices.

While you are in good health and able to live independently, you may feel these issues are your own personal business. However, should a crisis strike, your adult children may find that they do not really know your wishes. Therefore, they will have a difficult time assisting with your care.

A talk with family members in which you clearly express preferences for housing and medical treatment can help insure your wishes will be honored. Issues to be included are options for remaining in a familiar community, moving in with an adult child, advance directives (living wills), and Durable Power of Attorney for health care.

Begin by Planning

There is nothing wrong with discussing your preferences and concerns with family members. Begin planning by making a list of issues that are important to you. Collect information about options, and discuss the pros and cons of each with your family before making choices. Before you take action, be sure family members who will be affected by your choices share ideas and concerns. Keep in mind, many decisions for treatments or placement may impose substantial emotional, financial, and/or physical burdens on family members responsible for your care. Should a crisis arise, such as a sudden illness or an accident, family members must bear the burden of making difficult decisions. Decision making can be very stressful for families, particularly when preferences are unknown.

Both living arrangements and health care issues can bring about misunderstandings and conflicts in families. Many of these misunderstandings can be avoided if you put your wishes and preferences in writing and communicate them to family members. If you feel uncomfortable discussing your preferences with family members, you may want to talk to a minister, attorney, or a friend you trust.

Explore Housing Options: Living with Adult Children

Almost everyone desires to continue living in one's own home as long as possible. However, if this is no longer possible, what alternatives would be acceptable? The future is unknown and people cannot possibly anticipate all of the situations that could arise. However, you can let family members know what is important to you in regard to how and where you want to live.

When family members do not live nearby, it must be decided whether to find living alternatives that can allow staying in a familiar community or whether it is best to move in with an adult child. Sometimes moving in with a child seems the best option, especially when there are no better options for alternative housing or if finances are a concern. Some commu-



nities do not have a variety of housing options suitable for the needs of older people. Likewise, some types of housing alternatives are more expensive than others. Before you decide to move in with your child, there are important considerations involved. Moving in with an adult child must be acceptable to all parties, including the adult child, his or her spouse, the family, and yourself.

Remaining in the Community

The following are some questions to consider when making decisions about whether to remain in a familiar community or to move in with a family member:

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is there affordable housing to meet my needs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do I want to stay close to my friends? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would my family members be accessible in the event of an emergency or sudden illness? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is transportation available to help me get to church, a physician, shopping, etc.? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would there be privacy? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can I keep a pet? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can I keep my personal furnishings? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do I feel safe in the neighborhood? |

Living With an Adult Child

Parents should consider these questions:

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Does my child and his or her family want me to move in? |
| <input type="checkbox"/> | <input type="checkbox"/> | If I do move in, how will living expenses be handled? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will I have access to transportation? What kind of transportation — family, public, or commercial? |
| <input type="checkbox"/> | <input type="checkbox"/> | How accessible will I be to shopping, friends, church, recreation, a physician, the pharmacy, etc.? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will there be an opportunity for me to make new friends? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can I accept the lifestyle of my child and his or her family? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can my child's home accommodate me without undue inconvenience to other members of the family? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can I still enjoy privacy and also allow my child's family to have their privacy? |

The following are questions for the adult child:

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do I sincerely want my parent to move in? |
| <input type="checkbox"/> | <input type="checkbox"/> | If no other options are available for my parent but to live with me, can I accept the situation? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will my (and my family's) emotional and physical health withstand my parent moving in? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will there be times for my family to join in activities without the presence of my parent? |
| <input type="checkbox"/> | <input type="checkbox"/> | How much custodial care can I, and will I, be able to give my parent? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do I expect my parent to help with home activities, if he or she is capable? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there community care services available to assist me with my parent's care? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do I expect my parent to pay a portion of his or her living expenses? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will it be possible for me to live with my parent as an adult without feeling like a child again? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there enough space in my home for my parent? |
| <input type="checkbox"/> | <input type="checkbox"/> | Will I make the final decisions regarding my household or will decisions be made mutually with my parent? |

The answers to these questions should be thoroughly discussed and agreed upon before any decisions are made. While living together is not necessarily the preferred housing option in every family, it can be beneficial and rewarding for all persons involved. The important thing to remember is to discuss the



expectations and concerns of all those living in the household. Once the move into a child's home is made, it is also important to continuously communicate with family members in order to address problems that could arise from inter-generational living.

Talking About Health Care Options

Almost everyone wishes to have control over whether to accept or refuse medical treatment. Under Oklahoma state law, you have rights and choices about the type and extent of medical treatment you want to receive or refuse should you become terminally ill. However, these choices are available only when you plan ahead and fill out appropriate documents. As of September 1992, the Oklahoma Rights of the Terminally Ill or Persistently Unconscious Act authorized the Advance Directive for Health Care (living will and health care proxy). While you are in good health, you should think about how you would like to be cared for in the event of a terminal illness or an irreversible comatose state.

In the event of a terminal illness that is expected to result in death, regardless of treatment, do you want to receive all possible treatments, including artificial feeding or respiration to prolong your life as long as possible? Do you want to forgo these treatment options? Does your family know your wishes? This issue gives opportunity for much family conflict unless you plan ahead and let your preferences be known. Remember that your family, or perhaps just one family member, may want every possible treatment to prolong life. Only by planning ahead and filling out a legal document, the Oklahoma Advance Directive for Health Care (living will and health care proxy), can you be assured that your wishes will be honored.

If you do prepare an Oklahoma Advance Directive for Health Care, be sure to tell your family that you have done so and give each family member a copy. Put a copy in your bank safety deposit box or personal file, and give a copy to your physician. Should you be admitted to a hospital, you will be asked for a copy. When traveling, it is a good idea to carry a copy with you even though you may be in another state or country. Laws vary in other places, but many times a copy of your intentions will be either honored or give direction for treatment decisions in the event they are needed.

Durable Power of Attorney for Health Care

Another option for making health care decisions is through the legal document, Durable Power of Attorney for Health Care. (Keep in mind that this document is not the same as a Durable Power of Attorney. Request Oklahoma Cooperative Extension Fact Sheet T-4223, A Matter of Choice: Durable Power of Attorney, for information on this subject.) When



you execute a Durable Power of Attorney for Health Care, you appoint a family member or someone else to make health care decisions for you. It is not uncommon for older persons, particularly someone of advanced age, to want to share with someone else the burden of making health care decisions. Sharing the decisions may reduce tension or guilt feelings that may be very stressful to a family in the event they must override your wishes. Additionally, though you may be competent to make decisions, it is sometimes difficult to talk with health care providers for a variety of reasons, ranging from linguistic or ethnic differences to sensory impairments. In such situations, the person you appoint can talk to the provider to facilitate decisions while keeping you informed.

Be aware that the word "Durable" is most important to this document. Durable means the power created through execution of this document will not be affected should you become incompetent to make decisions. Durable must be included in the written document, if the person you appoint to act in your behalf is to retain power to make decisions for you.

A copy of this document should be kept in your bank safety deposit box and also in your attorney's office. It is a good idea to let your family members know where these and other important documents and information are located. To help you keep your family informed and reduce stress at a time of crisis, use the following check list to organize the location of important documents.

References

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Use the following checklist to organize your important records and documents.

Record or Document	Location
Safety Deposit Box	Where key is kept; list of contents.
Wills	Safety deposit box; lawyer's office.
Advanced Health Care Directive	Safety deposit box; with each physician; with each family member; in car or suitcase when traveling; extra copy for hospital upon admission.
Durable Power of Attorney (health care)	Safety deposit box; appointed power; lawyer's office.
Durable Power of Attorney (finances)	Safety deposit box; designated power; lawyer's office.
Insurance Policies (life, property, etc.)	Home files with name, address, phone number of agent.
Personal Documents (birth certificates, marriage licenses, Social Security, military records, etc.)	Safety deposit box.
Bank Records	Home files.
Tax Records	Home files or labeled container in attic or garage (six years or more).
Bills and Receipts	Home files (current year); past years with tax papers.
Debts	Names and addresses of all persons owed.
Contracts	Names and addresses of all parties involved.
Warranties	Home files.
Household Inventory	Safety deposit box.
Retirement Plan (list of beneficiaries)	Safety deposit box; name of whom should be contacted.
Investments (savings accounts, stocks, bonds, mutual funds, etc.)	Safety deposit box with names and addresses of investment institutions.
Properties Owned (list of real and person)	Safety deposit box.
List of Personal Possessions	Home files with name of designated person to receive.
Deeds, Titles, Surveys, Abstracts	Safety deposit box.
Leases (oil, property, etc.)	Safety deposit box.
Financial and Legal Advisors (bankers, accountants, brokers, etc.)	Home files (with names, addresses, phone numbers).
Letter of Last Instruction & Cemetery Records	Home files or family members.

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