

# ELDER LAW *Update*

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES



## THE CHANGING LANDSCAPE OF CAREGIVING IN THE UNITED STATES

With Americans living longer than ever before, many of us will eventually require long-term care. It has been estimated that at least 70 percent of people over the age of 65 will need long-term care at some point in their lives.



When most people think about long-term care, and who provides it, nursing homes and assisted living facilities come to mind. However, the vast majority of long-term care in the U.S. is provided by family members. In fact, eighty percent of those receiving care obtain the care they need at home, from children, siblings and other members of the family. A recent study by the AARP suggests that this system will be undermined in the future by demographic changes.

Baby Boomers are now in their fifties and sixties, and many of them provide care for aging parents. Boomers in their 50s frequently take time off from work to care for their parents, while Boomers in their 60s often spend the early years of their retirement providing such care.

The good news is that there are currently plenty of Boomers available to serve as caregivers. In 2010, there were more than seven potential caregivers for every American aged 80 or above. The bad news is that this will change dramatically in the coming decades. By 2030, the number of caregivers available for every person over 80 years of age will drop to four. By the year 2050, it is estimated that this number will drop to three. As Boomers grow older and eventually require care themselves, who will provide it? And what does the future look like for the generation that follows?

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## THE CHANGING LANDSCAPE OF CAREGIVING IN THE UNITED STATES (CONT.)

Other demographic factors will impact the available pool of family caregivers as well. These include the high divorce rate, the percentage of women who work outside the home, and the tendency for young adults to relocate far from where their parents live in search of better opportunities for employment.

What does this mean for the future of family caregiving? The AARP Public Policy Institute recently invited ten authors who have written about the challenges of family caregiving to participate in a forum about this issue. In their remarks and written work, the authors emphasized that addressing the challenges of family caregiving requires both top-down and bottom-up approaches. Specifically, they called for public policies and community efforts to promote greater public education and awareness; provide more financial relief; support better communication, coordination, and collaboration with health care professionals; and increased recognition and support for family caregivers in policy initiatives.

The forum members also noted that family caregivers frequently feel alone and isolated by the many responsibilities involved in caregiving. Caregivers who feel isolated may experience high levels of stress, thereby

jeopardizing their own health. They may also not recognize that as family caregivers, it is essential for them to take care of themselves in order to provide adequate care. The forum members agreed that health care professionals and public policy makers must do more to help family caregivers find the assistance and support they need.

All of this underscores the importance of planning ahead for the possibility of requiring long-term care. We welcome the opportunity to work with you to create a long-term care plan that's right for you and your family.



## CAN LIFESTYLE CHANGES PREVENT COGNITIVE DECLINE?



According to a recent study, healthy eating, brain training, exercise and sound medical management may prevent age-related cognitive decline and, perhaps, dementia. The two-year study sampled 1,260 people, aged 60-77, randomly assigning one group to receive some general health advice and another group to follow a special program. The advice and training given to participants in the special program included:

### **Diet**

Eat plenty of fruit and vegetables, wholegrain cereals, low-fat milk and meat products. Participants were also told to eat less than 50 grams of sugar a day and have at least two portions of fish a week.

## CAN LIFESTYLE CHANGES PREVENT COGNITIVE DECLINE? (CONT.)

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### Cognitive training

Participants received computer brain training sessions and were advised to improve mental acuity by doing puzzles, reading and other activities requiring cognition.

### Exercise

Participants were told to do strength training one to three times a week and aerobic exercise two to five times a week. The exercise advice was tailored to the individual—some participants were able to do more, others less.

### Medical management

Blood pressure was checked, along with weight and body mass index. Based on this data, participants were given additional recommendations for potential lifestyle changes.

The study found that after two years, those who had received the special program scored 25 percent higher on a neuropsychological test. In addition, on a test of processing speed, the special program group did 150 percent better.

On a measure of executive functioning — which controls memory, reasoning and problem solving — the special program group had scores 83 percent higher.



According to Professor Miia Kivipelto, who led the research, “Much previous research has shown that there are links between cognitive decline in older people and factors such as diet, heart health, and fitness. However, our study is the first large, randomized controlled trial to show that an intensive program aimed at addressing these risk factors might be able to prevent cognitive decline in elderly people who are at risk of dementia.”

The study will continue for at least another seven years to look at whether the special program can reduce or even prevent dementia and Alzheimer’s diagnoses.

To learn more about the study, visit

<http://www.spring.org.uk/2015/03/prevent-dementia-double-brain-speed.php>

## MAKE SURE YOUR ADVANCE DIRECTIVES ARE AVAILABLE WHEN THEY ARE NEEDED MOST

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As an estate planning and elder law firm, we advise all of our clients about the importance of creating advance directives and keeping them up to date. However, it is equally important to let your loved ones, physicians and financial advisors know that you have created these documents—and, where to find them.

If your documents are stored on your computer, do your loved ones have the file name or password necessary to access them? If you’ve placed your planning documents in a safe, do your loved ones know the combination?

If nobody can find your documents, they are about as valuable as the paper they are written on.

In addition to making sure your loved ones can access your advance directives, you should consider telling them about your wishes directly, particularly the manner in which you want to be cared for in an end-of-life situation. We understand how difficult it is to begin a conversation of this nature, and can help you find the best ways to broach the topic with your loved ones. Experience tells us that families who are able to open up in this manner draw closer together and feel a sense of relief afterwards.

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## A PERSONAL NOTE FROM JOHN & MARNIE

All we do is estate planning and elder law, and we love what we do. Focusing on this specific area of law, enables us to make a real difference in the lives of our client families and add the personal attention required to meet their goals. We take a team approach to estate planning and elder law. You teach us about you and your family, and we teach you about the law. Together, we will create a plan that works.

Each client is different and each case requires careful analysis and review to ensure we are meeting the needs of our clients. We are here to make sure that our clients receive this personalized service and attention to detail. We hold a Client

Orientation Meeting the second Tuesday of each month. This small group meeting allows you to get to know us, ask general questions and see how our process works without making any commitments. This meeting is complimentary but a reservation is required. This is the first step in our process of helping you and your family create estate plans that work and giving you peace of mind.

*John & Marnie*

John Bennett & Marnie Watson