

No family? Resources still available for aging seniors

By Ellen Waldman

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Not a month goes by when I don't hear from someone who wonders how to plan for their needs as they age if they have no adult children or other close family members and friends. This is not an isolated circumstance as these numbers show: 20 to 25 percent of people over 65 do not have children (with the numbers even higher in the LGBT community), and 8,000-10,000 baby boomers in the U.S. will turn 65 each day for the next 15 years. So the question becomes, "How can I plan for end-of-life issues with no one to appoint when I need a voice?"

There are really three primary areas of concern: health care decisions; managing finances; and disposing of possessions in a will. The best way to ensure that those concerns are addressed is to make an estate plan that includes the following: a will or trust; an advance directive, which describes what type of medical decisions you have made and who is appointed on your behalf; and a durable financial power of attorney, which names someone who can manage your finances.

This column will focus on the advance directive and health care representative role.

In previous columns, I've written of the need to have an advance directive, allowing you to make your medical wishes known and appointing your health care representative. Recently, this came up for an older woman who had no family or close friends. She was employing caregivers through a caregiving agency, and the suggestion was made that the agency can be appointed as the emergency contact on her behalf. That part is true, but it was not clear how much they could actually advocate for her wishes. To find out, I got in touch with Dr. John Forsyth, whom you may recall headed up the organization, COHO (Choosing Options Honoring Options, cohoroguevalley.org). Here is an edited version of his important advice and guidance:

"The two roles, health care representative (HCREp) and emergency contact are quite separate and different. The emergency contact is a bridge of information about a lot of things, especially medical information. The HCREp is a decision maker when the person themselves becomes incapable. The two may overlap (and even complement each other) in some emergency situations, but the emergency contact cannot make decisions legally unless they are also the HCREp, although he/she CAN supply information which might help the physician in charge of the emergency make decisions appropriately."

Clearly, what Dr. Forsyth is advising is that a HCREp on the advance directive is still very important in order to have a true advocate and voice.

To address this important component, there are a few choices to consider. People often think their doctor can serve this role, but that's not true. Some elder law or estate planning attorneys might be able to provide this service, but it's unlikely. They might however, know of professional, private fiduciaries, who perhaps could take on this role. Some local trust companies, like the Medford Trust office of Oregon Pacific Bank (<https://www.opbc.com>), and the trust services at US Bank (<https://www.usbank.com>), might have some options for you. Another resource is to contact the Aging

Life Care Association (<http://www.aginglifecare.org>), and locate a professional in the Ashland/Medford area who might be able to be appointed to this position.

I also encourage you to get connected to your wider community, and find others who might share this same need. It's already starting here in Ashland — small groups of people are coming together, calling themselves “a tribe” or care group. They are finding ways to support one another as aging happens in their own lives. Neighbors-meeting-neighbors seems to also be on the rise. If you scan your neighborhood, there are likely many people living alone, or with no close ties. This seems to be a built-in community that could be accessed for more connection. These networks can also provide a sense of connection and companionship, helping to provide some of this support.

Also consider finding support through faith-based groups; attending classes on this topic through Osher Lifelong Learning Institute (OLLI) at SOU (inside.sou.edu/olli/index.html); meetings and groups through the Ashland Library (jcls.org/home); and the Ashland Senior Center (www.ashlandseniorcenter.org). Please consider Ashland at Home (ashlandathome.org) as another important resource for community connections.

It is not true that there are no resources which can be supportive if you're on your own. In order to live an engaged life in your environment of choice, it's necessary to be proactive in addressing these needs through a variety of options and approaches.