

Elder Care

By Dr. Jim McCabe

Untying the “Nots” of Old Age

Identifying and addressing the sources of resistance in clients can go a long way towards moving an estate plan along and continuing to build trust in that relationship. As clients age, they seem to become more committed to the things that they will *not* do. A skilled practitioner recognizes that the resistance is typically not because the client is opposed to a plan, but because of a deeper seeded value that usually trumps logic and common sense. These “nots” usually emanate from one of three fears: fear of losing control, fear of making a bad decision, and fear of giving up privacy.

Losing Control

The aging process is a series of losses. Whether it is losing work and an identity (retirement), failing health or the loss of a loved one, the world starts to shrink and a person can start to feel less a part of the mainstream of life. For many elderly, the feeling is that too many decisions are being made for them. They are no longer in charge and a feeling of helplessness takes over. Imagine the 75- or 85-year-old male client who was “in charge” his entire life. Work responsibilities and gender roles appointed him as the primary decision maker and everyone followed his lead. The wisdom of his decisions is not entirely relevant. The fact is that the decisions were his to make. “Because I said so” was often the mantra around my house growing up and that authority flowed over into the workplace as well.

When I find that a client is in control mode I have to present my ideas as tools that will serve to maintain or even expand his control over situations and events. I have a colleague who is a trust officer who talks about a perfect example of this.



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He has observed that this older generation of men love trusts as an estate planning tool because they provide the individual the capacity to “rule their family from the grave!”

Making a Bad Decision

Not making a decision seems to be a natural part of the process of working with older clients. Whether it is a decision about long-term care, investments or relocation, delay is a strategy that is often employed by seniors. During my early career in the long-term care business, I assumed that the resistance on the part of a client to make a decision was a function of them not having enough information. After a time, I recognized that a decision would not be forthcoming until I was able to illustrate that the costs (financial and personal) of *not* making a decision would be significant.

A client recently called me to say that after years (literally) of trying to decide about purchasing long term care insurance, it came down to the fact that having it gave her peace of mind, which overshadowed any of her concerns about the cost of the policy.

In my experience, it seems that older women are likely to move off of their “nots” more easily than older men. Women have less of an investment in not making a mistake and they are more sensitive to making things easier for the people around them. For some time, I have encouraged financial advisors to make sure that both spouse’s are present and involved in the financial planning. It is highly likely that the female member of the couple will survive her husband and she will very likely continue to engage the advisory services of a firm with which she has a relationship.

Privacy Issues

At a time when clients need to be more open about their struggles so that I can find services to help, they tend to get more closed and private about what is going on. This is a generation that matured under the mantra that “you do for yourself” or “people don’t need to know our business.” While

this relates to the issues of control that I mentioned previously in this article, privacy concerns and resistance to sharing information tends to make things worse. Seniors will tell me that their fear is if they publicize their needs or concerns, it opens the door for others to come in and take over! In addition, being private helps them to keep a low profile and reduce the risk of being victimized. This older generation has no framework for public programs and services as a positive resource. They do not want to take any welfare. In many ways, the need to be private is fed by the issue of pride that says, “I will take care of myself and not depend on anyone else!”

Unfortunately, while this belief has not changed over the years, many other factors have. Families are less involved in the caregiving of their older relatives. People are living longer, often with complex challenges of multiple chronic health problems. The nature and cost of health care has changed dramatically. Costs have increased

dramatically and health care providers are not as familiar with their patients. And while aging in place is a goal for most seniors, staying at home in that aging place becomes less realistic as they grow older.

Think about the number of clients you have that have known you longer than they have known their physician, a minister, or even a neighbor. In addition, you have seen these clients through a lifetime of births, weddings and retirement. Sometimes the client needs to be reminded that you have honored the need for privacy over the years and that you have addressed many challenges together and now is not the time to change the rhythm of your relationship.

Being the “Not” Master

“Nots” grow out of needs. Needs are almost always based on values that are at the center of what is important to clients. These values come in many shapes and degrees of intensity. Understanding and addressing these values is the key to untying our clients’ “nots.”

For some clients, fears can be overcome by proactive measures in the planning process. I

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may tell a client that to get more in control, leave a legacy; to avoid making a bad decision, enlist the help of a professional; to ensure privacy, use the proper estate planning tools. In the end, these approaches serve the values of independence, staying involved, and being in control. I am a big advocate of the multidisciplinary approach to estate planning. Bringing various disciplinary perspectives to the table tends to compartmentalize things and

ease the process of defining problems and identifying solutions. The nature of aging and long-term care is, in its simplest form, incredibly complex.

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When you factor in the fears and “nots,” multiple perspectives can be invaluable! Addressing the “nots” candidly and tactfully is critical, but setting up a system that reviews all of the issues early on keeps the twist

and turns that lead to “nots” from becoming irreparably twisted and unmanageable. .



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