

Decisions Transcript

00;00;00;02 - 00;00;27;12

Karen Brown

Welcome to Real Life Renos : The Podcast. I'm your host, Karen Brown and if we haven't met I'm an Aging in place and accessibility strategist, as well as an educator in all things leading a life that is independent, safe and dignified. We need to have a chat. You know, I run across so many people in my day to day practice who are reticent about making decisions.

00;00;27;14 - 00;00;59;22

Karen Brown

Here's the thing you need to know about decisions. They're going to be made. They're going to be made. That's the way of life. Things have to move forward. And if you don't make the decisions, someone else will. Now, I did a podcast some weeks ago with Bill Simpson, who is a lawyer in London, Ontario. And during the discussion, he said that too often people regard important issues as tomorrow's problem, not something they need to deal with today.

00;00;59;24 - 00;01;27;14

Karen Brown

Tomorrow. I'll deal with it tomorrow. Except tomorrow doesn't really come. But in the meantime, life happens. So I want to find out from you a have you done a will or updated at recently? Let's say in the last five years? What will become of your assets when you pass on? Who's going to get your jewelry? And does your family know what your last wishes are?

00;01;27;17 - 00;01;50;02

Karen Brown

Will they be carried out? Do you have confidence in that? How about your finances, your taxes, your property, or the lease on the place where you live? To get to the heart of what I do for a living. Are you living in a house that makes you use more energy than you need to, because it isn't laid out properly to suit the way you need to live now?

00;01;50;04 - 00;02;18;06

Karen Brown

Maybe you have a progressive disease, or maybe you're just simply aging, as all of us do. And your house may be asking too much of you. Have you thought of changing it? Sometimes small changes can make a really big difference. For instance, where you keep the dishes things that you have to reach up to high to access or bend down to low to deal with sink, laundry machines or plugs.

00;02;18;08 - 00;02;44;03

Karen Brown

They're down very low for some people. What will you do when you can no longer manage your house? Have you thought about that? Have you thought about the fact that in the attempt to manage life in that house, you may be causing injury to yourself? How about what is outside of your house? Maybe you still need a car to get to the grocery store.

00;02;44;05 - 00;03;10;28

Karen Brown

Keep an appointment with your doctor or see friends. Go to your volunteer job. What about when your car isn't an option anymore? I mean, come on, that happens to all of us at one point or another. Maybe we fail a driver's test. Maybe the doctor says we can't drive anymore. Something happens and you can't have access to your car.

00;03;11;00 - 00;03;41;25

Karen Brown

For many people, that is the last vestige of their independence, and it's a painful jolt. But life goes on. How are you going to do life? Maybe you have a health crisis, and when the ambulance comes, you can't remember what medications you take. Worse, maybe your unconscious and your emergency contact can't tell the E.R. what you take, who your doctor is, or even what your wishes are.

00;03;41;27 - 00;04;11;19

Karen Brown

What are your loved ones supposed to do? What if health care decisions need to be made and you've never had that discussion with yourself, much less with your loved ones? The list goes on and on, but I really think you get the point. Preparation is everything. Making decisions that are in your best interest, or that are intended to lay out a path for how you see your life moving forward, is the only way that happens again at some point.

00;04;11;22 - 00;04;39;17

Karen Brown

Decisions will be made, if not by you, then by others. So how do you start? Well, I can show you the path. The first thing you need to do is have a complete and thorough understanding of any and all health issues that pertain directly to you. Understand how your disease will progress. Understand anything that is hereditary and how did your parents and grandparents live?

00;04;39;20 - 00;05;05;25

Karen Brown

How did they die? Did they have dementia? What did they die of? What's the current state of your health? Do you exercise? Do you eat a healthy diet? Do you have vices that will impact your health? Like smoking, drinking, maybe eating the wrong things? I know we all do some of that from time to time, but if it's a steady diet for you, it's going to impact your health.

00;05;05;28 - 00;05;31;00

Karen Brown

How about your sleep? How's that going for you? Do you have any mental health issues, diagnosed or otherwise? Do you socialize or are you at home in front of the TV constantly? Does your family live geographically close or are they far away? Can you bend down and cut your toenails? Yes. Can you bend down and cut your toenails?

00;05;31;03 - 00;05;57;17

Karen Brown

That matters. Do you fall? Are you bladder or bowel incontinent? When was the last time you saw a dentist or had a regular checkup? How about your eyes and your hearing? How many

prescriptions do you take? How often do you take over-the-counter drugs, teas, or CBD? Do you indulge in any recreational drugs? You know, that's not an exhaustive list, but you get the idea.

00;05;57;19 - 00;06;21;01

Karen Brown

Why do I bring all these things forward? Because you are in charge of your life. Understanding where you come from, what your heredity is, may give you some understanding of what you might expect for your health. The overall health of your body is dependent on how much you move. What you fuel it with and how or if you abuse it.

00;06;21;04 - 00;06;47;29

Karen Brown

Everything you put in your mouth interacts with everything else you put in your mouth. So understanding not only the food, but the drugs that you take and how they interact inside your body is crucial. Over-the-counter drugs like antacids, cold medications, acetaminophen, aspirin those are still drugs, and they still need to be considered. Too often we accept things like falling or incontinence as a normal part of aging.

00;06;48;01 - 00;07;19;00

Karen Brown

I want to be very clear about this. They are not a normal part of aging. So if you are falling or if you are incontinent, you need to see a doctor about that and figure it out. It could be as simple as having you start balance exercises or yoga to fix the falling issue. Looking at your shoes and making sure that you've got proper tread, and looking around the house and picking up throw rugs that you might be tripping over.

00;07;19;03 - 00;07;44;21

Karen Brown

Very simple things like that could be the cause. And yes, inside the house matters. About 50% of falls happen inside the house. So let's pay attention to that incontinence. Again, it's not a normal part of aging. You need to see a doctor. Women in particular, who have

had babies and have a weak pelvic floor might be given exercises to do.

00;07;44;23 - 00;08;10;27

Karen Brown

If you're a man, then there might be other causes that need to be investigated. But your doctor needs to investigate this and they don't know to look at it unless you tell them. I mean, let's be real. How often are you truthful with your doctor when they ask these kinds of questions? Most of us aren't. Eyesight and hearing are very important elements that determine how you engage with the world.

00;08;11;04 - 00;08;35;01

Karen Brown

And if you can't hear properly, if you can't see properly. All too often, these kinds of deficits lead to isolation. Isolation is a bad thing. In fact, it has been determined by doctors. I believe the hospital was in Chicago. They did a study and isolation is a disease that is akin to smoking a pack of cigarettes a day.

00;08;35;08 - 00;09;01;09

Karen Brown

That's how much damage it does to your body. So don't isolate yourself. Even going to the post office and having a chat with people along the way, or to the grocery store and talking to the people in the checkout line matters? Yes. Don't do that. Self-checkout. Engage with real people. Many of these issues, not all of them, but many of them are within your control.

00;09;01;12 - 00;09;27;06

Karen Brown

You need to show up for yourself. Let's look at your house. We've got a really big stock of houses that were built in the 1950s or maybe earlier. Houses were not and are not still built to work with us as we age. They have stairs, they have sharp edges, right angles. Things are installed too low or built too high.

00;09;27;09 - 00;09;53;29

Karen Brown

They're not simply meant to deal with real humans. Doors aren't wide enough for mobility devices. Bathrooms. You can't swing a cat in. Don't tell my cat I said that, okay? And small outdoor spaces, which are typically in the back of houses. We tend to live in our backyards, not our front yards. This idea of porch communities where people will sit on their porches and socialize with people as they walk by, that's gone.

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Karen Brown

That just doesn't happen anymore. Not really. And not to any great extent in any community. People often think that downsizing is solid thinking, and while it might be the natural progression of thought, seems to be that downsizing to a condo, while the spaces are smaller but more prescriptive, is the way to go. Now, by prescriptive, I mean you aren't able to widen doors,

00;10;17;29 - 00;10;47;01

Karen Brown

for instance, to accommodate a mobility device. Small renovations to allow a wheelchair user to access an outdoor patio easily. Not so easy to do because the condo board doesn't generally allow changes to the exterior, and patio doors are considered exterior. Interior walls are generally immovable, filled with common elements such as heating or electrical. Thinking that you're downsizing to your forever home in a condo

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Karen Brown

could be incorrect thinking, because you will need to move once again when and if you need a mobility device or need to give up your car. Because maybe that condo development isn't close enough to all of the stores and offices that you need to access. Is it better to stay in your own neighborhood? Well, maybe it's a familiar place.

00;11;10;09 - 00;11;36;18

Karen Brown

You're surrounded by people you know, and your home is likely mortgage free. Not to mention that it's filled with cherished

memories. Is it larger than you need or too much to manage? Maybe. And these are decisions you need to make. Nobody else. Just you. You need to understand your options. You need to understand what kind of a lifestyle you would have in a house versus an apartment.

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Karen Brown

What would suit you best? But also, how do you plan on doing life? How do you access food? Doctors? Your church? Friends? Entertainment? Your volunteer activities? How do you do all of that when you can no longer drive? Could you maintain all of that if you were in a different location, or would you have to start from scratch?

00;11;58;17 - 00;12;17;21

Karen Brown

For many people, adult children are the default. So I'm going to be the bad cop here for a minute. Bear with me and hear me. Your children have lives of their own. Jobs to get to, children to raise. Even if they're away at university, they may want to go and visit with their children. The children may still live at home.

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Karen Brown

By the way they have friends to socialize with, chores that need to be taken care of. They might want to go to the gym, have a date night. They also need to see their own health care providers. While they may have time to take you here and there occasionally, setting yourself up to be dependent on them is not being independent for yourself.

00;12;40;22 - 00;13;02;12

Karen Brown

Understand that you may want to stay in your home because you can be independent. But don't kid yourself into thinking that's what you're doing when you're becoming more and more dependent on your children, and that dependance will increase as you age. In a heartbeat it's not just once a week to go to the grocery store, but it's who's going to mow the lawn.

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Karen Brown

Shovel the snow. Do the repairs. Go down to the basement and do the laundry. Take you to the doctor. Take you to the hairdresser. And on and on it goes. Just how much do you want your adult children to give up for you? Many end up having to give up their jobs. They become isolated because they see less and less of their friends.

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Karen Brown

Is that what you want for them? Really? You may as well be in a retirement home where all of that is taken care of for you. Your children still have their lives and they can pop in to see you when they have the time. What's that you say? You don't want to live in a home? Well, the majority of people don't.

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Karen Brown

But they are there because they can't live independently. Furthermore, my guess is that your children, if they had a choice, would prefer that you remain mom and dad rather than having to parent you. If you want to set yourself up to be as independent as possible for as long as possible you need to do some hard thinking, make some hard choices and compromises, make decisions, and take action to set your future up the way you want it to be.

00;14;13;02 - 00;14;38;08

Karen Brown

Make sure your documents are in order. Your will, powers of attorney, financial and investment documents, and so on. Do your adult children or your next of kin a favor, and keep all of your documents together so that they know how to reach your lawyer, financial consultant, accountant, health care professionals, and so on. Most of all, make sure they know your wishes and have agreed to implement them.

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Karen Brown

That might not be a one off conversation. I know I've been in the middle of many conversations between parents and adult children who don't necessarily agree with their parents. You need to reach some sort of agreement so that your wishes will be respected. And, you know, there is always the odd case where children just cannot be trusted to carry out wishes, and the aging adults need to find someone else to be their executor and carry out their wishes.

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Karen Brown

Always sad when that happens, but your wishes are important and after all, it's your estate. It's your body, your wishes. Make plans for how you can do life. If you decide that you can stay in that home. You have to understand all of the costs involved. So factor in your taxes, your utility costs, everything. And now you will know how much it costs to run your home.

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Karen Brown

Alternatively, investigate other housing options using the same criteria. Could you live there safely and with dignity? How long could you live there before any progression in your health forces? Another move? How would you access your services and your social engagements from that location? Understand the costs and understand the timeline for how long you can live there. Then you really have something that you can compare in terms of staying in the home that you're currently in, or moving to alternative housing.

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Karen Brown

You might look at other alternatives as well, such as renting out rooms. You know, there are colleges and universities that match students with homeowners. And generally the rent is very low or free in exchange for taking care of some of these chores. If you don't have a university or college in your town or city, or you just don't want someone in your house, you can look at other things like do you think you'll eventually need a caregiver?

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Karen Brown

Is it possible to renovate your home so that your caregiver has their own private quarters? And while you're looking at renovations, look at the renovations that would make your house easier to live in for you. Can you move the laundry upstairs? Can you live on one floor? Can you afford, a home elevator, for instance? Now, I know you're rolling your eyes, but really, home elevators have not increased in cost in a couple of decades, so they can be quite cost efficient when they are compared with, those stair lifts where you sit in them and they take you up a rail to the next level or down to the next level.

00;17;31;08 - 00;17;54;19

Karen Brown

The cost of those is dependent on how many runs you have. So if you have a staircase that is an L-shape, that's two runs. You've got one run up to the the elbow, if you will, and then another run up to the level that you want to go to. Compare all the costs and understand what it means. I'm okay with all of that data in front of you.

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Karen Brown

You can start to make choices that will align with your goals. Will you have to make compromises? Probably. But you're making the choices and you're deciding which compromises are going to be made. Now you might get pushback from your adult children. I've worked with families who don't want their parents spending their inheritance on home renovations. I've worked with families that want their parents to move in with them

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Karen Brown

despite the parents wanting to maintain a life closer to their longtime friends and their familiar environment. You need to do what is best for you, and you right now have the ability to make those decisions. Not tomorrow, but today. What matters is that you have a life that is as independent as you want it to be. Living in the home that you choose, where you can live safely and with dignity.

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Karen Brown

You don't know what tomorrow may bring. You might fall and break a hip. You may be diagnosed with something you didn't expect. You may be involved in a car crash. Your partner may die. Your financial situation may change for some reason. Whatever life has in store for you, if you haven't shown up for yourself, if you haven't thought of how you want to age.

00;19;12;07 - 00;19;48;16

Karen Brown

The one thing I can absolutely guarantee you is that decisions will be made. Show up for yourself. Make the choices for yourself. It's a today problem, not a tomorrow problem. If you know of somebody who needs to hear this message, please feel free to share this podcast with them. It is ever so important that all of us don't put off to tomorrow what we should be doing today so that we can lead our best lives and have the life we want today and tomorrow.

00;19;48;19 - 00;20;04;15

Karen Brown

Thanks for joining me in this episode of Real Life Renos : The Podcast. I look forward to seeing you on our next episode.

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