

# Elder Care

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*By Dr. Jim McCabe*

## Relocation and the Elderly

Living and working in Arizona has many advantages. The winters are wonderful (I am an Iowa native) and the business opportunities in my line of work are excellent. As many of you may know, Arizona's popularity as a place to live began in the 50s and 60s when people who had health problems moved here for the clean air and dry climate. Since that time, hundreds of thousands of "retirees" have relocated to call Arizona home.

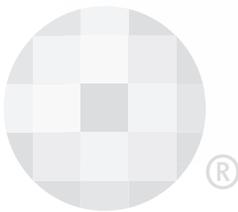
More recently, the southwest has experienced significant immigration of much younger people looking for a place with a good quality of life and good employment opportunities. Many of those who have relocated are members of the "Baby Boom" generation. The vast majority of them have aging parents they have left behind in other parts of the country. Now, many these adult children are urging their parents to leave their homes of 50 and 60 years and "come the desert," thinking that mom would love the desert and she could spend more time with her grandchildren. While intentions are good, this sort of life change is fraught with potential problems. Many times, the expectations that come with reuniting family members are unrealistic and after a very short period of time, disappointment takes over and conflict arises between mother and child because things have not worked out quite as they had planned.

### Relocation Calculation

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For many families, the process of relocating an elderly relative is poorly planned.

When a senior or an adult child brings up the topic of relocation, I caution them to think through the decision and include everyone in the discussion that will be affected by the move.



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Some years ago, I worked with a couple who used the traditional decision model of couples in their 80s. He made the decision and she rolled with the outcome. In this case, the husband unilaterally decided that they would vacate their Midwest home of 55 years and move to the Southwest where the weather was great and the golf was even better (she did not play golf). A mere four months after the relocation, he died suddenly of a heart attack and she was left to make a life for herself in an environment where she felt alone and isolated from her children and grandchildren.

One 80-year-old woman called me to help her to “get her life back.” She complained that relocating to be near her daughter and son-in-law resulted in her being a nearly full-time nanny because her daughter thought that would give her quality time with her grandchildren. In another case, dad moved to be nearer his family, but found that they were so busy that he never saw them.

Relocation can and has been a positive experience for many, many people, but a number of factors should be considered before changing your zip code. Has the senior visited the area that she is considering for her new home to get a firsthand view of the environment? Are the necessary services in place to maximize an active lifestyle? Do the health and social benefits she enjoys in her current location exist in her future community? Will the new living situation put a burden on finances?

### **Financial Concerns**

Unfortunately, for many seniors, once they relocate, the option to undo the move is unrealistic. They no longer have a place to go back to and the move has involved the need to commit financial resources and has created a situation where assets are no longer discretionary and choices are limited. In some situations, the cost of living is increased from the previous location so that seniors find themselves having to give up things they have grown accustomed to. Will relocation require the individual to manage her estate planning “from a distance” because the person or institution she has a relationship with and trusts does not do business where she now lives?

### **Health and Legal Concerns**

With the dramatic changes in health care over the past few years, the medical system is a major

source of concern and consternation to many of the elderly. Many of my clients have great difficulty when they have to find a new physician because they have outlived their old one. Imagine having to renegotiate a whole new health network of providers, pharmacies and hospitals! Many health maintenance organizations serve a fixed area, and when seniors move, there is no “national” health care service agreement (with the exception of Medicare) that allows seniors to easily transfer from plan to plan.

Oftentimes, agents, trustees and other financial “friends” are left behind when a senior moves. And just because I think my financial planner is terrific, it is not at all certain that the relocating senior will feel the same way. Most of my clients have “someone they can trust” nearby to assist them with planning decisions that become more difficult as a person ages. If that trusted decision-maker is left behind in the move, seniors tend to feel out of control and distrustful of others.

### **Social and Personal Concerns**

Being separated from lifelong friends and neighbors can be very traumatic for anyone. Often an adult child discovers that dad is much more dependent than they had believed because his friends and neighbors in the old neighborhood were his safety net for many of his daily needs like shopping and transportation. Access to social and leisure activities can be critical. Will recreation and transportation be available at the new location? Will climate issues (like the summers in Arizona) keep dad off the course because it is not safe to be outside? Is there a place of worship that the person can connect to if they wish?

Does changing the home environment actually put mom in a place where she is not safe? I recently helped a family to retreat off of a relocation plan for their father because he had macular degeneration that results in serious visual limitations. Dad had lived in his current home for so long that he could do virtually all of his daily activities without vision because he knew his place by heart. He could tell you how many steps it was to the bathroom and where all of the light switches were located. He could do his laundry on his own. The family found that when he came to visit, he was dependent on them for the most simple of tasks. As a result, he became agitated and depressed, which changed everyone's perception of the value of being together.

## Relocation Solution

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Most people have very strong feelings about where they want to live and when it is time (if ever) to move. The best thing we can do to facilitate a positive aging in place, whether the people we are considering are clients or relatives, is to provide as much informa-

tion and education as possible about the process, be clear about the intended goals of the move and gain consensus about how and when it occurs.

There are a couple of resources you may find useful: (1) a book that was written by Bruce Nemovitz titled *MOVING IN THE RIGHT DIRECTION*; and (2) the *Relocation Support for Seniors* Web site at [www.rssmove.com](http://www.rssmove.com).

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