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Using Resources Wisely, Betsy Peterson

The good news is that we are living longer and we are living better. As the largest generation in American History, the baby boomers are starting to reach the sixty and over age bracket and they are changing how our society manages old age as no other generation has before. I recently read that only 5 percent of people over sixty-five are in long-term care facilities. That means that 95 percent of older adults manage on their own, manage with some assistance, or are being cared for in some other manner. Baby boomers are facing issues that they may not be very well prepared for. As individuals, they need to prepare for their own extended lives and prolonged retirement and at the same time help with the care of their aging parents. The prevailing word that I hear when discussing these issues with my clients is *overwhelmed*. People have a feeling of being overwhelmed when they are faced with managing their financial, legal, medical and personal affairs. People are overwhelmed with estate planning, keeping track of medical issues, and changing their home environment or that of their aging parents to meet their needs. When faced with the task of downsizing or changing a home environment, just going through all of the rooms and closets, trying to decide "what to keep and what to toss" can be very overwhelming.

As a result of this rapidly increasing sector of our population, programs are being developed to assist people with managing the overwhelming amount of information and physical changes required to maintain the independent life style they desire as older adults. There has been an increase in assisted living facilities, technological gadgets, agencies and information (especially the internet) to meet the growing needs.

It isn't possible to list all of the informative and supportive organizations and resources available, so here are a few noteworthy examples. AARP is one of the largest organizations assisting older adults and provides information and programs through a website and publications to members. The Administration on Aging provides links to programs from its website and FirstGov for Seniors is a place to start for an enormous amount links to web pages about issues ranging from legal and financial to health and travel. The National Council on Aging (NCOA) is a non-profit organization of institutes that advocate on behalf of the elderly; National Institute of Senior Centers, National Institute of Senior Housing, National Institute on Financial Issues and Services for Elders. The National Health Information Center provides a referral service. The National Institute on Aging (NIA) provides free publications and the Setting Priorities for Retirement Years Foundation (SPRY) "helps people prepare for successful aging by focusing on physical wellness, mental health, financial security, and life management".

As a member of the National Association of Professional Organizers (NAPO), I have access to a wide variety of resource materials and tools for organizing documents, estate planning, downsizing, to name a few. Recently, I found a book that is a great example of some of the new and innovative tools that are now available for use. The

sole purpose of “The Senior Organizer”, by Bitticks, Benson and Brenner is to assemble important and crucial personal, medical, religious, legal and financial information in a format that can be used by you, a family member, friend or caregiver for various needs. In the forward, Ken Bitticks states, “It is wise to begin while you’re healthy and strong so you can get peace of mind, knowing you’re organized and equipped to handle all situations. No one knows when illness or an accident will occur”. People should be proactive and plan ahead instead of putting it off until a crisis occurs.

Universally, whether it is an estate planner, financial advisor, home care specialist, or professional organizer, they all give the same advice; don’t wait until there is a crisis to handle these issues, plan ahead. AARP states that 20% of our population will be over sixty by the year 2020. People want to lead independent, dignified lives as long as possible and 84% wish to stay in their own homes. Typically older adults don’t want to be managed; they just want a little extra help so that they can continue to manage by themselves, for as long as possible. If overwhelmed and unsure of where to begin, start by identifying and defining short term and long term goals. Then a strategy or a plan of action can be developed with the help of family and the many talented professionals and the wide variety of resources that are available. Instead of waiting until it is an emergency situation, seek help now both from traditional sources as well as the new and creative programs and information that is available.

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