

## **Aging In Place Has Benefits As Well As Pitfalls**

*By LYN ELIOVSON, FC/WC Business Journal, June 29, 2018.*

If we had the choice, many of us would opt to stay in our own homes from retirement to our last days, rather than move to an assisted living community or nursing home. We'd be in familiar surroundings, reducing the stress of moving to a new location and being among strangers.

Those of us lucky enough to enjoy this option should consider important issues before making this decision.

First, establish legal protections for your health and finances, such as powers of attorney and living wills with designation of health care representatives. Even if we are in the early years of retirement and relatively young, both physically and chronologically, we should decide who will handle our affairs if we become incapacitated. Establishing a power of attorney is a relatively simple procedure, but it requires a major element of trust; due diligence is required when selecting a person to represent us.

Connecticut's new Uniform Power of Attorney Act first became effective in 2016. These powers of attorney are presumed to be durable meaning they will survive anyone's incapacity or incompetence and are expressly unaffected by the lapse of time. Banks and financial institutions are obligated to recognize these powers even if the documents are many years old. Previously, financial institutions claimed the powers of attorney were "stale" and would not honor the powers granted by individuals who now could not execute new documents.

Of great concern are today's digital assets. The new powers of attorney address these, as well as allowing access to retirement funds, management of trusts and tax planning, plus other issues.

Living wills also have been updated. They provide for the pre-designation of a conservator (guardian) of a person and have expanded powers to ensure that as we age in place our health care wishes will be met.

We should take measures to protect ourselves in other ways, too. Think about the house itself — it may have to be renovated to provide access for us when we no longer have our full strength,

balance and agility. Stairs may be obstacles. Bathtubs and showers may need refiguring or replacing for added safety.

A major issue is when to give up driving and rely on others for shopping, medical appointments, dining and visiting friends. This is not easy. Depending on the capabilities of the individual — eyesight, hearing, physical dexterity, competence — many states allow driving well into the 80s and even 90s. Alternatively, there are myriad ride services available to the elderly.

Nutrition is a critical consideration. Living alone can negatively impact our mental state, lessening attention to meals, which can result in long-term nutritional deficiencies and dehydration. A potassium deficiency, for instance, can mimic the symptoms of dementia, so our diet — or lack thereof — is a priority.

Aging in place can be a positive experience, safeguarding a lifetime of memories and the enjoyment of the fruits of previous years of labor that are hard to duplicate elsewhere. A proactive approach by family members and caregivers can help avoid pitfalls that might arise.

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