

Facing Uncertainty

Making the Most of the Uncertainty of Later Life

Uncertainty is a fact of life for most people in their later years. Friends or family move or pass away unexpectedly. Sudden changes in health disrupt long cherished plans for an active, wealthy retirement. After fifty years of identifying with work, retirement means finding other ways to bring meaning to our days. We may move from a home that we have lived in for decades. Government and employer-sponsored benefits may change or disappear. These changes, even if they sometimes make our lives easier, can be traumatic to our sense of security and identity. We have complete control over one thing, however, and that is our attitude to ourselves, our lives and our aging and our determination to plan for the future.

To those of us lucky enough to enter into later years with our health and adequate financial resources, the uncertainty of later years can be an adventure. Freed of old work and family responsibilities, those who are willing to take advantage of new opportunities have many options whether through travel, attending one of the new learning in retirement programs offered by local colleges and universities, or participating in an art, writing or computer class, volunteer job, or other activity at the COA or elsewhere.

This attitude of taking life at its fullest is most important, however, to those whose health or finances may not be all they would wish. Here at the COA we have elders who overcome significant disabilities to learn watercolor painting, join fitness and dancing classes, enjoy social events and entertainment, and go on trips. They are determined that misfortune will not prevent them from enjoying life as much as possible and they are an inspiration to all of us here at the Council on Aging.

The Council on Aging is also full of heroes who use the unexpected events that others complain about to be of service to others. We have support groups that give an opportunity for people to share their experiences with those who may be at the beginning of a journey begun by a stroke or diagnosis of chronic illness, a divorce, or the death of a spouse. Every day people who have experienced tragedy bring the compassion and understanding they have gained to others at the Council on Aging over a cup of coffee or a game of bridge.

For those changes that result from loss of health, family members, or income, planning is the best way to ensure that you survive the uncertainty with as little trauma as possible. Even though anyone who reads books, magazines, or newspapers knows that legal, financial and medical planning are essential, most people do not plan for future problems. One of the ways most of us cope with the ever-present possibility or even likelihood of loss is by denying that what has happened to others could happen to us. Yet, if we face what might happen we can plan and then know that we have taken care of those things we would not left undone, that our loved ones will have what they need, and that we will be able to live as well as possible no matter what happens.

For those who choose to be as prepared as possible for the future, we at the COA recommend taking the following steps:

Find out what services and housing options are available in your area. Check out who provides in-home care, what housing options are nearby and which you would prefer, public transportation, and benefit programs for which you may become eligible. In a crisis, you will not have time to adequately research resources and you could end up in a nursing home you would not have chosen or with service providers you dislike if you do not have the names and phone numbers of preferred resources handy.

Sign up for programs that are specifically designed to be of assistance in an emergency. A number of companies have emergency response systems that will summon help if you have a medical crisis. In addition, the Fire Department has a system whereby you can give them essential information that they will need in the event of a medical emergency. You may call them at 781-275-7262.

See a lawyer who is knowledgeable about elder law or come to one of the many Council on Aging programs on legal and financial issues. Get into place the documents, including wills, trusts, and advance directives, that you will need. Organize financial records in a way that will make sense to someone else. Make sure that loved ones whom you trust know where these documents and records are.

Do a financial check-up with a financial planner. Do not assume you will have an “average” lifespan of 75 or 80 years. While having a 95th or 100th birthday is a joyous occasion, outliving your income is not. Make sure that your financial plans include the flexibility to provide funds for long term care or unexpected expenses like high prescription drug costs. Stay current with the many changes in taxes and benefits through attending programs at the Council on Aging or by reading newspapers, articles, and books.

Maintain your connections with friends, family and organizations. In times of trouble, these are the supports that will be essential to your physical and emotional well being. Even if it’s an effort, get out, see old friends and engage in activities to make new ones. Research shows that people who stay in touch with others have their health and independence longer. The Council on Aging has many activities for you to choose from. Trips are an especially good way to meet new people.

Our final suggestion is perhaps the most difficult of all. No one who has unexpectedly faced the end of his or her life has ever said “I wish I had stayed angry with my family for the past fifty years.” Many people, however, have wished that they had told someone they loved them or that they had forgiven an old wound instead of letting it ruin a relationship. Imagine that you have only one more day to live. Who would you want to make up with? What would you like to say to loved ones? We all know people who never had that one day, so do it now and you will feel more able to face uncertainty.

Uncertainty can paralyze us or it can motivate us to do the things we need to do to make our lives better both for the present and the future. It can terrorize us into giving up the things and people we love long before we need to or it can make us feel that life is an adventure even if it is not the adventure we had planned. We have no choice but to accept uncertainty. Embrace it, and if you cannot do that, prepare for it. For more information about opportunities, services, activities and programs of the Council on Aging, call 781-275-6825.