

JW S04E07 Laura Tamblyn Watts

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SPEAKERS

Laura Tamblyn Watts, Pat Bolland

Pat Bolland 00:16

There comes a time in everybody's life when your parents get older ... mine have, that's for sure. And I've dealt with a lot of things that are in her most recent book... Laura Tamblyn Watts is the CEO of Canage ... Laura, a real pleasure to meet you - tell me what is Canage?

Laura Tamblyn Watts 01:07

Canage is Canada's national seniors advocacy organization. So a nonpartisan, not for profit organization that looks to support really all Canadians as we age, not just older people.

Pat Bolland 01:20

Okay. And then you've written a lovely book, it's like a guideline with checklists and the whole thing. But what prompted you to write it,

Laura Tamblyn Watts 01:30

I've been working in the field for more than 25 years, and I've never had that book to give people when they start to worry about things. And, and often, as we all know, whatever you are confronted with, as your worry is not necessarily the only worry, you have. And as you kind of delve into it, there's many, many more layers just lurking beneath the surface. So if you think about how many books we have for pregnancy, or baby and toddler years, you know, upon 1000s. And yet, really, that's about generously five years that you really need all of that practical advice from pregnancy to maybe heading off to school. If you think about your aging parents, and particularly grandparents or even great grandparents, that can be up to 40 years these days. So there was never a handbook, I finally wrote it.

Pat Bolland 02:21

And it's written very humorously, I enjoyed it thoroughly, I'll tell you, it was almost like you had a window into our household. Amazing, I want to focus on the financial aspect, because that's where I guess the boat. And in particular, we started as a family, with wills and estates writing the will, writing the estate and power of attorney, which I think is fascinating as well. What are your thoughts there?

02:46

It's critically important, these are the building blocks on decision making. So a couple of things, you have to be mentally capable to make any of these documents. So some people will say, you know, dad's in and out of a coma. And he's mentally incapable, we got to get him to make his documents. Now let's scratch your head a little bit, you're like, probably it's gonna be a little bit late. That door shot. Exactly. So, you know, every jurisdiction in the country has got rules about when you can start, but for property decisions, usually 18. And yet, you know, generously, a third of Canadians have powers of attorney and generously a third straight half report that they have wills, I think we should be very skeptical of those numbers. And if they have them, it doesn't mean they're correct or up to date. So a power of attorney for your health and personal care decisions only kicks in if you are mentally incapable. So imagine you're in a coma, someone needs to make a decision for you. And that's fine. When it comes to property decisions, you've got two choices, you can make the kind of power of attorney that's active right away, which is what most people do. So if anything happens, you could just have someone step in and out. And then it continues on past the point of mental incapacity. Or you can have a chi that stays asleep, kind of like when you get your credit card in the mail, but you can't use it until you've activated it. And then you can activate it. And there's different ways that you can activate it. But usually mental capacity assessments are required to activate it. Powers of Attorney exist as long as you're alive, the minute you die, their power dies with them, and then that's when the will kicks in.

Pat Bolland 04:19

Okay, but who has control, actually, suppose your parent makes one financial decision of some kind, and you as the acting power of attorney make a different one who actually has control?

04:32

If Well, there's a practical answer to that and an actually illegal answer. So legally, the person who is acting as a power of attorney, so imagine they are a power of attorney for property, but you are still mentally capable. So they're just helping you out. Right? Maybe you're hiking in the Himalayas, you need someone to do something and they go in and they do it. They're acting on your behalf. You can counter that by saying no, actually, right. As long as you're mentally capable, you can step in and reverse it or you can revoke the power of attorney. If you are no longer mentally capable of revoking that document, you're in the hands of whoever did it.

Pat Bolland 05:12

Wow. Okay. Good to know. Let's talk about the actual aging at home process and you create tremendous scenarios of how people have conversations with aging at home. Where do you start a conversation? Your parents are at home? Maybe physically, not what they used to be, and mentally the same kind of a thing? How do you begin that conversation?

05:37

So this books got a couple of different if your dad is like this, try this approach. If your mom is like this, try this approach.

Pat Bolland 05:44

I've read them all.

Laura Tamblyn Watts 05:46

Because there's no one size fits. All right, you have to try to match a little bit about the scenario, and what's going on with them with kind of their personality types. The first thing I would say is this, don't make the mistake of thinking that you are becoming the parent to your parent, you're not, you're actually never the parent to your parent, you are always always the kid and probably they think that you are kind of dumb, too, because the last time they were really thinking about you living in the house, you may have been 70 years old, and frankly, we're all a bit dumb at 70 years old. So remember that they are always still your parents, and they're often a source of advice. So one of the ways in is to say Hey, Dad, I'm thinking about my own estate plan. I just you know, been considering moving or downsizing or I those stairs are getting hard on my 53 year old knees. I'm trying to make a plan for what to do. I'd love your thoughts. Like, what what are you guys doing? And I'm gonna read you my will. It's not a day the kids were really young when I did it. You know? I sure love. I'd love to see yours. Can you have any advice for me on that? Well, parents love to give advice. The other way in is to ask about their friends. They may not tell you straight on Yeah. So what's Mr. Brown doing these days? Oh, he's not at home anymore. Oh, you know, Mr. Lee's having a hard time on the stairs? Oh, you're. So they will often tell you about their friends where they may not say about themselves. But you can learn an awful lot by having having that perspective on it.

Pat Bolland 07:25

As opposed to dictating, hey, it's time to do this. Engage them in a conversation ...

Laura Tamblyn Watts 07:30

Yeah, absolutely.

Pat Bolland 07:33

Once the conversation conversation has started, and let's say they can't live at home anymore for various reasons. How do you go about picking and financing a retirement community and you describe several communities in the book?

07:49

So the first thing to know is mostly people will live at home. And live independently only depends on where you are in the country, like 4 to 6% of people will ever live in any kind of congregate care. And that includes 75 people with dementia will always live at home. So the notion that you're probably going to go to a long term care home is is rare. If you ever go to long term care, which is that publicly funded 24 hour care, that kind of nursing home environment, again, a very, very small fraction of people go there. And usually for a very short period of time, something like 18 months to two years, if you're in this country in some of our major areas like Ontario, the waiting list, it formally is about 44,000 people to get into long term care, probably more like 50 or 60 thousands of people. And so remember that you really do need to make a plan to to age at home wherever possible, because the wait lists are really problematic. Depending on where you are in the country. They're worse, but they're not good anywhere.

Pat Bolland 08:53

But it can get really expensive can't it?

08:57

It can get really expensive. And so let's talk about what the cost for money and time, right? So people think great, well, I'll just get 24 hour care at home? Well, the cheapest I've ever heard of is about \$100,000 a year it's more like in an urban center \$300,000 a year. And that's not to have a nurse or a doctor. That's to have something like a personal support worker or healthcare aide with you 24/7. So that was never going to be an easy thing for a lot of people. So what you need to do is kind of cost out what's also in the middle. And many people will say well, I need some help, but not all the help. So maybe I need some publicly funded homecare, which is often not enough. And maybe I'm augmenting it with some homecare that I'm paying for privately. And maybe I need to make a plan with other people or trying to find what community based services I can get. Maybe there's things that are organized by not for profit organizations that can come and help me and the book goes through that. Then let's not forget that middle option which Many of us call retirement homes, those are typically a private pay option in most jurisdictions, but not Ontario, there can be government subsidies for lower income people who need help to do that. Not in Ontario. And, and they can be really expensive. So when you're thinking about your financial planning, you really have to remember that we plan for the best, but we need to plan for the worst because it can really cost.

Pat Bolland 10:27

Wow, I had no idea the numbers could be that high. Okay, then the other aspect you have to the transition, I guess, is the difficult part from a home to a retirement community or whatever you choose, and downsizing things. When does that conversation start?

10:46

You really need to have that conversation. whenever it suits you. It's easy to say to people, oh, you need to have all these things done? Well, you know, let's be real, the book is about being real. It's not about preaching, right? Yeah, you should have all these things done at the age of 18. And in some jurisdictions, even 16. But I mean, that's probably not going to happen. Usually, there's kind of cute big things that occur one, someone gets a diagnosis, or there's a fault or some type of, you know, acute illness, they end up in the hospital with pneumonia, they fall and break a hip, right, they get a diagnosis of dementia. And that can often be a real trigger, then to kind of very quickly figure out all the things that you need to do. And, look, that's okay, we're not all perfect people who have everything in plan ahead of time. And we have to be okay with that. You can use that, however, as not just a problem solving for that one person who's in this urgent situation, but use that as a branch to have a conversation about the other people in your family. So if you've got six people implicated, maybe only one person needs to fall, break a hip before the other five people kind of also get involved in it as well. When you're thinking about, you know, staying in the house or downsizing, I think it's important to remember that actually, most people can stay at home far more than they need to, and they don't have to do a lot of downsizing. What they need to do is right sizing. And that means that you may need to look at the house and think, Okay, if I do get hurt, and I can't get to the basement, can I live on one floor? The answer is often Yeah. Right. You may not need to move. But you do need a main floor. Bedroom. Well, people say well, I don't have an accessible bedroom, or my bedrooms upstairs, or it's down the hall and the halls very narrow. You know what, no one's eaten in the dining room since 2009. Take the stuff out of the dining room, put an accessible bed in the dining room and some sliding barn sized doors, take

that powder room that's close to the dining room, and make it with a hand shower and change a few things. And you've got an accessible bathroom that you can use for a lot of different things. So this book takes you through a lot of those practicalities, maybe you get a grad student to move in on something like a home Share Program, maybe you offer some exchange of help for some care. So there's lots of ways to stay at home but stay at home more safely.

Pat Bolland 13:13

Absolutely. But what I find with families at least, are involved. The closest neighbor, often a daughter is the one who takes responsibility. How do you deal with your family? In some of the care options?

13:31

Yeah, there's a whole chapter on that. Right? Because it's really hard. Don't get me wrong, you know, families are complicated. And the premise of this book is, you know, do you have some kids who hate each other, your normal drug and alcohol abuse? absolutely normal. People who you know, are step cousin twice removed who, you know, are only together because you your normal, right? That this idealized idea of the sort of 1950s TV family? Actually, nobody has that family. So let's try to stop pretending that this is what it is, right? One of them may hate your dad, you may not like him much either. But someone's baby got to do something about it. Right? Maybe your sister was abused by your father, and this is the reality of your circumstance. You've got to figure out well, maybe she shouldn't be involved at all, or maybe none of us should be involved at all. You have to kind of go from who you actually are and not pretend. Okay. And then you're gonna start divvying stuff up. So the books got a whole chapter on how to if you will asset map. Right, you may think that your unsuccessful brother in the basement who's been sponging off mom and dad for years, is really a deadbeat. And in some cases, he might be a deadbeat compared to you who has a job in the financial sector. And you know, Ken can make lots of decisions on your own, but he's there living in the basement and that means that Mum can stay there too. And he comes up three times a week and watches Jeopardy with her. And you may not think necessarily all that's really, really very helpful. But actually having someone on the ground having somebody there even if you're thinking, well, he's kind of sponging, yeah. Might be sponging, but at the same time, it means that there's somebody's home. And if they fall, there's someone to call and there's some socialization, and he takes her to the appointments. So the book goes through different ways of, you know, realistically looking at the types of jobs, and then helps people figure out who's best suited. If no one's best suited, then we have to talk finance, because you can have to buy those services.

Pat Bolland 15:37

Yeah, if you got a brother, as a lawyer, have them do the lawyer things, right?

15:42

Or don't, because actually, he may, you know, start a whole fight, because actually, he thinks he knows best. And it drives your parents nuts, right. So part of what we have to do is meet the family situation as it is with humor, with appreciation with understanding that maybe don't talk to dad after three o'clock, because he's six cocktails in right that you got to do it in the morning, maybe you know, you actually have to do it during a walk and not in the house. Because somebody's there saying you don't get rid of my doilies and my figurines, when you're saying, you know, actually those are really dangerous, you're

going to, you know, have those things fall and hurt you, right? So you have to use some different strategies. And the book takes you through some of those.

Pat Bolland 16:24

OK, my favorite by far, because it was a difficult one to deal with. When do you stop them driving the car?

16:31

So there's a reason that's the last chapter in the book, because the first chapter in the book is really so you open it up? It's about, you know, is mom wobbling on the stairs? How do you age at home? Right? How do you do that? That's the first kind of worry, the middle of the book is everything about cognitive impairment. So if you open it up, you can flag that the very last chapter in the book is about driving, because that is one that people really do worry about. So here's the good news on hold. Older drivers are pretty good drivers. Even older, really, older drivers are generally pretty safe, they might be driving really slowly and kind of make you crazy if you're behind them. But on the whole, they're not taking crazy risks, right? It's actually the 70 year olds, you know, often boys who are really the worst drivers in the scenario. And so we we have to understand that the risk profile depends on on where they're driving. So if they're in a rural community, if they stopped driving, that's going to be a huge, huge life shift. So let's start talking about driving safely. And there's some strategies in the book. Blame the headlights these new LED headlights that are stay blind you well, actually they do I find them terrible. Start a conversation. Hey, Dad. Oh, I was driving here. I couldn't believe on the highway. All those LEDs? I can't. I am starting to hate driving at night. You know, it's just so difficult to see it blinds you? Oh, yeah. I don't like that either. Oh, I've decided Dad, I'm not going to try to drive much at night. Oh, yeah, maybe that's a good idea. Right. As opposed to saying, Dad, you shouldn't be driving at night anymore. Unless you have to say that. Drive only in good weather drive with good tires, drive in local communities only maybe take yourself off of highways. Right? So driving reductions on the whole women do that. Naturally, much more statistically, this is true. It's actually older men of a certain age that that really sometimes have a hard time giving up the license. So you have to understand there's often a lot of pride in that. And a lot of sense of independence in that. One thing that I will tell people that is probably not going to happen is your doctor is probably not going to take the license away. That is mostly a myth. Oh, no, doctors hate to do that. They don't feel on the whole that they're qualified to do that. They also know that if they take the driver's license a way that your chances of your dad ever coming back to see the doctor is plummeting. So they don't like to do that. It's not saying it will never happen. It's just it's not the easy first thing that many people think it is. So try and start with driving reductions first, then they may need to requalified depending on how old they are, in which jurisdiction they are in, that's a great opportunity to go with mom. And you know, while you're at the front, remind them that you know, they did just get that eye test done, which was talking about cataracts or glaucoma or macular degeneration and it kind of maybe make, you know, wiggle noses to the woman behind the counter. So sometimes people will have to do it, you can then blame the driver's licensing and municipal licensing bureaus. And then then the doctor doesn't have to do it. If you if you actually intervene and say I'm taking away your keys, your furnishings, you actually mostly don't have the right to do that. And it really is a licensing kind of thing. So what I would say is it's not easy try to do harm reduction first. I do not I love this tricking of people but I did put a long list of different tricks that you can use if you have to like take the alternator out or let the battery run down

Pat Bolland 20:10

they were all through the book to in various segments Laura fascinating book where do people access it is there's just been a bookstore kind of thing.

20:17

Yeah you can get let's talk about aging parents I realized guide in any way that really your by your store so if you're in, in Canada chapters, Indigo Kobo, you know, audio books, we haven't done audio book, it's on ebook, lots and lots of people are buying six and seven copies and handing it out to their siblings and say, Look, chapter nine, we have to deal with chapter nine that I expected. What I did not expect is that seniors are buying it and handing it out to their adult kids and say, 'See, this is none of your business. Stay away!'

Pat Bolland 20:52

Laura, thank you so much. A great book. Great read and thank you for your time.

Laura Tamblyn Watts 20:57

Great to be here. Thank you.