

# SHOULD I STAY OR SHOULD I GO?

**DECIDING HOW AND WHERE TO LIVE IN  
YOUR LAST DECADES**

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# **7 WAYS TO AVOID A NURSING HOME**

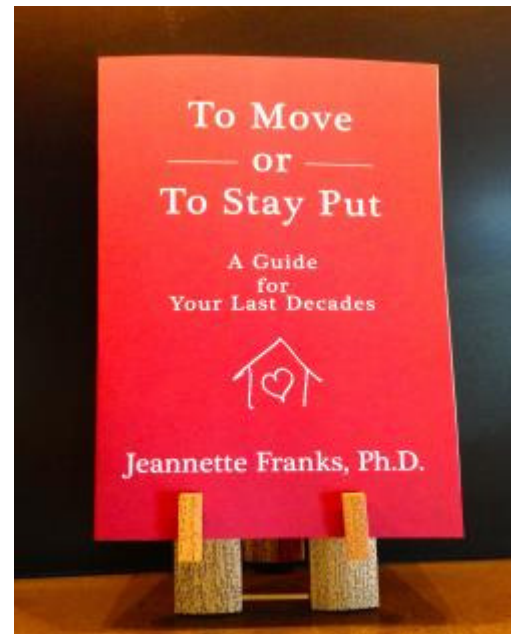
**JEANNETTE FRANKS, PHD, FOR  
NW UNIVERSAL DESIGN COUNCIL 2015**

# UNIVERSAL DESIGN, OF COURSE!

You are the experts here. While my book, *To Move or To Stay Put*, has an entire chapter on “Universal Design Inside and Out”, and I constantly refer people to your excellent website

<http://www.environmentsforall.org>

I'd be preaching to the choir if I belabored Universal Design with this group here. Does anyone have any particular questions about accessibility or Universal Design?



**YOU WILL LIVE LONGER AND  
NEED MORE MONEY THAN YOU  
EVER THOUGHT POSSIBLE**



# **RICH PEOPLE DON'T DIE IN NURSING HOMES**

- It helps to have (and it takes money to have):
  - Good health care
  - Good prevention, such as an excellent gym, trainer, etc.
  - Good nutrition
  - Good home care
  - Money to pay for home-delivered services
  - Ability to afford transportation options like a taxi
  - An universal design home and community
  - What else?

# HOW MUCH WILL YOU NEED?

- Track your income and expenditures
- Many on-line resources; I think Kiplinger's is a good website
- <http://www.kiplinger.com/tool/spending/T007-S001-budgeting-worksheet-a-household-budget-for-today-a/> and there are many more
- Calculate your life expectancy <https://www.livingto100.com>  
This is Thomas Perls', MD, website. The calculator asks many questions and also gives useful feedback. It's great!
- Calculate your retirement income, usually Social Security, investments, pensions, continued earnings, and savings.
- Do the math.



# SAVE SAVE SAVE



- ❑ By this I do not mean shopping
- ❑ Be frugal
- ❑ Warren Buffet (net worth over \$44 billion) still lives in the same modest home he bought in 1958 for \$31,500
- ❑ Personal finance wizard William Bernstein advocates “Get Rich Slowly.” At one’s very first real job, start saving 15% of your earnings.
- ❑ Shop carefully for the best health care plan for you by scheduling a private meeting with your local Statewide Health Insurance Benefits Advisor (SHIBA) 1-800-562-6900  
<http://www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/shiba/>

# EXERCISE, EXERCISE, EXERCISE



- The 3 most important things you can do to stay out of a nursing home are: exercise, exercise, exercise.
- What's the most important muscle group?
- Quads of steel will get you up off the floor when you fall, help you get up from a chair, help you transfer if you use a wheelchair
- What's the minimum amount of exercise?

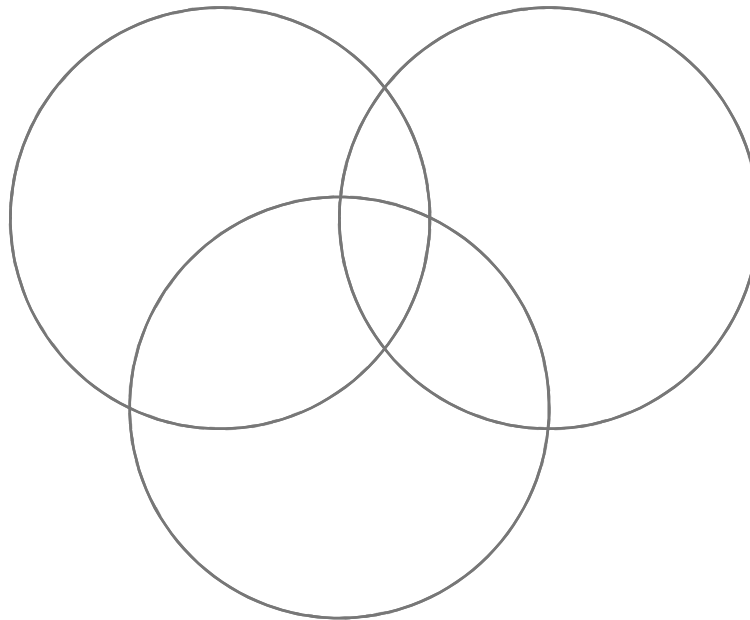


Recent studies indicate that vigorous exercise 5 times a week is desirable.



# CONNECTION WITH FAMILY, FRIENDS, AND COMMUNITY

- ❑ McArthur genius grant recipients John Rowe and Robert Kahn did a meta-analysis of what contributes to successful aging. They came up with a brilliant Venn diagram. The 3 circles are avoid disease, engage with life, and maintain high cognitive and physical function



# ENGAGEMENT WITH FAMILY AND FRIENDS

- A few of my family and friends
- People who volunteer have better mortality and morbidity
- People with pets have better mortality and morbidity
- Many studies demonstrate the need for meaning and purpose
- What about negative social support?



# IT TAKES A VILLAGE

- ❑ Each village is unique but similarities include:
- ❑ Incorporated as a 501c3
- ❑ At least one well-trained paid staff
- ❑ Participant driven
- ❑ 3 in Seattle: NEST, Wider Horizons, and the Phinney Neighborhood Association
- ❑ Nine in Portland
- ❑ [www.bivillage.org](http://www.bivillage.org)
- ❑ <http://www.vtvnetwork.org>



# END-OF-LIFE PLANNING IT'S AS EASY AS 1, 2, 3



- ◆ It must all be in writing—of course!
- ◆ Your 3 most important documents:
  - ◆ 1. **The Physician's Orders for Life-Sustaining Treatment** (bright green form available in any medical office)
  - ◆ 2. **Durable Power of Attorney for Health Care:** who decides if you cannot
  - ◆ 3. **Directive to Physicians:** under what circumstances do you want or not want specific treatments

# THE WASHINGTON STATE POLST PHYSICIAN'S ORDERS FOR LIFE- SUSTAINING TREATMENT

- ◆ Not necessarily indicated if you do not want “full code” (full code means you want it all; you want resuscitation, intubation, shock to heart, etc.)
- ◆ You can indicate **full treatment on the POLST**, but generally speaking, if 911 is called, full treatment will be provided
- ◆ Or you can **limit interventions**
- ◆ Or **request comfort measures only**
- ◆ Must be signed by you, and a physician or nurse practitioner or physician assistant

# NO RIGHT OR WRONG ANSWERS

- ◆ These discussions are crucial
- ◆ Difficult to begin to discuss with family and friends—suggestions?
- ◆ Family of choice trumps family of birth, but only if you

Document



# WHERE THERE'S A WILL, THERE'S A WAY

A “living will” is 2 documents:

- Your “durable power of attorney for health care” (your designated decision-maker if you are comatose or demented)
- Your “health care directive” (what you want under what circumstances)

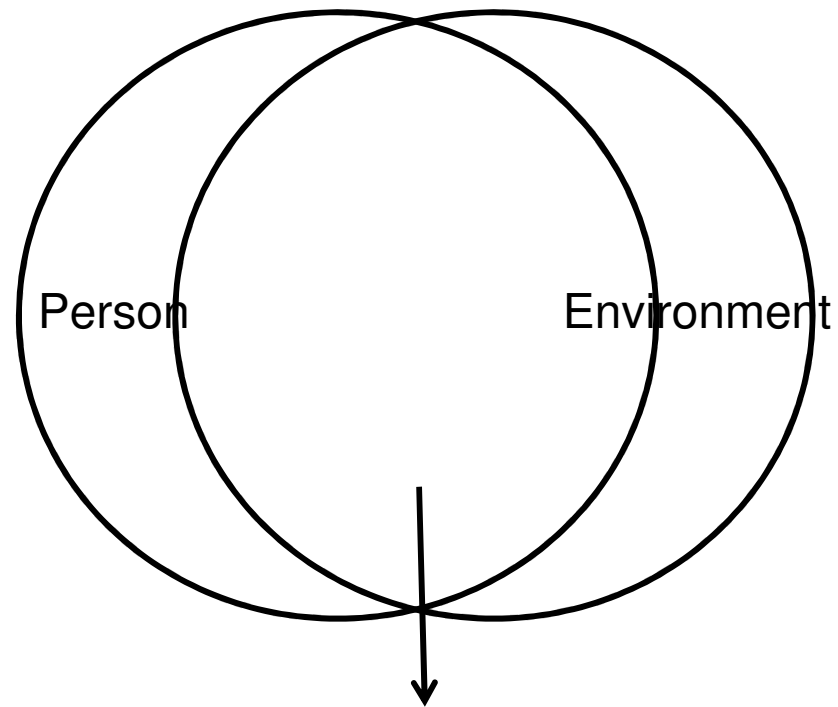


# PERSON/ENVIRONMENT FIT

**THE GREATER THE OVERLAP,**

**THE BETTER THE FIT**

**RIGHT PERSON, RIGHT PLACE**



Greater overlap predicts higher quality of life



# **WHO DETERMINES IF A MOVE IS NEEDED?**

**You do! (Unless you have long-term care insurance or are living in a CCRC or other type of retirement community).**

**Often based on Activities of Daily Living (ADLs)**

**The DEATH Acronym=**

**Dressing**

**Eating**

**Ambulating**

**Toileting/transferring**

**Hygiene**



# **INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS)**

**Telephone**

**Shopping**

**Laundry**

**Food preparation**

**Housekeeping**

**Transportation**

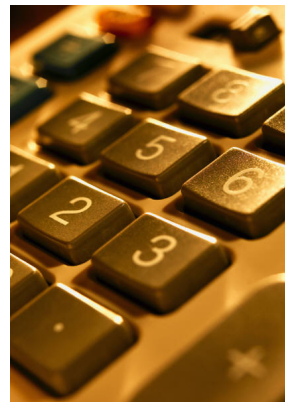
**Medication**

**Management**

**Finances**

**Social Engagement**

**What else?**



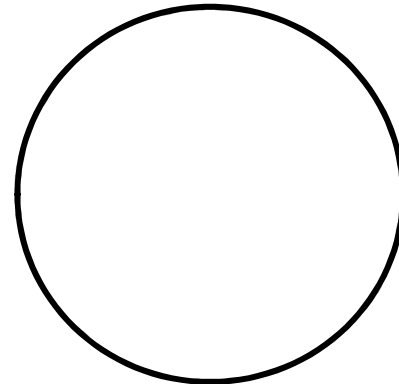
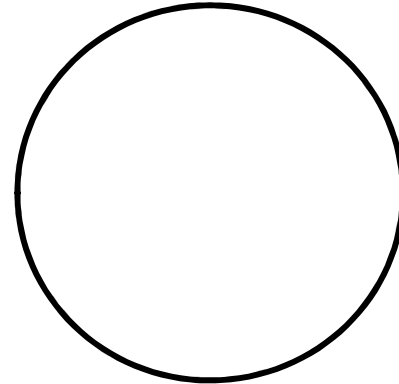
# SOME TYPES OF LIVING ENVIRONMENTS

- Manufactured home
- Prefab home
- House
- Condo or apartment
- Assisted living
- Skilled care
- Constant cruising
- Village concept
- Intentional groupings
- What else?



# WHAT INHIBITS A GOOD FIT?

- Lack of good design
- Lack of money
- Lack of family and friends
- Lack of engagement and meaning
- Lack of a village
- Lack of healthy lifestyle
- Lack of end-of-life planning



# **IT IS ALL ABOUT WHAT YOU AND YOUR FAMILY WANT**

**Remember there is no magic bullet**

**The most that you can do is maximize your  
best fit**



hello! skinny jeans

# ***TO MOVE OR TO STAY PUT***

Ask for it at your library or local independent bookstore. I'll send a free copy to any public library. Of course you can get it on Amazon, but I prefer through me, library, or independent bookstore. This is a non-profit endeavor.

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