

# *Age Wise*

## The Family Caregiver's Guide to What to Expect as Your Parents Age



SILVER SOLUTIONS

## Founders Note

At Silver Solutions, we've had the privilege of assisting thousands of family caregivers as they navigate the complexities of helping an aging parent or loved one. Throughout this journey, we've witnessed firsthand the challenges, mistakes, and missteps that can make an already difficult task even harder.

While every family's story is unique, the challenges that come with aging are universal. Whether you find one helpful idea in this guide or many in the pages we'll publish over the next year, our sincere hope is that your family's journey is smoother, with fewer surprises, and less stress.



With compassion,  
Dan Lagani & Laura Olivares  
Founders, Silver Solutions

## **AGE WISE: The Family Caregivers Guide to What to Expect as Your Parents Age – and How to Handle the Big Surprises Along the Way**

### **Introduction to this Guide**

The later stages of life don't always unfold as we hope, do they? As our parents and other loved ones grow older, we envision them enjoying long, happy, and independent lives. But life often has other plans—usually when we're least prepared. A midnight call about a bad fall, a sudden diagnosis, or the gut-wrenching moment you realize Mom or Dad is declining faster than you thought. Suddenly, you're thrust into a role you didn't ask for: caregiver. And it's terrifying.

If you're here, chances are you're already in the thick of it. And let's be honest—this isn't something anyone signs up for. It's exhausting, confusing, and can tear you apart. Most family caregivers are between 40 and 70 years old, stretched thin, balancing jobs, kids, and their own health. Now, they're diving headfirst into caregiving—a role that demands more time and money than you ever thought you had to give, and that often lasts for years.

At Silver Solutions, we've been there. We've felt the fear, the heartbreak, frustration, and the exhaustion, and we've helped thousands of families go through it too. That's why we put together this guide—to help you face those dreaded midnight calls head-on and navigate the chaos of caring for an aging loved one with the confidence and experience of a seasoned pro.

### **Why Is This Important?**

Nearly a third of Americans are over 65 or caring for someone who is. Many of us will find ourselves in this situation, often without a plan. Half of all caregivers are thrown into the role due to an emergency, and not only does it hit hard, but it can last for years! Family caregivers come in many forms, but it's often an adult daughter, juggling her own life while stepping in to care for an elderly parent or relative. And it's not easy: According to the *Silver Solutions Family Caregiver National Survey*, 60% work full time, 60% have their own health issues, and 24% barely find time for themselves.

- To make matters worse, there is often a big disconnect between what our aging loved ones think they need and what they actually require, forcing caregivers into inevitable confrontations and conflict. Just look at how differently parents and their family caregivers answered this basic question about “who is making the decisions.”

## WHO IS IN CHARGE?

### THE FINAL DECISION-MAKER

#### on “Parent’s Lifestyle or Home Environment”



Source: Silver Solutions Family Caregivers Survey

In this guide, we aim to give you the best advice we have collected in the years we have been helping caregivers through tough situations.

### The Top Five Issues You’ll Face as a Caregiver

1. **The Impact of an At-Home Fall:** There is no more common trigger event that results in more changes, more quickly, than a slip or fall.
2. **Finding a new home for a loved one:** An emotionally charged debate over aging in place, downsizing, or moving to assisted living.

3. **Coping with Alzheimer's, Parkinson's, or a protracted decline:** Navigating the medical system, insurance plans, and a deeply confusing litany of legal issues.
4. **The loss of a loved one and the overwhelm of sorting through belongings:** Decluttering, sorting, and ensuring that the family treasures live on.
5. **Navigating family disagreements and long-dormant sibling issues:** Explosive conflicts and buried grievances when tough care, medical, and financial decisions arise.

Beyond the functional issues above, we'll also share the equally important emotional stories that often guide how and why we do what we do as a family caregiver:

- **Mom is Stubborn and Refuses Help:** Barry lives across the country from his 86-year-old mom, Leona, who clings to her home despite frequent falls on the treacherous stairs. Barry has been trying for years to get her to move to a safer environment, but every time he brings it up, she breaks down in tears.
- **It's More than Clutter:** Stacy lives just 3 miles from her 80-year-old father, Gene—who is still very active and strong enough to live independently. However, Stacy has concerns about Gene's hoarding tendencies. What was once a few extra piles has become unsafe and unsanitary, making it hard for her dad to even sleep in his own bed.
- **Life in the Friction Zone:** Lisa's 81-year-old mother, Janet, is battling dementia and is now noticeably in decline. Janet gave Lisa Power of Attorney to make healthcare decisions, but her 88-year-old husband, and Lisa's stepfather, Stan, doesn't believe she needs outside help and is battling with her at every stage.

## How-to's that you'll learn in this guide:

- Respond to sudden falls and emergencies
- Tackle clutter, hoarding, and other challenging behaviors
- Compassionately empty a family home while preserving the 'treasures'

- Understand and manage elder care medical and legal basics
- Discuss a move to assisted living or making a family home safe
- Cope with and develop a plan for progressive neurological diseases
- Select the right home caregiver and manage inevitable challenges along the way
- Take care of yourself mentally and physically while caring for someone else

If you're dealing with a crisis now—falls, hoarding, or legal issues—this guide has you covered with immediate advice and expert insights. You don't have to take this road alone. We're right here with you, every step of the way.

## Final Thoughts

Caring for an aging parent or loved one can be one of the most profound and rewarding journeys you can undertake. This guide was created to be a compass, guiding you through the complexities of caregiving—from the daily tasks to the more challenging decisions and the deeply emotional moments that come from your dual role as a family member. Our hope is that this guide not only equips you with the practical tools to tackle each issue but also provides a sense of comfort and solidarity, knowing you're not alone in this act of love and strength. There will be difficult days, but there will also be moments of connection, laughter, and peace that make it all worthwhile.

Thank you for the love and dedication you bring to this journey.

## Chapter 1

### A Sudden Fall: The Life-Altering Reality for Older Adults

Few things are more terrifying for a caregiver than the possibility of your loved one experiencing a fall. And for good reason—**falls are the leading cause of fatal and nonfatal injuries among older adults**. This isn't just a concern—it's a critical issue that can transform a loved one's life in an instant. Falls don't only cause immediate physical harm; they can lead to a cascade of events that impact independence, confidence, and long-term health. *It's why we've dedicated the very first chapter of this guide to addressing falls—because they are simply that important.*

A fall can trigger a downward spiral, turning a single misstep into a life-changing event. The physical injuries are often just the beginning. The emotional and psychological impact—on both the caregiver and the person who falls—can be devastating and long-lasting.

The urgency of this issue cannot be overstated. In our Silver Solutions survey, 9 out of 10 people—both caregivers and seniors—agree that a fall is the single most concerning risk. This consensus highlights the universal fear of what a fall can mean: a loss of independence, a significant decline in health, and sometimes the need for long-term care.

## SENIORS & CAREGIVERS AGREE

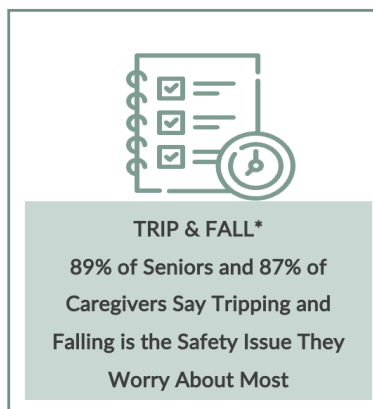
### Trip & Fall Safety Concerns



Seniors



Caregivers



Source: Silver Solutions Family Caregiver Survey

## Understanding the Stark Reality of Falls

We've all heard about the dangers of falls, but the true severity often goes unnoticed until it happens to someone we love. **The CDC reports that one in four adults over 65 will experience a fall this year**—and nearly half of those will require medical attention. The consequences can be life-altering, and for some, even fatal.

It's crucial to realize that **a fall is not just a minor mishap**—it can swiftly turn an active, independent person into someone who struggles with basic daily activities. For many, it marks the beginning of a decline that is difficult to reverse. **The statistics don't lie: falls are the leading cause of permanent, life-altering injuries among seniors.**

## After a Fall: The Critical Minutes That Follow

The moments immediately following a fall are critical. Without prompt help, a simple accident can become a full-blown emergency. Dehydration, pressure sores, and life-threatening complications like blood clots can develop within hours if your loved one is left unattended. **This is why being prepared is non-negotiable**—medical alert systems or fall-detection devices can literally be lifesaving, ensuring help is available even if no one is around.

Having helped thousands of families navigate these difficult moments, we understand the importance of being prepared. This is also why we've created a library of resource videos, including a must-watch from [Dr. Kathleen Davenport](#), explaining the physiological changes that make falls more likely as we age.

## Making the Home Safer

Creating a safer home environment is one of the most proactive ways to reduce the risk of falls. Ideally, these steps are taken *before* a fall occurs, as prevention is key. But if you're reading this after a fall has already happened, it's more important than ever to do everything possible to prevent a repeat. Even minor adjustments can make a big difference in protecting your loved one from future accidents.



Here's how to start:

- **Declutter the space:** Mail, newspapers, catalogs, and clothing often create clutter. Dispose of old items and organize the new to keep the area tidy.
- **Remove mats, area rugs, and thick carpets:** While they may add style, these items can create uneven surfaces that increase the risk of tripping for everyone, especially those using canes or walkers.
- **Install grab bars:** Place these in key areas like showers, bathrooms, and stairs where extra support is frequently needed. *Pro tip: shower grab bars are useful at any age!*
- **Adjust bed height:** Ensure the bed is at a comfortable and safe height for getting in and out. Consider adding a bedrail for extra support.
- **Improve lighting:** Brighten dim areas where your loved one spends most of their time and add night lights for added safety.

For a more comprehensive approach, we offer a self-assessment checklist to help you evaluate your loved one's home for potential hazards. Start your assessment [here](#).

## SILVER STORY Kim

*At 51, Kim had built a successful career as a marketing executive, but her most important role was being a daughter and caregiver to her father, Damien. At 88, Damien was still driving, living independently, and making his own decisions. But as clutter piled up—old newspapers, magazines, and clothes—Kim knew it was becoming dangerous. She gently suggested getting some help, but Damien always brushed her off with a smile, saying, “I’m fine, sweetheart.” Kim wanted to believe him.*

*Then came the night everything changed. Damien tripped over a pile while making his way to the bathroom, breaking his ankle. He lay there helpless for nearly 12 hours before Kim found him. Her heart broke as she realized how long he’d been suffering alone. The delay in getting help made his recovery much harder than it should have been. Kim couldn’t shake the thought, What if I had done more?*

*Sadly, stories like Kim and Damien’s are all too common. Families often face the painful reality that something as simple as a cluttered room can lead to life-changing consequences. Kim wishes she had pushed harder had those tough conversations earlier—before it was too late.*

## Lifestyle Changes That Make a Big Difference

In addition to modifying the home, there are lifestyle adjustments that can significantly reduce the risk of falls:

- **Exercise:** Strength and balance exercises can improve steadiness. Even gentle activities like walking can reduce the impact of a fall. Always consult with your loved one's doctor before starting any new routine.
- **Regular check-ins:** If your loved one lives alone, arrange for regular visits to ensure they stay active and connected.
- **Vitamin D and supplements:** Adequate Vitamin D is crucial for bone health, but always check with a healthcare provider before adding any supplements.
- **Good shoes:** Ensure your loved one has well-fitting, non-slip shoes for everyday safety.

## Preventing Falls: A Vital Step to Protecting Your Loved One's Future

Talking about falls can be difficult, but it's a conversation that may help prevent serious injury—or worse. While falls are common, they aren't inevitable. With the right precautions and changes, many falls can be prevented. Taking proactive steps now can make all the difference in maintaining your loved one's safety and well-being.

In the upcoming second chapter of this guide, we'll explore one of the most effective strategies for fall prevention: **decluttering**. Whether you're aiming to make the home safer or preparing for a move, simplifying the space can create a more open, secure environment.

## Additional Fall Prevention Tips and Resources

- **Our website** offers a myriad of resources, which you can access [here](#).
- The CDC offers a helpful fall prevention pamphlet that covers essential topics like talking to healthcare providers, exercising, and home modifications.
- Encourage your loved one to participate in local exercise classes or take daily walks, but always consult their doctor first. Even small steps can make a big difference.