Age Wise

THE FAMILY CAREGIVER'S GUIDE TO WHAT TO EXPECT AS YOUR PARENTS AGE

From Silver Solutions

By Dan Lagani & Laura Olivares

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Compassion for Life

About Silver Solutions

Silver Solutions is a national senior home services company helping families navigate senior home transitions nationwide—including safe living and home senior-proofing, downsizing and senior move management, and home emptying and sale preparation.

At its core, this work is about people. We make homes safer, make moves to assisted living easier, and ensure that the items that matter most—family treasures, memories, and legacies—are handled with care and intention.

Each year, we support thousands of families through some of the most complex and emotional moments that come with aging—bringing clarity, structure, and compassion to situations that can otherwise feel overwhelming.

Founder's Note

At Silver Solutions, we've had the privilege of assisting thousands of families as they navigate the complexities of helping an aging parent or loved one. Along the way, we've seen how easily an already difficult process can become even harder.

While every family's story is unique, many of the challenges that come with aging are universal. This guide draws on that real-world experience, along with insights from hundreds of expert conversations through the Age Wise podcast—offering practical guidance for the decisions and realities families face.

Our hope is simple: that your path is smoother, with fewer surprises and less stress.

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

AGE WISE: The Family Caregiver's 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.

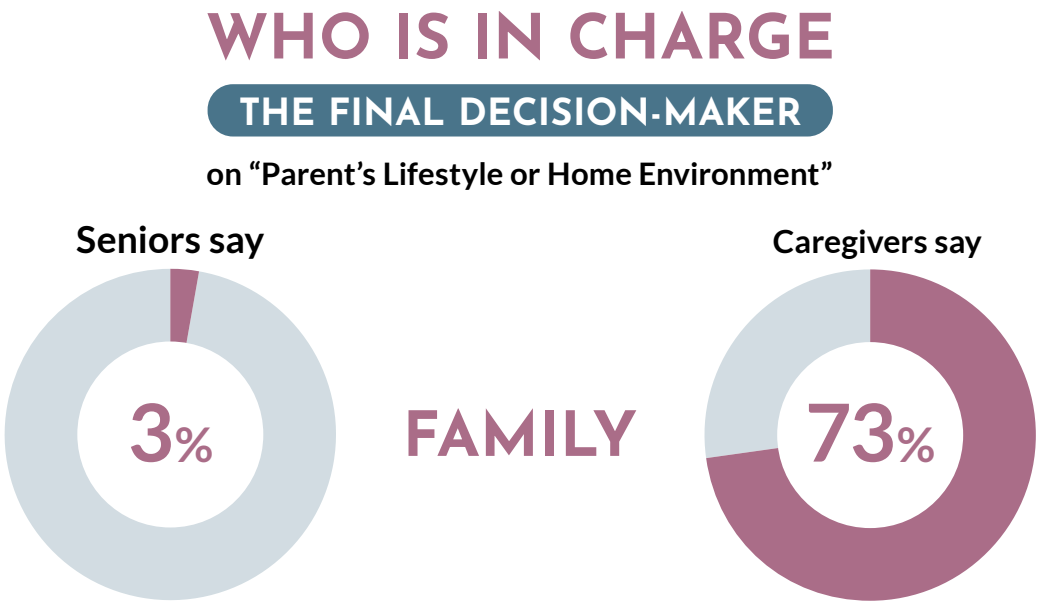
If you're here, chances are you're already in the thick of it. And let's be honest—this isn't something anyone signs up for. It's exhausting, confusing, and can tear you apart. Most family caregivers are between 40 and 70 years old, stretched thin, balancing jobs, kids, and their own health. Now, they're 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."



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 6

SENIOR HEALTH CARE: SIX STEPS TO BETTER MEDICAL VISITS

If you've ever left a doctor's visit with more questions than answers—or felt like your aging parent's care was a never-ending game of medical ping-pong—you're not alone.

Our current healthcare system is structured to treat individual conditions—diabetes, heart disease, arthritis, depression—as if they exist in isolation. For older adults and their caregivers, this is problematic: most people over 65 live with three or more chronic conditions at once. These aren't separate problems—they interact in complex, sometimes conflicting ways. Unfortunately, the medical system often doesn't see it that way.

As we learned in our Age Wise interview with Dr. Mary Tinetti, a geriatrician at Yale School of Medicine and national leader in aging research:

"What's good for the disease may not be good for the patient."

Said another way, focusing on individual conditions and bouncing from one specialist to another often misses the big picture. And with increasingly short appointment times—driven in part by insurance reimbursement rules—many older adults aren't getting the coordinated care they need.

That's where family caregivers come in. In this chapter, we'll help you create a plan to support your mom, dad, spouse, or any aging loved one you're caring for.

Why Caregivers Are Now the Quarterbacks

In an ideal world, a primary care doctor would coordinate everything. But as Dr. Tinetti explained, "We live far from an ideal world." Most clinicians want to do the right thing—but they're under pressure to see 20–25 patients a day, document in real time, and follow single-disease guidelines.

This creates a major gap—and caregivers often fill it. You're not just a companion at appointments. You're the coordinator, translator, advocate, and decision guide—the one who helps ensure care decisions reflect the whole person, not just their lab results.

STEP 1: Start With What Matters Most

The medical system is built around the question: "What's the matter?"

But Dr. Tinetti's work invites a better one: "What matters most to you?"

Her initiative, Patient Priorities Care, helps older adults define personal goals—like walking without pain, having enough energy to socialize, or avoiding burdensome treatments—and then use those goals to guide every medical decision.

"If you go in knowing what your priorities are," Dr. Tinetti said, "you're much more likely to get clinicians to think that way."

How to help your loved one define their priorities:

- Ask: "What would a good day look like for you?"
- Write down 1–2 real-life goals. ("I want to garden again this spring.")
- Make them SMART: Specific, Measurable, Actionable, Realistic, Time-bound
- Use myhealthpriorities.org for step-by-step guidance

STEP 2: Maximize Short Visits

Doctor visits are short—some last just 15 minutes. And much of that time may be spent on a computer screen, not on your loved one.

To make those minutes count:

- Bring a one-page summary with:
  - **a.** Diagnoses
  - **b.** Medications (including OTC and supplements)
  - **c.** Allergies
  - **d.** Recent hospitalizations or test results

- List your loved one's top 1–2 health goals
- Write down your key questions in advance, ranked by priority

Dr. Tinetti's tip: "It doesn't happen in one visit. People aren't used to thinking about what matters most. But when they do, it changes everything."

STEP 3: During the Appointment – Be the Extra Set of Ears

Attend appointments whenever you can. Your role is vital:

- Ask doctors to explain things in plain English
- Take notes (or ask to record with permission)
- Confirm any next steps: tests, referrals, medication changes

After the visit:

- Summarize what happened in a shared health folder
- Share updates with other family members or providers

STEP 4: Be Wary of Too Many Meds

Many older adults take multiple prescriptions—a situation called polypharmacy. While each medication may serve a purpose, combinations can interact in harmful ways—especially when prescribed by multiple specialists.

What to do:

- Use a pill organizer or digital reminder tool
- Ask for a full medication review at least once a year
- Be alert to sudden changes in balance, appetite, or mood
- Ask: "Is this still necessary?" for each prescription

Remember: Treating everything can lead to overtreatment—and harm. As Dr. Tinetti said, "Trying to fix each little piece can make the whole system fall apart."

STEP 5: Navigating Hospital Stays and Discharge

Hospital stays are stressful—but the bigger risk often comes after discharge, when follow-up care is unclear.

To avoid complications:

- Confirm with your discharge planner who is responsible for follow-up care
- Get clear written instructions (and go over them verbally)
- Ask whether new medications replace or add to the current list
- Arrange for home care or rehab support before discharge

STEP 6: When Memory or Cognition Affects Care

Cognitive decline—even if temporary—can affect how your loved one manages medications, communicates symptoms, and follows instructions.

If this applies to your loved one:

- Let providers know in advance
- Request extra time and written instructions
- Confirm a healthcare proxy is in place (and documented)

Final Thoughts: A System That's Still Catching Up

Despite advances in geriatric care, much of the medical system still lags behind. Health records remain siloed. Research still focuses on one disease at a time. Insurance rewards volume over thoughtful conversation.

But there is hope. Tools like artificial intelligence and better care models are emerging. In the meantime, **caregivers are the bridge**—bringing humanity, clarity, and coordination to a system that needs it most.

Key Takeaways

- The healthcare system treats diseases one by one—but older adults live with all of them at once
- Appointment times are short—preparation makes the difference
- Define and share personal health goals that matter to your loved one
- Coordinate between providers, monitor medications, and manage transitions
- You may be the most important person making sure everyone works from the same playbook

Want to Hear Our Full Conversation with Dr. Tinetti?

Listen to Episode 40 of the Age Wise Podcast to learn how her mission to align care with what matters most can transform both treatment and trust.

Click here to listen or find it on Apple Podcasts under Age Wise by Silver Solutions.

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