Signs That Your Client Needs Help

By Diane E. Schaefer

Financial planners can provide a more valuable service than they realize if they are aware of signals for help from a special group of clients.

In this instance, the clients are elderly men and women, or the people who care about or for them, including spouses, children, siblings, friends, or legal guardians. The burden of aging or dealing with someone who is increasingly dependent often produces subtle but telling signs. They include:

- *Repeatedly canceled appointments*. Perhaps the client can no longer travel alone or has become forgetful. It also is possible she or he does not want to make difficult decisions or even acknowledge a deteriorating situation.
- *Changes in behavior*. Older adults may not be taking their medications according to physicians' directions, and it is not unusual for them to take multiple medications that frequently have side effects. If their nutrition is insufficient or they recently injured themselves in a fall, these clients might exhibit behavior changes.
- *Distraction and disorientation*. The weight of watching a loved one become dependent is overpowering for some people, resulting in the inability to focus or make decisions. By the same token, aging clients may be depressed because they don't like being dependent or losing control.
- *Bank or investment account withdrawals that are out of the ordinary*. If you notice unusually large or frequent withdrawals from a client's account, the money could be going toward unexpected bills related to increased needs or from forgetfulness and other signs of deteriorating capability. This also could be a sign that someone is taking advantage of an older person.
- *Unexpected deductions for medical expenses*. When tax forms show increased deductions for medical care, inquire about what caused the change.

- *Stress from care-giving responsibilities*. Although it seems obvious that taking care of an aging loved one produces stress, many people think they will appear weak if they "give in" to it. Ordinarily, you probably would not look for signs of stress during a business meeting, but it helps to be vigilant. The cumulative effects of stress can include any of the items above.

If you observe these behaviors or suspect something similar is going on in a client's life, you can take a step that is immensely helpful. Recommend that your client seek assistance from a gerontologist, someone who studies the effects of aging and the realities facing older men and women and the people who care about them. More of these services are becoming available as the demand increases.

Since gerontologists are familiar with the challenges of the aging process, they know how to focus on capabilities and desires rather than limitations. They also have ongoing interactions with many of the service providers and agencies involved in elder care, so clients and their families save time and are less anxious when a gerontologist's expertise guides them.

They generally begin with a confidential assessment to make sure the gerontologist understands the goals, social needs, financial resources, and daily living challenges. Without this step, it is difficult to know how to proceed.

If health services are warranted, he or she can make a range of recommendations and follow-up arrangements. They include home health, monitoring for health changes that require further action, skilled nursing at home or at a facility, serving as surrogate family if relatives do not live nearby, coordination with physicians, and suggestions for furnishings and equipment to aid independence.

Gerontologists are vigilant about legal documents expressing clients'wishes. Their expertise can include review of documents like wills and health care directives, asset and real estate management, and how to plan and use Medicaid. They also will step in if elder abuse is suspected and can initiate legal action.

A gerontologist will discuss health and wellness services and the need for legal documents so a client can remain in control. She also will assess financial resources available for care and explain public and private resources. At times, caregiver relief or transportation and nutrition are the key issues. She can identify options that will enable secure independence for your client and family. If relocation is necessary, she will explain the options and help your client select a new home that meets his or her needs. She then will assist the family with the details of this transition.

Gerontology consultants do not derive fees from their relationships with vendors. By remaining independent, they can take full advantage of their network in customizing services that reflect the client's best interests. When you contact a gerontologist, ask about his or her experience, training, and prior clients. You also can ask for references from those clients in order to determine if the services meet your needs.

For information on contacting a reputable, local gerontologist, visit www.Retirement-living.com/caremgmt.html

Diane E. Schaefer is president of Schaefer + Associates, LLC, a Baltimore-based firm. She can be reached at 410-935-7809 or through www.schaeferassoc.com.