

Seniors' Fears and Their Impact on Families Revealed

Seniors worry about losing their independence, moving to a nursing home, and losing friends and family much more than about death, according to research commissioned by Clarity, a phone technology company. These results were published in a report called *Attitudes of Seniors and Baby Boomers on Aging in Place*. The study's researchers asked seniors what they fear most, and the top four responses were:

- Losing independence (26%)
- Moving out of home into a nursing home (13%)
- Giving up driving (11%)
- Losing family and friends (11%)

Interestingly, only three percent of seniors said that death is what they fear most. Aging in place is very important to the vast majority of seniors (89%). Not only do they believe it is very important to remain in their homes, more than half (53%) are concerned about their ability to do so. When asked about issues that could jeopardize their ability to live independently, seniors cited three primary concerns:

- Health problems (53%)
- Memory problems (26%)
- Inability to drive and/or get around (23%)

Two in Three Boomers Take Care of Parents

The study also found that sixty three percent of boomers are providing some kind of help or assistance to their parents. The most frequent types of support reported by boomers were:

- Household maintenance (40%)
- Transportation (34%)
- Medical issues (33%)
- Assistance with financial decisions (28%)
- Financial help (19%)

According to a new report by researchers at AARP, about half of family caregivers contribute financially to the care of their loved one, an average of \$200 per month. Among caregivers with the most intense level of responsibility – 40 or more hours of care per week and helping with two or more activities of daily living – nearly all report having to make major changes in their working patterns. Thirty-five percent gave up work entirely.

One of Father McGivney's fervent goals when he founded the Knights of Columbus was to provide financial protection for people whose lives are touched by financial hardships. Fortunately through the efforts of Father McGivney, the Knights of Columbus makes available insurance to make life better for countless Catholic families through its insurance programs. His foresight, 125 years ago, can only be attributed to divine inspiration. Now it is up to each one of us to take advantage of those programs to protect ourselves and our families so that as we 'age in place', we not become an undue burden to our families. Call me for help to make sure your programs are in place.

God Bless you and your family,

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