

Ask Elinor

Women And Long-Term Care: Planning Tips

by Elinor Ginzler

(NAPSA)—While it's common for women to take on the role of caregiver, we don't always do all we need to do to care for ourselves.

That's one of the key findings in a recent poll sponsored by AARP. For instance, it showed that six in 10 women age 45–64 did not know how they will pay for their own long-term care needs.



Ginzler

To encourage women to take charge of their own lives and plan for their future,

AARP has created a campaign called Decide. Create. Share.

The initiative recognizes several critical realities:

- Women are the biggest users of long-term care, since they live longer than men;
- Women do not always have or take the time to think about their own future needs;
- Providing care to others can actually put women at a disadvantage in some respects. They often spend time and money as caregivers, leaving them less prepared for their care needs later in life.

Steps Women Can Take

Fortunately, there are some practical steps we women can take that will help prepare us for later in life:

- Know your family medical history—adopt new habits now

that can protect against disease in the future;

- Look around your home—plan for your future needs with as much gusto as we put into our caregiving;

- Check out your community—find out what services are available, from transportation programs to in-home care;

- Think about your financial situation—and learn the cost of long-term care services;

- Talk with your family and friends—tell them about your plans for the future and be sure they know what you want.

Long-Term Care

The survey also points out that 40 percent of women don't really understand what long-term care is. Many still think that it means a nursing home or an insurance policy. In reality, it can include home, community, health, finance and legal needs. That can mean help with transportation, shopping or personal needs or skilled medical care. It can also mean renovations to your home to make it safe and comfortable for you, and even using new technologies to help you live your best possible life.

For tools, resources and more information, visit www.aarp.org/decide.

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