

The Complex Modern Family Requires a New Planning Model

Reviewed by Jeffrey Hall, CPA, JD

A recently published book suggests that planning for elder care and a loved one's death are especially important for today's complex modern families. In *Homeward Bound: Modern Families, Elder Care, and Loss*, the authors contend that the current approach to elder care is based on an outdated caregiving model that presumes a life-long connection between parents and children.



Authors Amy Zietlow, a Lutheran minister, and Naomi Cahn, a law professor at George Washington University, interviewed caregivers whose mother, father, stepparent, or ex-stepparent had died, in order to gain an understanding how current legal, medical, and religious tools worked to help the caregivers. They found that the current caregiving model is designed for the traditional model “tight-knit” families where both parents stayed married and the children and parents have shared beliefs. By contrast, today, more than 40 percent of Americans have step-relatives and the divorce rate for older adults has doubled.

Zietlow and Cahn determined that single-parent and remarried households, in particular, need unique planning to help caregivers deal with problems that might arise. Examples of challenges that can benefit from advance planning include how to care for aging parents who don't live together, how to deal with depleted finances that result from divorce, and whether there is an obligation to care for a stepparent or a parent's unmarried partner. In their interviews, the authors found that most advance planning occurred once the patient was enrolled in hospice because hospice providers were well equipped to deal with unique family circumstances. Getting families to plan earlier—i.e., when

divorcing or remarrying—could help families deal with the complicated issues that arise.

Modern seniors have different familial structures than past generations. Advance planning for elder care is extremely important to help caregivers navigate the complexities of contemporary families. Talk to your neighborhood Elder Law Attorney, Jeffrey Hall about setting up a plan for long-term care. You may visit his website at www.HallLawGroup.com or call (925) 230-9002.