



Planning for Physical and Cognitive Change

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This is one topic in the Solo-agers Decision Guide. The Introduction to this Guide outlines the types of decisions that solo-agers need to make to prepare for their future aging needs. Other topics in the series deal with developing your support network, and planning for housing, finances, health care legal issues, and technology aids

As a first step in your Solo-Aging Plan, you should take some time to think about the future. What aspects of your life can you manage on your own as you age? What aspects will you need help with?

The process of aging includes different stages that are related to changes in physical and/or cognitive abilities. Every person experiences this continuum differently, with some being active throughout their life and others experiencing serious limitations at younger ages. As a solo-ager, you may have concerns about whether and when physical and cognitive changes will limit your

Stages of Aging

Active Years	Years with Minor Limitations	Years with Major Limitations
You live independently with no assistance	You live independently but begin to require assistance on a regular basis due to physical or cognitive issues.	You can no longer live independently because you require significant assistance with various activities.

Source: SOA, *High Age Decision Guide*

activities or your ability to age in place.

A comprehensive plan for solo aging should incorporate strategies for managing your changing needs as you experience physical or cognitive decline. While it is true that nearly everyone experiences some decline in health and mobility as they age, the good news is that maintaining healthy exercise and diet habits, being socially active, engaging in mentally-stimulating activities, and taking steps to manage future functional needs will increase the chances that you can continue to be self-reliant in old age.

You can better plan for your future needs if you first recognize what to expect.

Recognizing Physical Changes with Aging

Older adults today are living longer and healthier lives than ever before. Medications are available to treat many of the illnesses that sidelined older generations. Medical procedures, such as joint replacements and cataract surgery, have allowed seniors to remain active and independent for longer.

Even with advances in medicine, however, you can expect to experience natural aging changes, including increased risk of various diseases and conditions. Although some of these may make it more difficult for a solo-ager to age in place, early diagnosis and treatment can reduce the impact on your life. Advance planning can facilitate necessary medical appointments and post-treatment care.

People who live alone are at higher risk for certain physical dangers than those who live with others. The most serious is the risk of a fall or accident. Each year, 3 million older people are treated for fall injuries, commonly

When compared with other age 50+ adults, survey data shows that solo-agers are more concerned about needing help as they age. (AARP Solo-agers: Attitudes and Experiences 2023)

Natural Aging Changes

- Loss of muscle and physical strength
- Loss of sight and hearing
- Changes in sleep patterns
- Skin damage
- Lower energy

Diseases and Conditions of the Elderly

- Cancer
- Arthritis
- Heart disease
- Kidney disease
- Neurological disorders
- Osteoporosis
- Stroke
- COPD
- Diabetes
- Depression

Physical Dangers of Seniors Living Alone



Source: Senior Services of America

broken bones and/or head injuries. Falls can be precipitated by medical conditions, physical weakness, medications, vision loss, foot pain/neuropathy, malnutrition, or dehydration. The risk of falling is compounded when previous falls go unreported, since medical professionals can often address underlying causes to reduce the risk.

Malnutrition and dehydration often go undetected for seniors living alone. The National Council on Aging estimates that at least half of older adults living at home need nutritional intervention to improve their health. Solo seniors are also at higher risk of accidental errors in medication management, particularly if there is some loss of mental acuity.

Recognizing Cognitive Changes with Aging

Many people find the prospect of cognitive decline to be much scarier than physical aging symptoms. If you live alone, you may not recognize your own symptoms and you may not be close enough to others who can recognize them for you. These cognitive changes may be relatively minor and will not prevent you from continuing your normal activities. However, if they worsen, there may come a time when you will no longer be able to safely drive, shop, cook, manage finances, or conduct various activities of daily living. Since you cannot predict which path will be yours, you should have a plan that will take care of your needs either way.

Symptoms of Cognitive Decline

- Forgetting things more often
- Losing your train of thought or the thread of conversations
- Getting lost or feeling overwhelmed in familiar places
- Decline in planning and organizational skills
- Failure to open mail, pay bills, pay taxes
- Difficulty understanding instructions
- Decreased numeric and problem-solving ability
- Your family and friends make note of changes



Steps to Take Now

What can you do now to prepare for a future in which you have more limitations? The National Institute on Aging suggests that you should do the following, ideally before you are experiencing problems:

1. Maintain your physical and cognitive health
2. Simplify your everyday tasks
3. Improve your home safety
4. Strengthen your support system
5. Take care of financial and legal matters.

1. Maintain Physical and Cognitive Health.

Although you cannot fully avoid aging-related physical and cognitive changes, medical research suggests that there are ways to manage both risks. Maintaining your physical health is generally good for your cognitive health as well. Strategies you can employ include healthy eating, regular exercise, and mental/social stimulation.

2. Simplify Everyday Tasks.

The more organized you are, the easier it will be to live with minor or major limitations. Some ideas for this include:

- Organize your daily routine on a calendar so that you won't miss important appointments or due dates.
- Set up your financial obligations for autopay to ensure that your bills are paid
- Keep keys, phone, and wallet in the same place
- Sign up for electronic statements from credit and bank accounts to minimize paper documents to manage.
- Arrange for online grocery purchases and deliveries and/or prepared food options.
- Employ technology, such as medication management, to minimize errors
- Arrange for transportation
- Preschedule your regular doctor and dentist appointments

3. Improve Your Home Safety.

We've all heard of child-proofing a home to make it safer for small visitors. Elder-proofing serves a similar purpose—to make it safer for you to age in place. If you identify any safety hazards or conditions that will make it more difficult for you in the future (e.g. if you eventually need a walker or wheelchair), you should remove, replace, or remedy them sooner, rather than later. Note that this will also be beneficial for any older friends who visit your home.

Tips for Maintaining Physical and Cognitive Health

- Limit alcohol and tobacco
- Exercise regularly (150 minutes/week)
- Engage in stimulating and varied activities
- Get enough sleep
- Maintain a healthy diet
- Stay connected with social activities
- Seek treatment for depression
- Treat blood pressure
- Manage stress

Source: UCSF, National Institute on Aging



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Examples include:

- Install handrails on stairs or add stair-climbing equipment, if necessary
- Add ramps or handrails on entry doorsteps
- Widen doorways to allow for wheelchair access
- Remove tripping hazards such as loose rugs
- Ensure that hot appliances (stove, iron, curling iron) have auto shut-off
- Set water temp at 120 degrees to minimize the risk of scalding
- Install grab bars in the bathroom and add rubber mats in the tub/shower
- Replace step-in tub with walk-in shower
- Check to be sure smoke and carbon monoxide detectors are in place and have long-life batteries installed
- Purchase safety devices such as a fall monitor and/or emergency call button

Note that there may be financial assistance available for certain age-related home alterations. Consult your local Area Agency on Aging for resources available in your community. (https://eldercare.acl.gov/Public/About/Aging_Network/AAA.aspx). As you engage in this process, you may find it helpful to get rid of excess furniture and personal items as well. As you age, organizational tasks become more difficult, so beginning early makes sense. If you eventually need to transition to another living situation, you will be glad to have completed this task in advance. There are “decluttering” services for seniors in many areas.



4. Strengthen Your Support System.

As you begin to experience physical and cognitive changes, you may need to rely on others to help with various activities. These helpers may be friends, extended family (such as nieces or nephews), or paid professionals. Refer to *Developing Your Support Network* to learn more about your choices. For more information on selecting a healthcare proxy and future caregivers, see: *Selecting a Healthcare Proxy and Caregivers*.

5. Take Care of Financial and Legal Matters.

In the future, others may be called upon to help with your finances or other official business, so you will need to have some legal documents in place that give them the authority to act on your behalf. Refer to other topics in this guide: *Managing Your Finances* and *Getting Your Legal Documents in Order* for more details on steps you need to take.

Fortunately, there are a lot of resources that you can take advantage of to make the process of solo aging easier and safer. In another topic of this guide you can *learn about technology aids* that are available.

Resources: Physical and Cognitive Decline

Mayo Clinic, Aging: What to Expect, <https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/aging/art-20046070>

National Institute on Aging, Tips for Living Alone with Early-stage Dementia <https://www.nia.nih.gov/health/alzheimers-and-dementia/tips-living-alone-early-stage-dementia>

National Institute on Aging, Cognitive Health and Older Adults, <https://www.nia.nih.gov/health/brain-health/cognitive-health-and-older-adults>

National Institute on Aging, Aging in Place: Growing Older at Home, <https://www.nia.nih.gov/health/aging-place/aging-place-growing-older-home>

National Institute on Aging, Worksheet: Home Safety Checklist, https://www.nia.nih.gov/sites/default/files/2023-04/worksheet-home-safety-checklist_1.pdf

Senior Services of America, A comprehensive review of the possible dangers of seniors living alone, <https://seniorservicesofamerica.com/blog/what-are-the-possible-dangers-of-seniors-living-alone/>

Roth, Allan, 6 Steps to Protect Your Money from Cognitive Decline, AARP (July 21, 2021) <https://www.aarp.org/retirement/planning-for-retirement/info-2021/protect-your-money-from-cognitive-decline.html>

UCSF Weill Institute for Neurosciences, A Patient's Guide to Healthy Aging https://memory.ucsf.edu/sites/memory.ucsf.edu/files/wysiwyg/UCSF%20Dementia%20Patient%20Guide%20Healthy%20Aging_11-3-17.pdf

WebMD, What to know about cognitive decline in older adults, <https://www.webmd.com/healthy-aging/what-to-know-about-cognitive-decline-in-older-adults>