

## Mutual Learning: Transforming Seniors/Families into Proactive Planners

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*With only about 15% of the population natural proactive planners, we need to find ways to help the other 85% engage in proactive planning to improve their outcomes and protect their independence, control, choices, and finances. So here are the tips and ideas our discussion generated.*

### What does proactive planning look like?

- They seek help and guidance, especially from experts and advisors.
- Helps people better understand the decisions they are making that will impact their lives and path.
- Self education.
- 'Write down what I think I want, and educate myself, including looking at what will change over time.'
- Take steps to meet the goals they've identified for themselves.
- Part of it is the acceptance of the fact they are aging.
- It is a mindset.
- Knowledge.
- Control.
- Taking action.
- Have an environment of support surrounding you, i.e., people who encourage proactive behavior.
- Involves focus, and saying 'no' to some options and opportunities.
- Need to encourage people to plan earlier.
- They ask questions.
- Learn from others and others' experiences.
- Stay in control and independent longer

### What gets in the way of proactive planning?

- Fear
- Finances
- Family/friends
- Paralyzed
- Lack of knowledge
- 'I am NOT going to assisted living or memory care'
- Mental/behavioral issues
- Cognition
- 'Not ready yet'
- 'I have time'
- Emotions involved
- Overwhelmed
- Health issues
- Myths, misconceptions, i.e., 'if I go to AL, then I'll die just like in a nursing home'
- Guilt

### What do people plan for?

- Weddings, graduations, parties
- Vacations
- Grocery shopping
- College
- Retirement
- The fun stuff!

*So what can we learn from this . . . .??*

## How can we 'nudge' more people into proactive planning?

- Look at how we can make planning more fun.
- Get them to take a first step.
- Educate them and start with 'why.'
- Engage them in multigenerational financial planning (whole family involved).
- Provide awareness of options.
- Engage them in health care directives, look at how Honoring Choices does it – example, Talk Turkey campaign.
- Share wisdom we've learned from others.
- Help them anticipate the regret they will feel from not planning, losing choices.
- First discover their goals and vision, and tie the planning to that.
- Connect them with a long-term guide/advisor.
- Identify the advisors in their lives and leverage them.
- 'Let's hope for the best, but plan for the worst.'
- Gamify it: Example, end of life wishes family game at Thanksgiving every year.
- Dangle a carrot.
- Make the action we want them to take the 'default' action – i.e., they don't need to do anything to get that choice.
- Learn more about choice architecture – how we arrange choices (like the school cafeteria options) to encourage people to make wise choices.
- Plan the fun, and then the fun opens the door to more planning.
- Ask questions about people's decisions (even no decision): 'And then what . . . ? And then what . . . ?'
- Get them laughing – it's amazing what you can learn and do when you are smiling and laughing.
- Attitude follows behavior – get them to act in some way.
- Ask questions like: 'Are you a proactive planner?' Then share 'Here is what proactive planners do...'
- Go further by asking when they will do it, how get there, who they will involve, and get them to write it down – makes it significantly more likely they will actually act.

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- People expect professionals to help them narrow their choices and understand the 'best fit' options for them.
- Recognize that we can't force them, but we can influence them.
- Recognize that we often seek safety for those we love, and autonomy for ourselves (Atul Gawande).
- Don't worry about changing world; change first the world around you and the clients you serve.
- Don't be afraid to try little changes, little pilots, and learn from them, then pass on those experiences (Atul Gawande: 'Testing, Testing').
- Plan for a fun goal first.
- Start with the 'big picture' and then break it down incrementally.
- Frame the choice effectively for the behavior ad actions we are trying to encourage.
- Stress how planning helps people stay as in control and independent as possible.
- Share how these choices (or lack of choice) affect our loved ones, families and friends.
- Show how the choices a person are making may NOT support the goal they want.
- Don't assume – ask.
- Immerse people in the experience – example, show TED Talks at the Memory Café and invite group to discuss.
- Identify and help remove the barriers to their proactive planning.
- Ask them: 'What does that mean to you?'
- Ask them to visualize their goal and put themselves in the experience.
- Have ambassadors – others who have been there – spread the word.
- Be bold enough to have the conversation with people about what is going to benefit them.
- Share stories, especially any similar situations.
- Give people permission to plan ahead and think about themselves.
- Show consequences of NOT acting.
- Use 'feel, felt, found': 'I know you feel this way, many others felt that way too, but what they found was . . . '

## So let's help our clients and families proactively plan to create better future experiences for themselves and their families!

*Watch for our 2017 discussions! And call us 952-345-0919 with any questions.*