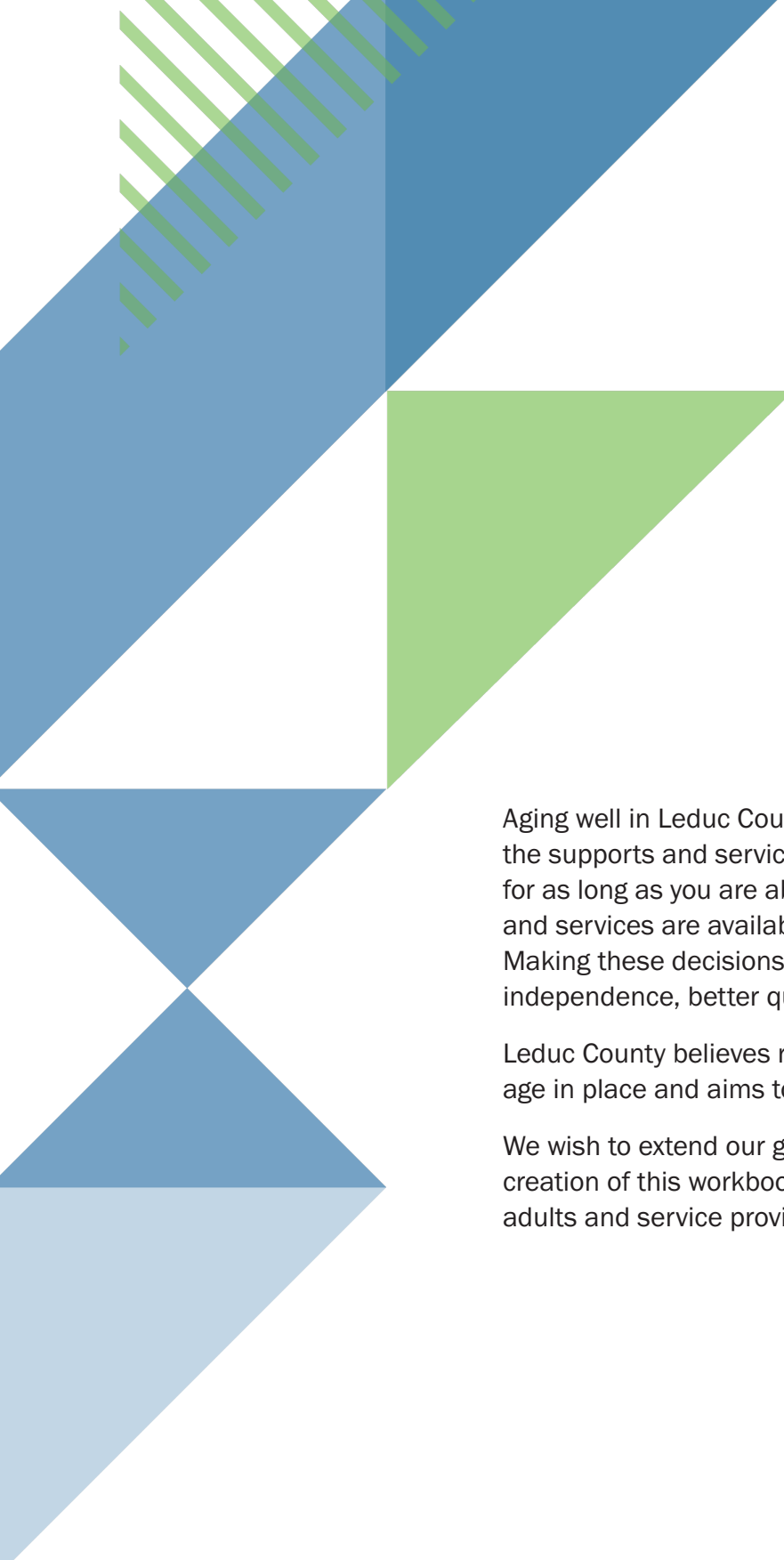


A photograph of an elderly couple jumping joyfully in a park. The man is wearing a blue sweater and the woman is wearing a yellow sweater. They are both smiling and have their arms raised. The background is a blurred green landscape. The image is overlaid with several geometric shapes: a green triangle on the left, a blue triangle on the right, and a dark blue triangle at the bottom. There are also green diagonal lines on the left side.

Aging well

in Leduc County workbook



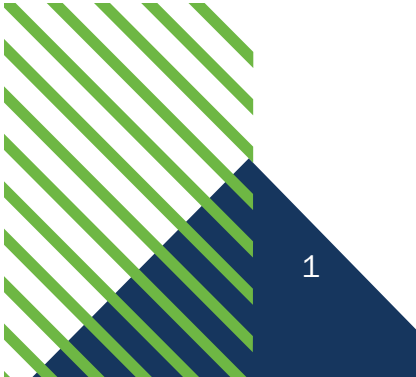
Aging well in Leduc County means that you, as an older adult, will have the supports and services you need to live safely and independently for as long as you are able. Creating a plan will help ensure supports and services are available and accessible to you when you need them. Making these decisions ahead of time will contribute to continued independence, better quality of life and dignity as you age.

Leduc County believes rural residents should have the resources to age in place and aims to support older adults access to services.

We wish to extend our gratitude to the people who helped guide the creation of this workbook. We appreciate the contributions of the older adults and service providers who shared their ideas and feedback.

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Future planning essentials: a step-by-step guide to secure your tomorrow

Access to healthcare, social support and essential services in our community is crucial for maintaining independence and quality of life as we age. Leduc County and its Family and Community Support Services (FCSS) value its older population and recognize the need for our seniors to have the tools they need to age in place – with a plan.

Have you considered what your life could look like five, 10 or even 20 years down the road? Do you have a plan in place should you face a situation where you are unable to make your own decisions? Have you given thought to what your needs may be to live safely and independently as long as you wish or are able?

Life planning can be a very difficult and overwhelming task, especially if left until the last minute when an unexpected situation may arise and a hasty decision must be made. Additionally, living in a rural area or smaller community can also present various complexities that may require even further planning.

According to Statistics Canada, adults aged 65 and older currently make up 18.9 per cent of our total population. By 2051, the province of Alberta projects that one out of five Albertans will be over the age of 65; this is 20 per cent of the total population. As the eldest of the baby boomer generation begin entering their 80s, we may see changes to how people age in community, what services they need or want and what pressures are placed on our health and social systems.

The Aging Well in Leduc County Workbook will equip you with the knowledge and tools to plan for a future that you (or your loved ones) want. The goal is for Leduc County residents to be able to enjoy a more satisfying and positive experience as they age and make the most out of their later years.

The Aging Well in Leduc County workbook can help you:

- ▶ Navigate the complexities and changes of aging, such as the physical, emotional, social and practical factors in play.
- ▶ Secure a fulfilling future that brings you a sense of satisfaction, purpose and happiness.
- ▶ Maintain control of your future and avoid the chance of making hasty, spur of the moment decisions or have undesired decisions made on your behalf.

How it works

The workbook is designed to help you consider various aspects of your life and plan for them as you age. It will prompt you to consider things you may not have when planning for your future; however, there may be parts that are not relevant to your situation.

Divided into seven sections, each one has several questions or statements for you to consider. There are checkboxes beside each, so when you read something you feel confident in or have prepared for, check it off. The remaining statements should be reviewed again and given some thought to help identify your goals.

Once you have completed each section, there is a goal chart to fill in at the end of the workbook based on your considerations throughout. You are offered options to try to reach those goals in periods of three to six months or six to twelve months.

Who should use it

- ▶ Anyone ready to plan for their future as they age.
- ▶ An older adult at any stage who may need to adjust their plans or supports.
- ▶ Family members or caregivers of older adults who are wanting to support their loved one.
- ▶ Professionals supporting older adults to create a plan for aging well.

Helpful tips

- ▶ Set a dedicated time each week and commit to working on this workbook without distraction.
- ▶ Break the workbook into smaller chunks; the goal is to get you thinking about your future and rushing the planning process will only take away from your hard work.
- ▶ Partner with a friend, neighbour, family member or your local FCSS coordinator when working on the workbook. Sometimes, others may prompt you to think about factors you may not have considered and can help keep you accountable in doing the work.
- ▶ Be gentle with yourself! The planning process can be overwhelming, so relax and take some pressure off yourself.
- ▶ We are all different and have varying needs and priorities, so focus and reflect on the questions and statements that resonate most with you.
- ▶ Keep in mind the point of this workbook is to consider the questions with curiosity and intention. You are investing in your future.

You are not alone

As you read through this workbook and find yourself with questions, contact your local FCSS office at **780-979-2385** or **1-888-301-FCSS**. FCSS is dedicated to offering you comprehensive support and assistance through a variety of programs and resources.

1. Health

Taking care of your health as you age is essential. Your health directly impacts your quality of life, promotes independence, increases social opportunities, positively impacts your mental, emotional and physical well-being and helps prevent and combat various health challenges. When planning for your future health needs while residing in a rural location, remember to take into consideration any unique factors that may require further planning.

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I schedule regular medical check-up appointments, such as medical, dental, vision or hearing.
- ☐ I am aware of the current state of my physical health, as well as my family's physical health history. I have or will talk to my health-care practitioner(s) about how my health needs may change as I age.
- ☐ I am aware of the current state of my mental health, as well as my family's mental health history. I have or will talk to a professional if my mental health needs change as I age.
- ☐ I enjoy a level of physical activity each week that I am comfortable and happy with, such as walking, cycling or swimming.

Tip: It may help to set a goal for what you want to get out of having regular physical activity, such as relaxation, feeling stronger, fun with a friend or recovery after a health issue. It helps to keep a list of reasons why you want to be active. Keep it somewhere visible to reflect on to stay motivated!

- ☐ I enjoy a variety of vegetables, fruit, whole grains and protein. I recognize the importance of maintaining a balanced diet in relation to both my physical and mental health.
- ☐ I understand my capacity and desire to prepare nutritious meals may shift in the future (e.g. having to prepare food for one person instead of two, changes in digestion or appetite, losing the ability to drive to the grocery store, having lower income or limited food choices).
- ☐ I am aware of and understand how to use local grocery and meal delivery services (if available), or I am open to learning if this could be of use or benefit to me.
- ☐ I am aware of various electronic devices and the tools and apps on them, such as emergency button services and medication reminder systems. I am open to utilizing these services if needed.
- ☐ I do not drink alcohol or I stay below the recommended limit for adults. I recognize and understand the impact drinking alcohol has on my health.
- ☐ I do not smoke cigarettes or I have a plan to quit or cut down in the future. I recognize and understand the impact smoking has on my health.
- ☐ I have my advance care planning (e.g. Green Sleeve) in place should a medical emergency occur and I am unable to communicate my personal wishes.

Did you know: Your Green Sleeve is comprised of three documents: your personal directive, goals of care and a tracking record. It should be stored on or near your fridge and brought to all medical appointments. Give a copy to your designated agent in your personal directive, trusted family member (if applicable) and healthcare provider.

- ☐ I have a plan to access my prescriptions, such as an arranged prescription delivery service, should I no longer be able to drive or walk to the pharmacy.
- ☐ I am aware of and understand how to access personal health care services in my community to assist with various tasks. These may include assistance with bathing and dressing or using assistive tools to make my home more accessible.
- ☐ I have a family doctor or nurse practitioner or I am actively putting effort into finding one.

Tip: Visiting www.albertafindadoctor.ca can help assist in your search for a clinic, family doctor, or nurse practitioner that is as close to your home as possible.

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What health goals are most important to achieve within the next year?
Identify as many goals as you feel are appropriate for your circumstances.

- **Goal 1:** _____
- **Goal 2:** _____
- **Goal 3:** _____

 Copy your goals into the chart on page 16.

“There are fewer healthcare providers available, less choices for receiving treatment without a commute, social opportunities may be limited compared to living in a larger urban community and emergency services such as ambulances have longer distances to travel in the event of a medical emergency, leading to longer response times.”

Leduc County service provider

2. Family, community and connections

Maintaining strong connections with loved ones and remaining involved in your community can help prevent isolation and loneliness and enrich your quality of life. Step back and look at your current connections of friends, family and community. How can you ensure these connections remain strong into your future?

“What so often seems to get pushed to the side is the psychological piece of aging. Older adults need some type of connection with not only their peers, but their community too — because loneliness kills and it doesn’t matter what age you are.”

Leduc County senior

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I have considered and will continue to evaluate if the community I live in is conducive to a healthy, happy and safe life, including being close to services and amenities such as medical and transit and also to family and friends.
- ☐ If remaining active in my community is important to me, I am open to exploring new opportunities for involvement and engagement, such as volunteering to help combat feelings of loneliness or isolation.
- ☐ If I am a caregiver or may take on caregiver responsibilities in the future, I know where to find information on services, programs and groups available to me.

Tip: 2-1-1 helps Albertans find the right resource or service for what they need help with. 2-1-1 is available 24/7 by phone, text and chat. It is free, confidential and available in more than 170 languages by phone.

- ☐ If I am a caregiver or may take on caregiver responsibilities in the future, I am confident in my ability to develop healthy boundaries and communicate them; if not, I will reach out for support. I have two people I could contact.
- ☐ I feel satisfied with the number of connections I have with friends and family members.
- ☐ I value and put effort into maintaining the connections I have with the people who are important to me.

“I’ve told my children that they are not to be my caregivers and to find other avenues... I don’t want them to get burnt out. They have their own families to raise. I have seen people be caregivers for their elderly parents... I don’t want that for my family.”

Leduc County senior

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What family, community and connections goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

■ **Goal 4:** _____

■ **Goal 5:** _____

■ **Goal 6:** _____



Copy your goals into the chart on page 16.



“Social connections are definitely important. It doesn’t mean you have to necessarily access them and become a social butterfly, but know what is available if you do want to have a games night or a cup of tea. I know there are a lot of senior’s programs and services in the area, but I don’t really know a lot about or how to access them.”

Leduc County senior

3. Home

Whether living in the country or a smaller community in Leduc County, a list of unique challenges may begin to form as you age. From large seasonal jobs such as clearing snow from your property to home maintenance and repairs, planning can ensure that you and your loved ones can navigate them with greater ease and safety.

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I am confident in my ability to manage independently if I ever find myself living alone.
- ☐ Rather than living alone as I age, I am interested in exploring different types of group living, such as having a roommate, living with family, moving to a senior's facility or hiring a caregiver.
- ☐ I have carefully thought about the costs of staying in my current home, such as mortgage or rent payments, taxes, insurance, maintenance, repairs and services such as grass cutting, snow removal and house cleaning. I have compared these costs to the income I will be living on as I age.

Tip: Budgeting charts and calculators can help to track expenses.

- ☐ I am aware there may be repairs my home needs for it to be safe for me to live in for the long term.
- ☐ I have a plan to manage and complete large seasonal jobs, such as lawn care and snow removal once I am no longer able to do them.

Tip: Visit www.leduc-county.com to find out more about the various supports and services the municipality has available.

- ☐ If I rent, I have spoken to my landlord about which types of changes (if any) can be made to my home to make it fit for me to live in. These changes may include the installation of grab bars on walls or a ramp for walkers and wheelchairs.
- ☐ I have considered and will continue to evaluate whether the home I live in provides a healthy and safe life, such as walls that can withstand support bar installation, washer and dryer in accessible locations or manageable stairways both inside and out.
- ☐ I understand a time may come when I will need to move out of my home and although this may be hard to consider, I commit to exploring options.
- ☐ I have a plan to assess what downsizing may look like and develop goals to simplify and organize my living space. This will prepare me for possibly moving to a residence better suited to my needs.
- ☐ My smoke and carbon monoxide alarms are properly installed and are in good working order. The batteries have been checked within the last six months.

“For a lot of people who are rural living, communal living is hard. We are used to our own space — running around taking the garbage out in our pajamas — and a few things like that, that you can’t simply do if you’re living in town or in a facility. So, my thing is that I want to be able to have a plan and have resources to be able to help me stay here. That’s where I’m at; that would be my wish.”

Leduc County senior

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What home goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

■ **Goal 7:** _____

■ **Goal 8:** _____

■ **Goal 9:** _____

 Copy your goals into the chart on page 16.

“Finding a company to take care of the seasonal work I need done was quite a process in itself. Then they ended their business the year after. It’s a lot to figure out and I just remember thinking wow, it’s quite an expense too.”

Leduc County senior



4. Financial

Planning for your financial future can help ensure long-term security, peace of mind and stability in later years. This is something we should all strive towards; however, more than 73 per cent of Canadians report having some type of outstanding debt or have used a payday loan within the last year. Proactive financial planning can help us bounce back from life's unexpected circumstances, allow for a realistic lifestyle inclusive of our personal preferences and help establish and support our goals.

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I have applied for and am receiving the benefits available to individuals aged 65 and older. If I am not yet 65 years old, I plan to apply six months prior to my 65th birthday for: Seniors Financial Assistance (SFA), Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Canada Pension Plan (CPP).
- ☐ Individuals can begin receiving CPP as early as age 60 or as late as age 70. I have given thought to or have spoken to a financial advisor about what age would be most beneficial to begin receiving CPP.

“One of the biggest stressors I have had over the past years is to do with finances. Seven years ago I would have said ‘oh yeah, CPP and OAS — I’m laughing. Yeah... no. No, no, no. And I don’t really have a pension of my own, so those are things I am going to be relying on that I didn’t exactly expect — it’s going to take some work.”

Leduc County senior

- ☐ I believe I have enough funds available should an unexpected expense or life change occur, such as a major home repair, health challenge or death of spouse/partner.
- ☐ I understand the importance of regularly filing my taxes and ensuring they remain up to date. If my taxes are not up to date, I have a plan in place for them to be completed.
- ☐ I recognize the importance of reviewing and staying on top of my financial state, as well as asking a professional or someone I trust for help, if necessary. I know two people who I could reach out to for help.
- ☐ I have some financial debt and have explored ways to pay it down. I will seek support if necessary.
- ☐ I have thought about the lifestyle I want to have in my later years and whether it is realistic for me. I am open to adjusting my spending habits and lifestyle to fit my financial situation.
- ☐ I have given thought to how I could generate income, such as pensions or part-time work in my retirement, if I choose to or need to supplement my finances.
- ☐ I have given thought to the future health and home supports I may require, as well as the costs associated with them. I have a plan for how I will afford to pay for them.

- ☐ I have completed a personal directive, an enduring power of attorney and a will (estates planning) to ensure my personal and financial preferences are honoured and my life affairs are in order. I am aware they need to be updated due to a life change such as marriage, divorce or birth of grandchildren.
- ☐ By not completing any estates planning, I am aware of and understand complications that may arise.
- ☐ In my estates planning, I have taken into consideration specific important elements such as minor children's guardianship, pet care, funeral and burial wishes, digital assets, debts and liabilities.

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What financial goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

- **Goal 10:** _____
- **Goal 11:** _____
- **Goal 12:** _____

☒ Copy your goals into the chart on page 16.



“I’ve seen it happen before where a senior was living in her partner’s home — not married and the name wasn’t on title — but all of a sudden, her spouse passed away, and then the children wanted the house up for sale and then she was scrambling to find housing. You’re grieving your loved one and all of a sudden it’s like well where am I going to live?”

Leduc County service provider

5. Safety

A disaster, emergency or unforeseen situation can occur at any time, often without warning. Safety preparation involves taking steps to protect yourself as much as possible while also having a plan of action in place. Being prepared helps ensure a quick and effective response should an emergency arise.

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I have at least two people in my community or near my home I could contact if an emergency occurred. I have discussed this arrangement in the last six months with these people.
- ☐ I understand extreme weather conditions can be more severe in rural areas and may impact other areas of life such as mobility, transportation and maintaining a safe-living environment. I have a backup plan in the event of extreme weather risks to my safety.
- ☐ In addition to having an emergency contact list, I also have an emergency kit prepared and a general inventory of home items should anything be damaged or lost. I am familiar with my renter's or property insurance policy.

Tip: Visit www.leduc-county.com/emergency-preparedness to find various resources on planning for an emergency.

- ☐ I have thought about how I will prepare for my power needs based on my medical conditions, such as running medical devices or keeping medications cold.
- ☐ I recognize fraud, scams and property theft exists across all homes and communities, regardless of location. Older adults living in rural spaces are often targeted due to factors such as isolation, loneliness and distance between neighbours. I will commit to staying up to date about current local scams, fraud and events of theft occurring in my area.
- ☐ I have thought carefully about who will provide care for me in the future and I have discussed these wishes with those individuals.
- ☐ I recognize the importance of confiding in someone I trust over concerns that I may be or have been a victim of fraud or scam. I can think of two people who I could reach out to.
- ☐ It is important to regularly monitor my financial accounts and ask questions because I understand how easy it can be to fall victim to a financial scam without realizing it happened.
- ☐ I understand there are many forms of abuse, such as physical, psychological, sexual, medication or neglect. I know how to access support and information about abuse and abuse-related issues.
- ☐ I recognize the importance of confiding in someone I trust or a service provider I trust, if I am concerned for my safety or that I may be a victim of abuse. I have two people I could reach out to.

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What safety goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

- Goal 13:
- Goal 14:
- Goal 15:

 Copy your goals into the chart on page 16.

“My biggest fear is no one knowing that something personal and bad is happening to me — everyone thinks everyone else will talk to me and find out, but that’s not the case.”

Leduc County senior



6. Leisure

Having an active lifestyle is more than just exercising for the health benefits and can include a variety of activities we choose to fill our days with, such as hobbies, community involvement and things that bring us purpose. Aside from simply being happier, being active is said to help us live longer, slow health and functional decline, increase ability to cope with difficult situations and provide a variety of cognitive benefits such as increased memory capacity. Think of your current lifestyle and hobbies. What changes could you make to ensure you remain active into your later years?

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ I understand my health and physical abilities will change and this may affect my current leisurely activities and hobbies.
- ☐ I will do what I can to keep my health and mobility as strong as I can for as long as possible.
- ☐ I will be patient and open to different leisure activities better suited to my abilities as they shift.
- ☐ While some activities I enjoy doing may be limited due to living rurally or in a smaller town, there are other ways I can stay active. These may include participating in online programs or local seniors centre activities, enrolling in an online course, gardening or attending local events. I am open to new ideas.
- ☐ Upon retirement, it is very easy to become homebound; therefore, I will commit to trying to get outside at least once a day to pick up the mail, run an errand, sit on the deck or play with the dog.

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What leisure goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

- **Goal 16:** _____
- **Goal 17:** _____
- **Goal 18:** _____



7. Transportation

Accessing transportation is essential to the well-being of older adults, especially those who live in rural areas or smaller communities. Transportation helps older adults maintain independence, remain empowered to meet basic needs, preserve connections and manage daily tasks. Those in smaller and rural communities face a variety of transportation challenges such as having limited options for public transport.

Consider the following statements. Check off the statements you feel confident in and review the statements with no check to help you identify your goals.

- ☐ Should something happen and I am unable to drive, I have an alternate transportation plan.
- ☐ I am open to taking a road test if my medical practitioner or concerned family member requests it.
- ☐ I have brainstormed my options for transportation should I lose my ability to drive.

Did you know: Most licence renewals require a medical report signed by a doctor at ages 75 and 80.

- ☐ It is my responsibility to recognize when driving may not be safe and will explore my options accordingly. This may mean taking a driving test, refresher course or speaking with my doctor.
- ☐ I am, or am open to being, involved with local community programs and centres that may offer transportation and coordination of rides for special events and trips into other communities.
- ☐ I recognize the cost of living may increase, such as gas and parking fees. I plan to keep these within budget or am open to changing my mode of transportation by using rideshares or subsidized services.

Thoughts and reflections

Which of the statements may create challenges either now or in the future? List them below.

What transportation goals are most important to achieve within the next year?

Identify as many goals as you feel are appropriate for your circumstances.

■ **Goal 19:** _____

■ **Goal 20:** _____

■ **Goal 21:** _____

 Copy your goals into the chart on page 16.

Goal chart

Copy your goals into each row.	What is a task you can complete in the next three to six months?	What is a task you can complete in the next six to 12 months?
1		
2		
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Congratulations!

You are much closer to planning for a future that suits your preferences and works with your needs.

Next steps

Once you have reviewed and reflected on each of the sections, you may have identified a few or many goals! By breaking the goals down into manageable tasks, the planning process can be easier. Some of these goals may seem easy to achieve and others a bit more difficult.

If you don't have enough room on the provided goal chart to make your plan, larger print copies are available at Leduc County FCSS office or can be downloaded off our website.

We are here for you. If you need assistance with any of your next steps, big or small, reach out to the Leduc County Seniors Services Coordinator at [780-979-2385](tel:780-979-2385) or [1-888-301-FCSS](tel:1-888-301-FCSS).

The full toolkit is available on our website at www.leduc-county.com/aging-well-toolkit and includes a comprehensive resource listing to help you reach your goals.

You can also visit www.leduc-county.com/community-family to read more about other services and supports available to our community.





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