

The importance of starting early

We've all heard the saying that practice makes perfect. This is so true and there is a physiologic reason why – when we do something repeatedly, our brain creates neural pathways that to make that action the default. Whether it is throwing a ball, memorizing a song, or driving a car, the more we do it, the more the action becomes a natural part of our processes. We don't have to think about how to throw a ball or drive a car, we just do it.

Making a decision about anything is part intuition and part active problem solving. Our brains tend to be lazy – if we are familiar with a concept or idea, we usually default to what we already know and may not take the time to think through new information or the implications of a decision.

We also fear what we do not know. For example, if you've never had a root canal, you may be afraid, but once you go through it, you learn it isn't so bad. If we haven't been exposed to a concept or idea, we tend to avoid it because our brain knows it will have to work harder to understand the concept and make decisions.

How does this translate into planning for aging?

Most people don't want to think about aging. At some point, people are hit with the challenge – either through taking care of family members or through their own aging events. The need to move to safer living situations, quit driving, negotiate serious health events, or turn over financial decision making creates huge family conflicts and can be quite expensive financially and emotionally if not thought through carefully.

By creating an aging plan now, you document your ideal situation and put the pieces in place to work toward the ideal. Ideally this gets communicated to family members so everyone knows the plan. And by revisiting the plan periodically, the neural pathways become ingrained so the plan becomes the default. If a situation occurs that necessitates implementing the plan, you and your family are prepared and the bad reactive decisions are less likely.

That first time is the scary one, but once you've done it, your fear is reduced. Subsequent conversations become easier and you and your family are grateful to know you have a plan in place.