

Eldercare Planning Starter Guide



*Because waiting
shouldn't mean
wondering.*

A Place to Start

If you're reading this, something has likely shifted.

Maybe it was a fall, a diagnosis, a comment that lingered, or a quiet realization that things don't feel quite the same anymore.

You might be a senior wondering what the next chapter could look like, or an adult child suddenly feeling “on call,” unsure when that happened or what it now means. You may feel worried, guilty, overwhelmed, or stuck between wanting to help and not wanting to take over. All of that is normal.

Eldercare planning doesn't usually begin with a single moment. It begins with a feeling, a sense that it's time to pay attention.

This guide isn't here to rush you, scare you, or tell you what decisions to make. It's here to help you slow things down, understand what's worth noticing, and gently orient you to what comes next. You don't need all the answers right now. You don't even need a plan.

You just need a place to begin.

Take this one step at a time. There is more support available than most families realize — and you don't have to carry this alone.

Am I in Eldercare Planning Mode?

Check any that feel familiar. There are no right or wrong answers.

Health and Safety

- There have been recent falls, near-falls, or balance concerns
- Hospital visits or ER trips have increased in the last year
- Managing medications feels more complicated than it used to
- I'm quietly worried about safety at home

Daily Life and Independence

- Tasks that were once easy now take more effort
- Driving, cooking, or household upkeep has become stressful
- The home no longer feels as supportive as it once did
- I've started adjusting routines "just in case."

Memory and Changes

- I've noticed changes in memory, judgment, or communication
- Important details, appointments, or conversations are being missed
- Personality, mood, or social engagement has shifted
- I'm unsure whether these changes are normal or something more

Family and Roles

- I've taken on more responsibility without a clear plan
- Family members don't fully agree on what should happen next
- I avoid certain conversations to keep the peace
- I feel pressure to "figure this out" on my own

Emotional Signals

- I feel anxious, overwhelmed, or constantly on alert
- I worry about the future, but I don't know how to prepare
- I feel guilty - either for doing too much or not enough
- I keep thinking, "*We should probably talk about this.*"

Time, Energy, and Bandwidth

- I'm spending more time thinking about their needs than my own
- Appointments, check-ins, or "quick questions" are starting to add up
- I feel mentally tired even when nothing urgent is happening
- I've had to rearrange work, family, or personal time more than I expected

Information Gaps and Uncertainty

- I'm not sure who to call if something changes suddenly
- I don't know what supports exist beyond what we're already using
- I feel unsure about what questions I *should* be asking
- I worry that I won't know what to do when the next decision comes

Practical and Planning Cues

- I don't know where the important documents are
- I'm unsure what supports exist or how to access them
- Online research has raised more questions than answers
- I'm worried a crisis will force rushed decisions

If you checked even a few boxes, you're not behind; you're becoming aware.

Eldercare Planning often begins long before a crisis, with noticing and naming what's changing.

The Eldercare Planning Snapshot

Eldercare Planning isn't one decision. It's a set of moving parts that shift over time. This snapshot shows the key areas families tend to touch, often all at once.

The Five Pillars of Eldercare Planning

Health & Well-Being

This pillar often triggers everything else.

- Medical care, diagnoses, and ongoing health needs
- Medications, mobility, nutrition, and safety
- Cognitive changes and mental health

Living Environment

Where someone lives affects how care is delivered.

- Current home safety and accessibility
- Suitability of the home as needs change
- Alternatives - Supportive housing, retirement living, or long-term care

Care & Support

Care evolves gradually, then sometimes quickly.

- Informal help from family or friends
- Paid supports (home care, companion care, respite)
- How much support is needed — and by whom

Legal & Financial Awareness

This is about clarity, not control

- Powers of Attorney and decision-making authority
- Understanding costs, benefits, and entitlements
- Knowing who manages what — and when

Family Communication

Communication and comprehension are often the missing pieces.

- Shared understanding of roles and expectations
- Difficult or delayed conversations
- Reducing conflict before decisions become urgent

What Eldercare Planning *Is* (and isn't)

Eldercare Planning Is

- ✓ A proactive process - not just a response to a crisis
- ✓ About understanding options before decisions are urgent
- ✓ Focused on dignity, safety, and quality of life
- ✓ Flexible and responsive as needs change
- ✓ Centered on the person, not just the problem
- ✓ Support for both seniors and the people who care about them

Eldercare Planning Is Not

- ✗ A single decision or one-time conversation
- ✗ Only about moving into a retirement home
- ✗ Taking independence away
- ✗ Something families should “figure out” on their own
- ✗ A replacement for medical, legal, or financial professionals
- ✗ A sign that something has gone wrong

Why This Distinction Matters

Many families wait too long because they believe planning means *loss*. In reality, Eldercare Planning often protects choice, reduces stress, and prevents rushed decisions.

**Planning doesn't mean change has to happen now.
It means you're prepared when it does.**

The 5 Documents to Locate First

This is a starting point, not a complete list.

Powers of Attorney (*Personal Care and Property*)

Did you know that 65% of Canadians have not appointed a power of attorney? In order to make many care and housing decisions, a POA is often required to be on file.

Who can make decisions if help is needed?

When those powers take effect

Where the documents are stored

Medication and Health Information

Allergies and chronic conditions

Names of key health providers

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Current medication list (including supplements)

--

Emergency & Key Contacts

Knowing who to call reduces stress in the moment.

Family members or trusted supports

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Primary care provider

--

Anyone already involved in care

--

Identification & Coverage

Health card information

Government ID

Insurance or benefit details (if applicable)

Current Living & Support Snapshot

Where the person lives and who checks in

Any paid or unpaid supports already in place

What's working — and what's becoming harder

This list is about awareness, not action.

Missing documents show where support may be helpful.

What to Do Next

There's no single right path, just the one that fits where you are.

If You're Just Beginning

You don't need to decide anything yet.

- Notice what's changing
- Gather the information you already have
- Pay attention to what feels confusing or heavy
- Start gentle conversations when it feels right

If Things Feel Uncertain or Stressful

You may be holding more than you realize.

- Write down your biggest questions
- Name what you're worried might happen next
- Consider what support would feel helpful, not just practical
- Remember that waiting for clarity often increases stress

If Things Feel Urgent

You don't have to solve everything at once.

- Focus on what needs attention *now*
- Avoid rushed decisions made in isolation
- Get help understanding options before committing
- Ask for support - earlier is easier than later

Eldercare planning isn't about taking control.

It's about **preserving choice, dignity, and peace of mind**, for everyone involved.

Support exists to help families make sense of health, housing, care, and family dynamics together. This is the role of Eldercare Planners of Canada.

For more information, visit us at EldercarePlanning.ca