



By **Mark R. Gilfix**

Aging at Home

How technology and AI can help our clients

Last March, Don came to see me with his daughter, Janna. We did his estate planning years ago. Everything was in order, in good shape.

But Don wasn't. At 81, his frailties and dogged, worsening memory problems were getting the better of him. He fell a couple of times and knew he was "darn lucky" he didn't break a leg or hip. Added good fortune: Each time he fell, he was near enough to friends so that he was able to get immediate assistance. Janna was terrified that the next time he fell, he wouldn't be so lucky.

Don was determined to stay at home, and while Janna preferred that he move to a senior community with support around him, she reluctantly agreed. Don accepted two hours of home care assistance each day, but no more. Janna worried about her dad. She desperately needed to find ways to make sure he was safe living on his own. She needed a way to stay connected and keep an eye on him in a non-intrusive way. Otherwise, she knew she wouldn't be able to sleep at night.

More estate and elder law planning wasn't going to keep Don out of a facility and safe at home. Don and Janna needed a different type of planning or, more accurately, a new type of technology-enabled assistance if his goals were to be achieved.

Helpful Tools

Technology. Artificial intelligence (AI). Words that excite us. Words that scare us. Words and opportunities that offer hope to countless members of our client communities.



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Many practitioners, not entirely without reason, fear that more powerful technology and AI will increasingly depersonalize our work efficiency¹ on behalf of clients like Don. This is particularly true when we explore the world of high tech and new tech tools that are perfect for Don and so many others who wish to stay at home.

Before exploring new tools to keep Don safe at home, consider the fact that the next generation of clients—like Janna—are comfortable with technological and AI-based services. They expect us to be similarly comfortable. They'll reward those of us who position ourselves as trusted advisors who can address, in a multigenerational way,² their challenges comprehensively, beyond the legal realm.

There are many ways to accomplish this. Here, I focus on how we can help our clients and their children navigate and understand the myriad new technologies and AI-based tools that can empower them to age in place, at home, in a safer and less isolated way than has ever been previously possible.

Aging in place is a goal for virtually everyone. According to AARP, 90 percent of seniors would like to stay at home as they age.³ Unfortunately, age-related declines in mobility, hearing, sight and mental capacity can make this difficult or unsafe.

As indicated above, we can provide invaluable guidance to families as they look for solutions. We'll ideally become aware of the new world of technologies that can help. We needn't be experts, but we should offer information about different tools for aging safely at home. We'll add them to our planning toolkits. Doing so can save clients immensely in caregiver expenses. It can help us to cultivate and maintain stronger, more lasting relationships with multiple generations of clients—just as I did with Don and Janna.



Three Key Technologies

Here are three categories of key technologies, with some useful examples. I also offer three ideas for how to implement this information into your practice in ways that will help—and impress—your clients.

In-Home and Remote Monitoring

Janna’s worry about her father’s health, and the possibility of another fall, is common. If he’s living at home without a caregiver, how will she—or anyone—know if he falls and can’t reach the phone to call for help? What if he forgets to take his medication? How can she be sure that he stays safe when no one is there?

There are many solutions available on the market that can help adult children to keep an eye on an elder parent and make sure help is alerted in case of emergencies.

There’s a developing category of technologies and associated sensors that can help to solve this. Wearable technologies like watches or wristbands can help to alert loved ones if there’s a fall or other accident. Sensors on a refrigerator or cabinets can help to make sure there are no sudden changes in a parent’s daily activities and health.

Some examples:

- Remote home access and video tools that monitor who’s coming and going from a home in a secure way, like the Ring Video Doorbell.
- Remote or wearable sensors or smartwatches that can detect or even predict when a fall or other health issue may be imminent, like the MyNotifi by Medhab, UnaliWear’s Kanega watch or SafelyYou’s wall mounted cameras and software algorithms.
- All-inclusive integrated sensor systems that can mon-

itor an entire house for falls or other issues, like *Alarm.com’s* Wellness system.

Nothing, of course, is simple. Privacy is a major issue. How much monitoring is a parent willing to accept? A balance must be struck. However, these types of technologies can ensure that, in the event of an emergency, help can be on the way within minutes. They can also alert children and other loved ones to changes that warrant in-person check-ins. Paradoxically, seemingly intrusive monitors can allow a parent to live with greater autonomy and independence, without the need for round-the-clock in-person care.

In-Home Aids

Often, an inability to manage the house or to remember important or mundane tasks can result in the need for extensive in-home care or a move to an assisted living facility. In Don’s case, Janna was concerned about problems that she saw in his daily activities. He was forgetting to turn off the TV, heating the home excessively and forgetting to take his medication. He wasn’t keeping fresh food in his home.

Here, too, there are many new and existing tools that can address issues like those facing Don.

Examples of these tools:

- Digital thermostats that can efficiently manage heating and cooling in a home without the need for daily management, including Nest Learning Thermostats, Ecobee4 or Honeywell’s Lyric. These can also be linked with full “Smart home” hubs.
- “Smart” refrigerators that can keep track of food storage and even automatically order groceries when needed, including the Samsung Family Hub.
- “Smart” pill dispensers that can help a user keep track of necessary medications with reminders and assistance, including the Medminder pill dispenser.
- Remote light switches and electricity management tools that can efficiently and effectively control when lights are on or off, including the Wemo Light Switch.

As I outline, there are many solutions available on the market that can help adult children to keep an eye on an elder parent and make sure help is alerted in case of emergencies. There are solutions to help manage a home and remind an elder to keep up with daily necessities.



However, this can get overwhelming, and some of these solutions have been developed by startups that may or may not exist in the near future.

Smart Home Hubs

How can a family effectively bring it all together in a simple way? Smart home hubs are one answer. Amazon's Alexa and Google Home are the two most prominent offerings in this area. Because they're primarily voice-activated, they're easy and intuitive to use for even those who aren't technologically inclined. Because they're backed by two of the most powerful tech companies on earth—Amazon and Google—they'll no doubt stand the test of time, and numerous developers and partners will work to create new systems and sensors that are compatible.

These systems are also increasingly powered by AI. They're getting better at understanding the nuances of verbal communication. They're increasingly able to get to know their primary users and to effectively assist them. This is when AI can be most efficiently leveraged to help an aging parent.

Because of this, I often recommend that families start with these systems or hubs. Many of the tools outlined above are already compatible with Alexa and/or Google Home. And, there's no doubt that future systems will be, as well. Amazon also recently introduced Alexa Echo Show, which now includes a video screen to make video communication easier—another enhanced way for families to stay in touch with an at-risk parent.

Implementation

Yes, this can all seem a bit overwhelming. How can we effectively advise our clients about these tools? How can we thereby deepen our relationships and enhance our role as trusted advisors to our clients and their families on a multigenerational level?

Here are three ways you can address these challenges:

1. **Add this to your client meeting checklist.** When you meet with clients and their families about issues related to living safely and independently at home, make it a standard practice to bring up the idea of using these tools in the home. Create a basic handout—it can be as simple as a bullet point checklist—that offers an overview of specific types of tools that are available.

The mere act of bringing this up in meetings

enhances your position as a general advisor—beyond the legal realm.

2. **Offer client or community seminars about exciting new tools to help clients live safely and independently at home, longer.** Urge clients to bring their adult children to the seminar.

Partner with a local technology expert, or even a merchant, who can speak knowledgeably about these new tools and how to implement them.

3. **Create a partnership with local experts, care managers or gerontologists who specialize in helping families in this area.** Reach out to individuals in the community who appear to be offering such products or services. Get to know them. Vet them. Consider setting up a referral relationship with them. While you don't need to be an expert and don't necessarily have to give advice about these tools, your referral to a trusted third party will further position you as trusted advisor to clients and their families. Your local Alzheimer's Association chapter, for example, will be thrilled to hear from you and know they have a supportive professional in the community. Look for a local chapter of Aging 2.0 (aging2.com), a wonderful, national organization that's helping entrepreneurs develop new technologies for elders.

Brave New World

It's a brave new world we live in. Technology and AI are developing exponentially each year. As elders and their families face the challenge of remaining at home as health declines and frailty emerges, their need for expert guidance—legal and otherwise—is without limit.

We must embrace progress. By expanding and enhancing our role as multigenerational trusted advisors and reasonably savvy home technology advisors, we can help countless members of our client communities remain at home. Isn't that where we all want to age? 

Endnotes

1. www.popularmechanics.com/technology/robots/ai18839164/ai-beats-human-lawyers-at-lawyering/.
2. See Mark R. Gilfix and Michael Gilfix, "A New Paradigm: Truly Multigenerational Planning," *Trusts & Estates* (September 2015).
3. www.aarp.org/content/dam/aarp/livable-communities/learn/research/the-united-states-of-aging-survey-2012-aarp.pdf.