

Professional Care Management Perspective on Aging & Disability

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Rosemarie Ruggero, LCSW, CCM has worked in the aging field for nearly five decades. A graduate of Rutgers School of Social Work, she began her career interning at South Beach Psychiatric Center. Ms. Ruggero later served as Director of Social Work at Eger Nursing Home, where she led interdisciplinary care teams and championed staff dementia training, family engagement and community involvement. She then founded Elder Care Advocacy, a private care management practice that has been serving the New York Metropolitan area for over 30 years.

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**"Do not go gentle into that good night,
Old age should burn and rave at close of day;
Rage, rage against the dying of the light."**

— DYLAN THOMAS

Aging is a profound and universal journey—at times daunting, unpredictable, and deeply human. Some approach it head-on, while others struggle to cope. For those experiencing the complexities of aging or caregiving for an elder with chronic illness, the challenges—medical, functional, social, and emotional—can feel overwhelming. Seeking guidance from informed professionals, community resources, or trusted friends and family can ease the burden and foster resilience.

As of 2023, approximately 60 million Americans are over age 65. Of these, 16 million are "solo agers"—elders aging without close family or traditional support systems, adding another layer of vulnerability. Our rapidly aging population reflects the triumphs of medical advancement; however, the U.S. still lags behind other developed nations in several critical health metrics.

For instance, 38% of Americans live with cardiovascular disease. The U.S. overdose death rate is three times higher than in comparable countries, car accident fatalities are six times higher, and firearm deaths are a staggering 133 times higher. While smoking rates have dropped—from 42% of adults in 1965 to just 12% today—rates of obesity and diabetes, especially among adolescents, remain alarmingly high, threatening long-term public health outcomes.

One in ten Americans has a chronic illness; four in ten live with two or more. In addition to managing complex health needs, older adults confront retirement transitions, housing modifications or relocations, and social losses due to death, divorce, or distance. Common conditions such as arthritis, dementia, macular degeneration, and bladder or bowel dysfunction can diminish independence, leading to depression, anxiety, and isolation. These conditions are often incurable and progress unpredictably.

The Distinction: Aging Life Care Managers vs. Traditional Social Work

Aging life care managers (also known as geriatric care managers) differ markedly from psychotherapists and other social workers. Our work begins in the elder's home—a natural and familiar setting where they feel at ease. This home-based approach allows us to assess safety risks and understand how the environment supports or hinders their health and independence.

Through extended visits, we build rapport while evaluating physical, emotional, cognitive, and nutritional needs. We listen to life stories, learn about values, and craft individualized plans with empathy and expertise. Our client is the elder—even when a family member initiates the referral. We advocate based on what is best for the older adult's health, safety, and dignity.

In contrast, psychotherapists typically meet clients in office settings and focus primarily on mental and emotional health. While they provide valuable insight and support, many older adults—especially those unfamiliar with technology—struggle with remote care models. Care managers, by comparison, are hands-on, holistic, and functionally focused.

Who Are Aging Life Care Professionals?

Aging life care professionals are licensed experts in nursing, social work, psychology, or related fields. With specialized training and years of experience, we address complex, chronic health conditions like dementia and Parkinson's disease while supporting families and navigating healthcare systems. We handle:

- Home safety and accessibility evaluations
- Care coordination and crisis intervention
- Advocacy across medical, legal, and financial domains
- Referrals to elder law attorneys, home services, or hospice care
- Emotional support and education for clients and caregivers
- Guidance through public benefits and entitlement programs

Our work supports not just physical health, but the emotional and logistical dimensions of aging.

The Unique Needs of Solo Agers

Solo agers—those without close family—face additional challenges. Many live alone due to divorce, widowhood, childlessness, or geographical and emotional separation from relatives. As of 2023, 28% of Americans over 65 live alone—compared to only 10% in 1950.

Outcomes for solo agers vary widely depending on health, wealth, insurance access, living environment, social networks, and proximity to aging resources. Without a support system, even basic needs—like transportation home after surgery or post-operative care—can go unmet.

That's why early planning is essential. Partnering with an aging life care professional ensures that a trusted advocate will be there when needs arise—providing oversight, coordination, and continuity of care.

Essential Planning for All Older Adults (Especially Solo Agers)

Every older adult—especially those aging solo—should take proactive steps to secure their health, finances, and autonomy. Key recommendations include:

A) Financial Planning:

Add a trusted individual to checking or savings accounts to ensure bills are paid in case of illness or hospitalization.

B) Power of Attorney (POA):

Appoint a POA through an elder law attorney to manage financial affairs if you become incapacitated. Even spouses may be limited in access without this legal document.

C) Health Care Proxy & Advance Directives:

Designate someone to make medical decisions aligned with your wishes. Keep copies of your proxy and living will visible (e.g., on the refrigerator for EMS), and ensure your proxy keeps one with them.

D) Estate and Asset Planning:

Owning property or having significant savings warrants a meeting with an elder law attorney. An irrevocable trust offers asset protection, enables Medicaid eligibility, avoids probate, and can reduce capital gains taxes.

E) Home Safety & Aging in Place:

Simple changes—grab bars, stair lifts, lighting upgrades, and smart monitoring devices—can greatly improve safety. Technology has advanced far beyond the traditional emergency alert pendant.

F) Decluttering and Downsizing:

Clutter poses serious risks, from tripping hazards to pest issues. It also contributes to stress, embarrassment, and isolation. Professional organizers can help sort, sell, donate, or dispose of excess belongings.

A recent *New York Times* article captured the disconnect between aging parents with sentimental belongings and minimalist adult children who don't want them. Addressing these differences early can ease transitions and avoid burdening loved ones later.

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In Conclusion

Aging is inevitable but rapid decline and chaos are not. With guidance from aging life care professionals and a clear, proactive plan, older adults—especially solo agers—can maintain control, dignity, and peace of mind. Professional care management is more than logistics—it's a partnership rooted in trust, compassion, and expert navigation of the aging journey.

Summary

Erik Erikson may have captured the essence of healthy aging best:

"Elders should be able to know and trust, and know when to mistrust... The effort to form new relationships is adaptive and rewarding. Trust in interdependence. Give and accept help when it is needed. When frailty takes over, dependence is appropriate, and one has no choice but to trust the compassion of others."

These insights speak directly to the heart of aging—and lead us naturally into reiterating some core recommendations:

- **Plan ahead.**
- **Cultivate a strong network** of friends, neighbors, and professionals.
- **Reconnect with family**, if possible and desired.
- **Engage in financial planning.**
- **Complete a Health Care Proxy and Living Will.**
- **Share your wishes** before illness or crisis occurs.

As my journalist friend Gary Moore says in his column, *The Old Guy*, "Aging isn't for sissies."

It's complicated, often painful—physically and emotionally—and can be difficult to navigate. Yet aging also offers profound opportunities: the chance to watch your children and grandchildren grow, enjoy the company of friends, retire, travel, pursue a new passion, or start a second career.

To my colleagues, especially younger social workers: I encourage you to consider working in the aging field. Older adults have rich, compelling life stories, and working with them is not only personally meaningful but also professionally and financially rewarding—particularly in private practice.

That said, like psychotherapy, working in aging care requires dedication, experience, and specialized certification. It demands that you be part clinician, part strategist, part analyst, and above all, a knowledgeable advocate with deep familiarity with community resources. When done well, professional care management can significantly improve the health, safety, and dignity of those we serve as they age. 📖

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"Understanding Solo Aging," *Aging in Place*; Jennifer Crowley, RN, CLCP, CMC, NYALCA, 3/21/2025

"Aging Parents With Lots of Stuff and Children Who Don't Want It", Tom Verde, *The New York Times*, 8/18/2017

RESOURCES:

Aging Life Care Association, www.aginglifecare.org. Provides a list of Aging Life Care Managers by zip code and a variety of resources to facilitate discussions & decisions

Cognitive Impairment Care Planning Toolkit, www.alz.org/careplanning/downloads/care-planning-toolkit.pdf

Flying Solo: Experiences of Older Adults Who Are Aging Alone, can be downloaded from at www.mather-institute.com

My Directives, www.mydirectives.com to create a healthcare plan accessible to your loved ones, and your medical providers

List of Elder Law Attorneys, www.naela.org

National Institute on Aging, www.nia.nih.gov/advance-care-planning offers a checklist for getting your affairs in order

RECOMMENDED READING:

On Pluto: Inside the Mind of Alzheimer's by Greg O'Brien; Codfish Press, Brewster, MA 2018. I have recommended this acclaimed book since I heard Mr. O'Brien speak at an ALCA Conference in 2019. His presentation was not only captivating but illuminating. One rarely hears a person describe their symptoms of dementia so eloquently, insightfully, humorously and honestly as he battled "the demon of dementia." As his wife and two sons spoke of the impact of Mr. O'Brien's bad days on his loving family, there wasn't a dry eye in the audience.