

Smart Ageing Goes beyond the Tip of the Iceberg: Discover the 9 Quality of Life Factors

When people think about wellbeing for seniors, the first thing that often comes to mind is healthcare and other physical concerns. While these are certainly important considerations, they are just the tip of the iceberg when it comes to considering a senior's total quality of life.

Through our work at Silver Sherpa, our global research, and our clients' advice, we have created a model for smart ageing based on nine essential quality of life factors. Smart ageing means thinking differently about a society in which seniors create their own path, live with purpose, and contribute to community. This requires having access to the services seniors need to lead happier, healthier, and meaningful lives.



1. Physical Health and Wellness

Let's start with the tip of the iceberg, considering health. Physical health and wellness can include:

- Health conditions
- Physical activity
- Nutrition
- Functional ability to do Activities of Daily Living (ADLs)

This can involve services like hospital systems, primary care – with services, for example, from a doctor, nurse, or physiotherapist – and community services such as Meals on Wheels.

Unfortunately, healthcare services for seniors are often disorganized and fragmented. The problem becomes particularly acute when [elders require ongoing care from multiple providers in different settings](#) or are discharged from hospital without the necessary support services already in place at home.

2. Financial Preparedness



[It is important for elders to have a financial plan in place to ensure their expenses and accommodations will be covered as they age.](#) There are numerous other issues financial professionals can assist with, including overall tax planning, cash flow projections, insurance needs, etc.

Whether their situation is simple or complex (such as in the case of families with special needs children or complicated succession dynamics), a financial solution must be found that reflects their unique

needs and wishes.

3. Legal Preparedness

As one ages, we must ask the tough questions – are all legal affairs in order? Is there an up-to-date will

and designated Powers of Attorney for Personal Care and for Property? Are there alternates named for the Powers of Attorney? Should advance care wishes be included in the Power of Attorney for Personal Care?

This step is crucial for peace of mind. Prudent legal planning ensures a senior's wishes will be respected, both during their lifetime and afterward. It will ensure their beneficiaries will receive the legacy intended for them, and their estate will be dealt with as per their wishes.

4. Living Options and Safety Factors

Environmental and safety factors address the most risk-free situations for elders in terms of:

- Housing
- Home safety
- Self care
- Supported care
- Transportation



Seniors often prefer to stay in their own homes as long as possible; however, this is sometimes unrealistic and in some cases simply not safe.

Elders may need to obtain in-home support for personal care, which can be quite costly, or relocate to more supportive accommodations.

It takes time and expertise to search out the best and most appropriate providers and the financial implications. If an elder can no longer live alone, it is important to consider the housing options that will provide the most optimal environment for that particular person given their healthcare and other needs. Another key consideration is identifying housing accommodations that allow the individual to “age in place” rather than move again as their needs evolve.

Learn more about living options in our previous post: [“5 Living Options for Elders – Which One Is Right for You?”](#)

5. Mental Health and Wellness

Whether an elder is living at home or in a different accommodation, it is important to have an appropriate care plan that includes mental health.

Mental health and wellness can involve:

- How you feel about yourself and your life
- Your ability to solve problems and deal with challenges
- Your ability to build relationships with others and contribute to your community
- Your ability to achieve your goals



6. Intellectual and Vocational Pursuits



Many people worry they will become bored after retirement, when they no longer have their work to intellectually engage them. We believe it is important for seniors to develop a plan, specific to their interests, to stay engaged in creative and intellectually stimulating activities throughout their silver years.

After all, everyone needs a purpose to get up in the morning! Our elders have important roles to play within their families and their community, and there are numerous intergenerational programs that delight both young and old. There are many ideas and opportunities to get involved!

7. Social Activities and Relationships

Participating in activities with others on a regular basis and developing meaningful relationships is a key contributor to happiness and health at any age.

Staying home alone with a caregiver can be very isolating. It takes effort to build meaningful and healthy relationships.

8. Spiritual Wellbeing



Living with purpose is a lifelong pursuit. Elders should continue to explore and live by their belief systems and values as they age, especially in the community they choose to live in.

Many seniors decide to return to their faith communities as they get older and those communities can often be a hub of social activity and companionship.

9. Emotional Wellbeing

Emotions can have a huge impact on quality of life. Elders may be able to rely on family and friends to prepare for and cope with the challenges that arise. Others may need help with additional support managing feelings, such as grief counselling. It's important they feel comfortable seeking professional assistance.

Assisting the Elderly in All Nine Factors

Each of the nine factors influences and is integrated with each of the factors. Taken as a whole, these nine factors create a holistic picture of smart ageing. However, [in times of crisis](#), if one or two of these factors start to fall apart, it can create a domino effect, resulting in an unmanageable situation. For example, a healthcare crisis such as falling and breaking a hip can trigger numerous health care issues, followed closely by housing and safety issues on discharge, which in turn can lead to financial issues related to affordability of respite care, etc.

[Planning ahead](#) gives you control over your wishes and allows you to proactively plan for each of these integrated quality of life factors. And as you age, you can change your plans as necessary.

All of these decisions take time and thought. There's no better time than now to start thinking about how to age smartly and achieve a good quality of life in your elder years. Focusing on the tip of the iceberg is only the beginning!

Silver Sherpa offers a unique combination of healthcare expertise, estate planning knowledge, and project management skills to help the elderly. [Get in touch with us to discuss your needs – it can be as brief as 15 minutes or as long as you need.](#)

You may also be interested in:

- [Smart Ageing – Are You Ready?](#)
- [Combating Brain Ageing Diseases that Affect Women – Women's Brain Health Institute](#)
- [We Need to Talk about Working Daughters \(and Sons\)](#)