

# Do You or Your Parents Have “One Foot on the Banana Peel?”

Article By:

Shana Siegel

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It had been over a year since our geriatric social worker, Lori, and I first met with and [wrote about our client Jane, who came to see us because she was concerned about her parents](#). Since that time there have been many more Janes, all facing similar challenges. Jane’s parents are in their 90’s, and although they are still living independently, she is noticing both physical and cognitive decline in both. She described her parents as having “one foot on the banana peel,” recognizing that they are one fall or illness away from no longer being able to maintain their current lifestyle. As is so common, they were resistant to making any changes, and Jane was worried about what might happen. Jane lives a distance from her parents, works full time, and has her own teenage children. She came to us for assistance in understanding what she can do to help them. Here are some of our suggestions:

## 1. Changes to Powers of Attorney and Health Care Proxy

Jane’s parents’ existing legal documents have each other as primary agents and neither is able to act in that capacity. Jane handles their bill paying and takes them to medical appointments, and it will be easier for her to continue this role with the appropriate legal documents naming her as the primary agent.

## 2. Financial Planning

Her parents have limited liquid assets and own their home. Their monthly income does not cover their expenses, so they are drawing from those assets every month. This plan will not work long term if either needs a caregiver to help them at home, due to the high cost. We helped Jane to understand the realities of paying for care and the limited coverage of Medicare. We also explained the criteria for Medicaid eligibility, the application process, and the problem with using Medicaid to pay for home care. We stressed the importance of Jane and her parents exploring alternative living situations that may better meet their needs while they still had funds and ensuring that they found a facility that would allow them to spend down to Medicaid when their funds are exhausted.

## 3. Home Evaluation

Her parents live in a bi-level home with stairs to enter, and Jane is very concerned about their safety. We recommended a home evaluation to determine what modifications can be done to the home to

make it safer. These modifications can be simple, such as a tub bench, so they don't have to step over the tub to get into the shower, or more complex, such as a stairlift or emergency alert system.

#### **4. Medication Management**

Jane's parents have multiple medical conditions, and each takes many medications. They often forget to take their medications, or they take them incorrectly. This is a very serious issue and often leads to unnecessary hospitalization, which can precipitate a downward spiral. Lori discussed a variety of options, including a visiting nurse and an automatic medication dispenser.

#### **5. Take a Deep Breath**

As with all our clients, Jane loves her parents and wants what is best for them. However, her vision of what is best for them doesn't necessarily coincide with their vision, or maybe her parents don't see that they have "one foot on the banana peel." Many of us experience the frustration of having a clear idea of what will improve a parent's quality and/or quantity of life but having that parent refuse to make a change. Sometimes family members will hear suggestions better from a professional like Lori, who can recommend small changes that can make a difference and prolong stability. Other times, the best we can do is plan for the emergency and know where we can go for help when it happens.

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National Law Review, Volume XI, Number 28

Source URL: <https://natlawreview.com/article/do-you-or-your-parents-have-one-foot-banana-peel>