

Onward and Upward

by Bryan Goodman, M.A.

One Senior Citizen with AD/HD Copes with Finances in Retirement

This is the final installment of a four-part series exploring the financial experiences of those living with AD/HD at various stages in life. The first article looked at the expenses of a single mother whose three sons have the disorder, the second explored the financial trials and tribulations of a college student with AD/HD, and the third profiled a middle-aged businessman with the disorder. Part four focuses on a woman in her seventies as she copes with the financial burden of her AD/HD during retirement.

DONNA LOVE now looks back in amazement as she recounts the years of her life when nothing ever seemed to go right. Love, 78, always knew she was bright, but she was nonetheless faced with the constant frustration of feeling like everything she touched turned to dust. She always felt as though she was somehow different. Her experiences taught her a thing or two about just how cruel the world can be to someone who does not fully understand herself.

Love, who now lives in Pleasant Hill, California, came of age during a time when there was no CHADD—no support groups, no public awareness campaigns, and no Web site with science-based information. There was, quite simply, no real understanding of attention-deficit/hyperactivity disorder (AD/HD), a neurobiological disorder that would do more to shape her life than perhaps any other factor.

Because of the lack of information available and society's limited understanding of AD/HD, Love lived without treatment for the disorder most of her life. She was diagnosed at 68 years of age after she recognized the symptoms she saw in others while serving a stint

as an assistant to a psychologist.

When it comes to the financial side of her life, Love sees issues such as late payments as inconsequential when compared to the real financial costs that come with undiagnosed AD/HD. Some of her early experiences, in fact, would serve to shape her entire life. As someone in her early 20s, for example, she struggled in college classes because of memory problems that were caused by the AD/HD, even though she didn't know it at the time. She would eventually drop out of college after receiving bad grades, spend decades living without a college degree, and then go back to school in her 50s and earn a college diploma. She suffered yet another setback only a few years later, however, when she dropped out of graduate school after struggling with academics.

"I have spent a lifetime underemployed because I wasn't able to earn my college degree until later in life," she explains. I have lost decades of money that would have come with a degree."

Indeed, through the years, Love bounced from one low-paying job to another because she could not pay attention long enough to her tasks. The real cost of these experiences was not in the loss to her pocketbook, but in how she felt about herself. "Trying to add up the cost of AD/HD is like trying to estimate in the air. You can't put a dollar sign on self-esteem," she observes.

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Donna Love

Turning the corner

Love, as the cliché goes, has only gotten better with age. She now better understands the disorder she lives with. She has received treatment, including medication, and has learned behavioral management techniques, works with a coach, and is able to connect with others with the disorder through a CHADD support group that she founded. As a result of these efforts her self-esteem has improved tremendously. “I am more comfortable telling people when my mind has wandered, and saying, ‘Could you repeat that again.’ I am also more aware of wasted energy and am better organized.”

Love has started her own coaching business to help adults with the disorder. She particularly enjoys helping adults succeed in the workplace. She says her attendance at CHADD conferences over the past ten years provided her with the training she needed to succeed at these efforts.

There are also aspects to Love’s life that definitely play to her favor and help her with some of the financial setbacks. While she has not put money aside for retirement, she did win some additional assets from a divorce settlement. She also receives Social Security and has invested in stocks.

The frustrations continue

There are still many frustrations for Love, and some of them are new and even unique to the retirement years.

Because she’s not working a 9 to 5 job, there is less structure in her life. This leads to what she describes as feeling like her head is in a constant fog. There are also the feelings she gets when she compares herself to others her age. “Many people my age take trips,” she says. “I am much more isolated.”

Love says the CHADD support group for adults with AD/HD, which she started ten years ago in Northern California, is very helpful because she sees she’s not alone. In fact, she notes, many of the stories she hears sound familiar. “I hear about bankruptcy, lousy credit ratings, and penalties from delinquent bills. There are also people who say they do not qualify for mortgages.”

Kathleen Nadeau, Ph.D., a former CHADD professional advisory board member and author of a forthcoming book on AD/HD in retirement, says that AD/HD in seniors is little understood. She says the challenges for seniors with the disorder can be compounded by all of the issues one faces during the Golden Years. “Careful money management is often difficult for adults with AD/HD, but that becomes more difficult when an adult with the disorder approaches retirement and he or she is living on a reduced income.”

Furthermore, adults with AD/HD are less likely to have carefully saved for retirement and more likely to enter retirement with substantial credit card debt,

making it even more challenging to live on a retirement income.

Nadeau says difficulty with paperwork and record keeping, inattention to details, impulsivity and disorganization often conspire to create patterns of over-spending, financial disorganization and a general, chronic anxiety about money management in the retirement years. Casinos have capitalized on the fact that many retirees have too much time on their hands and too little excitement, making them especially vulnerable to the lure of gambling. Those with AD/HD are even more at risk for gambling or impulsive spending patterns. Nadeau says it is important that retirees with AD/HD understand their financial vulnerabilities, and take measures to deal with them. In some cases, she says, a part-time job can play a significant, positive role, providing additional income, structure, and excitement that may help them avoid stimulation-seeking activities such as gambling or shopping.

She also noted that as people with AD/HD transition into retirement, they need to look for ways to build structure into their lives. Otherwise, she says, some people with the disorder may find that they have no regular schedule and live in an increasing state of chaos with irregular sleep

AD/HD-FRIENDLY FINANCIAL TIPS FOR RETIREES

Whether you work on managing your finances alone, with a family member, or with a professional, here are some AD/HD-friendly guidelines, taken in part from a forthcoming book on AD/HD in retirement by Kathleen Nadeau, Ph.D.

KEEP YOUR SYSTEMS SIMPLE. Develop a standard and easy way to pay bills, file your paperwork, and budget your finances. Ask friends and acquaintances or people you know at CHADD support groups what works for them. Learn steps people take to streamline their financial processes. In the end you will have to settle on a plan that works for you.

INCLUDE STRUCTURE AND ORGANIZATION IN YOUR LIFE. Think about working part-time in a position that will allow you to interact with people. The work schedule will help focus your time and energy, so the days and nights don't run together. The extra money will help financially, but if you receive Social Security, be sure to investigate how much you can earn before your benefits are affected (visit www.ssa.gov or your local Social Security office for more information). Consider volunteering in your community, especially if part-time work is a problem. Think about designating a night for people to come to your house for a movie or to play bridge or some other game. This will give you a fun outlet without costing you much money.

DON'T SHOP FOR ENTERTAINMENT. Retirement brings the challenge of extra time. If you are an impulse shopper, you'll need to develop a two-fold plan. First, limit your exposure to places where impulse shopping can occur. Second, you'll need to introduce other forms of stimulation into your life so that you don't fall back into impulse shopping when you're feeling bored or restless. Shopping malls can take on another purpose as a safe place to exercise before the stores open; think about joining a mallwalkers club. Leave credit cards at home!

WHEN YOU GO SHOPPING, BE SURE TO TAKE A LIST OF ITEMS YOU INTEND TO PURCHASE. Think about taking someone with you who you know will help you stick to your list. This will help prevent you from purchasing items you have forgotten you have and ensure that you don't overspend.

KEEP CASH, NOT CHARGE CARDS IN YOUR WALLET. Once you decide on how much money to set aside for discretionary spending, go to an ATM machine or the bank at a designated time each week and withdraw the money you have allocated for eating out, going to museums, or seeing movies. Once you have spent that money, wait until the designated time the following week for withdrawing money.

GET HELP WHEN YOU NEED IT. Often compulsive behaviors associated with AD/HD are too strong to battle alone. If you're caught up in a pattern of compulsive shopping that is wrecking your retirement budget, you may need to enter into counseling to successfully break these destructive patterns. Working with a counselor can provide support and help you develop more understanding about why you are driven to make purchases that logically you know you don't need and can't afford.

As people with AD/HD transition into retirement, they need to look for ways to build structure into their lives. Otherwise, some people with the disorder may find that they have no regular schedule and live in an increasing state of chaos with irregular sleep habits, unpaid bills, and poor daily life maintenance habits.

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Nadeau advises that people in retirement participate in activities that lend order to their lives. This may mean working part-time or scheduling activities they find interesting. Retirees can take a number of specific steps to help them better manage their finances (see sidebar on page 30).

Empowering others

Because she has lived most of her life in a society that has not understood her or the disorder she lives with, Love has experienced one challenge after another. But it is not sympathy she's

looking for. She's taking the proverbial lemon and making lemonade. She is out to make the world a much better place than she found it. She wants young people with AD/HD to feel the empowerment she has never felt. She even became a Parent to Parent teacher in an effort to help parents, through the program, learn to advocate for their children in school.

More than anything, Love serves as an example of the difference knowledge, understanding, science and education can mean to someone's dignity and sense of well-being. It may have taken over six decades for Donna Love to understand herself, but she will tell you that the revelation was better late than never. **A**



MORE INFO:

For more information on managing money, visit the National Resource Center on AD/HD (NRC) online at www.help4adhd.org/living/wwk17. American Consumer Credit Counseling (www.consumercredit.com) is a nonprofit organization that offers credit counseling and education on financial management to consumers. Another helpful source of information on managing finances are the Ask the Expert chat transcripts in the Members section of the CHADD Web site (www.chadd.org).