

QUESTION 15

I have lived most of my life with my aunt. My mother was staying with her when I was born. From the age of three until I was five, my mother placed me entirely in her care. When I was nine, I had a serious illness for a year, and my aunt nursed me back to health. From 1938 to 1943, my parents and I shared a home with my aunt and her husband. After we moved away, I spent most of my summers with my aunt. After college graduation in 1954, I moved back to the home she and my mother shared, and I was married from there in 1956.

My aunt looked upon me as her own child, and I considered her my second mother.

My husband was acquainted with my aunt from his childhood. After his mother died in 1957, he considered her his second mother also.

In 1959, my husband and I moved into the lower flat in my aunt's house and became her tenants. We did so because our rent would provide a steady income for her, and she would not risk having tenants come and go and suffer a loss of income. Her only other income was a small widow's Social Security payment. We knew that as she grew older, she would need practical help from us, as well.

In the 1960s she was still active and in good health. She helped us care for Ronald's widowed father, who lived with us for two years until he died at age 92. We appreciated her daily visits to him, and her practical advice, which made his last years much more comfortable.

In 1969, we took her to Europe for her 80th birthday. She was already suffering from arthritic knees, which got worse in her 80s. She needed our help to get up and down the two flights of stairs from her flat. She could not safely take public transportation, so we drove her to all her doctor's appointments, on errands, etc. We also took her on little trips and recreational outings.

From about 1970, I took over cooking for the family. My husband and I did the grocery shopping, and my aunt, my mother and we ate together in my aunt's flat. When she got into her 90s, I fixed her breakfast before I went to work. I also prepared simple lunches that she could serve herself. From the 1970s on, I also helped her doctor with her medical care, and took care of her special dietary needs: low-salt, etc.

Shortly after her 90th birthday in April, 1979, she had the first of two cataract operations. At 91, she had serious abdominal surgery, and was bedridden for about three months. We helped pay for day care at home, and took care of her ourselves at night. By that time we had installed a monitor between our bedroom and hers so we could hear her if she needed help. When she was 92, she had more cataract surgery. At 93, she had severe shingles and was again bedridden for several weeks, with day care that we helped pay for, plus night-time care from us.

During all this time, my husband not only did household chores and helped nurse her, but helped with major house repairs. In the early 1980s we discovered extensive dry rot; my husband helped with the repairs, and we paid for about half the cost of restuccoing and housepainting. My husband and a friend also rebuilt about half of the three-story back staircase.

By the time she reached 95, my aunt needed more care. Every night I put her to bed and gave her medications. There were more trips upstairs at night if she seemed unwell. When she was 97, she fell in her bedroom when I was not there, and broke her hip. After surgery and five weeks of physical therapy at the hospital, we took her home. We planned to have a day nurse for her. But two days after she came home, we had to rehospitalize her for pneumonia. She was very ill and could not leave the hospital for a month. When she came home again she was bedridden and very weak for a long time. We realized that we would have to give her 24-hour care, and began to make arrangements to set up a Trust and obtain a new mortgage. (See attached mortgage exhibit.) We didn't know if she would ever walk again, but thanks to devoted help from her daytime aide, she eventually walked with a cane. She was never strong enough to walk on the stairs even with help, so she was housebound. She grew weaker with time and age, and just before her 100th birthday in 1989, she gave up walking entirely for a wheelchair.

By early 1990, we realized that we could not raise any more money on the house. My husband had become ill with depression and was by that time unemployed. We made the very difficult decision to place my aunt in a nursing home recommended by our doctor, and apply for Medi-Cal benefits for her. In order to be sure we could get a Medi-Cal bed in the chosen facility, we put her in as a private patient for three months, while we still had some money left. She then became eligible for Medi-Cal.

We continued to pay the mortgages and maintain the property by borrowing money from personal friends.

During 1990 and 1991, my husband and I went every evening to be with my aunt at dinner time and see that she was well taken care of. We did her laundry at home, brought her treats, and tried to comfort her. She begged continually to be taken home, and really could not understand why she had to be in a nursing home.

She died in January, 1992, just three months before her 103rd birthday. She had been in the nursing home for 22 months, 19 months on MediCal. She had had three years and two months of full-time care in her own home before that.

We believe that we are exactly the type of people that the waiver regulations are intended to benefit. We believe my mother also fits the waiver regulations (see her separate statement). We did not provide care for my aunt with the expectation of financial gain, but because we wanted to do what was best for her. We believed that she should remain in her own home with her family as long as it could be managed.