

Tips for Discussing Senior Parental Care with Siblings

Handling sibling rivalry while making decisions on how to fairly divide caregiving requirements for aging parents can be difficult. These guidelines can help families achieve an understanding of the most reasonable division of care for a senior loved one:

Talk to each other. Good communication is key to understanding a variety of positions and getting on the same page. Agree to set aside any residual childhood dynamics in an effort to come together to give the highest quality of care possible.

Enlist assistance from a mediator.

Sitting down with a reputable third party professional, like an attorney, financial planner or professional elder care manager with an area of expertise in senior issues, can go a long way towards keeping the discussion on track and moving forward to the very best resolution.

Accommodate. Share with one another what kinds of tasks you're available to assist with; however, understand that compromises may need to be made in an effort to assure that all bases are covered. Sacrifices will likely be necessary from all parties involved in care, and come together to discover a solution that is as fair as possible to each individual.

Consider capabilities. If someone in the family has a medical background, a parent may feel better about that person assisting with decisions related to healthcare. If a sibling has had issues with reliability, that person may not be the best person to assist with finances.

Take into consideration hands-on caregiving help vs. expenses.

Dividing up caregiving duties reasonably should incorporate a discussion on how much time each sibling can dedicate to supplying care in the home, as well as how much financial care can be supplied. For example, a brother or sister dwelling in close proximity to the individual may provide more time but lower financial support as compared to somebody who resides in another state.



Compassionate Caregiving With Proven Results
4464 Milton Avenue • Camillus, NY 13031

(315) 579-HOME (4663) • info@athomeil.com • www.AtHomeIndependentLiving.com

Explore parental resources to cover care costs.

Gather parental financial documents to determine what resources are available to assist with the cost of care. While parents are able to make their own decisions, it is helpful to have at least one trusted adult child on the bank accounts with the parents. Doing this before dementia may set in allows for a stop gap if there is a medical emergency. Below is a list of resources to research:

- Insurance policies: health, long-term care, disability, Medicare, Medigap
- Retirement benefits: IRAs, 401(k), 403(b), Keogh
- Personal savings and assets: stocks, bonds, CDs, real estate, jewelry, artwork, property
- Government assistance: supplemental security income, Medicaid, veteran's benefits, tax deductions and credits

Gather legal documents. Carefully review all legal documents, such as medical and durable power of attorney and advance directives. Professional legal and financial advisors can help identify any necessary documents that are not in place.

Document the conversation. Getting everything documented ensures that everyone is on the same page, and allows for the possibility to go back and evaluate what was agreed upon later if a dispute should develop.

Include parents in decision-making. This allows them to maintain a sense of dignity, control and independence. Although they may make different choices than you would have made, try to honor their wishes when possible.

Delegate. Recognize that there is supplementary help available to help families in keeping their older members of the family safe and thriving. Partnering with a professional home care agency, such as At Home Independent Living, provides families much-needed time to manage their own personal lives while knowing their loved ones are receiving the very best possible care.



Resources: Aging Life Care Association, Next Avenue, Alzheimer's Association