

Trading Places: When You Need to Parent A Parent

By Catherine Bowman

One of the sad ironies of life is that many of us will end up parenting our own parents at some point in our lives. While many Seniors are living longer, they're aren't all living better, and ill health can rob them of their independence in their golden years. That's when a loving daughter or son may have no choice but to step in and assume responsibility for an aging parent's care.

What are the signs to look for? A single act of forgetfulness doesn't necessarily presage Alzheimer's or senile dementia. Instead, look for consistent lapses in memory, such as repeatedly forgetting to take – or refill – prescriptions, forgetting to eat, or failing to attend to personal care. Watch for signs of unpaid bills stacking up unopened, an empty fridge, or other hints that everyday tasks are being neglected. Most importantly, look for changes in habit and behavior, such as a parent who has always been neat and fastidious who suddenly becomes slovenly and unkempt.

You'll probably want to discuss what's happening with your parent, but proceed with tact and sensitivity. Your parent may sense her decline and be frightened and defensive about the changes overtaking her. Your most innocently phrased question may generate an angry outburst. Try your best to inquire about your parent's state without making her feel like a child or the subject of an interrogation.

If you sense that your parent needs help in handling her affairs, you're best bet is to proceed with the help of an attorney. That's because you'll want legal authority to make financial and medical decisions on your parent's behalf. If your parent is still legally competent, she can give you authority to act for her with a *power of attorney for property*. With this legal instrument, you can legally engage in financial transactions for your parent while she is in legally competent. You should also have a *durable power of attorney*, which will give you authority over your parent's financial affairs if she becomes incompetent. Finally, your parent should draw up an *advanced directive*, a legal instrument that gives caregivers explicit instructions on what kinds of care your parent does and does not want to receive, as well as a *health care power of attorney* empowering you to make health care decisions on her behalf when she's unable to do so for herself.

Once you have these documents, be sure to distribute them to each of your parent's financial institutions and caregivers. One study by the American Medical Association found that patients with Advanced Directives or Living Wills often had their wishes ignored because the caregivers didn't have copies of the documents. As for the property power of attorney, be forewarned: some financial institutions won't honor them unless they are drafted on their own forms. If you can clear this hurdle in advance, you'll be spared a frustrating process later on.

If possible, try to get your parent to organize her financial affairs in advance, assembling a list of the following: financial institutions, health and life insurance carriers and policy numbers, retirement accounts, brokerage accounts, location of safety deposit box, if any, etc. Also helpful are legal documents such as birth certificates, marriage licenses, death certificates, titles to real property, etc. A list of emergency contacts, such as your parent's doctor or other caregivers, is also essential.

For many seniors, a stay in a long-term care facility is a high probability. If your parent is still in reasonable health, you may be able to obtain sufficient coverage for the nursing home care she may someday need. In the worst cases, a long illness and lengthy stay in a nursing home drain away your parent's entire savings, leaving her no resources but Medicaid, the government-sponsored care program for the indigent. Once again, consult an attorney if you think that your parent's financial future may be eroded by long-term care.

As with many things in life, the sooner you plan for every contingency the better you'll be prepared. And remember, you don't have to go it alone. Many communities have support groups to help caregivers with emotional support and resources.

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