

How to Support Aging Parents

A GUIDE FOR ADULT CHILDREN

A Senior Lifestyle Resource



HOW TO SUPPORT AGING PARENTS: A GUIDE FOR ADULT CHILDREN

If your parents are getting older, you may have found yourself in a new role: caregiver. According to [U.S. News & World Report](#), approximately 17% of adult children will care for their parents at some point in their lives.

You might be a part of the “sandwich generation,” where you care for both your own children and your parents. According to [Pew Research Center](#), in 2018, 12% of the U.S. population consisted of multigenerational caregivers. This group of adults both lived with their own child younger than 18 years old, as well as provided adult care for aging parents.

Wherever you are in life, [taking care of aging parents](#) requires a unique skill set. You want to enhance your parents’ quality of life while also protecting your own mental and financial well-being.

This ebook explores emotional, financial, legal and residential concerns you might encounter when caring for an aging parent. Use the tips detailed here to help your parent(s) get the care they need.

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Get information on [Senior Lifestyle communities](#).



CHAPTER 1: **EMOTIONAL SUPPORT FOR YOUR PARENTS**

According to the report [The State of Mental Health and Aging in America](#), published by the Centers for Disease Control and Prevention, it's estimated that 20% of people ages 55 or older experience some kind of mental health concern. The most common issues faced include:

- Anxiety
- Mood disorders, such as depression or bipolar disorder
- Severe cognitive impairment, including [Alzheimer's disease](#)

Issues like these may come about due to the natural aging process, or to an event like an injury or the death of a friend. Aging adults may experience other challenges, like boredom or loneliness, that can negatively impact their mental health.

You can help a parent who may be experiencing mental health challenges by providing them with emotional support. As detailed in [5 Ways Aging Parents Need Help from Their Adult Children](#), a 2020 study published by "Nursing Ethics" found older adults want to be:

- Acknowledged
- Recognized
- Valued
- Visible

You can provide emotional support to your aging parents by treating them with dignity, showing appreciation for their viewpoints and exhibiting patience with them.



It's well-documented that emotional support is important for overall health, as it can also improve physical health outcomes. A study published in the [International Journal of Qualitative Studies on Health and Well-being](#) found that emotional support for elderly patients reduced the risk of depression after a hip fracture. It also increased the feeling of subjective health in patients.

Positivity is also important for effective emotional support. A 2019 study published by the [Proceedings of the National Academy of Sciences of the United States of America](#) found that positive thinking can increase life spans by up to 15%.



When you interact with aging parents, here are a few points to keep in mind:

- Be respectful as you clearly and honestly communicate with them
- Demonstrate to your parents that you are interested in them and value their viewpoints
- Let your parents know you're there to support them, since social circles may shrink as adults age
- Make sure your parents feel heard
- Use active listening skills to communicate

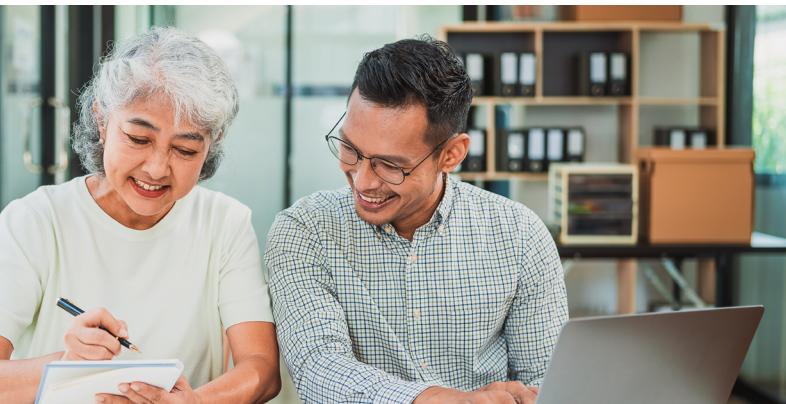
One concern that may impact emotional health in aging parents is money. As your parents age, be aware of financial issues and how to mitigate them.





CHAPTER 2: **FINANCIAL CONCERNs FOR YOUR PARENTS**

Financial concerns are serious for many aging parents. Even if your parents have successfully retired, money issues are common in any age. Here are some financial issues to be aware of regarding your aging parents and how you can help.



Debt

According to the Federal Reserve Bank of New York's Center for Microeconomic Data, debt among Americans over the age of 70 years old increased 543% between 1999 through 2019, [CNBC](#) has reported. That's the largest percentage for any age group.

In 2019, a report from [United Income](#) found more than 20% of adults were working or looking for work, a 10% increase since 1985.

Debt is caused by all sorts of factors: student loans, mortgages, car payments, medical bills and living beyond one's means. Retiring and living on a fixed income can make debt more difficult to manage. Some seniors use credit cards to cover expenses, which can add to debt.



When your aging parents have debt, that may cause emotional distress. They may worry about being able to make ends meet through the rest of their lives or about their ability to leave a legacy for their loved ones.

If your parents need help dealing with debt, you can help by creating a budget with them. Looking at their current expenses, you can suggest eliminating purchases that aren't useful, like subscriptions they no longer use.

You may also suggest looking into refinancing options that could lower their interest rates on things like a mortgage. It might also help to refer them to a credit counselor or financial advisor and attend meetings with them to create a financial plan to get out of debt.

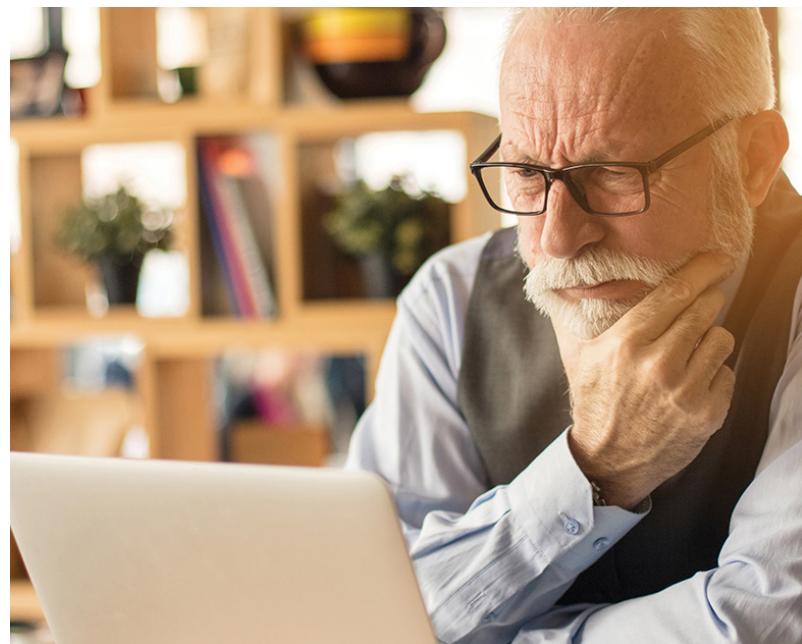
Financial scams

Unfortunately, many scammers and identity thieves target seniors. A February 2021 report by the [Federal Communications Commission](#) found a number of COVID-19 pandemic scams targeting older Americans. One included a Social Security Administration scam where seniors received calls, texts and letters with an offer to maintain their regular benefit payments for a cost.

Fraudsters use a variety of tactics, including phishing and spoofing. This is where a scammer will create a fake website that looks like a legitimate one – for example, a bank website.

Then, they'll email or text a target to log in to the website and check their account. Since the website is a lookalike, an unsuspecting victim might input their login information. Then, the fraudster has access to it and will use the login information for the victim's real bank account.

Other cybercrimes include sending emails to seniors and asking for a bogus investment or for money for a fraudulent cause. Educate your parents about why they should never share their bank account information with anyone or send money to someone they don't know.



A 2019 study by the [Aspen Institute's Tech Policy Hub](#) found that seniors are more likely to be targeted in online financial fraud. When they're a victim, they lose a larger amount of money than average. The study also said that cybercrimes against older adults had increased by 500% since 2014.



Advise your older parent never to open an email, link or attachment from a suspicious sender. They should never share personal information online in a public place, especially on a public Wi-Fi network.

Help your parents choose strong passwords that are unique for each site and advise them to use a password manager to access them when needed. Help strengthen the [financial protection for your senior parents](#) by encouraging them to regularly check their financial statements and to report anything suspicious as soon as possible.

Financial management after the death of a spouse

If your parent's spouse passes away, this can create financial management challenges for your surviving parent. Some seniors report having difficulty gaining access to assets like savings accounts. Others encounter issues with reverse mortgages, where the agreement was in the deceased spouse's name.

It's important to check in with a surviving parent about what kind of financial assistance they might need if their spouse passes away. This is another time where working with a professional financial advisor can help.

Financial benefits access

Your aging parents may be entitled to government benefits but may not be getting all that's available to them. The National Council on Aging's [BenefitsCheckUp](#) is a good place to find benefits your parents may be eligible for. There, your parents can find out what medication savings, health care, income assistance and tax relief programs they qualify for.

You can also assist your parents by searching state and local financial programs for the elderly. Search your state government's website for "resources for seniors" to find what may be available.

To help your parents navigate Medicare coverage, Medicaid eligibility and Social Security benefits, visit the Social Security Administration website at [ssa.gov](#). The office also has a helpful document titled [Who Do I Contact - Social Security or Medicare?](#), which explains which agency to contact for various federal benefits.

Finances are one key area to be aware of with your aging parents. There are various other legal matters to discuss earlier rather than later to ensure your parents' life wishes are met.





CHAPTER 3:

LEGAL CONSIDERATIONS FOR YOUR PARENTS

It's important that your aging parents have their legal affairs in order. You can help your parents gain peace of mind and save their loved ones stress and hassle by creating clear expectations and working with professionals to ensure their assets are protected.

Consider the following legal issues that you can address now and help your parents navigate.

Living wills and advance directives

An [advance directive](#) is a written, legally binding document that states what type of medical care your parent wants if they're unable to make decisions for themselves.

A living will is a type of advance directive that states medical treatments your parents would and wouldn't want to be used to be kept alive. It also states preferences regarding medical decisions like organ donation and pain management.

In a living will, your parents will address medical decisions like:

- Cardiopulmonary resuscitation (CPR)
- Mechanical ventilation
- Tube feeding
- Palliative care

A living will is important to have in case your parent becomes incapacitated. If your parent is seriously injured, in a coma, terminally ill or in the late stages of dementia or near the end of life, an advance directive ensures their final wishes are carried out. This also helps you avoid having to make consequential, heart-wrenching decisions on your parent's behalf.

Power of attorney

Durable medical power of attorney, also sometimes called health care proxy, is a type of advance directive in which your parents will name the person they want to make medical or health care decisions on their behalf if they're unable to do so. Power of attorney is important, in case your parent experiences a situation where a quick decision is required or a situation arises that's not addressed in a living will.

There's also [durable power of attorney](#) for finances. This enables the person named to manage transactions including the following if the grantor becomes incompetent or disabled:

- Banking and financial transactions
- Beneficiary transactions
- Estate trust
- Government benefits
- Personal and family maintenance
- Real estate

To create advance directives like a living will and power of attorney, you and your parents can work with a lawyer who specializes in trusts and estates.

Estate planning

Estate planning is important, because it ensures your parents' financial and physical assets are distributed to the right people once they've passed on. Having a will or a revocable living trust helps make the distribution process go more smoothly.

Probate is the legal process of ensuring property and possessions are given to those that the deceased intended to give them to. Without clear instructions, family feuds and lengthy, costly legal battles could ensue.

Some planning now can help alleviate those stresses and ensure that your parents' wishes are met. An estate planning attorney can assist in creating a will or trust. A revocable living trust offers the advantage of avoiding probate for any assets that are in it.



Other important documents

As a caregiver of a senior parent, you should also help them maintain their other legal documents in a safe place. In case something happens to them and they're incapacitated, having the following ensures you can effectively protect their legal affairs.

- Bank account, retirement account, stocks, bonds and brokerage account information
- Birth certificate
- Citizenship papers
- Death certificate of spouse
- Debt documentation, including loan and credit account statements
- Divorce decree
- End of life instructions, including hospice care preferences, funeral wishes and burial plot ownership
- Health insurance policy
- Home deeds
- Life insurance and accidental death policies
- Military discharge papers
- Tax returns
- Vehicle titles



Having access to these documents means you can protect your parents' legal rights if they're no longer able to manage their affairs. Go over each document with your parents and an elder law specialist, if possible, so you understand more about their financial and legal circumstances.

You can store these documents in a secure place like a fireproof safe, or provide them to an attorney for safekeeping.

With all this to keep track of, you may find yourself needing assistance as a caregiver. There are various resources designed to help caregivers and parents get the support they need.





CHAPTER 4: OTHER RESOURCES FOR YOUR PARENTS

There are many organizations that are designed to help families like yours cope with senior care. If you're looking for assistance in any of the following areas, check out the following [resources for adult children caring for aging parents](#).



Caregiving help

If you're struggling as a caregiver, check with these organizations for support, programs, tips and advice.

- [National Family Caregiver Support Program](#): The NFCSP provides grants to fund support for family and informal caregivers.
- [Alzheimer's Association](#): The Alzheimer's Association lists programs and support for caregivers looking after a parent with Alzheimer's, including local resources and support programs provided by local Alzheimer's Association offices.
- [Family Caregiver Alliance](#): The Family Caregiver Alliance lists caregiver services by state, including caregiver compensation programs, legal help advocacy and services for family caregivers.

You can also find resources for caregivers from the [National Council on Aging](#) and on the [Senior Lifestyle website](#).

Financial aid

The [AARP Foundation](#) lists state-specific financial assistance for seniors. The AARP Foundation also has organizations like the following to help seniors who want to work and earn money. One is [Back to Work 50+](#), which provides coaching, workshops and resources for professionals 50 years and above who are looking for a job.

For caregivers, Medicaid and veterans programs may provide [financial aid for senior caregiving](#). If your parent has long-term care insurance, that may also cover some costs for personal care services and home health care.

Home monitoring

A home monitoring device can help you care for your parent when you're not physically in their presence. As technology advances, so does the sophistication of these devices. They're helpful for sending safety and emergency alerts, and some will also track location, temperature and comfort levels.

As you research home monitoring devices, look into how data is secured and private information is protected. Some devices will detect danger, like fall risks or carbon monoxide. Others will alert caregivers when abnormal behavior patterns occur, like if your parent is wandering or leaves the house at odd times. Discuss with your parents what features are important to them so you can find the right fit.

Meal services

There are meal services available for seniors in need. [Meals on Wheels America](#) supports national community-based programs dedicated to addressing senior hunger. Homebound seniors in need of nutritious meals and food delivery can search for services based on [ZIP code](#).

There are also [congregate meal programs](#) that provide free healthy meals to seniors in community settings like senior centers, churches and schools. You can search online for congregate meals in your area.

You may find that you need additional help caring for your aging parents and want them to live in a safe and supportive environment that provides additional resources. There are a variety of senior communities that may be a good fit.





CHAPTER 5: **SENIOR COMMUNITIES FOR YOUR PARENTS**

There may come a time when you decide that moving your parents to a residential care setting is best for their health, safety and well-being. This can be a difficult decision that can ultimately enhance your parents' quality of life when you don't have the capabilities to provide them the care they require.

Consider the following when you're thinking about [senior housing](#).

Reasons to move to a senior community

Today, a diverse array of senior living options is available depending on what your parents need. Some reasons you might consider moving your parent(s) to a senior community include:

- You want your parents to have access to services like dedicated staff, 24-hour emergency systems and well-being checks in an active community that supports independent living.
- Your parent needs assistance with daily life tasks like bathing, dressing, meals, medication and housekeeping. You don't have the time or resources to provide these for them at their current home.
- Your parent needs 24-hour supervised care because of a memory condition like Alzheimer's or dementia.
- Your parent needs 24-hour supervised, long-term medical care with regular visits by physicians.

There are also short-term, temporary care solutions for seniors. These can help seniors who are recovering from a medical procedure, surgery or illness or who are undergoing physical therapy and need dedicated staff and supervision.

There's a variety of benefits for aging adults living in senior communities. Many senior communities provide social time and enrichment programs like art classes and fitness programs. Seniors can live full, active lifestyles in communities that are more independent, or that provide the exact health care they need from trained professionals.

What a senior community should offer

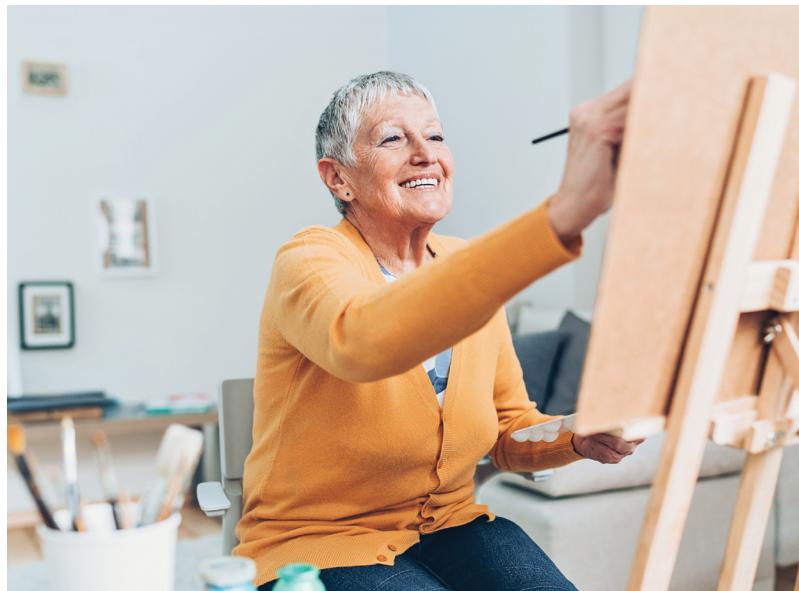
A senior community should meet the unique needs of your parent(s). Depending on your parent's health and level of activity, you can find a senior community ranging from independent living to skilled nursing care and rehabilitation services such as physical, occupational and/or speech therapies.

As you compare programs, look for:

- **Professional, trained staff:** Enquire about the staff credentials and the reputation of the senior care community. Talk with the team about their vision and philosophy and the types of results you can expect from having your parent live there.

- **Social programs:** Ask about social activities and enrichment programs, such as lecture series, book clubs and film viewings. It's nice for your parent to have a variety of options available so they can connect with others in the community.
- **Emergency systems and wellness checks:** Your parent's safety is of utmost importance, so these are essential in any type of senior living community. Ask about how you'll be contacted if your parent needs assistance.
- **Transportation services:** Many senior living communities will provide free transportation to places like doctors' appointments, shopping destinations and other local places.
- **Housekeeping:** Many senior living communities and facilities also provide housekeeping services. Look for a space where your adult parent(s) will feel comfortable living.

There are a variety of amenities available at senior living communities. It's helpful to [contact an experienced Senior Lifestyle representative](#), who will take all your parent's needs into consideration to recommend the best available communities.





Find a Senior Lifestyle Community for Your Parents

Caring for an aging parent as an adult caregiver can be challenging. You have your parent's best interests in mind, but there can be a lot to manage as a caregiver. Sometimes, the ideal solution is to find accommodations created specifically to meet senior needs and keep aging parents safe, healthy and happy.

Browse [Senior Living Communities](#) in your area to compare your options. [Contact Senior Lifestyle](#) for personalized recommendations based on your family's needs.