



## **Baby Boomers Caring For Aging Parents - Ten Questions You Need to Answer Now**

*By Dee Cascio*

Medical advancements have contributed to each generation living longer. Centenarians are now the fastest growing age group followed by the group that is 85 years and older. This places many baby boomers in a care giving position.

If you are a baby boomer faced with serious concerns about your aging parents' ability to care for themselves, use the time when families gather for special occasions to plan ahead. Ask the hard questions especially if you live a long distance from your parents, limiting your day-to-day helping role. Speak up if you are the nearest relative, feeling the strain of eldercare while also working and raising your own family. Don't wait for a crisis to occur to take action.

### **Face the challenge**

Caring for an aging parent creates a role reversal that can be challenging to navigate. Many of our parents cling to their independence. I remember when my dad, who at the time was in his late 80s, had several fender benders and we were worried that he would hurt someone else or himself. To handle this, we asked my dad to take a driving test. Two days before he was scheduled to take the test, he voluntarily turned his license into the Division of Motor Vehicles. Everyone at the DMV clapped for him. This worked because he was able to make this his decision.

Several years later, when my dad's living situation became too much for my single brother to handle, my dad came to live with my husband and me. During the year that he lived with us, he was diagnosed with Alzheimer's disease. My husband and I were fortunate to receive much support from my siblings but I also became very resourceful at finding private and county services to help us. After multiple trips to numerous residences, I was able to find an assisted living facility for my dad that provided the appropriate supervision, structure and activity level to meet his needs. He has been there for 2 years now and he considers it home. We see him several times a week for outings, which he loves. This situation worked out well for us but it may not work for everyone. What is your plan?

### **Be prepared**

When dealing with aging relatives, family members must contend with a number of issues including safety concerns, appropriate medical treatment, supervision of caregivers, the level of responsibility each family member is willing to take, and how to handle this new care giving role in addition to existing commitments and responsibilities.

In order to be proactive in caring for an elderly parent now or later, prepare for the future using these questions:

1. Are your parents willing to have this "next stage of life" conversation with you in preparation for when they will need more care?
2. If your parents won't talk about this with you, what can you and other family members do to create a plan?
3. How long can your aging parents live safely by themselves with proper nutrition, socialization and medical treatment?
4. How will you navigate care taking, especially long distance?
5. Are you and your spouse willing to be caregivers? If so, how will you safeguard your marriage and protect your existing family life?
6. Are you and your siblings able to agree on the care of your parents?
7. How will you handle money issues with your parents? Ideally, your parents have appropriate funds for long-term care in the form of insurance, pension, and investments.
8. What will you do if there isn't enough money for your parents' care?
9. What will happen if you or a family member has to give up a job to care for elderly relatives?
10. Are you familiar with the community resources that are available?

Know that you are not alone. Many of us have been through this stage with parents, and we continue to plan for levels of care on a regular basis. By answering these ten questions now, you will be better prepared to face the challenge of caring for your elderly parents.

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