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# When the Parent Becomes the Child

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## Providing Care for Older Individuals

It should come as no surprise to anyone that we're living longer.<sup>1</sup> Over the past century, medical science has defeated numerous diseases that once shortened the lives of many. These extra years are not without their problems; living longer allows people to come down with illnesses that, in years past, they would not have lived long enough to develop.

As a person ages, health problems can gradually become overwhelming, to the point where the individual is no longer capable of living independently or handling his or her personal affairs. Often, a child will then step in to "help out." Gradually, a role reversal takes place in which the child becomes the parent and the parent becomes the child.

### Planning Ahead - If Possible

If possible, planning ahead makes the process easier. A child who is taking over a parent's situation will often be handed total responsibility for the parents' well being. To the extent that the parent is able, he or she must be kept involved. Some key areas include:

- **Finances:** Managing the parent's income, assets, and liabilities, paying the bills, and seeing that income tax returns are prepared.
- **Medical:** Understanding the parent's medical situation and history, insuring that needed medical care is provided, and dealing with required medication.
- **Benefits:** Making maximum use of any benefits that might be payable from former employers, Medicare, Medicaid, or the Veteran's Administration.
- **Key Documents:** To carry out the parent's wishes and legally act on the parent's behalf, an adult child will need key documents such as wills, trust documents, a durable power of attorney for health care, a general power of attorney, and a "living will" or advance health care directive.

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<sup>1</sup> For example, a child born in the year 1900 had an average life expectancy of 47.3 years. However, for a child born in 2020, life expectancy had increased to 76.4 years. Source: National Vital Statistics Reports, Volume 72, Number 12, United States Life Tables 2021, Table 19. November 7, 2023.

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## When to Intervene?

Very few of us want to intrude in our parents' lives. It is only when we begin to notice certain "things" about Mom and Dad that we begin to consider stepping in. Problems such as memory loss, dementia, diminished sight or hearing, incontinence, and falling are signs it's time to intervene. Two initial questions must be answered:

- **What needs to be done?** What is the appropriate level of care and/or type of living arrangement? Often, this question is answered in consultation with the parent's physician or with the help of a geriatric care manager.
- **Who will be in charge?** This task frequently falls to the child who is the closest, geographically, to the area where the parent resides. Sometimes, younger family members may decide to share the responsibilities. In other instances, a child with special skills or aptitudes may be chosen.

## Care and Housing Options

Remaining in the family home is often the first choice of many elderly individuals. However, because the home is either unsafe or ill-suited to their needs, other options must be considered. The chart below lists a few of the alternatives:

Facility Type	Description	Advantages	Disadvantages
<b>Senior Adult Condominiums</b>	Similar to home ownership. Usually age restricted.	Living unit can often be matched to the individual's needs. Few maintenance or security concerns.	Individual must arrange for own healthcare and personal service needs. Rules may be restrictive. Costs may be high.
<b>Senior Apartments</b>	Apartment rental units. Often age restricted.	Individual can select a unit to meet needs. May have common services such as transportation, recreation, or meals.	Individual must be able to live safely and independently; must arrange for own healthcare and personal service needs.
<b>Continuing Care Retirement Community</b>	Provide a range of facilities, including independent living, assisted living, and nursing home care.	Different levels of services and living arrangements are available to meet an individual's needs as those needs change over time.	Usually expensive. Require a large initial entrance fee as well as monthly charges. If care provider is not financially strong, monies paid may be lost.

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Facility Type	Description	Advantages	Disadvantages
Assisted Living	Rental of private rooms or apartments, with many services.	A wide range of personal services are provided, including laundry, meals, housekeeping, and 24 hour monitoring.	Individual must be able to move about and handle most of their own physical needs.
Nursing Home	Skilled nursing facility	Provide care for individuals who cannot live independently because of physical or mental impairments.	Can be quite expensive. Quality of care can vary.

### Preparing for the End

Even longer lives eventually end. The caregiver's responsibilities in this final stage of life are just as important as in any other. One key goal is to honor the terms of the elderly individual's advance health care directive. A "Do Not Resuscitate" order may be required, when even heroic medical efforts serve no real purpose. You may have to arrange for hospice care when death is near. Allowing the elderly the opportunity for a death with dignity is as important as caring for them when they are alive.

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