

## Caring for Aging Parents – What to Consider – Part 1



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Caring for aging parents can feel overwhelming. As demographics shift to a much larger elderly population, I commonly find my clients dealing with how best to approach caring for their parents – especially those with diminished mental or physical capacity. In a recent blog post I wrote, I detailed some important issues to consider and strategies to employ when one is concerned for one’s aging parents. Below is a summary, for the full text that gives examples and offers strategies to dealing with some of these issues, you can visit my website, [www.benderfinancialservices.com](http://www.benderfinancialservices.com).

### **Aging Parents Often Seem Inflexible, But They’re Not**

Older individuals can often give the impression they are difficult to work with – perhaps even “stuck in their ways” or unreasonably stubborn. People are shaped by their experiences. The older one gets, the more varied and unparalleled one’s experiences are, and consequently, the more emotionally unique one becomes. Our unique attitudes and mentalities can be challenging for others to appreciate – even our own family members.

The best remedy for this situation I have found is for the younger generation(s) to do as much listening as possible. This is not an original or particularly unique strategy, but it is probably the most important and effective. People will pretty much tell you exactly what they want and what they are most concerned with as long as you are willing to listen. *Patience is key.*

Instead of telling a parent how concerned you are, I feel a better approach would be to ask the parent probing questions about his/her plans for the future.

When the adult child broaches these subjects, their goal should be only to start a dialogue that will build in depth and detail over time. This process is designed to be collaborative and deferential to the aging parent, which is fundamental to obtaining the parent’s buy-in and maintaining his/her sense of autonomy.

### **Many Elderly Parents Don’t Enjoy the Role Reversal of their Children in Charge**

A second issue that I frequently encounter when caring for aging parents is that most elderly parents do not relish the role reversal they find themselves in when their children become the

caretakers or authority figures in their lives. The potential need for assistance as we reach old age is why I often recommend owning [long term care insurance](#).

Long term care insurance aids family members because it allows them to continue to care for the aging parents without being converted into personal nurses. In other words, spouses can remain spouses and children can remain children to the elderly adult. Sometimes, though, conflict can still arise.

### **Demonstrate Empathy Towards Your Parent's Changing Circumstances**

Friction between elderly parents and their adult children can sometimes emerge during caretaking because, even though the parents may need assistance like young children, they are *not* children. They are, in fact, adults with a lifetime of experiences who are accustomed to their independence. When subjected to their adult children's supervision and directive, the elder parents can feel a loss of control and freedom. Additionally, they may feel as though their needs are not properly understood, taken seriously or possibly even addressed. On top of all this, parents can sometimes harbor feelings of guilt as they don't want to be a burden on anyone, *especially* their own children.

Abrupt or consequential life changes can produce feelings of anxiety for anyone, especially the elderly, who have enjoyed their own independence for a long while. I believe it's important for all loved ones involved in such meaningful changes to be as empathetic as possible to the aging parent(s). The parent(s) will appreciate the sentiment, and it may even bring everyone involved closer together.

\*\*\*If you would like to discuss this topic or any other financial planning topic, please [reach out to me](#). I'd love to connect with you.

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