

# How to Help Your Aging Parents

(WITHOUT GOING BROKE)

From making their daily life easier to affording in-home care, here's the (money) wise guide you need

By Kate Ashford

When Sue Dietz noticed her mother's dementia worsening, she began spending every day at her parents' house near Pittsburgh—making sure her mom was eating properly and taking medications. But the schedule became too much when Dietz's daughter in North Carolina had a baby. "It wasn't fair to my daughter that I couldn't be with her when she needed me, too," says Dietz, 56. Although she found in-home help that her parents are paying for, she worries that their money may run out and she'll need to dig into her savings to cover the costs.

Dietz isn't alone in dealing with the cost of caring for an aging parent—or getting nervous about the prospect. Some 41 percent of baby boomers with a living parent are helping to care for them, according to a recent *USA Today*/ABC News/Gallup Poll, and nearly half of those who aren't worry

about being able to do so in the future. The price tag isn't cheap: MetLife says the average price for in-home non-medical help runs about \$20 an hour, an assisted-living residence costs roughly \$36,000 a year, and a private room in a nursing home goes for over \$77,000 annually.

But you can help aging parents get the assistance they need without burning through family finances. Start here with our guide to the best strategies and resources available. A bonus: The **Good Housekeeping Research Institute** had a panel of seniors test products that can help keep your parents safe; a small purchase now might avoid a major medical expense later.

## Have the Conversation

The first move in gauging the help your parents need is having The Talk. You'll want to find out how much they've prepared for the future, legally and financially. For instance, do they have **key legal documents** such as a durable power of attorney and an up-to-date will? (For a more complete list, see page 173.) "Use your own experience to get the conversation going," advises Virginia Morris, author of *How to Care for Aging Parents*. "Say, 'I'm starting to do my own estate planning, and I wonder what you had drawn up.'" Or show them this issue and say, "This article says we should talk about where you keep your papers." It's vital to be prepared; otherwise, you may have to find these documents on your own if your parent,

say, can no longer cover up worsening dementia. (For advice on dementia and Alzheimer's, see page 173.)

If you've got a good relationship with your parents, tackle the tricky financial questions as well. Find out if they have **long-term care insurance**, and if not, how they plan on paying for nursing home care or in-home help if necessary. Again, tell your parents you're thinking about doing estate planning and wondered what financial choices they made. "Make it about you, rather than them," says Hugh Delehanty, editor in chief of AARP Publications—your parents are less likely to get defensive.

## Get the Right Help

Once you have this information in hand, get your parents' perspective on how they think they are doing and their hopes for the future. Nearly 90 percent of adults over 50 say that they want to remain in their homes as long as they can. And many of them can stay put for years—with the right support. Here's how to determine the care they need and then match their needs with the most appropriate type of assistance.

If your parents are coherent but have trouble getting around, look into **local transportation services** and **community meal programs** like Meals on Wheels (whose staffers will check in on your parents periodically). These types of offerings are community-specific, and their prices vary. The **local Area Agency on Aging**, sometimes

## Tested: Top Safety Products

Safety devices for your parents' home can help you delay or avoid hiring personal caregivers. The best also help seniors steer clear of residential dangers deemed most common by the Home Safety Council: falls, poisoning, and fires and burns. Experts at the **Good Housekeeping Research Institute** tested a variety of home-safety products in its laboratories as well as with elderly consumers at the Carter Burden Center for the Aging in New York City. Here are their top choices.



### PREVENT FIRES AND BURNS

- Some smoke alarms have strobes or vibrate, which can be useful for the hard of hearing. The **First Alert SA100B** (\$140) has an 85-decibel alarm and a strobe. It can be connected to other units; if one sounds, they all do. Hook the **Kidde Interconnectable Strobe Light** (\$77) to another Kidde, and it emits a steady light for smoke and flashes for carbon monoxide.
- The **HotStop Shower Head** (\$25) and **Antiscald ScaldShield Shower Device** (\$35) prevent scalding by slowing the shower flow once the water temperature gets too hot. The flow restarts when water gets cooler. While the HotStop replaces a regular showerhead, the ScaldShield is placed between the showerhead and the pipe.
- The **Lamson & Goodnow HotSpot Honeycomb Silicone Pot Holder** (\$7) is a good alternative to a standard pot holder that's made of cotton, which could ignite if left near a lit stove. Institute testers were able to hold a hot pan for more than a minute with these very flexible holders. And the elderly consumers gave the pot holder high marks, too.

Previous spread: photograph by Jakob Heibig/Getty Images

called the Department of Elderly Affairs or the Senior Citizens Office, can fill you in on what's available. Find an office near your parents at [eldercare.gov](http://eldercare.gov).

If your parents are mobile but show mild signs of dementia or forgetfulness, you may want to investigate **out-of-home adult day services** or day health-service programs. Supervised adult day services let the elderly socialize with other seniors, and day health services may have nurses who can give out shots and medications. These services often have their own facilities or may be

## Elder-care attorneys can help you wrestle with Medicare and Medicaid regulations. They're also valuable for discussing asset-management planning

part of a local community center. In addition to asking the Area Agency on Aging for names of reputable, convenient programs, you can consult the staffs of nearby senior centers, churches, and synagogues.

If your parents are less independent—say, if your mom is having a hard time getting in and out of bed or sometimes forgets she turned on the stove or bath—she'll need **in-home care**. “It took three different people and about three months to find a perfect match for my mother,” says

Helen Nazar Bishop, whose mom has Alzheimer's. “And we are always communicating with the home-care worker.” As a first step in finding a reliable caregiver (see page 173 for details on costs), start at the Web site of the **Family Caregiver Alliance** ([caregiver.org](http://caregiver.org)), which has put together the first comprehensive, 50-state online directory of caregiver support programs.

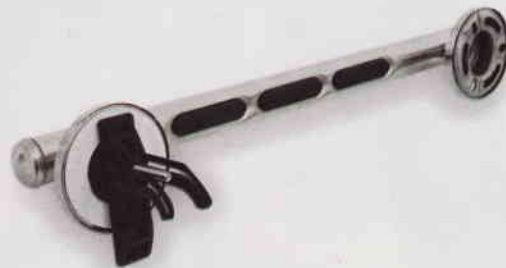
For a personalized, overall-care plan, hire a **geriatric-care manager**, usually a nurse or social worker trained in helping the elderly. You'll typically pay \$300 to \$800, depending on where your parents live, to have this person visit them in their home, assess how they're doing, and recommend cost-efficient things they might need to stay independent. “Geriatric-care managers have their fingers on the pulse of services available locally,” says Elinor Ginzler, senior vice president of livable communities for AARP. For an additional fee, the geriatric-care manager can also make all the arrangements. Expect to pay roughly \$80 to \$200 an hour for this service, depending on how much attention your parents need and where they live; the cost isn't covered by health insurance, Medicare, or Medicaid. You can find Professional Geriatric Care Managers (PGCMs), who are trained, experienced professionals, by visiting [caremanager.org](http://caremanager.org).

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### MANAGE MEDICATIONS

- The **E-pill Cadex 12 Alarm Medication Reminder Watch and Medical ID** (\$80) was easy to program, and its alarm reminds users to take medications up to 12 times a day. The face even notes the name of each pill to take. The watch stores medical information like allergies, blood type, and phone numbers for health insurance and doctors.
- The **BorIn-Halblch Home Care Pill Box** (\$3.94 per strip) is a seven-day pill dispenser with snap-down lids and labeled compartments for each day. In the Institute's evaluations inside the lab and with older users at the senior center, this pillbox was a breeze to open and close. The large, raised lettering is a plus for those who are sight-impaired.



### AVOID FALLS

- The **Moen SecureMount Anchors** (\$37.50) let you install grab bars anywhere in the house—they can even be used in between the studs in bathroom walls. The bar attaches to an anchor inserted into the wall, so the device securely supports weight, giving seniors the extra support they need.
- The **Ettore Grip 'n Grab** (\$26.15) extends a person's reach, so your folks won't have to use a stool to get things that are high in their home. This grabber has a pivoting rubberized head, and it can nab something on the floor if bending down is difficult.

**GHRI TESTED**

# Dealing With Alzheimer's or Dementia

Memory loss goes hand in hand with getting older. It's completely normal for an older person to walk into the kitchen and occasionally wonder, "Now, why was I coming in here again?" But if your mother is, say, coming home from the supermarket empty-handed because she couldn't "find anything" on her grocery list, or if she keeps her cleaning supplies in the fridge, pay attention. These may be signs of dementia or Alzheimer's (see 10signs.org for more info). Talk to your parent's doctor to determine if Alzheimer's may be involved.

**IF THE DIAGNOSIS IS MADE,** visit the Alzheimer's Association site ([alz.org](http://alz.org)) for information and access to support groups. A doctor who specializes in dementia care can prescribe medications that can delay the onset of symptoms, among other options. As the disease progresses, check out the **MedicAlert + Safe Return program** at [medicalert.org](http://medicalert.org). For \$50 up front and a \$25 annual fee, your parent will get a bracelet or pendant identifying her as someone with dementia. If she is found wandering, responders can contact her caregiver or family and EMTs will be able to get her medical records.

**AFTER A DIAGNOSIS,** your parent may be angry or in denial. Rather than dictating what should be done, involve her in the conversation. "Coming up with options and talking through them helps a parent feel a sense of control over her experience," says Peter Reed, Ph.D., senior director of programs for the Alzheimer's Association.

## Aging Parents

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### How to Save Money

Hiring help doesn't have to mean draining your parents' bank account—or yours. Adult day services, which average \$64 a day, are far less expensive than in-home daytime help. And **in-home, nonmedical daytime assistance** (about \$18 an hour) will probably be a bit less costly than an in-home health aide (about \$20 an hour), if your parents won't need medical supervision. The federal government might shoulder some expenses, too. **Medicare** usually pays for some short-term, **in-home medical help** prescribed by a doctor for people 65 and older. But it won't pay for long-term custodial care. If your parent does qualify for that, check [medicare.gov](http://medicare.gov) to find local Medicare-certified in-home health-care agencies.

**Medicaid** rules vary by state. The program may cover home care or day services *if* your 65-plus parent is nursing-home-eligible and meets low-income requirements. So you'll likely have to exhaust your parents' resources before turning to this type of help. If your dad needs constant surveillance, Medicaid would likely require him to go to a nursing home or similar facility (check [govbenefits.gov](http://govbenefits.gov) for details).

Since this is difficult terrain, consider consulting an **elder-care attorney** to help navigate regulations and discuss asset-management planning, which will be important if your parents' health declines. Find a specialist at the National Academy of Elder Law Attorneys' site: [naela.com](http://naela.com).

Look into lowering expenses through **local senior programs**. For example, **utility companies** may offer a break on energy bills—just give them a call and ask. **Church or synagogue volunteer programs** might provide a companion to keep your

mom company periodically. Some areas have **transportation services** that can save the cost of using taxis or part-time drivers. In the Boston area, disabled or impaired seniors can use The Ride, which provides a door-to-door wheelchair-access van or sedan for \$2. "I had a 90-something client who took it to work every day," says Suzanne Modigliani, a geriatric-care manager in Brookline, MA.

With some delicate conversations and aid from the right places, you can help your parents stay in their homes for as long as possible. "It's hard, make no mistake," Ginzler says. "But respect the fact that Mom and Dad want to control their lives as much as they can. Being compassionate will lead you to the right decisions." ■

### PAPERWORK PREP

Learn where your parents keep their financial documents and medical information. This can avoid costly mistakes and let you know the extent of their resources. Here are some of the biggies (for a detailed list, check out the financial-planning area at [mymoney.gov](http://mymoney.gov), and print one out for your folks).

- **Wills**
- **Durable power of attorney (so someone can legally act on their behalf) and medical power of attorney**
- **Advance directive, like a living will, which states wishes for end-of-life care**
- **Life insurance policies**
- **Long-term-care policies**
- **Bank and brokerage accounts**
- **Social Security cards**
- **Medicare and health insurance cards**
- **Doctors' names and numbers**
- **List of medications**
- **Lawyer and accountant contact information**