By Rozanne Banicki

There are many things that can occur that will lead to single adults taking care of an aging parent: foreclosure on a home, injury, mental issues, death of one of your parents leaving the other alone, etc. When that happens, what do you do? How do you continue your life and still take care of your parent? How do you follow God’s command to honor your mother/father and what does that actually look like?

Do you know how your parent will be taken care of when they can’t take care of themselves? Will they move in with you? Will you have to put them in a home of some sort? There are some things you need to ask your parents/talk with your parents about before they have problems.

**Important questions to ask your parent(s) to prepare for the future**

 - Do they have a living will? What are their wishes if they should be on a breathing machine? What do they want done with their body? Are they organ donors? Do they already have a cemetery plot? If not, do they know where they want to be buried? Can you get a plot now? Do they want cremated? What do they want done with their ashes? Do they have life insurance? Do they have medical insurance other than Medicare? What type of Medicare do they have? Who is their executor of their will? Where do they keep your important documents? Have you updated your beneficiaries? Do they have a long-term care insurance policy?

**Services are available to assist**

- Doctors

- Social workers at the hospital

- Medicare: <https://www.medicare.gov/>

 - Medicare Supplemental Insurance

 - Medicare Advantage Plan

- Medicaid: <https://medicaid.ncdhhs.gov/>

- AARP: [www.aarp.org/caregiving](http://www.aarp.org/caregiving)

- A Place for Mom: <https://www.aplaceformom.com/>

- Home health care (costs on average $19/hr in NC for a home health aide, varies depending on location)

 NC Division of Health Service Regulation:

 <https://www2.ncdhhs.gov/dhsr/ahc/consumer.html>

 Agingcare.com: https://agingcare.com/

- Adult Day Care (this seems to be getting less and less available)

- Long-term care insurance

- Friends and family! Challenges include: their families, schedules, don’t know what to ask for, people say they can help then you schedule something and their availability changes, etc.)

- Book: The 36-Hour Day: A Family Guide to Caring for People Who Have Alzheimer Disease, Related Dementias, and Memory Loss / Edition 5

**Moving, the stress it causes**

- When moving, what all can your parent do to help? Or will they be in the way?

- Are they willing to throw away or get rid of things? Or do they want to keep every little thing they accumulated during their lives and cram it into your house? Is it worth getting a storage unit to keep their belongings? Try not to make it seem like they are a burden.

**Do’s and don’ts**

 - Do make sure you discuss that this planning and discussion will help you to make hard decisions at a difficult time when you are emotionally unsettled. If these things are decided early and written down, then there will be less for you to worry about.

 - Do make them feel like they are part of all decision making.

 - Do take care of yourself and your family!

 - Don’t make them feel like you are pushing them into an early grave.

 - Don’t try to take on everything yourself.

**Taking care of yourself and the importance of balance**

**The Caregiver Bill of Rights**

**I have the *right***…to take care of myself. This is not an act of selfishness. It will give me the capability of taking better care of my relative.

**I have the *right***…to seek help from others even though my relatives may object. I recognize the limits of my own endurance and strength.

**I have the *right***…to maintain facets of my own life that do not include the person I care for, just as I would if he or she were healthy. I know that I do everything that I reasonably can for this person, and I have the right to do some things just for myself.

**I have the *right***…to get angry, be depressed, and express other difficult feelings occasionally.

**I have the *right***… to reject any attempts by my relative (either conscious or unconscious) to manipulate me through [guilt](https://www.aplaceformom.com/planning-and-advice/articles/eldercare-decision-and-guilt) and/or [depression](https://www.aplaceformom.com/planning-and-advice/articles/elderly-depression).

**I have the *right***…to receive consideration, affection, forgiveness, and acceptance from my loved one for what I do, for as long as I offer these qualities in return.

**I have the *right***…to take pride in what I am accomplishing and to applaud the courage it has sometimes taken to meet the needs of my relative.

**I have the *right***…to protect my individuality and my right to make a life for myself that will sustain me in the time when my relative no longer needs my full-time help.

**I have the *right***…to expect and demand that as new strides are made in finding resources to aid physically and mentally impaired persons in our country, similar strides will be made towards aiding and supporting caregivers.

Adapted from the book, CareGiving: Helping an Aging Loved One, by Jo Horne, published in 1985 by the American Association of Retired Persons.

Update: January 2018