

PERSONAL FINANCE / ADVICE

5 Steps to Intervene When an Elderly Relative Needs Help

If you have an older relative who is slowing down, here's how to help them age with compassion and dignity.

By [Maryalene LaPonsie](#) | Contributor July 29, 2016, at 10:53 a.m.



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Step 2: Get the entire family on the same page. Scheil says one of the more difficult aspects of helping his mom was working with his five siblings to develop a unified strategy. "We were at odds about what to do," he says.

Before approaching a senior relative to offer help, it's best to hold a separate meeting of all relatives who should be involved in the decision-making process. Discussion should include how financial responsibilities are to be divvied up and what support each sibling or relative would be able to offer.

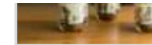
While this meeting is a good time to brainstorm solutions, leave room for a senior to have some say in the process as well. "Instead of coming in and making decisions, ask how they feel," says Steve Cain, national sales leader with long-term care insurance brokerage LTCI Partners. "You have to let them know they have a role."

Cain, who is currently working to assist his aging mother, says making demands is a good way to immediately shut down a discussion. "The language and vocabulary you use is critical," he says. "Don't talk to them like they're children." When adult children meet in advance, they may want to rehearse how they will approach and frame the conversation so it allows room to accommodate their parent's wishes.

Step 3: Start by offering easy changes. Starting the conversation by suggesting a dramatic change – such as moving from a current home – can be counterproductive. "They don't want to lose their independence," Scheil says. "They don't want to be stuck in a nursing home or have their keys taken away from them."

Even if it appears a relative will not be able to live independently for much longer, the best way to start is with small changes that will be simple for a senior to accept. "I think the easiest way is to say, 'mom or dad, can I help you do the bills?' or 'Can I pick you up and take you to the store?'" Chamberlin says. "You'd be surprised how receptive they can be to that."

Once they accept help with simple tasks, it may be easier to broach bigger changes such as bringing in a home health aide, turning in the car keys or even [moving to another location](#).



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Before offering to help an elderly loved one, hold a separate meeting with relatives to discuss financial and caregiving responsibilities. (ISTOCKPHOTO)

Joan Lunden may be best known for her 17-year stint as co-host on ABC's Good Morning America, but the journalist says her most important role may be that of helping her elderly mom.

"The biggest responsibility every American will have is taking care of their aging parents for the 10, 15 or 20 years before they die," says Lunden, official spokeswoman for the caregiving website A Place for Mom.

Unfortunately, it's not always easy to offer senior parents or other [elderly relatives assistance](#). For those grappling with the best way to approach the subject, here are five steps to follow.

[See: [10 Ways Retirement Will Surprise You.](#)]

Step 1: Recognize when help is needed. Not all seniors will [need help as they age](#), and some seniors who do need assistance will insist they do not. Hans Scheil, a chartered advisor for senior living and author of "The Complete Cardinal Guide to Planning for and Living in Retirement," had the latter experience when his mother developed early Alzheimer's. "She became a real pro at acting like everything was just fine," he says.

Since seniors may not be forthcoming about their needs, adult children and other relatives need to be on the lookout for warning signs. "Sometimes it can be as simple as looking in the refrigerator," says Lunden. An empty fridge, stacks of unopened mail and unexplained bruises can all be reasons to suspect a senior is having difficulty living on their own.

What's more, seniors are often [a target for criminals](#). "A lot of the scammers are people who try to be friends or even romantic connections for senior citizens," says Don Chamberlin, a financial advisor and president of The Chamberlin Group in St. Louis. That means loved ones should make a point to meet and vet new acquaintances who begin making regular appearances in a senior's life.

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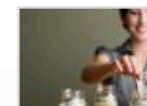
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Step 4: Get paperwork in order. While offering these easy changes, families should also suggest helping with [legal paperwork](#) such as a durable power of attorney, HIPAA release forms and a living will. Having these in place is crucial for family members to be able to manage a senior's finances or health care in the event of an emergency.

Lunden says the best way to approach the subject is for family members to complete the paperwork for themselves first. That provides a natural segue to offer to help a parent with their documents. "Always do it in a sense of 'I'm working on a huge file for myself,'" Lunden says. Seniors may feel less defensive about the offer if they realize their children are pulling together the same documents themselves.

Step 5: Enlist the help of doctors and other professionals. Even if the subject is approached gently, some seniors may dig in their heels and refuse help. "It's not the giving up driving," Chamberlin says. "It's giving up the feeling of independence."

In that case, it may be useful to bring a doctor, attorney, accountant or other professional into the conversation. Asking someone the senior knows and trusts may get the best results, but sometimes that's not an option. Lunden recommends connecting with the hospital social worker for help if a loved one is taken to the emergency room or admitted for any reason. Meanwhile, Scheil says hiring a private case manager is another option that may relieve some of the burden from family members.

Some states allow confidential reports to a motor vehicle department if a senior is [no longer safe on the road](#). For more extreme cases in which a senior is endangering him or herself and refusing help, a petition may be submitted to the court to request that a legal guardian be appointed.

[Read: [7 Tech Advances That Will Change Seniors' Lives.](#)]

Caring for an aging relative can be awkward and uncomfortable, but it's a role many people have to fill. Approaching the subject gently and with compassion can minimize everyone's discomfort.



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