

Aging Parents Frequently Asked Questions

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1. What are some of the most common challenges families face when caring for aging parents?

- a. Communication gaps:
 - i. Families often delay discussing caregiving plans, leading to confusion during crises.
 - ii. Misaligned expectations among siblings or relatives can cause conflict.
- b. Emotional strain:
 - i. Feelings of guilt, frustration, or sadness can arise when roles shift between parent and child.
 - ii. Role reversal – Children may struggle to transition from being cared for to becoming the caregiver.
- c. Navigating the healthcare system:
 - i. Understanding medical terminology, insurance options, and long-term care plans can be overwhelming.
 - ii. Without a designated family member to handle communication, medical decisions may become chaotic.
- d. Financial pressures:
 - i. Many families underestimate the expenses associated with long-term care or specialized treatments.
 - ii. Paying for home care, assisted living, or medical treatments can strain personal budgets.
 - iii. Insufficient savings or insurance can lead to difficult decisions about care quality or location.
- e. Balancing roles:
 - i. Caregivers often struggle to manage their responsibilities while maintaining careers, marriages, and parenting roles.

- ii. Imbalances in caregiving responsibilities can cause tension among siblings or other relatives.
- iii. Caregivers may face reduced productivity or must take unpaid leave to meet caregiving demands.

2. How can individuals prepare themselves emotionally and logistically for this responsibility?

- a. Emotional preparation:
 - i. Acknowledge the emotional toll caregiving may take and seek professional counseling or join support groups for caregivers.
 - ii. Set realistic expectations about your role and what you can handle.
- b. Logistical preparation:
 - i. Start early discussions with your parents about their preferences for aging, including housing, medical care, and end-of-life wishes.
 - ii. Create a centralized document with essential information:
 - 1. Medical records and/or access to an online patient portal
 - 2. Legal documents
 - 3. Contact information for doctors, lawyers, and advisors.
- c. Research caregiving resources, including local support services and financial aid options.

Healthcare and Wellness

3. What steps can people take to advocate effectively for their parents' medical care?

- a. Understand your parents' preferences
 - i. Have clear conversations about their desired care approach (i.e., aggressive treatment vs. comfort-focused care).
- b. Build relationships with healthcare providers:
 - i. Attend appointments with your parents and establish a rapport with their doctors.
 - ii. Ask clarifying questions to understand diagnoses, treatments, and options fully.
- c. Organize medical information:
 - i. Maintain a detailed record of your parents' medical history, current medications, and allergies.
 - ii. Use a digital or physical organizer to track appointments and care plans.
- d. Legal preparedness:
 - i. Ensure a healthcare proxy or medical power of attorney is in place.

- ii. Understand your parents' insurance coverage, including Medicare or supplemental plans.

4. How do you suggest addressing mental health challenges for both caregivers and parents?

- a. For parents:
 - i. Encourage regular mental health check-ups, especially if there are signs of depression or anxiety.
 - ii. Engage them in activities that promote mental stimulation, such as puzzles, reading, or social gatherings.
- b. For caregivers:
 - i. Practice self-care by setting aside time for hobbies, exercise, and rest.
 - ii. Seek counseling or therapy if feelings of overwhelm or burnout persist.
- c. Build a network:
 - i. Join caregiver support groups, either locally or online, to share experiences and solutions.

Financial and Legal Planning

5. What financial planning strategies are crucial for managing eldercare expenses?

- a. Assess current resources:
 - i. Review your parents' income sources (Social Security, pensions, investments).
 - ii. Understand any insurance coverage, including long-term care policies.
- b. Plan for future costs:
 - i. Research costs for home care, assisted living, and nursing homes in your area.
 - ii. Consider various financial products used by others in similar situations.
- c. Tax efficiency:
 - i. Work with a financial planner to explore tax-saving strategies, such as deductions for caregiving expenses.
- d. Utilize benefits:
 - i. Investigate government programs like Medicaid, veterans' benefits, or local assistance programs.

e. Preventing Elder Abuse:

i. Establish trusted relationships:

1. Work with reputable financial advisors, attorneys, and healthcare professionals who specialize in elder care.
2. Ensure family members involved in caregiving have clear roles and responsibilities to avoid conflicts or misunderstandings.

ii. Monitor financial accounts:

1. Set up alerts for unusual transactions on bank and credit accounts.
2. Review financial statements regularly with the elder or a trusted third party.

iii. Simplify finances:

1. Consolidate accounts to reduce complexity and make monitoring easier.
2. Use automatic bill payments and direct deposit to minimize handling of cash or checks.

iv. Utilize legal protections:

1. Establish a durable power of attorney with a trusted individual to manage financial matters.
2. Consider setting up a revocable living trust, which includes oversight by a trustee to manage assets.

v. Educate on scams and fraud:

1. Inform elders about common scams, such as phishing emails, fake IRS calls, or lottery scams.
2. Encourage them to avoid sharing personal or financial information over the phone or online.

vi. Secure personal information:

1. Safeguard important documents, such as Social Security cards, financial records, and legal papers, in a locked or secure location.
2. Use strong passwords and two-factor authentication for online accounts.

vii. Involve multiple parties:

1. Use a system of checks and balances, such as requiring dual signatures on large transactions or involving multiple family members in financial decisions.

viii. Encourage regular communication:

1. Stay connected with the elder through frequent check-ins to identify signs of isolation or undue influence.
2. Create a supportive environment where they feel comfortable discussing financial concerns.

ix. Watch for warning signs:

1. Be alert to sudden changes in financial habits, such as large withdrawals, unusual gifts, or unpaid bills.
2. Notice changes in behavior, such as fear, anxiety, or withdrawal, which might indicate abuse or coercion.

x. Report on suspected abuse:

1. Familiarize yourself with local resources, such as Adult Protective Services (APS), to report any signs of financial exploitation.
2. In Georgia, contact the APS hotline at 1-866-552-4464 or visit aging.georgia.gov for guidance.

6. What legal documents should every family have in place to ensure smooth caregiving?

a. Must-have documents:

- i. Durable power of attorney (for financial and legal matters)
- ii. Healthcare power of attorney or proxy
- iii. Living will or advance directive
<https://aging.georgia.gov/document/document/georgia-advance-director-health-care/download>
- iv. Updated will and trust documents; also consider a “love note” to convey the spirit behind their wishes

b. Other considerations:

- i. If applicable, create a guardianship agreement for aging parents with cognitive decline.
- ii. Ensure beneficiaries on accounts, life insurance, and retirement plans are current.

Balancing Responsibilities

7. How can caregivers manage their time effectively while juggling work, family, and eldercare?

- a. Prioritize tasks: Focus on high-impact activities and delegate less critical ones to family members or hired help.

- b. Set boundaries: Communicate limits clearly with work, family, and caregiving commitments to avoid burnout.
- c. Use technology: Apps like CareZone or CaringBridge can streamline care coordination, medication reminders, and communication with family members.
- d. Seek flexibility: Discuss your caregiving role with your employer to explore flexible schedules or remote work options.

8. What resources or support systems do you recommend for overwhelmed caregivers?

- a. [Georgia Caregiving](#): Offers information on systems, organizations, services, and resources available to caregivers in Georgia.
- b. [Centers for Disease Control and Prevention \(CDC\) Caregiving Resources](#): Provides resources to help caregivers assist people with chronic health conditions.
- c. [Georgia Department of Human Services Division of Aging Services](#): Offers information on caregiving programs and services in Georgia.
- d. [National Institute on Aging Caregiving Toolkit](#): Provides information and resources to support caregivers.
- e. [Empowerline](#): Offers resources available to caregivers in the Atlanta region, including free consultations and support programs.
- f. [U.S. Department of Health and Human Services \(HHS\) Resources for Caregivers](#): Provides information for caregivers who take care of aging, seriously ill, or disabled family members or friends.
- g. [Georgia Department of Human Services Caregiver Programs](#): Details programs and services available to caregivers in Georgia.
- h. [CDC Caregiving Information](#): Offers resources to help caregivers provide assistance to people with chronic health conditions.
- i. [Givers Caregiver Support Groups in Georgia](#): Lists various caregiver support groups available in Georgia.
- j. [USA.gov Get Paid as a Caregiver for a Family Member](#): Provides information on how family members can become paid caregivers through state Medicaid programs.
- k. [Georgia Department of Human Services Tools & Resources](#): Offers tools and resources for caregivers, including dementia and mental health resources.

- l. [HHS Caregiver Resources & Long-Term Care](#): Provides information on long-distance caregiving and the National Family Caregiver Support Program.
- m. [State of Georgia ADA Coordinator's Office Resources for Caregivers and Parents](#): Offers resources for caregivers and parents, including links to national organizations.
- n. [Family Caregiver Alliance Services by State](#): Helps family caregivers locate public, nonprofit, and private programs and services nearest their loved ones.
- o. [Respite Care Atlanta Community Resources](#): Provides educational resources for caregivers and their loved ones learning and living with Alzheimer's.
- p. [AARP National Caregiver Organizations and Other Resources](#): Offers information and research for caregivers serving cancer patients, including clinical trials and downloadable booklets.
- q. [AARP Find Local Caregiver Resources Serving Georgia](#): Provides an overview of statewide aging, disability, and caregiver services in Georgia.
- r. [AARP Resources for Caregivers and their Families](#): Offers information for those either just beginning their caregiving journey or veteran caregivers looking for more tools and resources online.
- s. [Happy Healthy Caregiver Atlanta Family Caregiver Support](#): Provides information on family caregiver support groups in the Atlanta area.
- t. [Alzheimer's.gov Resources for Caregivers of People With Alzheimer's Disease and Related Dementias](#): Offers resources for dementia caregivers and family members to help respond to changes in communication and behavior, provide everyday care, find support, and plan for the future.
- u. [Health Force of Georgia Structured Family Caregiving](#): Provides information on Georgia's Structured Family Caregiving program, which helps keep families together by providing financial encouragement for a dedicated family caregiver to take care of their loved one.
- v. [Administration for Community Living National Family Caregiver Support Program](#): Provides information on the National Family Caregiver Support Program, which offers a range of services to support family caregivers.
- w. [Family Caregiver Alliance](#): A national nonprofit caregiver support organization that provides information, education, services, research, and advocacy to support and sustain the important work of families nationwide caring for loved ones with chronic, disabling health conditions.

- x. [Caring.com](#): An online senior care platform that provides resources on aging and caregiving, including a caregiver resource center and search functions for finding assisted living and home care services.
- y. [CDC Dementia Caregiving as a Public Health Strategy](#): Provides information on caregiving as a public health concern, including the increasing demand for caregivers and the health and financial burdens of caregiving.

Entrepreneur-Specific

9. What advice do you have for entrepreneurs or busy professionals balancing caregiving with their careers?

- a. Time management:
 - i. Dedicate specific time blocks for caregiving, work, and personal activities to maintain balance.
- b. Delegate responsibilities:
 - i. Outsource tasks, such as meal preparation or cleaning to focus on higher-priority caregiving needs.
- c. Build a team:
 - i. Collaborate with family members or professionals to share caregiving duties.
- d. Communicate openly:
 - i. Inform your partners/colleagues and clients about your situation and set expectations about availability.

10. How do you handle conversations about caregiving with siblings or other family members to share responsibilities?

- a. Schedule family meetings:
 - i. Create a structured agenda to discuss caregiving needs and responsibilities.
- b. Be transparent:
 - i. Share a clear picture of the workload and financial costs.
- c. Leverage strengths:
 - i. Assign tasks based on individual skills and availability (e.g., one sibling handles finances while another manages medical appointments).

d. Mediate conflicts:

- i. If disagreements arise, consider involving a neutral third party, like a counselor or mediator.

Bonus Topics

Digital Asset Inventory

- **Create a comprehensive inventory:** Document all digital assets, including social media accounts, online banking, brokerage accounts, subscription services, and email addresses.
- **Secure access information:** Store usernames, passwords, and security questions in a secure, centralized location, such as a password manager or encrypted file.
- **Designate access:** Clearly outline who should access these assets in the event of incapacity or death, and ensure trusted individuals know where the inventory is located.

Leverage Online Planning Tools

- **Utilize built-in tools:** Take advantage of services like Apple's Legacy Contact, Facebook's Memorialization Settings, and Google's Inactive Account Manager to manage digital accounts after incapacity or death.
- **Treat these like beneficiary designations:** These tools serve as the digital equivalent of naming beneficiaries, helping ensure that your accounts are not locked or inaccessible.
- **Plan proactively:** Review and update these settings periodically to align with your overall estate plan.

Device Access

- **Share codes to unlock devices:** Ensure trusted family members or executors have access to important devices, including smartphones, computers, and tablets.
- **Centralize access:** Include device access information in your digital asset inventory to simplify the process during emergencies or estate administration.

Password Management

- **Implement a password manager:** Use a secure password management system to keep track of all accounts and credentials in one place.
- **Grant emergency access:** Many password managers allow you to designate a trusted contact who can gain access in case of incapacity or death.
- **Regularly update passwords:** Regularly update passwords to maintain security and reduce the risk of breaches.

Aging in Place Preferences

- **Understand home modifications:** Discuss what changes may be needed to make a home safe and accessible, such as installing grab bars, ramps, or stairlifts.
- **Explore local resources:** Identify community programs, meal delivery services, or in-home care providers that support aging in place.
- **Incorporate preferences into the plan:** Ensure that your parents' desire to age in place is documented and communicated to caregivers and family members.

Comprehensive Legacy Planning

- **Plan beyond financial assets:** Discuss the distribution of sentimental items, such as family heirlooms, photographs, or other keepsakes, to avoid conflicts or confusion.
- **Encourage early gifting:** Consider giving away heirlooms or sentimental items during your parents' lifetime to enjoy the joy of giving and to simplify the estate.
- **Document values and lessons:** Capture your parents' life lessons, values, and wishes through letters, recordings, or videos to leave a lasting legacy.

Planning for Pets

- **Identify a caregiver:** Determine who will take responsibility for pets in the event of incapacity or death, and ensure they are willing and prepared.
- **Create a pet care plan:** Include detailed instructions for pet care, such as feeding schedules, medical needs, and favorite routines or toys.
- **Allocate financial resources:** Set aside funds or create a pet trust to cover the cost of food, veterinary care, and other expenses.

To learn more or get help with your aging parent, please call 404.264.1400 or email us at info@homrichberg.com.

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