

Pathways

SERVING FAMILIES AND CAREGIVERS OF BRAIN
IMPAIRED ADULTS AND THE FRAIL ELDERLY



When Your Parents Need Financial Help

What You Can Try to Do for Your Mom and Dad

By Lucy Lazarony, Next Avenue Contributor

OFTEN, ADULT CHILDREN need some money from their parents. But what do you do when your parents need financial help?

You won't be alone. According to a

2019 study by the Transamerica Center for Retirement Studies, 8% of Gen Xers and 3% of boomers say supporting their parents is a current financial priority.

If it's a financial priority for you, take a respectful approach to find out the extent of your parents' money woes and what you might be able to do to help.

Your mother and father may not have set aside money for long-term care, they may have debts and they may not have built up savings, says Cameron Huddleston, author of *Mom and Dad, We Need to Talk: How to Have Essential Conversations with Your Parents about Their Finances*.

Think About Your Finances, Too

But before you step in, think about your own money situation. "You have to remember your own finances take priority," Huddleston says.

You can wind up jeopardizing your own finances by stepping in and doing more than you can afford, she notes. "If you can afford to help them, you have to establish boundaries," Huddleston says.

If you have siblings, they need to be part of this conversation. "You need to be talking to them," Huddleston says. "Share the responsibility. Figure out what each of you is willing and able to do."

Once you determine how much you can afford to help financially, reach out to your parents—gently.

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8421 Auburn Blvd., Suite 265
Citrus Heights, CA 95610
(916) 728-9333 or (800) 635-0220

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Simone Nazzal

Editor, snazzal@deloro.org

STAFF:

Michelle Nevins, MBA, MA,

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and Administrative Services

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and Clinical Services

Sondra Armstrong, Program Assistant II

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Megan Valsecchi, AMFT, Family Consultant

Rochelle Van Driel, LMFT,

Family Consultant

Stefani Wilson, MS, Family Consultant

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"You don't want to make it look like you're criticizing or judging them for making financial mistakes or bad financial decisions," Huddleston says. "Instead, you might want to ask an open-ended question: 'Mom and Dad, what does retirement look like?'"

Spotting Signs of Financial Difficulty

Nola Kulig, 61, of Longmeadow, Mass., says that after her father died, and her mother progressed through her 80s, Kulig began watching for signs of financial difficulty.

"She said something to me about the nice people at the IRS who had fixed her return. That set some alarms off," Kulig remembers. So Kulig offered to help her mom manage her finances.

She became a joint owner on her mom's checking account, making it easy to see how her mother was doing paying bills. "So, I began watching for any signs of issues there," Kulig says.

Also, a friend of Kulig's had stopped in to check on her mother and found she was in danger of having her utilities cut off due to non-payment. "We fixed that and put her on an autopay program," Kulig says.

"With hindsight, I wish I had stepped in sooner," she says.

Start the Conversation Early

Her advice to others: "Start the conversation early. This is easier in some families than others. But if family has always played a role in helping each other, it comes naturally as life progresses," Kulig says.

You might want to refer your parents to a financial planner or to a credit counselor with free budgeting advice or to free budget apps. "Point them to resources that can help them," Huddleston says.

Since housing is such a big expense, it may be time for your parents to downsize to a more affordable home. If so, here is the big question: "Is there space for them to move in with you?"

Otherwise, if they are open to the idea, you can go through your parents' expenses to see what they can cut. "Help them find ways to improve

their financial situation," Huddleston says.

Don't forget to check out federal, state and local resources that may help. Visit the federal government's Benefits.gov site to find out which benefits your parents may be eligible for and how they can receive them. The National Council on Aging also has a useful, free guide to benefits for older Americans: You Gave, Now Save.

The Logistics of Assistance

After you've explored all the resources and you're also ready to help your parents financially, make sure you incorporate any assistance into your financial plan. "It needs to be a line item in your budget," Huddleston says.

Rather than giving your parents cash or a check to pay outstanding bills, however, pay the bills yourself. That way you'll be sure the money is actually used for the bill and not for something else.

If your mom or dad needs help with daily living, reach out for help from a volunteer at their church or synagogue.

Helping With Long-Term Care Costs

For long-term care assistance, check out resources. Are your parents eligible for Medicaid? Do they have an elder law attorney? The local Area Agency on Aging can link you to local resources.

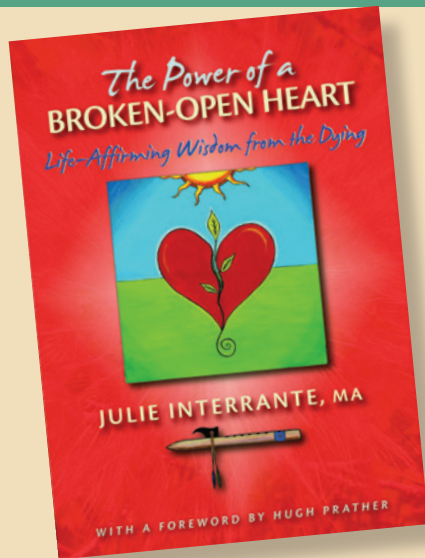
Carolyn Rosenblatt, author of *The Family Guide to Aging Parents*, recommends ensuring your parents understand that you have their best interests in mind when helping with long-term care.

"Be respectful of the parents. They need to have control," says Rosenblatt. Tell them that you—and your siblings, if that's the case—aren't trying to take over. "Honor what the elders want," Rosenblatt says.

Adds Kulig: "Offer to help first, rather than order. It will be better received."

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CAREGIVER'S COLUMN



SUMMARY:

What if life, beneath the surface, were composed of a series of transitions with the potential to break open our hearts? And what if our broken-open hearts could ease our approach to living? Building on her decades of work in hospital and hospice care, in this illuminating book Julie Interrante weaves together insights from those facing great challenge with her own discoveries to reveal the importance of embracing pain. *The Power of a Broken-Open Heart* is not an instruction manual. Nor is it a set of religious guidelines. Rather, it is a down-to-earth exploration of vulnerability and change. Ultimately, it offers a new lens on life's gift of transitions.

EXCERPT:

"There is opportunity in every season to experience through emotions the awakening power of life. When I contemplate moments in which my heart has broken open, it hasn't mattered if the catalyst was sorrow or joy. The vulnerability itself is a powerful tool for change that enables us to connect to the depth of human experience. Such times are a reminder of how important it is not to make pain synonymous with bad or pleasure synonymous with good . . . With such judgments we create suffering for ourselves . . .

When we stop judging experiences in terms of good or bad, pleasurable or painful, we learn to be

present with all feelings and operate in sync with the natural flow of life. This requires a conscious decision to change our perspective and the use of energy in our lives . . .

If we want to make a positive impact in our world, we must become willing to change our perspective on life and death. When we embrace the fact that death is the great equalizer, seeing ourselves and others as human beings who are going to die, it is easier to be honest and compassionate. When we are willing to look past circumstances and recognize that people are doing their best, our defensiveness fades and we can be curious, helpful, and understanding. To gain such a perspective, we must first become willing to cease judging circumstances as good or bad, right and wrong, and trust the inherent cycle of seasons. Then we must choose to stay present with the feelings of each season, which keeps us vulnerable, with our hearts undefended. This place of vulnerability is actually the seat of authentic power that frees us from suffering and is a tool for change" (94, 110). (Reprinted w/ permission.)



Julie Interrante, MA, is committed to the evolution of the self through the power and wisdom of one's own soul. She has more than 30 years of experience working with people in the midst of life-altering circumstances. Julie served as a chaplain

in both hospice and hospital settings. She is a former faculty member of California Northstate College of Medicine teaching Hospice and Palliative Care as well as Sacramento City College in the Department of Psychology teaching Death and Dying. Currently, Julie has a private practice which includes individual and family counseling as well as community programs, end of life care education and group support for caregivers. She enjoys walking, gardening and cooking. Her favorite pastime is being with her husband and their dog Eddy. Julie loves good coffee, good wine and this amazing, rich, messy good life.

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Please submit your contributions via email to crc@deloro.org. Please be sure to include your source(s), unless it is your own work. Additionally, please share how this information was beneficial to your caregiving journey.

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Wednesday, June 24, 2020

5:00-8:00pm

Divine Savior Catholic Church

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To purchase tickets, please visit: <https://2020delorocruise.eventbrite.com>
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Join the Sacramento region on Thursday, May 7th for a celebration of philanthropy! Our community will come together for one Big Day of Giving, a 24-hour giving challenge that brings together the region's nonprofit community to help raise much needed unrestricted funds and shine a spotlight on the work nonprofits do to make the region the place we call home. We hope your heart is with Del Oro Caregiver Resource Center, serving family caregivers of brain-impaired adults and the frail elderly in our region.

Visit us at:
<https://www.bigdayofgiving.org/delorocares>
to donate!



Friendly Volunteers NEEDED!

**Do you love people?
Do you love Del Oro Caregiver
Resource Center?**

We are looking to fill several volunteer positions at Del Oro and we need YOU! Whether you can spare a few hours a week, or make a more significant time commitment, please consider becoming a Del Oro volunteer.

We can use your help in the following areas:
Office Help
Fundraising
Speaking Engagements
Advocacy

If you are interested, please contact Amber Henning, Director of Finance and Administrative Services, at ahenning@deloro.org or (916) 728-9333.

A DOSE OF INSPIRATION

“It is not the load that breaks you down. It’s the way you carry it.”

—LENA HORNE

“Impossible situations can become possible miracles.”

—ROBERT H. SCHULLER

“The path to true peace of mind may be in letting life break open our hearts, whether in joy or in sorrow, giving us the opportunity to be transformed.”

—JULIE INTERRANTE

Staff Spotlight



Mendi Bates

Mendi Bates has served as a medical social worker for 34 years working mostly in hospital settings but also in home health, skilled nursing, and outpatient cancer treatment.

From 2000-2002, Mendi worked for Redwood Caregiver Resource Center in Humboldt County where she developed familiarity with California’s CRC system and the

unique and much-needed services it provides for family caregivers.

After the Camp Fire, she relocated from Butte County to Sacramento to be closer to family and saw that Del Oro CRC had posted a job opening for a Family Consultant. Remembering the wonderful experience she’d had at Redwood CRC, she was immediately interested in applying for the position and joined the team in February 2019. She states, “I am very proud to be working for Del Oro and being able to connect with the amazing and courageous caregivers we work with. They are truly an inspiration.”

Mendi recently bought a home, which she shares with her sweet and energetic rescue dog, Marloe. She loves to spend time with the “lights of her life!”—her three grandchildren, ages 13, 10, and 7--and enjoys running, exploring the outdoors, and working in the backyard. An avid music lover, Mendi also looks forward to watching her “sweetie” play in his live band around the Sacramento area.

Welcome, Mendi!



Rochelle VanDriel

Rochelle Van Driel graduated from Sacramento State with a bachelor’s degree in Psychology and a minor in Gerontology. She later earned a master’s degree from University of San Francisco in Counseling Psychology with an emphasis on Marriage and Family Therapy before becoming a Licensed Marriage and Family Therapist (LMFT). Previously, she worked for American River College’s Gerontology Department where she first learned about Del Oro Caregiver Resource Center. (At one point, she even had coursework with our Director of Programs and Clinical Services, Anne Spaller!) According to Rochelle, Del Oro’s purpose “always has been meaningful to the senior population and community,” and this initially attracted her to the Family Consultant role when a position became available. An enthusiastic advocate for senior citizens, she also runs a private support group for family caregivers in the community. When she’s not working, Rochelle enjoys spending time with her grandchildren, sewing, reading, listening to music, and attending air shows. She and her husband share an avid interest in restoring and updating old cars, which began for Rochelle when she was a little girl, helping her father, a mechanic, with home projects. She says she loves “the grease monkey aspect of creating something beautiful that is hand-crafted.”

Welcome, Rochelle!

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