

Duet for One

One of the saddest rites of adulthood is losing our parents, and it's heartbreaking to see our surviving parent's brave, solitary figure. Whether it's after a lingering illness or a sudden attack, a death in the family is like a pebble in a pool – over time, the ripples affect us all. What will we need to know – how can we prepare – and what are some practical tips on helping our surviving parent through this transition?

Spiritual

"Most of Mom's friends are dead – and she never went to church, anyway"

- The time-honoured funeral rituals have a purpose. They provide a focus in those first few bewildering days, and as family members gather, it can be healing to collaborate on funeral decisions and planning the memorial service or eulogy. Religious elements can be a powerful source of comfort and closure, particularly to our parent's generation.
- Funeral directors are well trained for working with families; they will locate a clergy member if needed, make all arrangements and notices, and provide essential documents such as the Proof of Death, which is needed for bankers and lawyers to close the estate.

Legal

"How do I find out if Dad had a Will? What are we supposed to do?"

- Your first step after a death is to call the family lawyer; if you do not have one, check the Yellow Pages under Lawyers, or your province's Law Society's website directory (for Ontario, www.lsuc.on.ca – Directory of Certified Professionals – Estates & Trusts Law). The lawyer will help you locate your late parent's Will, if you do not have a copy; contact the estate administrator ("executor"); and initiate the estate closing process.
- This is an ideal time to update the Powers of Attorney for Property and Personal Care. Couples often appoint each other as Attorneys, so new Attorneys may be required. Since couples also often name each other as beneficiaries, it's also a good time for your parent to update their own Will, and file a copy in an accessible location.

Financial

"Their money was all joint – will it be tied up for months? How will Mom pay her bills?"

- Most joint accounts are 'with right of survivorship', so your parent will probably still have access to funds. Make an appointment with your parent's bank manager, and take copies of the Proof of Death; bank staff will guide you through the process for setting up estate accounts and probate.
- Be sure to apply for the Survivor's Pension, a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor, and the Death Benefit, a one-time payment to, or on behalf of, the estate of a deceased contributor (call 1 800 277-9914 for forms and procedures).
- Investigate your late parent's pensions for survivor benefits and ongoing payouts
- Work with your parent to make a realistic new budget to head off emotional decisions, such as selling the home or investments. Make yourself known to your parent's banker, accountant and funds manager as a partner in your parent's business affairs
- If your parent is not used to money management, consider having a regular transfer of a limited amount into a joint account so you can help pay basic bills and expenses

Medical

"Dad has never lived alone –he'll never remember to take his pills."

- Introduce yourself to your parent's doctor and medical team and attend appointments so that you understand their health issues and challenges. This is a good time for your parent, who may be exhausted from caregiving and grief, to have a full physical and detailed review of all medication
- Of course your parent is sad, but when classic signs of depression emerge – loss of appetite, neglecting personal care, insomnia or excessive sleeping – encourage them to seek help. Remind them that there is no shame in being depressed, and that new types of anti-depressants are not like old-fashioned tranquilizers
- If safety or medication is a concern, look into personal alarm necklaces, pre-made blister packs of medication from the pharmacy, and set up an assessment with the CCAC (Community Care Access Centre) to access additional in-home care.

Practical

"Maybe Mom should sell the house and move in with us..."

- One of the tipping points in a bereavement is when everyone goes home after the funeral- all the support systems are gone! Before this happens, ask some practical questions; can Dad make a meal or run the washer? Can Mom self-serve gas or write a cheque? For the short-term, arrange for assistance but encourage them to acquire these skills to the extent that they are able
- Community or private support can be obtained for transportation, personal support and homemaking, meals on wheels or congregate dining, home maintenance, day programs and friendly visiting
- Beware the impulse to rid the house of all possessions – by all means give clothing to Out of Cold, but remind your parent that siblings, and grandchildren deserve the time and opportunity to choose keepsakes. Proceed with caution if your parent rushes to downsize; by all means explore alternatives such as a condo or, retirement communities, but be sure you 'do the math' with your parent before making any major decisions

Social

"We've got to get Dad out and doing things!"

- Make time for your parent in your life, but manage expectations, since you can't do this alone. Enlist friends, family and existing connections such as the church and neighbours. Do the research on social activities, offer to go with them, but don't push.
- Adjustment from long-term coupledom to singleton can be especially painful for our parent's generation. Consider professional help for them – clergy, family doctor or counselor

Familial

"I can't believe how Pam acted at the funeral..."

- Family and sibling patterns persist and are at most pronounced during bereavement. Try to appreciate everyone's strengths and work together to help your parent. Each of you may instinctively take a role, often same ones you played growing up - one is good with money, another with care. This is a time to rise above any petty differences to focus on your parent's needs

Transitional

"Mom says her life is over, too."

- The Victorians were right –bereavement demands a period of acknowledgment – but it's a period, not a life sentence. Reassure your parent that life is not over, it might be different now but we need you more then ever.

- Talk!! In our parent's generation, the stiff upper lip prevailed. Talk about your late parent - reminisce, laugh, cry. Remembering your parent may hurt, but forgetting is far worse.
- The stages of grief - anger, denial, depression, acceptance - are a helpful guideline, but these emotions don't necessarily occur in order, and each phase takes its own time

Personal

"I never know I could miss someone so much."

- Please remember that you, too, are bereaved. It's easy to be so focused on helping your parent that you neglect your own grief - but it'll catch up with you. Get the help you need, perhaps from your employer's Employee Assistance Plan, clergy or a counselor
- Be sure your family take time to recognize their loss as well - talk to your kids about their about grandparent and attending the funeral

Looking Ahead

"What can we expect? What should we prepare for?"

- As adult children, our temptation is to protect and cocoon our parent and manage their life. Resist! 'Partner', don't 'parent', to encourage their ability to make own decisions and take ownership of their new life, with your full support.
- Over time, your surviving parent will experience increased issues in health, care and housing. Take the time now to do your homework and plan financially and emotionally for the future. Meanwhile, cherish the time you have with your parent.

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