

AgingCare.com

Siblings Who Care More about the Inheritance Than Parents' Care

By Carol Bradley Bursack

"We don't want strangers taking care of Mom!"

"We promised Mom she would never go to a nursing home!"

"If you really love Mom, you should be able to keep it up for a while longer, anyway."

Ah, siblings. Some are a joy. Some are helping the primary caregiver, as you struggle to find the right balance of care for your elderly parents. Some siblings don't help with caregiving at all. And some, maybe more than we'd like to admit, have a less than admirable motive for their comments. Some don't want Mom to have outside care, because outside care is expensive. And outside care will quickly eat up their parents' hard-earned money – the money the family was to inherit.

While I didn't have to battle siblings over money, I know first-hand what happens to a senior parent's estate when outside care and nursing home care is involved. We, as a family, wanted the best care possible for our parents. And for much of the time, I was the best resource. However, the time came when a nursing home was the only option. I still was the primary caregiver, going to see them every day, making sure their wants and needs were personally taken care of. I was their advocate and watchdog, their hand-holder and errand runner. But their home was the nursing home, and everything they had hoped to leave the family, financially, ended up paying for their care. That's fine. It's not what they wanted, but their care came first, and their money paid for it.

Would my siblings and I have loved to have a little inheritance? Of course. My parents desperately wanted to leave us something. But that was not to be. That's okay. Mom had her private room. She had good care. Dad's care was private pay, as well. My siblings understood that this is how it needed to be. My continuing to care for them at home was no longer an option.

However, I get e-mails from people whose siblings are happy to let the one adult child, the one who steps up to the plate and takes care of the elders and does all of the work, continue on with it. Yet these same siblings won't allow the caregiver any money for respite care, or even nursing homes, without a fight. They couch their objections in phrases that show undying love for the elder. "No stranger will take the place of family!" is their indignant mantra.

How to Deal with Greedy Siblings

Your siblings don't show up at the door to visit Mom. They don't offer to take Dad to doctor's appointments. Heck, they don't even know the doctors' names. They don't know the medications. They don't care about the elderly parent's temper tantrums you, the caregiver, must weather. They don't care that you are the target for verbal abuse from the Alzheimer's afflicted parent. And they really don't care that the you haven't had a break from 24/7 responsibility, whether hands-on or helping with all the needs of an elder in assisted living or nursing home, for weeks, months or years. They voice huge concern for

the elder, yet they aren't willing to get their hands dirty (figuratively or literally), or open their wallets to help.

You, the adult child that first took on caregiving because it seemed like the right thing to do, had no idea that this would go on for years. You had no idea that the elders' needs would eat up your whole life; that you wouldn't have time to attend your own children's school functions unless you hired help; that your siblings would fight you for every penny you wanted/needed to spend on elder care. You had no idea that you and your husband would not be able to have an evening out unless you paid for an elder-sitter (if you were lucky enough to find one) out of your own pocket.

You, the caregiver, could end up buying food for the elder, along with your own shopping. You may be buying adult diapers along with your own aspirin, at the drug store. All of these "little" expenses are such that your siblings may laugh or get downright angry if you try to get financial help from them, or even use your elders' money to pay for them. They want to preserve that inheritance.

They lay a guilt trip on you if you ask for financial help, or use your parents' money for your parents' care. They lay a guilt trip on you for wanting someone to care for the elders' for a weekend, so you can have a sanity break. You hate to admit, even to yourself, that your siblings care more about sparing the elders' cash and keeping it for inheritance than they care about the elders' quality of care, or about your health and sanity. It's ugly business.

When you tell your siblings that your parents are more than you can now handle, that Dad's Alzheimer's is causing him to wander and he is not safe at home, they tune you out. When you tell them that Mom's incontinence is at a point that you can't physically keep up with it, they respond by sulking, or even implying that you are bailing out on your responsibility. You took the elders' care on. You need to deal with the increasing problems. But don't even think of putting them in a home. They'd hate that!

Or would they? Would they really hate being in a place where they would have contact with peers? A good home where you could visit daily, refreshed from a little rest rather than worn to a frazzle from around-the-clock caregiving? Would they really hate being in a place where Mom could bake if she wanted to, and Dad could do some crafts rather than stare at the TV all day? A place where they would have choices of five meals a day and could go to church without having to brave the elements? Would they really hate it that much? Or is it that your siblings would hate to see all of their parents money go for their parents care?

Sometimes facing reality about one's family is hard. And money issues can turn what at one time seemed like a fairly normal family into accusative, mercenary monsters. When it comes to ugly issues like spending your parent's money on your parent's care, of giving them the best care possible and sparing your own sanity, sometimes you need to get professional help. You may even have to find an estate attorney to handle the details for you.

Somehow, you must stick up for yourself. Keep good records while you are caregiving. And if you need to buy your parents clothes, pay for respite care or get them into a care center, do it. If your siblings turn ugly; if they complain, threaten or manipulate the elder, then you may need counseling or even legal help. But you need to take care of yourself. No inheritance is worth your life. And no sibling worth having a relationship with would want you to sacrifice everything in order for them to get some money in the end.

Most families aren't this extreme, but my e-mail volume suggests that there are, unfortunately, quite a few like this. Be thankful if you are from a caring family that puts the elder and even you, the caregiver, above the money. But if you aren't so lucky, get legal help. You deserve it.