

A problem shared is a problem halved – navigating the challenges of ageing parents

Life is a journey filled with ups and downs, and one of the more challenging aspects many of us face is the responsibility of caring for our ageing parents.

While I might not be part of the “sandwich generation” – those who are balancing the care of both elderly parents and their own children – I have spent the last four years navigating the complexities of caregiving firstly for both of my parents and now for my mother who lives in England.

In this article, I want to share my experiences and the valuable insights I’ve gained, hoping that it may shed some light and offer a sense of hope to those who find themselves in a similar situation.

Navigating the maze of information

One of the most daunting aspects of caregiving is figuring out where to start. There’s an overwhelming amount of information out there and knowing where to begin can be a significant challenge.

One of my go-to gurus is Martin Lewis of [Moneysavingexpert.com](https://www.moneysavingexpert.com). He is a wealth of knowledge, offering advice on various financial aspects, from pension planning to will-writing. He even helped me navigate the probate process, potentially saving my family thousands of pounds.

Other helpful resources

[Age Scotland](#), [Age UK](#), and [Vocal](#) are other valuable resources that offer advice and support for the elderly. Their expertise extends to various aspects of senior living, including financial matters, rights, and advocacy.

Grown-up things like POAs and wills

A Power of Attorney (POA) is an essential legal document that I strongly recommend getting in place sooner rather than later. With dementia affecting one person in the UK every three minutes, having a POA can make a world of difference. Without one, accessing a loved one's money for their care can become a lengthy and costly process.

Martin Lewis has an informative article on [how to organise a POA](#). In England, there are two types: Property and Finance, and Health and Welfare. Having these documents in place can save a lot of hassle during difficult times. In Scotland there are also two types a Continuing POA and a Welfare POA. There is more information here on the [Office of the Public Guardian website](#).

Wills are another critical aspect that often gets overlooked. Writing a will ensures that your wishes are followed, and it can prevent significant problems for your loved ones in the event of your passing. There are low-cost options for will-writing, and Martin Lewis again has [useful advice in this regard](#), including one popular [charity-based scheme](#) running in March. Otherwise the best advice is to consult a solicitor.

Grants and financial support

One financial support option that many people may not be aware of is [Attendance Allowance](#). This non-means-tested grant can be used to hire support services like carers, gardeners, and cleaners. While the application process can be arduous, with the form taking several hours to complete, it can be well

worth it, with payments potentially backdated. Age Scotland can provide more information on this valuable resource.

Moneysavingexpert, Martin Lewis, also covered it again in an episode of his TV show. It's one of the most unclaimed benefits and he urges everyone 65+ to see if they are eligible for it. [Click here for his useful advice](#).

Practical support

Falls are a significant concern for aging individuals, and programs like '[Steady Steps](#)' offered by Edinburgh Leisure aim to address this issue. Referrals can be made by healthcare professionals, allowing participants to attend classes and receive support in preventing falls.

Additionally, if your loved one is under the care of [Edinburgh Health and Social Care](#), an Occupational Therapy assessment can provide [support aids](#) like grab rails to enhance safety at home.

Personal alarms, offered by organisations like Age UK, provide an added layer of security for elderly individuals. These alarms can be worn as pendants or watches and can be pressed to alert people in the event of a fall.

Short-term care options

For those seeking short-term in-home care for their elderly loved ones, agencies like [Country Cousins](#) offer services that provide peace of mind while you're away. These solutions can be particularly valuable if you need to travel and ensure someone is there to support your relative.

Having that conversation

Conversations about end-of-life planning can be challenging, but they are essential. [Age UK's Life Book](#) is a valuable resource that can help gather important information about a loved one's life, from insurance details to where important

documents are kept. These conversations can make the process much easier when the time comes to manage affairs, and they can help capture the necessary information for a smoother transition.

I had a conversation with my Dad and asked if he would mind if I ordered a copy for him to fill in. And I'm so glad I did and am lucky that my dad was astute enough to take the time to fill his copy out. He was really organised, so his paperwork was all up to date and I knew where everything was kept, and also his wishes.

It made life so much easier when he died in the middle of the pandemic and allowed me to deal with his affairs much more easily. He used to joke with his friends 'that I'm planning for when I die' when they rang him up and asked what he had been doing with his time!

My mum, on the other hand, isn't so organised, but fortunately, during lockdown, we also took the time to fill hers in.

There is a digital version and a hard copy but neither necessarily had enough space to put in all the information I required in, so I created an additional spreadsheet.

Sorting out your digital legacy and photos

Sorting out digital assets and photos is another crucial aspect of caregiving. It's a task that may not be appreciated until it's too late. Resources from the Digital Legacy Association can provide guidance on how to [manage this digital legacy](#), ensuring your loved one's memories are preserved. [Click here for additional resources](#).

Conclusion

Caring for ageing parents is a challenging journey, but it's one that can be made more manageable with the right information and resources. Remember, you're not alone in this;

there is support available if you know where to look.

By sharing my experiences and the resources that have been valuable to me, I hope to offer a glimmer of hope and light to those going through similar situations. Together, we can make the path of caregiving a little less daunting.



Kerry's parents on their wedding day in 1957



Happier times – Kerry's parents on her mum's 80th birthday in 2016