# The 50-50 Rule

Tips for Siblings
Caring for Ageing Parents









To us, it's personal

## The 50-50 Rule

## Tips for Siblings Caring for Ageing Parents

#### Table of Contents

Introduction	I
Sharing the Care	2
Tips to Help Siblings Negotiate Caregiving	3
Real-Life Situations	4
I. What's Yours Is Mine	4
2. Communication Breakdowns	5
3. Lost Days	6
4. Overworked, Underappreciated	7
5. I'm Drowning	8
6. Fighting For Control	9
Professional support	9

Information in this guide is provided by Home Instead Senior Care and its Franchise Owner network as general advice only and should not be interpreted as a recommendation for a specific course of action. Every effort has been made to ensure that the information is correct as of the date of publication. We recommend you seek expert advice from your local Home Instead office or a health professional, about your specific situation.



#### Introduction

This guide is designed to help adult siblings and their ageing parents deal with those sensitive situations that can arise among brothers and sisters as their parents age and need assistance.

The guide covers a variety of sibling caregiving tips and topics such as:

- How you can divide the caring workload with your siblings.
- Tips on how to build caring teamwork with your siblings.
- How you can reach agreement on important topics to avoid family conflict.

Home Instead Senior Care recommends that siblings make every effort to work with each other and their parents to discuss important family matters, make decisions and plan ahead for life as you and your parents grow older.

Where you will live, who will care for and support you and other matters such as healthcare, finances, end-of-life care, estate planning and family inheritance all need to be discussed.

The "50-50 Rule" refers to the need for siblings to share in the discussion, planning, support and care of their ageing parents 50-50.

This guide features case studies and examples of real-life family situations followed by tips and resources to address those topics.

1

#### Sharing the Care

Sharing isn't always easy for brothers and sisters who grew up under the same roof. Sharing toys, bedrooms, vehicles, even attention may have been a challenge at your house, and sharing the daily household chores could have led to family conflict as well.

In our experience, sharing the care of elderly parents can be as much of an obstacle for adult siblings. In most families, one sibling has the responsibility for providing most or all of the care for mum or dad. Rarely in families do the siblings split the caregiving responsibility equally.

Senior caregiving can be very emotional and either bring families together or cause brother and sister conflict. In some cases, it can do both.



### Tips to Help Siblings Negotiate Caregiving

- I. Talk and listen. Seniors are fiercely protective of their independence, often to the point that they refuse help or support aimed at maintaining their independence at home. That's why it's important to communicate, preferably before you are all in the midst of family caregiving.
- 2. Research options. When you and your siblings have identified the types of support your parent/s need, research the types of care and support services, organisations and resources available to help you meet those needs. Discuss with your siblings who in the family will handle this job. Try to divide the tasks so everyone has input and the opportunity to share their ideas. Home Instead Senior Care's Home Care Solution Guide is a good place to start, detailing the various home care programmes available, how they work and what steps you need to take to access them. The Australian Government My Aged Care website and contact centre is another important resource to help consumers find information about aged care services, eligibility criteria and assessment process

#### My Aged Care

Call 1800 200 422 myagedcare.gov.au Monday – Friday 8am – 8pm Saturdays 10am – 2pm.

- 3. Plan ahead. When needs and resources are identified, you and your siblings will have a better idea of what will be required of your family. For example, if your parent/s want to stay at home and 'age in place', consider whether someone in the family will be supplementing their care, if you will divide those duties among siblings or if you will enlist the help of a professional CAREGiver to support them to continue living independently at home.
- **4. Be flexible.** Your parent's needs will change as they age and so will the lives of you and your siblings. Rather than insisting that all the caregiving tasks be divided equally, consider a division of responsibility that takes into account each family member's interests and skills, as well as their availability.
- 5. Be honest. If you have become the primary caregiver and it's getting to be too much, make sure your siblings know that you need help. Discuss specific tasks that your siblings can help you with such as grocery shopping or placing online orders. If you are a long-distance sibling, check in often with the primary caregiver to see how both they and your parent/s are going.

#### Real-Life Situations

These real-life family stories are followed by problem solving tips and resources for ways to handle the situations before they damage sibling relationships.



**I. WHAT'S YOURS IS MINE** Family inheritances and mementos can generate powerful emotional and financial attachments. What do you do when you and your siblings disagree on the family legacies?

**Family Freeloader.** Mum is starting to need help at home. She has saved plenty for this day but your sister, who lives with her, doesn't want her to spend any of the money and you suspect, it's because she doesn't want Mum to deplete her potential inheritance. Yet your sister won't lift a finger to help. What now?

Encourage your mother to spend money to make her life easier and assure her that such spending is appropriate.

Consider seeking the intervention of a trusted friend, another relative or a professional such as a financial advisor who could help you persuade Mum. Make clear your limitations in providing the support that your mother can afford to pay for. Your sister may have an opinion, but it is your mother who needs support and controls her own finances.

**In the meantime, try to reason with your sister.** Make sure she knows you are aware of the situation and that you feel your mother's best interests must come first. At the same time, stress the importance of teamwork and developing solutions that would make life easier for Mum.

2. **COMMUNICATION BREAKDOWNS** are a common problem. If you're not talking with your siblings, your parents could be suffering as a result.

**Silent Siblings.** You and your siblings haven't been on speaking terms for years but Mum and Dad now need help. So how do you get the ball rolling?

Have a thorough grasp of your parents' situation. If time allows, spend a few days with your mum and dad, and try to develop a better understanding of what's going on. Talk with your parents face-to-face. Tell them you just want to help and ask them to be honest with you about their needs.



**Talk to their doctors,** which you can do from a distance if you are not able to visit. Make a list of all of your concerns and share them with your parents' medical professionals. Also discuss the situation with any close friends who might have knowledge of your parents' health issues and living arrangements.

**Ask what would be the most help.** Sometimes, if one parent is healthy enough, that person may still be calling the shots about care for the couple. If your dad is the primary caregiver, try to engage him in conversation. Ask him what would be helpful to him. Sometimes the primary caregiver just needs emotional support.

Consider a third party professional involvement. You may find that unequal involvement among your siblings is driven by a parent. They may contact some of their children and not others, and are closer to or get along better with some of your siblings more than others. Sometimes involving a third party is quite helpful in these emotionally charged situations. A Care Manager, for instance, has seen these issues many times and can let families know that their situation is not unique.

**Schedule a family meeting.** When you have a clear understanding of the situation, schedule a meeting or telephone conference with your siblings. Discuss the importance of putting aside differences for the care of your parents. Go through all of the information you've found and ask for their thoughts and input. If not all siblings want to participate, try connecting with those who will.



3. LOST DAYS Those who care for parents with Alzheimer's or other forms of dementia are more likely to experience a higher level of emotional stress and become overwhelmed due to the challenging behavioural symptoms of dementia and ever-changing needs of their ageing parent.

The devastating effects of Alzheimer's disease have taken their toll on your Mum and now you are suffering too. She wanders the house keeping you awake all night. Your siblings refuse to discuss the situation. You're thinking of putting Mum in a nursing home. Is that the best option?

You are in the throes of one of the most stressful caregiving situations. For your own health, you need to address your situation immediately. The Alzheimer's Australia National Dementia Helpline is a free confidential phone and email information and support service which provides information about dementia, memory loss and support services available in your area and emotional support to help you manage the impact of dementia. Call the National Dementia Helpline on 1800 100 500 or visit fightdementia.org.au for information.

There are companies such as Home Instead Senior Care who can provide respite care in the home to allow carers like you to rest or take time out for yourself.

**Contact your siblings** and let them know that you cannot look after your mother alone and that you would like more direct support; either from them or a professional CAREGiver.

**Discuss some of the options that you have researched.** If your siblings refuse to help, choose the option you think is best for you and your Mum.

4. OVERWORKED, UNDERAPPRECIATED It is common for one sibling to get stuck with all the work when it comes to caring for Mum and Dad. If you're feeling stressed by the caregiving load, you're not alone. It's time to speak up.

**Caregiver Stress.** You just received the big promotion you've always dreamed of and, as the youngest and the favourite, you have been caring for your Mum since her fall. You're struggling to juggle the pressures of your own family work-life balance with the additional role of primary caregiver and feeling tired, stressed and resentful that your brothers and sisters won't step up to help. What do you do?

Remember you are not alone. According to Carers
Australia, there are almost 3 million unpaid carers in Australia. Of
these, 32% are primary carers, and almost all primary carers (96%)
care for a family member. The average age of a primary carer is 55
and more than two thirds of primary carers are female. More than
half (55%) of primary carers provide care for at least 20 hours per week that's the equivalent of a second job. Reference: carersaustralia.com.au

**Sometimes siblings have a different view of what constitutes help** and may not agree with the form of help the primary caregiver thinks is necessary. Those siblings who won't help are saying, "I won't help on your terms." Or they may think the primary caregiver is offering too much help. These perspectives may be the result of what's happening in a sibling's life or their relationship with their parents.

**You can't do it all,** though, and caregiver stress could lead to serious trouble for you, your health and wellbeing, even your job.

**Arrange a meeting with your siblings** and find out if they are willing to discuss the situation. Approach your siblings with specific requests for advice, input and assistance in advance. A group putting their minds to the tasks can come up with better solutions.

**Talk to your parents.** Make sure that they are not telling your siblings that they don't need help.

**Seek respite.** You can access short-term care for your parents to provide you respite from your role as primary caregiver, allowing you a break and time to attend to your own everyday activities and responsibilities. Respite care can be provided at home, a community centre or residential aged care facility.

**5. I'M DROWNING** You made the tough decision to give up your career and retire early to move in with Dad. You're glad you did and your siblings were relieved and appreciate your sacrifice. But you're lonely. What do you do?

Your situation calls for brutal honesty. You need to tell your siblings how you feel. Practice on a friend if you must work up courage to talk with your siblings. If you don't think you can get your message out verbally, send them a note or an e-mail. If they respond positively, ask for specific ways that they can help you.

A general plea for help may overwhelm your siblings; a specific request may be easier to meet. Before you approach them, think about how they could help you.

**Make a list of things that your siblings could do that would support you,** even if they don't live close by. Perhaps they could help you access in-home or community care resources that would give you some much-needed respite. More frequent visits home or some weekends off could also be an option.

**You could be pleasantly surprised.** Your brothers and sisters may have been waiting to hear from you, afraid to seem as if they were interfering if they offered unsolicited advice.

When you have the opportunity, get more involved in the community. Set up a Facebook page and reconnect with friends from your past. Then it will be easy to take the next step and schedule coffee or lunch. Contact your local bookstore about joining a book club or invite a friend to dinner. Check your local news in print or online to find out what's going on in your community each week.



6. FIGHTING FOR CONTROL is an issue that often rears its head in family caregiving situations. Maybe you feel as though you're in charge only to have your sibling come in and take over the situation. Or perhaps you feel as though no one can do the job like you. Sound familiar?

**The Perfectionist.** You've been the primary caregiver for your mum during the past year. Your siblings have offered to help, but it seems that if you want something done right, you must do it yourself. Your siblings just don't seem as reliable. Your marriage, however, is beginning to suffer and you don't know what to do.

It's easy to feel that no one can do the job like you, particularly if you've always been the one that your mum counted on. But this is where the 50-50 Rule applies to you too – be sure to allow your siblings to share in the family caregiving responsibilities.



Think about the fact that your siblings might be feeling left out. They need to feel that they have contributed something to your mother's care too.

**Give up a little control** for your own good as well as that of your family. You will be no good to your mum if your health fails. And it's likely that your mother would be upset to learn that she was the source of strife in your marriage.

**Communicate.** Let them know that you would like to take them up on their offers for assistance. Tell each one of them what they can do to assist you and develop a schedule if appropriate.

### Professional Support

Despite all your efforts, you may not have been able to achieve a 50-50 share in caregiving responsibilities with your siblings. Or perhaps, even with additional support from your siblings, caring for your ageing parent/s and their changing needs has become too much of a responsibility to share.

The help of a professional CAREGiver can support your parent/s to continue living independently at home as they age.

Contact your local Home Instead Senior Care office for a free, no-obligation care consultation where we can discuss your needs and provide you with information, advice, care and support to help you and your family to a better home care solution. Call 1300 008 018 or visit homeinstead.com.au.



# Home Instead Senior Care is a specialist, national provider of high quality in-home care for older people.

We help with a range of personal and lifestyle needs while providing welcome companionship. Our services include assistance with personal care, light household duties, meal preparation, medication reminders, transport to appointments, shopping and social outings.

We take personal responsibility for providing the best in-home care and support to meet our clients' needs and are committed to addressing the individual and national challenges of Australia's ageing population.

Established in 1994, Home Instead now provides senior care across a network of over 1000 offices around the world.

In Australia, Home Instead Senior Care's national network of independently owned and operated offices are committed to changing the face of ageing by enhancing the lives of seniors and their families.

We understand that to you, it's about finding trustworthy care for your ageing loved one.

To us, it's personal.

Contact your local Home Instead Senior care office for a free no-obligation care consultation where we can discuss your needs and provide you with information, advice, care and support to help you and your family find the right home care solution for you.



To us, it's personal

HOMEINSTEAD.COM.AU 1300 008 018