

10 ways to help a suddenly-single parent

By Pat M. Irwin, BA, CSA

After a parent passes away, a surviving parent will need as much support as possible. Here are 10 areas in which you can help your parent:

1 Spiritual

The time-honoured funeral serves a purpose. It provides a focus in the first few days after a parent passes away, and as family members gather, it can be healing to collaborate on funeral decisions and plan the memorial service.

Funeral directors are trained to work with families. They will locate a clergy member if needed, make all arrangements and notices, and provide essential documents needed to close the estate.

2 Legal

Your first step after your parent passes away is to call the family lawyer. If you do not have one, check the Yellow Pages under Lawyers, or visit your province's law society's website directory. 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.

3 Financial

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 help you set 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). Don't forget to investigate your late parent's pensions for survivor benefits and ongoing payouts.

Work with your parent to make a new budget to avoid rash 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.

4 **Medical**

Introduce yourself to your parent's doctor and medical team and attend appointments so that you understand any health issues. This is a good time for your parent, who may be exhausted from caregiving and grief, to have a full physical and a detailed review of all medication.

Of course your parent will grieve, but when classic signs of depression emerge (loss of appetite, neglecting personal care, insomnia or excessive sleeping), encourage them to seek help. Remind them there is no shame in being depressed, and that new types of anti-depressants are available.

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 a community health care professional to access additional in-home care.

5 **Practical**

One of the tipping points during bereavement is when extended family return to their homes after the funeral: all the support systems are gone! Before this happens, ask some questions: Can dad make a meal or run the washer? Can mom self-serve gas or write a cheque? Arrange for help in the short term 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 congregating dining, home maintenance, day programs and friendly visiting.

Beware the impulse to rid the house of all possessions. By all means, donate clothing to charity, 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. Explore alternatives such as a condo or a retirement community, but be sure to "do the math" with your parent before making any major decisions.

6 **Social**

Make time for your parent in your life, but be sure to manage expectations. Enlist friends, family and existing connections such as friends

from church and neighbours. Research social activities and offer to go with them, but don't push.

7 **Family**

Family and sibling patterns are often most pronounced during times of bereavement. Try to appreciate everyone's strengths, and work together to help your parent. Each of you may instinctively take a role, often the same ones you played growing up; for example, one of you is good with money, another with care. This is a time to ignore petty differences and focus on meeting your parent's needs.

8 **Transitional**

Bereavement demands a period of acknowledgment, but it's a period and not a life sentence. Reassure your parent that life may be different now, but that you need him or her more than 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.

9 **Personal**

Remember that you, too, are bereaving. 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, clergy or a counsellor.

10 **Looking ahead**

As adult children, our temptation is to protect and cocoon our parent. Resist! "Partner"—don't "parent"—and encourage their ability to make 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 for the future. In the meantime, cherish the time you have with your parent and support them in their time of need. ●



“Tell me what you need, and I’ll tell you how to get along without it.”

Anonymous



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