



Getting the Bills Paid

While Helping Seniors Maintain Their Self-Respect

By Robyn Young

“I may be slow but I am not an imbecile!” Pat declared, voicing her frustration with her adult children. “I read and think much slower than I used to and my kids have no patience with me.”

Pat* is in her late 70s and has lost most of her vision. She needs help to read and manage her bills and personal paperwork. Many of my clients were in firm control of their finances until recently. Usually, it isn't until problems develop that family members realize that a senior needs help. Illness, memory loss or a disability can lead to unpaid bills, cancelled insurance, misplaced mail, and checkbooks in disarray.

When people need help, however, they do not necessarily require or want someone to completely take over their money affairs. “Like driving, seniors rarely, if ever, choose to relinquish this important daily life task on their own,” says Jean McCandless, a geriatric social worker and owner of Champlain Geriatric Services. “Financial helpers, whether family members or professionals, must be sensitive to a senior’s sense of loss and anger at being expected to give up part or all of this long-held responsibility,” says McCandless.

As helpers, it is important that we aid seniors in maintaining as much control as possible over their own personal affairs. Helping seniors to stay involved shows:

- Respect for the senior and his desire to continue to be in charge of his own life.
- Acknowledgement that this is the senior’s money and personal business.

- An understanding that the senior's involvement in his finances provides valuable mental stimulation and social interaction. It also helps keep the senior's pride intact.

All of these contribute to a better quality of life for the senior, says McCandless.

In my work as a daily money manager, one of my goals is to help people maintain their independence. I'd like to share some techniques that I have found useful in assisting elders. Many of these ideas can be used in non-financial situations as well.

Set aside time. As people age it can take more time to process information and to get arthritic hands to work. When we, as helpers, are stressed or pressed for time, it can be frustrating to move at a slower pace. Schedule plenty of time to help the senior when you won't be distracted. If you finish early, that's great. If not, you won't feel rushed to complete the tasks.

Prioritize. When you begin work, gather and go through all the paperwork and prioritize. If you run out of time to complete everything, the least important items can wait for another time.

Be Respectful. Pat says that it angers her to be spoken to as if she is a child because she is old, moves slowly and does not hear so well. Regardless of the person's level of competence, speak to her as you would like to be spoken to yourself. Keep in mind that a high-pitch sing-songy voice is difficult to hear and is condescending.

Ask before doing. This lets the senior determine how involved you are. I often ask, "How can I best help you?" If the person can't tell me or there are things that need to be done that he did not mention, I try, "I see that there are bills here that are due. How can I help you pay them?"

Give choices. I have found that, if given a choice, people will often let their helpers do more. For example, you could say, "Would you like to write the checks, or would it be helpful if I wrote the checks for you to sign?"

Write down details. I worked with a woman who had dementia. While systems were being implemented to care for her, she still needed to pay her bills and manage several properties. She couldn't remember immediate details. Each time we met I wrote the date on the index card and put the card on the table in front of her. This saved her the embarrassment of having to ask repeatedly for the date. I also used a fresh index card for each bill to write down the payee name and the amount. I used a thick black marker and wrote in large print.

Use visual aids. If the person has poor eyesight, it helps to trace the lines on the check for the date, payee, dollar amount and signature in thick black ink. Large print checks can be purchased from banks and other check vendors. Large print check registers and check writing guides are also available.

Help the senior to focus. Many seniors like to tell stories. It can be frustrating to be reviewing a stack of mail and end up listening to the same story for the seventh time. Gently acknowledge and redirect the senior's attention. I find it helpful to say, "Larry, that is an interesting story and I'd love to hear it another time. Right now let's review this letter."

Use the speaker phone. When making telephone calls, turn on the speaker. That way the senior can hear and participate in the conversation.

Find ways for the senior to participate. Even if a person cannot do much, simple tasks, such as putting stamps on envelopes, can help him stay involved.

Explain as you go. Tell the senior what you are doing as you work and what the mail says. Read letters out loud. Review the bills and how much is owed. When writing checks for the elder's signature, tell her the name of the payee and the amount of the check.

Keep Quiet. Sometimes we may not agree with the elder's decisions. It is important not to criticize. If you suspect abuse or exploitation or that the senior's decision will negatively affect his well-being, you do need to investigate. However, unsolicited opinions given to a competent adult can lead to arguments and a lack of trust.

Be forthright with information. Show the elder her bank statement. Take the time to point out the date, the beginning and ending balance, and answer any questions that she may have. When she wants to know her checking account balance or how much her caregivers cost, give her accurate information. If she is worried about running out of money, let her know the plan in place to care for her and her assets. If there are no plans, help the senior find competent advisors to assist her with putting a plan in place.

When my client with dementia moved to an assisted living community, I reviewed her account balances every time I visited. She wanted this information; when she was younger she was in firm control of her money. I do not know how long she retained the numbers I gave her, but I do know that she appreciated having them.

Respect the senior's wishes. Sometimes seniors do not want certain people involved with their money. It's important to respect that and not let your personal feelings get in the way. If you are trying to help but continually meet resistance, ask if there is someone else that the senior would rather have assist him.

Consider whether you are the right person. If you dislike paying your own bills and never reconcile your checkbook, perhaps there is someone else who can help. If you are overloaded with other care giving responsibilities, it may be worthwhile to find additional assistance so you don't have to take on the financial tasks too.

Although it may be tempting, it is important to resist the urge to assume control unnecessarily. Keeping seniors involved in their own financial affairs contributes to a better quality of life, and demonstrates our regard for them, their dignity and their money. My client Pat summed it up well when she said, "I just wish younger people would show me more respect!"

**The names of individuals in this article have been changed to protect their privacy. Robyn Young is owner of Money Care, LLC, a daily money management service in Williston, Vermont. She can be reached at www.moneycarevt.com or telephone 802-343-0389.*