

Senior Sense

Your Relationships

Brothers, Sisters, and Caregiving (Part 1)

Michael and Jenny were born two years apart and they grew up with a strong sibling relationship. As adults, however, Michael moved a thousand miles away for his job while Jenny continued living in their hometown, a few blocks away from their aging father. As Dad needed increasing help with various limitations, Jenny took on more and more caregiving responsibilities. She grew increasingly resentful of Michael because she felt that he should share more of the caregiving responsibilities – even though they had never discussed this. When the whole family got together at Thanksgiving, there was a big argument.

Sound familiar? Family members provide the vast majority of senior caregiving in the U.S. Spouses are usually the primary caregivers, but sons, daughters, and even adult siblings of the senior often assume this role as well. In some respects, these caregiving responsibilities are unprecedented and we have few guideposts to help us on this journey. Our mobile lives today often take us far away from our parents. Women who were often caregivers in the past are now more likely to be working outside the home. Seniors are living longer than ever, sometimes resulting in more years of caregiving need. Families are smaller, meaning fewer children to share caregiving responsibilities, and families are changing through divorce and remarriage, leading to more step-siblings and extended families. It's no wonder that caregiving

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today is complicated and can elicit strong emotions.

For most families, caregiving is a gradual process that increases as a senior becomes more limited. Because of these gradual changes, few families sit down to discuss and agree on exactly how caregiving should be provided, and by whom. Without clear agreements, primary caregiving often falls to one adult child by default. Some people refer to this as “sliding, rather than deciding.” In cases of sudden caregiving need, such as when a senior falls or suffers a serious stroke, caregiving decisions may be rushed.

When adult siblings face the need to work with each other to negotiate caregiving responsibilities, long-simmering emotions from childhood can emerge. “Mom always liked you better.” “You were never around when we needed you.” “You’re not my boss.” Childish, maybe, but such resentments can be a very real barrier in adult sibling relationships. To make progress, the first step is to recognize when these old issues are interfering with the important caregiving decisions that need to be made.

Here are some clues that may indicate that old issues may be affecting your caregiving discussions with siblings

now:

- Your level of emotional response is out of proportion to the current issue. For example, you and your brother are trying to decide who will call Mom’s insurance company and you blow up when it seems like he’s resisting doing it.
- You are critical of how you think your sibling is behaving, using words such as selfish, irresponsible, or lazy.
- You feel that none of your siblings understand Mom as well as you do, and none of them can provide the quality of caregiving that you can.
- In discussions with your siblings, you use terms such as “always” or “never” to attack them.
- You criticize the way that you think your siblings feel, such as, “You don’t care about anyone but yourself.”

In Part 2 of this article in the next edition of Senior Sense, you’ll find tips for discussions with siblings and other family members to reach positive caregiving decisions.

Adapted from Family Caregiver Alliance, 2011.

Your Health

Move and Live Longer

Do you sit all day watching TV, reading or doing needlework? That inactivity

may be shortening your life. New research out of the Mayo Clinic and the American Cancer Society indicates that people who sit for long periods of time burn fewer calories, are less sensitive to insulin and have lower levels of HDL or healthy cholesterol in their blood. All of this can lead to obesity, type 2 diabetes, heart disease or stroke. Even after one day of inactivity, these negative effects start to appear.

Men who sit six hours or more during their leisure time have a 20% higher death rate than men more active. It is even worse for women. Their death rate is 40% higher if they are inactive. A study in Australia found that for each extra hour of TV a person watches, their risk of dying increases by 11%. That is pretty disturbing.

Fortunately you can counteract this problem. First, do not sit for longer than a half hour at a time. In fact, if you are watching TV, get up and move around every time a commercial comes on. For many programs, you may be up and moving about every 10 minutes. Do a leg lift, get a glass of water, sweep the floor, dust the furniture or take out the garbage. Just getting up and walking around your chair a few times will increase your heart rate, improve your circulation and burn some calories.

Inactivity may be shortening your life.

Also plan structured exercise time. This may be a walk, a bike ride or a game of tennis. Try to do a total of 30 minutes or more a day. Sure you can do it all at once, but you may benefit more if you break it up into 10 minute segments throughout the day. For example, walk your dog for 10 minutes in the morning, ride an exercise bike for 10 minutes during the mid-day news and sweep your deck for 10 minutes in the evening.

If you have to, set a timer to remind you to get up. You may be amazed by how much more energy you'll have. You may also notice that you are less stiff and have fewer aches and pains.

Beef Quesadillas

8 ounces lean ground beef
 ½ cup chopped onion
 1 cup sliced mushrooms
 2 cups fresh spinach leaves, chopped
 ½ teaspoon chili powder
 ⅛ teaspoon ground cumin
 ⅛ teaspoon black pepper
 2 (8 inch) reduced fat whole wheat tortillas
 2 tablespoons reduced fat Monterey jack cheese, shredded
 2 tablespoons chunky salsa
 2 tablespoons non-fat sour cream

1. Brown ground beef and onion in a large non-stick skillet. Pour off any extra grease.
2. Add the mushrooms, spinach, chili powder, cumin and pepper. Cook about 5 minutes.
3. Sprinkle half the beef mixture evenly over one half of each tortilla.
4. Top the beef in each tortilla with one tablespoon of cheese. Fold tortillas in half.
5. Heat another large non-stick skillet. Put the filled tortillas in the pan.
6. Cook two minutes on each side or until lightly browned and cheese is melted.
7. Top each quesadilla with 1 tablespoon salsa and sour cream. Serve immediately.

2 servings

Nutrition Analysis per tortilla:

Calories: 390

Carbohydrates: 30 grams

Protein: 32 grams

Fat: 16 grams

Saturated fat: 7 grams

Cholesterol: 79 milligrams

Sodium: 300 milligrams

Fiber: 5 grams

Your Resources

Overdrawing Accounts Getting More Expensive

Balancing your checkbook each month can save you money. Overdrawing your

checking account is getting more and more expensive. When you submit a check for payment at the grocery store without enough money in your account to cover it, you will be charged fees by both the financial institution and the grocery store.

Paper checks no longer represent the largest portion of overdrafts. According to research by the Center for Responsible Lending, about 46 percent of all overdrafts are triggered by debit card Point-of-Sale transactions or ATM withdrawals. Paper checks represent only 27 percent of overdrafts.

Using your debit card instead of a check will save you the fee charged by the grocery store. However, the bank will still charge for the overdrawn transaction. Overdraw your account more than once in any 12-month period and you may pay even more.

According to Bankrate.com (2009), the average fee for a bounced check or debit transaction is \$29.58. Overdraw your account a second time within 12 months and many banks (26%) charge a higher rate, averaging \$33.88. Some banks (less than 20%) charge still more (on average \$36.19) for additional overdrafts in the same 12-month period.



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The best advice is to avoid writing bad checks. Use a checkbook register, record all transactions, and reconcile the account online or with a statement provided by your financial institution to help you to stay on top of your account balance. Do not write checks or use your debit card when you do not have the money in your account.

You do have several options to minimize the risk of overdrafts from checks, debit, or ATM transactions. When you open your account, banks typically promote the most expensive option. Unless you specified otherwise, you were probably automatically enrolled in a so-called courtesy overdraft program.

With courtesy overdraft protection, your financial institution pays the check and charges you for the overdraft. Yes, you avoid the returned check fee that would have been charged by the retailer. The problem is that this option encourages you to overdraw your account.

When you call your financial institution or use an ATM to determine your “available balance,” the amount may exceed your actual account balance by as much as \$500 or more. If you expect a debit transaction to be declined if your account balance drops to zero, think again. The additional “available balance” means that when you use your debit card at a point-of-sale

terminal or ATM, the transaction will NOT be declined when your account balance reaches zero.

A better option is to link your checking account to a savings account at the same institution. Overdraw your account and money will be transferred from your savings account to cover any overdrafts. In some instances, the financial institution will transfer the exact amount needed, while in others they may only make transfers in \$100 increments. You may also be charged a transaction fee for the transfer.

Another option is to link your checking or share draft account to either a credit card or a line of credit from your financial institution. Again, the amount you receive when an overdraft is presented to your financial institution can vary from the exact amount needed to bring the balance to zero to \$100 or more, depending upon the terms of the agreement. Transaction fees may apply, and you will likely pay interest on the loan.

Check with your financial institution today to find out how your overdrafts are currently handled. If you have not made arrangements for overdrafts, you may want to sign up for one of the options that is more cost-effective than the “free” loan from your financial institution.

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Dear Friend,

SENIOR SENSE is a quarterly publication provided by your local county Cooperative Extension office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians. Please contact your local Cooperative Extension office for more information on these and related topics.

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