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## **My Parents, Myself, and My Children: Learning From Each Other to Provide a Better Future for All**

**By Carolyn Iverson**

Like most of their generation, my parents experienced the hardship and insecurity caused by the Great Depression of the 1930's. Throughout their lives, habits of thrift and conservative spending enabled them to live in comfort, always with an eye towards the future. Although it was considered disrespectful for my generation to question our parents about their finances, I remember my father, Kenneth, mentioning as I grew older that, "You will never have to worry about your mother and me. I have everything planned out." I took him at his word and even when both parents struggled through bouts of cancer, he still reassured me that everything was in place to provide financial security for both of them.

As an only child, I had no one else to discuss my growing uneasiness about my parents declining health and when my father passed away in 2004, I discovered that his planning fell way short of the actual needs which were to come. My parents were both born in 1920 and when

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<sup>1</sup> Alma and daughter Carolyn in Belize 2010

my mother became a widow, she was still very active, independent and healthy at 84. Like many children, I lived several states away and after sorting out records and bank accounts after the funeral, I left my mother, still driving, in her comfortable condo with security and indoor parking. She came to spend her first Christmas alone with us and seemed to enjoy the holiday and being a part of the family celebrations.

During the following two years, things began to unravel. The first crisis came when my mother called to tell me about a nice young man who worked at my parent's bank. He always had cookies on his desk and was always "so helpful" when she went into the bank. Over the course of several weeks, I worked out that this bank employee had sold my mother an annuity which would pay her a small monthly income, starting in 10 years! She had wiped out her savings. I had discovered elder financial abuse. I immediately traveled to Minnesota and after meeting with the bank officials and the attorney general, I received a refund of the sum she had invested and changed her bank. At this point, I enlisted the help of an older cousin who lived near my mother, and we went to his attorney to prepare a power of attorney. My mother was upset and felt defensive and embarrassed about what had happened, but she agreed that maybe it was time for someone to protect her finances to ensure her security in the future. I started calling more frequently, but my calls were seldom answered and when I did speak to my mother, she often sounded confused and disoriented.

In August of 2006, I received the call I had long feared in the back of my mind. My cousin had gone to have lunch with my mother and when she failed to answer her door, he used his key to enter and found her on the floor, unresponsive. I took the next plane to Minnesota, and after discovering that my mother had overdosed on over-the-counter sleep medication, I arranged for her to be released to a rehab hospital in Kentucky, where I live. I knew that she would not be going back home, but I kept that information to myself for almost a week until a social worker and I had found a lovely apartment at an area senior apartment complex.

It took almost a year for my mother to accept that she would not be moving home, but she regained her strength and admitted to me that the sleeping pills that her doctor prescribed after my father's death "just weren't working anymore" and she had been supplementing with over-the-counter pills to help her sleep. I wasn't concerned until she began missing meals at her new apartment and the staff reported that several times when they checked on her, she was again on the floor. I had to face the facts at this point, my mother was addicted to sleeping pills, both prescription and over-the-counter. How could I not know? What kind of daughter was I? I explained, with the help of her new doctor, the dangers of overmedicating and we all agreed that there would be no more prescriptions for sleep aids. Her doctor suggested melatonin, a natural treatment, and I cleaned out her medicine cabinet, ensuring that none of her over-the-counter sleep aids remained. Here again, I underestimated how powerful an addiction like this is. A few weeks later, I received a call that my mother had been picked up by a concerned motorist who was concerned that she was out on a busy street with her walker and had no coat on in mid-December. When I arrived, she explained that she needed her sleeping pills and was going to find them, no matter what. I knew at that moment that she would need to move in with me so that I could keep her safe.

The next few years were challenging, to say the least. My mother's health improved, and her energy returned. Seeing her on a daily basis gave me a real sense of changes and adaptations. For the first time, I felt I could be proactive instead of reactive as she headed into her 90's. I

became an “elder activist”. To provide her with recreation and social activity, I searched for available resources in my local and state community and began taking mother to the local senior center several days per week. Just as I joined PTA and other parent groups to be a successful parent, I now attended aging consortiums and caregiver workshops hosted by AARP and the Area Agency on Aging to be a more effective caregiver. By networking with other caregivers and professionals in the field, I found programs such as the National Caregiver Support Program, which provides funds for respite and supplemental supplies to support informal caregivers. Because my father served during WWII, I found that she is also eligible for Aid and Attendance from the VA. This is a wonderful program designed to keep veterans and their spouses in their homes or assisted living and out of nursing homes. Although the application process can be lengthy and frustrating, the benefit is well worth the effort.

As millions of us care for our elderly parents, we are learning lessons which will determine the quality and meaning of our own old age and generations to come. As a cohort, Baby Boomers have never been shy about generating social change and challenging the establishment. We are, then, perfectly suited to pave the way for a more open and thoughtful dialog about what it means to grow old and what role seniors can and will play in families and in our larger society.