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Dementia: How Can You Help Protect Mom's Independence?

The first clue of Mom's dementia was the forgotten birthday. William's mother always sent her oldest son a card with a check tucked inside. This year, though, she didn't even call. Mom exhibited other odd behaviors too, like repeating herself and missing doctor appointments. His mother was a spry 75-year-old who played tennis weekly, served on the church alter guild and shared a painting studio with half a dozen artist friends. William wondered, was it time to talk about Power of Attorney? Was he facing a mom with dementia?

A call from a cellphone service store clerk settled the matter.

"I'm concerned about your mother," said the stranger, who found William's number on his mother's phone.

"She came in last week to ask about voicemail on her new phone. She's been back at least five times to ask the same question."

Mom's Dementia Is a Growing Problem

That phone call thrust William, 48, into a role that's increasingly common these days—informal caregiver to a parent with dementia. Dementia is a broad term describing impairments with memory, reasoning, judgment and other thinking skills. According to a Center for Disease Control study published in 2015, more than 12 percent of households reported at least one adult with confusion or memory loss.

When should an adult child take over an aging parent's decision-making? And are you even legally able to? If you're concerned you have a mom with dementia (or another family member is showing early signs of dementia) here are guidelines to consider.

Support Mom As Soon As Possible

At the first sign of memory loss—preferably well beforehand—it’s crucial that Mom signs any estate-related legal documents. She must be deemed mentally competent at the time of signing for the documents to hold up in court. The three most important documents are:

- Will
- Financial power of attorney
- Healthcare power of attorney

Without a power of attorney, an incapacitated person may be subject to guardianship, which is determined by the courts, not family. With a power of attorney, a family member can take over the affairs of a mom with dementia when the need arises.

Visit Mom’s Doctor Together

Since dementia is hard to pin down (and harder still for a patient who forgets she’s forgetting!), go with Mom to the doctor visit to provide your own perspective. Bring your notebook, and share as many details about her daily behavior as possible.

Do this as early as possible, since many of the causes of dementia—medication side effects, a lack of vitamin B 12, thyroid or kidney problems, alcoholism—are reversible if treated early. And if the cause of Mom's dementia is Alzheimer’s disease, it’s important to get a diagnosis as early as possible.

William regrets that he wasn’t there for his mother’s neurology consultation. The doctor gave her a cursory exam, asked a few memory-related questions and told her not to worry, that memory loss is a normal part of aging. He was wrong. While cognitive functions may slow down, many doctors and scientists now say that chronic, recurring memory loss is abnormal, even in seniors.

The neurologist’s reassurance gave William’s frightened mother justification for her denial, which made matters worse.

Scale Mom’s Caregiving

Mom’s dementia may be severe enough for her doctor to determine that someone else needs to manage her secondary, or “instrumental,” activities of daily living, such as shopping, housekeeping, meal preparation, household accounting,

telephone communication and getting around the community. This could signal that it's time to visit the important legal paperwork to shift critical decision-making to someone else. This can protect a parent from being victimized by financial or other schemes.

But this may not disrupt her ability to perform the six “basic activities of daily living”—eating, dressing, bathing, walking, toileting and continence. In fact, a mom with dementia may be able to live independently for some time, with only minimal guidance from an outside advisor.

Help Mom Search for Paperwork

Even if your parent is forgetful, keep asking for help locating important papers so that you can make sure they're stored safely. In addition to wills and powers of attorney, include any trusts, deeds, birth and marriage certificates, divorce decrees, property settlements, tax returns and burial arrangements. Even if Mom's symptoms turn out to be reversible, these preparations will be useful for the future.

William was lucky. Long before his mother's memory began slipping, she had signed power of attorney to give him control of her finances and medical decisions if she ever was deemed incapacitated. They were able to make an easy transition to William managing her financial affairs while Mom stayed physically independent.

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