



**HOUGUM
LAW FIRM, LLC**
ESTATE PLANNING & ELDER LAW

715.843.5001
info@hougumlaw.com

March 2018 Newsletter



Tips for Handling a Multi-Age Caregiver Schedule

We know there are numerous demands on family caregivers each day. From medication management and hands-on care to transportation and emotional support, the responsibilities involved are significant. While there is no question that caregiving is a gift of love from you to your family, your responsibilities can be further complicated when you are asked to provide multi-age care.

Are you a member of The Sandwich Generation? This is the generation of Americans between the age of forty and fifty-five who still have at least one child at home and are now caring for an aging parent. This type of caregiving can be especially complicated as each age group requires a different type of attention and level of care.

If you are attempting to balance a multi-age caregiver schedule, we want you to know you are not alone. We work with caregivers in our practice each day who are facing different challenges. Let us share several tips and ideas we have gathered that can help you develop a schedule that works for you and your loved ones.

1. Take control of meals.

Preparation is key when it comes to balancing your caregiver schedule. When your schedule is packed, preparing a well-balanced meal each day can be a struggle. While your schedule may not permit you to cook every single day, you may have a bit more time on the weekends. While it may be hard to find time at first, try to take a few hours each weekend to prepare Continued on Page 2)

(Contd. from Page 1) for the week. You can separate and label meals in different containers, keep them in the refrigerator and then you can heat them up later in the week. If you have time to cook but cannot leave the home to grocery shop, consider a meal delivery system. Subscription companies such as Blue Apron and Hello Fresh can deliver fresh and perfectly measured ingredients to your door every day. You may also want to talk to your local grocery store and ask if it has a grocery delivery service.

2. Maintain a planned calendar at all times.

When you are juggling a multi-age caregiver schedule, staying organized must be a priority. Invest in a planner that you can keep readily available and consistently updated. If you choose to use a digital option be sure it can sync with all of your devices. If you are using a paper planner, you may want to consider color-coding it by age group or responsibility. Make sure important phone numbers are easy to access as well. No matter what type of planner you choose, commit to keep it updated so you will not accidentally book over scheduled appointments.

3. Recruit help with your younger children.

Most young children are extremely busy, which makes your schedule extremely busy as well. One way to balance your younger children's needs when you are caring for an aging parent is to recruit help from friends and family. Create a group of parents who each have children enrolled in the same activities or go to the same school as your child. Together, you can develop a driving schedule rotation, after school care or even help if an emergency arises.

4. Combine as much as you can in everyone's schedule.

Look for overlapping events in your schedule and involve everyone when you can. For example, administer medicine at the same time. Eat meals at the same time. Complete hygiene at the same time. Start by arranging children's schedules around seniors' schedules and set reminders on your phone when you are trying to remember new responsibilities.

5. Don't neglect yourself.

When you are a caregiver, it is likely that you provide for everyone's needs but your own. It is critical, however, for you not to neglect yourself. Scheduling even one hour of respite care for yourself each week is important. Without your health, both mental and physical, you will not be able to provide for the people who are relying on you. While it may seem unnecessary right now, do not wait to ask for help from a trusted person in your life to ensure you are able to take a brief rest each week.

We know caring for multiple age groups is not an easy task. Each person has unique needs. We know there are times when even the most organized schedules fall apart due to schedule conflicts, crises and unexpected responsibilities. If you need help or have questions, we want you to reach out to us. Schedule a meeting with Attorney Alan Hougum at your earliest convenience.

(Continued on Page 3)



How to Plan Your Estate After a Gray Divorce

The number of divorces in the senior population is rising. According to a study by sociologists, divorce rates of people aged fifty and above have doubled between 1990 and 2010. While this statistic includes remarriages, surprisingly, it accounts for forty-eight percent of first marriages as well. Researchers attribute this to a number of factors including frustrations over retirement, overall finances, and the fact that children are now older and out of the house.

Divorce in our aging population has been titled “Gray Divorce” and it shows a steady increase in numbers. Divorce impacts your life in many ways. It is important to plan ahead for your future in light of your divorce to ensure that you will be protected under any circumstances. This begins with creating your estate plan or revising your existing plan. Let us share a few key considerations when it comes to your estate planning after divorce.

1. It is time to change your beneficiaries.

In many states after a divorce, former spouses are either removed from the disposition provisions of your last will and testament by law or your former spouse is presumed to have predeceased you in the eyes of the court. This means any provisions in your last will and testament related to your ex-spouse will be invalidated by divorce. This may or may not be your intention, but it is important to discuss your goals with your attorney and change your planning to reflect your wishes.

2. You need to choose a new decision maker immediately.

In many marriages, spouses name each other as the agent under their durable power of attorney and the surrogate under their health care documents. This means your spouse can make your legal, financial and health care decisions should you be incapacitated. It is important to update this part of your estate planning when you are getting divorced. You need all of your estate planning documents to name someone who you can trust with these important decisions should you be in a crisis.

3. Prevent confusion and potentially costly outcomes.

If you do not update your estate planning after your divorce you are creating both a confusing and potentially harmful scenario. For example, if you were sick or injured, your doctors might still recognize your ex-spouse as your medical decision maker. Further, your bank might still honor your power of attorney and provide your former spouse access to your accounts. When your estate plan does not change to reflect your divorce, poor communication could result in a scenario that could potentially take months to clear up.

We know divorce at any age is difficult. Do not neglect yourself during this time. Take the time to focus on updating your estate plan with your estate planning attorney.



305 S. 18TH AVENUE, SUITE 200
WAUSAU, WISCONSIN 54401
WWW.HOUGUMLAW.COM
715-843-5001
INFO@HOUGUMLAW.COM



Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Hougum Law Firm, LLC, serves the entire Wausau, Wisconsin area.

Our office is located in Wausau at
305 S. 18th Avenue, Suite 200, Wausau, Wisconsin 54401. Do you have questions you need answered before or after your appointment? Just let us know! Contact us by email at info@hougumlaw.com or call us at 715-843-5001.