

# Could caregiving be just a means to the money?

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By **Michelle Singletary** May 19

Caregiving can be so rewarding, but it's also fraught with issues. Throw in a dysfunctional family and the drama factor can be high, especially when the senior being cared for has some money.

The Washington Post advice columnist Carolyn Hax had in interesting [letter](#) this week from a sister concerned her sibling was taking care of their father as a means to the money.

In part the reader wrote: One of my five sisters, “Rosie,” has alienated all of us (by being verbally abusive) but lives closest to my father and has ingratiated herself into his life. She makes all his decisions, plans overseas trips with him and is trying to organize his financial affairs because she is worried about her inheritance. She also is very secretive and won't tell us any of her plans for him. Her behavior is bizarre, but he refuses to say anything to her because she “takes care of him.”

Hax offered some great advice writing, “Enlist the help of your other siblings to get more involved in your father's life. Don't try to wrest control from Rosie — your dad could too easily be the chief victim of such a power struggle — but instead just assert yourselves through presence in his home.”

The facts is an estimated 43.5 million adults in the United States have provided unpaid care to an adult or a child, according to a [report](#) by the National Alliance for Caregiving and the AARP Public Policy Institute. An overwhelming majority of caregivers provide care for a relative. Forty-nine percent are caring for a parent or parent-in-law.

If we accept the reader's story, her sister could be positioning herself to get more than the other heirs. Or could it be that she does deserve more because she is the primary caregiver?

I suspect the truth, as always, is somewhere in the middle.

As Carol Bradley Bursack, an author and elder-care consultant wrote in a [post](#) for Agingcare.com, “Ah, siblings. Some

are a joy. Some are helping the primary caregiver, as you struggle to find the right balance of care for your elderly parents. Some siblings don't help with caregiving at all. And some, maybe more than we'd like to admit, have a less than admirable motive for their comments. Some don't want Mom to have outside care, because outside care is expensive. And outside care will quickly eat up their parents' hard-earned money – the money the family was to inherit.”

Family fights over the care of parents can be brutal. Read this post: [10 Reasons Families Fight about Senior Care](#)

Here's an article that may help if you're fighting with your siblings over caregiving. [9 Strategies to Stop Fighting With Your Siblings Over Senior Care](#)

Fighting with your siblings over care of a parent read: [Sibling Strife: How to Resolve the 3 Senior Care Issues Siblings Fight About Most](#)

Check out AARP's [caregiving section](#) for more resources. I especially love the caregiver videos. They help you realize you are not alone.

I've been a caregiver (father-in-law) where the clash of caring and money created some deep resentment. It's a tough situation for all involved.

### **Color of Money Question of the Week**

Have you had fights with your siblings over care for your aging parents? Send your comments to [colorofmoney@washpost.com](mailto:colorofmoney@washpost.com). In the subject line put “Caregiving.” Typically, I ask that you give me your name to post your comments, but given the sensitive nature of the question and the fact that I don't want to contribute to your family drama, you can just provide your first name, city and state unless you don't mind full disclosure.

### **Live Chat Today**

Join me live at noon (ET). Let's talk about the money issues on your mind. It's also “Testimony Thursday.” Share your good financial news. Click this [link](#) to join the discussion.

### **#SelfieSecurity**

To combat the growing problem of identity theft, some businesses are trying out an identification system that requires you to take a selfie to prove you are you.

Instead of punching in a PIN to check your bank account online or pay for items at the checkout counter you may be asked to show your face. MasterCard is planning to launch “Selfie Pay” used by shoppers to confirm their purchase, [reported The Washington Post Jonnelle Marte](#).

So with last week's Color of Money Question of the Week I asked: What do you think of using a selfie to prevent identity theft?

**Ann from North Carolina** wrote: “ I would not be able to do it. I do not own a smartphone or even a cell phone, since I haven need for either.”

**Sharon Delaney of Concord, N.H.**, also doesn't have a smartphone. She wrote: “I think I'd rather not waste my money on a smart phone I neither want nor need to make a selfie. I'd rather not have to have it with me and charged in order to get into my bank account. I think a phone is easier to steal than a PIN lodged between my ears. I'm also thinking I'd rather these big corporations should spend the money doing a better job of guarding the personal information they extract from us instead of erecting yet another barrier for the user.”

**Kerry Kleiber from West Lafayette, Ind.**, a regular reader who comments on the question of the week, wrote: “Why in the world would I want to bother taking one or (most likely) more Selfies just to get into my account? I guess if it's 'optional' among multiple means of ID, then, ok, go for it. But I'd prefer not. (Of course, I don't like having my picture taken anyway. Always looks like a mug shot.)”

“I think using facial recognition as additional authentication is a good thing for people who have found security measures to be too cumbersome,” wrote **Max Handelsman of Olney, Md.** “I think it will easier for most people to adopt than a random code generator or additional PIN, especially for people who are suffering from password/PIN fatigue.”

**Terry Sloan of Houston, Tex.**, wrote: “:I'm pretty much sick to death of all the invasive ways banks and other companies are trying to get into people's personal business. I abhor social media on any level — don't even have a Facebook page (gasp!) — and would prefer not to have my face all over the internet, no matter the reason. I'm about ready to take all my money out of the bank and put it in my mattress or bury it in my backyard. Just say no to #SelfieSecurity.”

“Is it not ironic that a parent might try to keep their teenager from posting Selfies online, and now the adults are being encouraged to produce Selfies all over the place as though the same systems were somehow invulnerable?,” wrote **M. Hodgson, Atlanta.** “The thought brings on the same old feeling that came with all the other creeping breeches in healthy individual privacy. Since watching and feeling the takeover of computers in life, I've noticed the dissolving of relational business, tectonic shifts of responsibility, and the loss of common sense in our systems.”

**Hodgson** added some other good points, “Hire people to build relationships with people. Rediscover how a 'service economy' is truly relational. Here once again, one is asked to give up identity and the most basic personal information to a masked entity. It is another chink in creating the power of global crime.”

**Steve from Charleston, S.C.**, wrote: Personally: pins and passwords drive me nuts. Everyone has their own rules for upper and lower case numbers special keys length ... you name it. I end up writing them down and that's the last thing I should be doing. A selfie is something I will not soon forget.

I began with a no smartphone owner and will end with one.

**Karen Carmichael of Los Angeles** wrote: “Well, since I don’t have a smart phone, I guess I wouldn’t be able to purchase online or anywhere. Think of the money I’ll save!”

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## Personal Finance newsletter

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Retirement on Mondays; personal finance on Thursdays.

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## Financial news you can use

Retirement columnist Rodney Brooks Monday newsletter this week: [It’s not that hard to have fun, once you retire](#)

As Brooks reports: “It turns out that concerns about having all that time on your hands after you retire may be a bit overstated. A Merrill Lynch retirement survey, conducted with Age Wave and released last week, indicates that retirees are enjoying their time away from work just fine.”

## Color of Money Columns This Week

— [Feeling low about your money goals? This will help.](#)

— [Helping your young adult get saving for retirement](#)

Write Singletary at The Washington Post, 1301 K St. NW, Washington, D.C. 20071, or [michelle.singletary@washpost.com](mailto:michelle.singletary@washpost.com). Personal responses may not be possible, and comments or questions may be used in a future column, with the writer’s name, unless otherwise requested. To read more, go to [washingtonpost.com/business](http://washingtonpost.com/business).

Michelle Singletary writes the nationally syndicated personal finance column, “The Color of Money.”

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