

EPISODE 910

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[INTRODUCTION]

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FT: Did you know that one in four millennials is a caregiver? Welcome to So Money everybody. I’m your host Farnoosh Torabi and we’re talking about caring for aging parents or elder relatives, not children. You know, nobody teaches us how to prepare for or how to care for our parents as they get older. But how do you have those discussions when you move from being their child to being their caregiver?

Our guest today is Kelli Bradley who is the founder of The Devoted Daughter that provides families with resources as they transition to becoming caregivers for aging family members. She didn’t start her career in senior care, it wasn’t until her mother was diagnosed with diabetes that Kelly became her full time caregiver. It was only then that she realized that there weren’t many resources to turn to for support.

So, she created one of the leading in-home care companies, serving thousands of families, but she wanted to help even more people navigate this emotional period and that’s where her book *Always Her Daughter* Comes in. Also, she has a course called The Devoted Daughter Playbook in our conversation, we talk about how Kelly afforded not just the finances of taking care of her mother but the time. How do you balance managing your mother’s life and your own, she was only as you heard, in her 30s when her mother fell sick, how to assess assisted living facilities, nursing homes and how to empower your siblings who may not be as helpful or cooperative as you to get on board and chip in.

Here's Kelli Bradley.

[INTERVIEW]

[0:02:28.4]

FT: Kelly Bradley, welcome to So Money my friend and congratulations on the new release of *The Devoted Daughter*, such a necessary book.

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KB: Thank you so much Farnoosh, I'm excited to be here today, excited to spread the word.

[0:02:42.8]

FT: Yeah, I remember going back now maybe a year or two when we first connected, you worked with me in my workshop, Book to Brand and at the time, you were running The Devoted Daughter which is a website that's dedicated to resources, advice, community for people who are working, helping their loved ones, caregivers essentially and I was shocked to find out that so many of us are caregivers, we don't even maybe think of ourselves as caregivers but one in four millennials are caregivers. All to say that your work, your life's work dedicated to helping people in this life phase.

Then the book, is so needed. Let's start with the book. Your book is called *Always Her Daughter* which is part memoir, part professional guide to help people through the senior care experience. One of the things that you really wanted to disrupt was that so often, we go through this in isolation.

We think that us, taking care of our loved ones as hard as it is, as you unique as it is. We think that we're alone in that experience and we're absolutely not. You wanted to kind of provide some common resources and guidelines. What was the biggest struggle for you as you were taking care of your mother? Diagnosed with diabetes many years ago and you became the primary caregiver.

For you, that experience, what was the most difficult part?

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KB: Well, I think I was young, I was in my 30s when this started hitting me head on and none of my friends were going through this, nobody really understood. When I'd say, you know, no, I really can't do that tonight or I can't attend this event or what have you. Many times, it was because I was busy taking care of my mom but often times, it was because I was just exhausted.

[0:04:32.8]

FT: Yeah.

[0:04:34.8]

KB: I thought, you know, people knew that I was doing this 24/7 and so the first thing that somebody would say, so well-intended by the way. They'd say, how's your mom or what's going on with your mom? I don't really want to talk about that, you know? I just want to kind of be Kelli and you know, be a normal 35-year-old woman.

What happened to me is my identity just got all wrapped up in it and like you were just saying, Farnoosh. I didn't think of myself as the caregiver and I was doing everything under the son from changing linens to cleaning up diarrhea, you name it and I still didn't think of myself as a caregiver until years later, one of my colleagues said to me, yes, Kelly, you weren't able to fully be involved or immersed in your work because you were taking care of your own family.

I was like, wow, that was just a lightbulb moment for me because I didn't see myself in that way, I just thought, isn't this what you do? Because you're a daughter? One of the interesting things is, women happen to be the people that you know, you've worked so hard to get your education and you're immersed in your career and all of a sudden, something happens in the family and

typically, the woman is the first one to leave and go, you know what? I'm going to quit, I've got to go take care of my parents.

[0:05:55.6]

FT: That's one of the things that I love about women, you know? We're at the forefront of caregiving but maybe that's another episode, sort of like how do you afford that, right? To be able to – right, afford the time and the money in many cases to support your loved ones, be it your parents, aging relatives, not to mention your children, then also of course, manage your own life. For you, I guess maybe that's a question for you that I have is how did you afford it, how did you afford all the time and money that you were spending with your mom for your mom. Also, you know building your own life.

[0:06:33.0]

KB: Well, I was fortunate that I had a nest egg so I was able to walk away. I was also at the time, I had started an in-home care company. I was working to the best of my ability, it was crazy dynamic because here I am taking care of my mom and I'm trying to take care of other people like what am I doing?

I used, I drew from that experience and my own family to help other families. As my brothers and myself, talked about it several times it's like, you know, we had the ability to walk away and take time out and really concentrate 100% of our efforts with a great support system to help my mom and so many times, we're like, gosh, there's so many families that can't do this, you know?

What happens to those families and I think that's what drew me into in-home care was I felt like I can help people with this process.

[0:07:32.1]

FT: When you sat down to write your book, which was extremely personal and you almost hesitated to publish it because of the stories and the personal shares but when it came to the advice portion of the book for everybody is that something everybody could learn about.

What was important for you? Like the hierarchy of things, people absolutely need to know, I'm sure, figuring out the finances is one part of it. Where do people begin? What are the first steps? A lot of times this happens to you very abruptly, it's not like you can foresee your parents getting sick, it's one of those, you remember the day when you get the news. What would be your advice to somebody who's going through this right now?

[0:08:18.3]

KB: Before the phone rings in the middle of the night and you get that call. You really need to, the number one mistake going back to your first part of the question is that people wait too long to have the talk or to just to start to get engaged with this. It's not something that you aspire to – you know, you're not raising your hand going, I want to learn how to be a caregiver for my mom and dad, right?

Having the talk is super important but even before that and this is a little bit counter intuitive but you need to be present and if you can't be present, find someone who can be. So that by the time you're getting ready to have the conversation with your folks, you really been thoughtful about what's happening.

Think about where they are today, where were they a year ago and where were they five years ago? That will really help be the guide to open your eyes, to see change because I think that so many times, you know, I thought of my mom this way, it's like, when did my hero start needing help to get to the grocery store and pay her bills? You know, my mom was – she had it all.

[0:09:32.6]

FT: Start to kind of look back in time to be able to almost not anticipate but sort of get a more realistic sense of the future?

[0:09:42.1]

KB: Yeah, you will see those changes and you know, many of them will just be small, you know, things like driving for example, all of a sudden, people start to course correct themselves. I don't drive at night anymore and you'll start to hear those things or see those small changes and I talk about a lot of those in the book.

I think that that's a really important step and then it opens your eyeballs and you think, okay, we've got to start gathering the troops and I need to talk to my brothers and sisters about this.

[0:10:14.6]

FT: If you need to bring in a third party, you need to bring in other help, support. I often hear from people, I can't count on my siblings, you know, like you, I'm sure this was your role, right? You took on that devoted daughter role which is usually singular in every family, it's like, one of the siblings if often the one that kind of rises to the occasion. Let's say, you even are that person but you really need some outside support.

What are some resources for people that they just may not even know are available to them to help them, to come in and help them with some of the day to day and planning stuff that goes with aging parents?

[0:10:56.2]

KB: You know, home care is a great resource but before you even bring in, in-home care. This is another place where it's really important to start early, people need to get comfortable because it can be an awkward dance, it's like, you need the help to get the laundry done or to get things that are kind of falling by the wayside with mom and dad. But mom and dad don't necessarily see it that way.

I think what's really important to have success with this is that number one, you get the right person and number two, that your parents have had an opportunity to be heard. Mom and dad, what do you think? What are your thoughts and even if they're not realistic, people want to be heard?

Allowing then that space in advance to say okay, this is what I think we need help with and then chiming in as the devoted daughter to say, okay, this would really help me, are you okay with that? You're almost coming, you're building an agreement with one another. But back to getting the right person, that's just key.

So many folks at least in my personal professional experience, I would introduce a caregiver and the person would be lovely and polite and then the next day it's like, well, I'm sorry, we really don't need the help. I know that mom was just like, I'm not doing this. The other option is just for socialization or someone wants to get outside of help, there are places like foster care centers or senior centers in the community where there's different activities.

I mean, thinking about things that they might enjoy doing because at this time of life, you know, most people have retired, their life has changed a little bit. Maybe they've lost a pet or a spouse, this also can be a time of loss. Getting them out and engaged is really important and maybe it's more than bringing someone in, it's getting them out.

[0:12:52.8]

FT: That's really good advice. Okay, earlier, we were talking about how millennials, one in four are caregivers, this is a generation that is synonymous with broke, you know? Whether you're looking at it from the student loans angle or just stagnant wages, high cost of living, a lot of them are living at home with their parents. What about this generation and how can they straddle taking care of their families and taking care of themselves?

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KB: Well, I'm just kind of back to what we were just speaking about those community resources become really important for them. Even you know, things like Meals on Wheels. We had Meals on Wheels for my dad, he was living with dementia but it was awesome because it was a low cost solution to getting somebody in, to get eyeballs on him, he was getting companionship and ended up that the couple that was visiting him went to Oregon State University which is where my dad played basketball.

They knew one another. I mean, it was just – they came five days a week and they can do it for free if you don't have the funds but if you have the funds available, they ask for a small donation. That was just an amazing gift. The other low cost alternative is the senior centers, many times, all those activities are free of charge in your communities.

I would encourage them to get online and just look at what is available in the community. The senior centers also often times have local transportation. They'll come pick people up.

[0:14:28.3]

FT: That's a great reminder, thank you. All right, let's talk about your personal financial perspectives. I heard you had a nest egg and I just kind of want to know a little bit more about your financial upbringing and some of the values that you're raised with or some of the values that you weren't raised with.

Let's start with childhood, what's a snapshot, a scene from childhood that really captures the essence of like, the financial values that you were raised with or some of the flip side, some of these challenges that you experienced?

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KB: My parents both came from middle income families. My dad was an orthodontist by trade. We grew up in what I would consider a well to do family but at the core of it we were expected to work. So I remember saying to my mom, "Oh well I really like that blouse from Nordstrom" and she's like, "Well go get a babysitting job because I am not paying for it." So although they had the financial means to pay for things and I mean I was very fortunate.

My education was paid for, I mean I was very lucky in a lot of respects but the results of that work ethic and I am still grateful for it now because I think it just makes such a difference. I mean if they have just given us everything, I wouldn't have been able to care for them.

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FT: Right and I mean fast forward to becoming an entrepreneur, do you think that you have always wanted to be your own boss in some respect?

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KB: I worked in telecom for a lot of years in a sales capacity. I did that for 20 plus years and at the end of it, I just kept thinking, "I know there's more" I was searching for that be your own boss opportunity and I knew that I was really good at service but I didn't know what that was going to look like and when I started caring for my mom I just thought, you know there are so many people that need help.

I remember one day I was at chemo with her and I would just give her a little bear hug and get her up and get her in walk room and, "Okay mom, we're all set, we can go now" and this man sitting next to my mom he just looked up at me just almost like with a sad dog eyes and he's like, "I wish I had somebody to help me like that" and I was like, "Oh my gosh" and it warmed my heart and I thought, "I can do this" you know?

I am good at it. I know what the challenges are, I think I can help other families with this and then that experience really led me into The Devoted Daughter because I was hearing a lot of different questions from families and I'm like this is bigger than in home care. People need more than that and they need to start earlier.

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FT: Are you hopeful of our medical system and our health care system? Would there be such a need for what you are providing if it wasn't for the short fall that we're experiencing currently from government frankly and from pharma and health care?

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KB: Well I mean that is one side of it but the other side of it is 10,000 people are turning 65 every day. So because we have this shift in all of these people aging out, I think that that presents its own set of challenges right there but I agree with you. There is still one of the things

that is so difficult in health care system is people, the physicians and nurses and staff are so strapped that you get in there and they don't have time to nurture you and teach you and point you in the right direction.

It is just like you are in a lion's den and you are already scared, right? You get there and all you really care about it take care of my dad. You don't think about how much it is going to cost, what the insurance is and so all of a sudden, you can walk out of the hospital with a huge bill that is staggering and you know it's like unbeknownst to you, this was all going on in the background but nobody told you about it.

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FT: So that begs the question, if you are in a situation where you can't take care of your family member at home. They have to go somewhere, how do you evaluate a facility?

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KB: First of all, you have to go. You have to be there and I would say that you need to be there at different times of the day and different days of the week because you want to see is it clean, what's the staffing like, what's the feedback, you want to talk to other people who are there and often times, people are hesitant to speak but I found that if the more I am in the facility the more I see what's really going on.

And when my mom – this is a typical thing that happens that is so frustrating is someone is being discharged from the hospital and they are not able to go home because they need more time with physical therapy, occupational therapy or what's called skilled nursing. So they need a nurse to oversee their care and so the hospital would hand you a list and say, "Okay, well these five places have availability, pick one."

Well if you don't go check them out yourself, it could be very problematic. I mean you just don't know what you're going to get unless you go.

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FT: What are some things to keep an eye out for? Because again, you are going into this a little blind. You've been there, you've done this, you've talked and helped a thousand families, what are some quick things to assess?

[0:19:59.7]

KB: If I walk into a facility and it doesn't smell clean or there is an odd smell that's number one. If I see people that are not being attended to sitting in wheelchairs up by a nurse's station, a front desk because they've just planted them there until they can get to them, if I don't see staff that is interacting in a positive way, often times you will see people just with their heads down and they are not really even paying attention to the residence or the folks that are in there. So those are just quick things that you can just walk in and go, "Okay this is not for me" or it is.

[0:20:38.2]

FT: Yeah, you just hear a lot of scary stories about health care facilities but to your point, I think the best way to manage that is to not completely outsource that to be there as much as possible and feel like this is just there to be there as a fill in not the primary. I mean overnight obviously but you got to be there as much as possible, presence is key.

[0:21:06.3]

KB: Yeah, I mean if you can't be, find someone who can be. You know friends and family members or somebody who can just check in because the more that you are there and people are aware, "Oh Mrs. Smith is being checked on by her family everyday" I mean unfortunately, it makes a difference.

[0:21:25.8]

FT: So this is my sense of things is that when you are in a family and their siblings and the parent gets sick, the sibling that usually rises to help the family out is often the one that is deemed most financially stable or has his or her life together enough to be able to now attend to

mom or dad. The eldest usually in that case. If you have siblings who feel like it is not their responsibility, shouldn't be their responsibility, they don't have the capacity to help, how do you have that difficult conversation with them?

Because I think that siblings are inherent helpers, they should be involved and they should feel like they can just watch you do all of the work. It doesn't feel right and I think that can also be filled with a lot of resentment. So how do you have a conversation that isn't resentful, that is a matter of fact but also empowering, right? You want to empower your siblings to help.

[0:22:26.4]

KB: Well I think the first thing you do is figure out the skillsets that everyone brings to the table. So somebody might be better with paperwork and the finance piece and somebody else – I mean this happened in our family. I tend to be a doer and a push through it person and my sister in law is a nurse and she's really patient and a really good listener and so we kind of just morphed into the roles and my brother did the financial piece because he is in the financial business.

And my younger brother is a doctor, so he did a lot of the medical stuff. So we just sort of divided it up and I've seen other families go through this. I tried to walk through that process with them and say, "Okay well, what was your sister really good at?" well she's a great cook. Okay, well awesome then she can help with meals or you know, my sister's got three kids and she's a single mom and so this is the time she has and this is what she could do.

Because I think if you put unrealistic expectations on people then it just falls apart and you need to support one another too. It's like, "Great job, thanks so much for helping mom this week" I mean we had a vacation schedule as well. So when my younger brother would come into town, I was like, "I am going to be gone for 10 days. Call me if there is an emergency otherwise, I am just going to try to rest and relax."

[0:23:53.3]

FT: Well it's a really good reminder that you just provided that it doesn't always have to be financial support that if you don't feel financially stable that you can still give your time, you can give your skills, you can give your attention, your focus and so yeah.

[0:24:13.2]

KB: Watch a movie with them, just hang out, yeah. It doesn't have that complicated. I think that that's the one thing that people especially sometimes the driver or the oldest sibling in the family tends to just take charge and that's one of the things that I talk about in the book is just try to step back and don't steamroll the process.

[0:24:36.9]

FT: Yeah, it is so important. Well this is a question that is actually in partnership with our sponsor, Chase. This is a question that all of our guest are receiving this month and we want to know when it comes to financial planning Kelli, what's one thing that for you equates to financial security?

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KB: For me personally?

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FT: Yes.

[0:24:59.2]

KB: I think for my personal financial security, I want to be in a position where I've got enough recurrent income coming in that I don't have to be concerned and that if there was a crisis, if I have a health care crisis in my life or in my spouses like that we are prepared for that. We got the wear with all, we have the map drawn out and we are not going to be strapped or we are not going to lose our house. We are secure in all the things that keeps us safe.

[0:25:30.0]

FT: How do you come up with that number?

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KB: I haven't come up with that number. I'll just be dead honest with you.

[0:25:36.6]

FT: Yeah, so it is like a work in progress and life of all. So what your number last year could be different than your number this year.

[0:25:44.5]

KB: Yeah and we are making some changes and doing some things. So I am not sure what that looks like but I certainly don't – you know I don't want to be strapped to a house payment or any major obligations. I want all of those things taken care of.

[0:25:58.9]

FT: Let's talk about your course. This is a course that is all about how to have the conversation with your parents, how to take away the keys, how to talk about moving, downsizing, step by step questions answered. Are these questions that you have, are these like the most common questions that you have just experienced over the years?

[0:26:18.1]

KB: Yeah, at what coming up for me was people ask the same things over and over again and I really want to give people a real life roadmap. So we call it the Playbook for Aging Parents and it starts with how to have the talk but these are just basic information. These are ideas that people

can kind of jump in and listen to. One of the things that is really important to me was that folks have the opportunity to ask questions live.

So it is an eight week course but every Tuesday they can jump on a call with me and ask their questions because this is not a linear path. So you know everything is going along fine, all of a sudden dad has a heart attack. Well dad is the driver in the family, now how do we balance all of these things out. It's just if you haven't been through it, you just don't know what you don't know. So I want to take people through that process.

And give them the tools and the information that they need and also, it will be a resource for them to go back to. Maybe you don't need a conversation on driving right now but in six months you do. So it's a place where people can go back and say, "Oh now what did Kelli say about driving? How do we do that or who do we call?" you know, what are the options for housing? I don't even really know what those mean and what are those facilities have to offer? And all that good stuff, so a roadmap for aging parents, playbook.

[0:27:47.4]

FT: And that's at thedevotheddaughter.com/playbook. I just think it's great to be able to provide a community for people because as we talked about from the very beginning, it's part of the problem is the isolating factor. You feel like you can't talk to anyone, no one understands, how can anybody know what I'm going through. You know and your community knows and so inviting us into that is a real gift. Kelli Bradley, thank you so much and congratulations.

[0:28:16.5]

KB: Thank you, it was great being here, Farnoosh.

[END]