



## FAMILY CAREGIVER GUIDES



# Who Does What? A Canadian Siblings' Guide to Sharing the Care of an Aging Parent



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# Introduction

Dear Caregiver,

One day, you look at your parent and realize things have changed. Maybe it was a fall, a forgotten appointment, or a diagnosis that shifted the ground beneath your feet. Suddenly, the person who cared for you now needs your care, and you and your siblings are faced with a role you never prepared for.

If you're reading this, you are likely one of the nearly eight million Canadians juggling work, family, and the profound responsibility of caring for an aging loved one. You are not alone in this, nor are you alone if the journey is proving to be complicated.

Caregiving is an act of love, but it can also be a source of immense stress, guilt, and frustration—especially when it comes to family dynamics. The relationship you have with your siblings, forged over a lifetime of shared memories and rivalries, is often tested in ways you never imagined. Old roles resurface, communication breaks down, and disagreements over care, money, and fairness can feel overwhelming.

This handbook is for you. It's a practical guide to navigating the complex terrain of sibling caregiving. We will explore why these challenges arise, from the unequal division of labour to the pain of watching a parent decline and offer concrete strategies to help you and your siblings communicate more effectively, share the responsibilities more equitably, and make difficult decisions together.

The path ahead may not be easy, but it is navigable. With empathy, clear communication, and a shared commitment to honouring your parent, your family can find a way to work as a team. We hope this guide provides you with the clarity and reassurance you need to move forward with confidence and compassion—for your parent, your siblings, and yourself.

With sincere support,

The ConsidraCare Team

# 1



## The Shifting Family Landscape

It often begins quietly. Dad starts repeating stories. Mum misplaces her keys more frequently. Then, a crisis hits—a hospitalization, a concerning call from a neighbour—and the reality becomes undeniable. Your parent needs help, and the relationship dynamics between you and your siblings are about to undergo a seismic shift. You are no longer just adult children; you are now, officially, a caregiving team. This transition is rarely seamless. It forces a redrawing of family roles at a time when emotions are already running high.

## Recognition: Signs of a Strained Transition

As your family steps into this new reality, you may notice familiar patterns of conflict emerging, often with higher stakes.

- **Reverting to Childhood Roles:** One sibling may automatically assume the role of the “responsible one,” organizing appointments and making decisions, while another may become the “distant one,” emotionally or physically absent. The “baby” of the family might feel their opinion isn’t taken seriously.
- **Disagreements Over the "Problem":** You and your siblings may have very different views on your parent’s needs. A brother who lives out of province may only hear your mother’s cheerful voice on the phone and believe things are fine, while you, who see her daily, know she isn’t eating properly.
- **Initial Power Struggles:** Arguments may erupt over who should be the primary contact for doctors or who holds the Power of Attorney. These are often not just about logistics but about control and trust during an uncertain time.
- **Avoidance:** Some siblings may avoid difficult conversations altogether, hoping the problem will resolve itself. This leaves the more proactive siblings feeling frustrated and shouldering the entire mental and emotional load.

## Why It Happens

The transition to a caregiving team is challenging because it unearths a lifetime of family history. The ways you related to each other as children often become the default setting under stress.

Each sibling has a unique relationship with your parent, leading to different interpretations of their wishes and needs. Grief is also a powerful, often invisible, force. Watching a parent become frail is a profound loss, and that sadness can manifest as anger, denial, or withdrawal, which is then directed at the people closest to you: your siblings.

## A Caregiver's Perspective

“When my dad got sick, my sister and I fell right back into our old roles. I was the organizer, the one making the lists and calling the doctors. She was the one who would get overwhelmed and just shut down. We were 50 years old, but it felt like we were 15 again. It took a huge argument for us to realize we had to find a new way to work together.” - *Chantal, 54, Montreal, QC* (Source: *Alzheimer Society of Canada*)

## What to Do

The first step is to acknowledge that the family structure is changing for everyone. This isn't one person's problem to solve; it requires a collective effort.

Initiate a family meeting, whether in person, on a video call, or over the phone. The goal of this first meeting isn't to solve everything but to get everyone on the same page. Frame the conversation around a shared goal: “We all love Mum, and we need to figure out the best way to support her together.”

Use this time to gather information. What has each sibling observed? What are the biggest concerns? What do you know about your parent's financial and legal situation? Focus on facts and

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observations, not accusations. This initial conversation sets the tone for all future collaboration. By establishing a foundation of shared purpose, you can begin to move past old dynamics and build a new, more effective way of working together.

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## **CHECKLIST: Initiating the Caregiving Conversation**

- Schedule a Dedicated Time: Set aside a time for a family meeting where no one feels rushed or distracted.
- Set a Positive Tone: Start the conversation by affirming your shared love and concern for your parent.
- Focus on "What," Not "Who": Discuss what needs to be done for your parent, not who is or isn't doing enough.
- Listen to Every Voice: Ensure every sibling has a chance to share their perspective and concerns without interruption.
- Agree on a Next Step: End the meeting with a clear, small, achievable next step, such as gathering medical documents or scheduling a follow-up call.

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# 2



## Unequal Burdens: When One Sibling Does It All

In most families, the work of caregiving is not distributed evenly. More often than not, one sibling—usually the one who lives closest or who is perceived as having the most flexible schedule—becomes the primary caregiver. This person manages the doctor's appointments, the medication schedules, the daily check-ins, and the emotional labour. While other siblings may offer support from afar, the day-to-day reality falls on one person's shoulders, creating

a dynamic that can easily lead to burnout and deep-seated resentment.

## Recognition: Signs of an Imbalance

The imbalance may be obvious, but its symptoms can poison family relationships if left unaddressed.

- **The Primary Caregiver Is Exhausted:** They may show signs of burnout, such as irritability, sleeplessness, anxiety, or neglecting their own health. They feel isolated and may say things like, "You have no idea what it's like."
- **Other Siblings Feel Defensive or Guilty:** When the primary caregiver expresses frustration, others may react defensively ("I'm doing the best I can from here!") or with guilt, which often leads to them withdrawing further.
- **Communication Becomes Transactional:** Phone calls are no longer about connecting but about reporting problems or asking for help, which can feel like a demand to one sibling and a burden to another.
- **"Gatekeeping" Occurs:** The primary caregiver may unintentionally become a "gatekeeper" of information, feeling they are the only one who truly understands the situation. This can leave other siblings feeling shut out and powerless.

## Why It Happens

Logistics are the most common reason for an unequal division of labour. The sibling living in the same city as the parent is the natural first responder. Historically, societal and family expectations have often placed the role of caregiver on daughters over sons. Beyond

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that, different siblings have different capacities—financially, emotionally, and in terms of available time. A sibling with young children or a demanding career simply cannot provide the same level of hands-on care as a sibling who is retired or works part-time. The problem isn't that the contributions are different; it's when those different contributions aren't acknowledged, valued, or balanced.

**Did you know?** | In Canada, women account for 54% of caregivers, and they are more likely than men to spend 10 or more hours a week on caregiving tasks. They are also more likely to assist with personal care, such as bathing and dressing. - *Source: Statistics Canada, 2018*

## What to Do

To restore balance, the family must redefine what it means to “help.” Help is not just about being physically present. It’s about contributing in meaningful ways that align with one’s abilities and location.

First, make the invisible work visible. The primary caregiver, perhaps with help from another sibling, should create a comprehensive list of all the tasks involved in your parent’s care. This includes everything from picking up prescriptions and cooking meals to paying bills and managing lawn care. Seeing the sheer volume of tasks laid out can be an eye-opener for everyone.

Next, have an honest conversation about what each sibling can contribute. The sibling in another province can’t drive Dad to his appointments, but they can take over managing his online bill

payments, spend an hour each week researching community resources, or schedule a weekly video call to give the primary caregiver a break. Financial support is a valid and important contribution, as is using vacation time to provide a week of respite care. The goal is not for everyone to do the same things, but for everyone to do *something* significant, easing the overall load and ensuring the primary caregiver feels supported, not abandoned.

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## **CHECKLIST: Sharing the Caregiving Load**

- Create a Task Inventory: Make a detailed list of all caregiving duties—daily, weekly, and monthly.
- Assign Roles Based on Strengths: Let the financially savvy sibling handle the bills, the organized one coordinate appointments, and the nurturing one manage social visits.
- Schedule Regular Respite: Ensure the primary caregiver has scheduled, reliable breaks. This should be planned and committed to by the other siblings.
- Value All Contributions: Acknowledge that financial support, administrative help, and emotional encouragement are just as vital as hands-on tasks.
- Use a Shared Calendar: A simple online tool can keep everyone informed about appointments, visits, and needs, reducing the communication burden on one person.

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## The Communication Breakdown

“You’re being controlling.” “You never help.” “You’re spending all of Mum’s money.” Under the strain of caregiving, conversations between siblings can quickly devolve into a painful cycle of accusations and misunderstandings. The stress of the situation, combined with unresolved issues from the past, creates a perfect storm for communication breakdown. What should be a collaborative discussion about a parent’s well-being becomes a battleground where old wounds are reopened and no one feels heard.

## Recognition: Signs of a Communication Crisis

Effective communication is the cornerstone of a functional caregiving team. When it fails, you'll see these red flags:

- **Using Absolute Language:** Statements are filled with words like "always" and "never" (e.g., "You always undermine my decisions," "You never call her").
- **Character Attacks Instead of Issue-Focus:** Instead of discussing a specific problem (like a missed medication), siblings attack each other's character ("You're irresponsible").
- **Triangulation:** Siblings talk *about* each other to other family members or to the parent instead of speaking *to* each other directly. This creates factions and spreads misinformation.
- **Emotional Escalation:** Every conversation about caregiving quickly becomes heated and emotional, ending in shouting or stony silence with no resolution.
- **Information Silos:** One sibling holds all the medical information while another manages the finances, and they fail to update each other, leading to decisions being made without the full picture.

## Why It Happens

Stress is a primary driver. When you are worried and sleep-deprived, your ability to communicate patiently and thoughtfully plummets. Grief is another factor; watching a parent's health decline is painful, and that pain can easily be converted into anger directed at those closest to you. Furthermore, families are systems with deeply ingrained communication patterns. If your family never learned to

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resolve conflict constructively, those old habits will resurface with a vengeance during a crisis. Each sibling is experiencing the situation through their own unique emotional filter, leading to vastly different interpretations of the same event.

## A Caregiver's Perspective

"My brother accused me of being a martyr because I was doing everything for our mother. I was furious. I wasn't trying to be a martyr; I was just trying to keep her safe! It wasn't until we sat down with a social worker from the hospital that we actually listened to each other. He was feeling guilty and left out, and I was feeling completely alone. We were saying the same thing but in a way that just pushed each other's buttons." - *Susan, 62, Halifax, NS*  
(Source: *Caregivers Nova Scotia*)

## What to Do

Breaking the cycle of poor communication requires a conscious effort to establish new rules of engagement.

First, schedule regular, planned communication. Don't hold important conversations when someone is tired or frustrated. Set up a weekly 30-minute family check-in call with a clear agenda. For example: 1) Medical updates, 2) Financial questions, 3) Scheduling for the upcoming week. Having a structure keeps the conversation focused and less likely to stray into personal attacks.

Second, adopt better communication techniques. Use "I" statements instead of "you" statements. "I feel overwhelmed and need help with the grocery shopping" will be received much better than "You never help with anything." Practice active listening: when a

sibling is talking, listen to understand, not just to form your rebuttal. Repeat back what you heard ("So what I'm hearing is that you're concerned about the cost of in-home care. Is that right?") to ensure you're on the same page.

Finally, consider a neutral third party. If you are stuck, engaging a family counsellor, a social worker, or a geriatric care manager to facilitate a meeting can be incredibly effective. They can help establish ground rules for communication and keep conversations productive, ensuring everyone feels respected and heard.

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## **CHECKLIST: For a More Productive Family Meeting**

- **Create and Share an Agenda:** Send out a list of topics to be discussed 24 hours in advance so everyone can prepare.
- **Appoint a Facilitator:** Designate one sibling (or a neutral party) to keep the conversation on track and ensure everyone gets a chance to speak.
- **Set a Time Limit:** Keeping the meeting to a reasonable length (e.g., 60 minutes) forces everyone to be concise and stay focused.
- **Focus on Solutions, Not Blame:** Frame every problem with the question, "How can we solve this together?"
- **Document and Distribute Notes:** After the meeting, send a brief summary of what was discussed and what action items were agreed upon to avoid future misunderstandings.

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# 4



## Money, Power, and Paperwork

Few topics can ignite a family conflict as quickly as money. When it comes to caring for an aging parent, financial and legal matters are

**Did you know?** | A 2022 survey found that fewer than half of Canadians have a will, and even fewer have established Powers of Attorney for personal care and property. This lack of preparation is a leading cause of conflict and legal complications for families when a health crisis occurs. - *Source: Angus Reid Institute*

often the most contentious issues siblings face. Questions about how to pay for care, who should have control over assets, and what is “fair” can trigger deep-seated fears and rivalries. These aren’t just logistical hurdles; they are emotionally charged decisions that touch on core values of trust, responsibility, and security.

## **Recognition: Signs of Financial and Legal Conflict**

Disagreements in this area are often marked by suspicion and a breakdown of trust.

- **Arguments over Spending:** One sibling may believe in spending whatever is necessary for the parent’s comfort (e.g., hiring 24/7 care), while another may be more frugal, focused on preserving the parent’s estate.
- **Lack of Transparency:** The sibling with Power of Attorney (PoA) for Property may make financial decisions without consulting others, leading to accusations of secrecy or misuse of funds.
- **Disputes over Compensation:** If one sibling has quit their job to provide full-time care, the question of whether they should be paid from the parent’s assets can cause major friction.
- **Premature Inheritance Concerns:** Siblings may begin to view the parent’s assets as their future inheritance, leading to conflicts over decisions that deplete the estate, such as selling the family home to pay for a long-term care facility.
- **Confusion over Legal Authority:** The family may be unsure who legally has the authority to make health care decisions versus financial ones, leading to paralysis or conflict when a decision needs to be made.

## Why It Happens

Money is rarely just about money. It represents power, love, and fairness. Each sibling's personal financial situation colours their perspective. A brother who is financially secure may not understand his sister's anxiety about the high cost of a retirement home. The sibling named as Power of Attorney may feel the weight of responsibility, while others may feel powerless and suspicious. Without clear legal documents prepared by the parent while they were still capable, the siblings are left to guess their parent's wishes, creating a vacuum that is easily filled with fear and disagreement.

## What to Do

The keys to navigating these challenges are transparency, education, and professional guidance.

First, locate and understand the essential legal documents: the Will, the Power of Attorney for Property, and the Power of Attorney for Personal Care (the names may vary slightly by province). These documents are your parent's instructions. The person named as PoA is legally obligated to act in the parent's best interest, not their own. It is not a role of absolute power, but one of profound trust and duty.

The sibling with financial PoA should commit to radical transparency. This means keeping meticulous records of every expense and providing regular, simple financial updates to the other siblings (e.g., a quarterly email with a summary of income and expenses). This proactive communication can pre-empt suspicion.

When major decisions need to be made—like selling a home or choosing a care facility—it's crucial to involve everyone in the

discussion, even if one person has the final legal authority. Gather information on costs and options together. This collaborative approach respects everyone's emotional stake in the outcome. If disagreements persist, agree to consult a neutral expert, such as an elder law lawyer or a financial planner specializing in senior care. Their objective advice can depersonalize the decision and help the family find the most responsible path forward.

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## **CHECKLIST: Managing Financial and Legal Matters**

- Locate Key Documents: Find and make copies of your parent's Will, Power of Attorney for Property, and Power of Attorney for Personal Care.
- Establish a Transparent System: The sibling with PoA should create a separate bank account for the parent's finances and provide regular, clear updates to all siblings.
- Differentiate "Care Costs" from "Inheritance": Have a frank discussion to agree that your parent's assets are first and foremost for their care and quality of life.
- Get a Professional Opinion: When you disagree on a major financial decision, consult an elder law lawyer or financial advisor for objective guidance.
- Discuss Caregiver Compensation Openly: If one sibling is providing full-time care, have a family meeting to decide if and how they should be compensated, and document the agreement.

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# 5



## Building a United Front

After the initial crisis, the arguments, and the difficult conversations, there comes a time when the path forward must be charted.

Caregiving is a marathon, not a sprint. A sustainable plan requires more than just a list of tasks; it requires a commitment from every sibling to act as a united team. Building this united front means moving from a reactive, crisis-driven mode to a proactive, organized approach. It's about creating a system that supports your parent effectively while also preserving the health and sanity of the caregivers.

## Recognition: Signs You're Working as a Team

When your family has successfully built a united front, the atmosphere changes.

- **Roles Are Clear and Respected:** Everyone knows what they are responsible for, and they trust each other to follow through. The long-distance sibling manages the finances, while the local sibling handles appointments, and no one second-guesses the other's domain.
- **Communication is Proactive, Not Reactive:** You have regular check-ins to anticipate future needs rather than waiting for a crisis to force a conversation.
- **Decisions Are Made Collaboratively:** Even if one person has the final legal say, major decisions are discussed as a group, and consensus is sought.
- **Support Flows in All Directions:** Siblings check in on each other, not just on the parent. The primary caregiver's need for a break is seen as a family priority.
- **Flexibility is Built-In:** The family understands that the parent's needs will change, and the care plan is treated as a living document that can be adapted without blame or conflict.

## Why It Works

A united front is built on a foundation of acceptance and agreement. The siblings have accepted the reality of their parent's situation and have moved past denial or bargaining. They have agreed on a shared set of goals, with the parent's safety, dignity, and well-being at the centre of every decision. This shared purpose is the North Star that

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guides them through disagreements. Trust has been rebuilt through consistent, transparent communication and by each sibling reliably fulfilling their role. The focus shifts from past grievances to future solutions.

## What to Do

Formalize your collaboration by creating a written Family Care Plan. This doesn't need to be a complex legal document, but writing it down ensures clarity and commitment.

Your care plan should outline several key areas. First, detail the division of labour: who is responsible for medical management, financial oversight, household chores, social engagement, and communication with the wider family? Second, establish a communication protocol: how often will you have family check-ins? What is the best way to share urgent updates (e.g., a family text group)? Who is the primary contact for the care facility or home care agency?

## A Caregiver's Perspective

“It took us a year of fighting, but we finally got there. We created a shared Google document that has everything: medication lists, doctor’s notes from every appointment, a calendar, and a running list of questions for the next visit. My sister in Vancouver updates it after she calls Mum, and I update it after I take her to the doctor. It sounds simple, but it changed everything. We stopped fighting about who knew what, and we started working together. It was a huge relief.” - *Mark, 58, Toronto, ON (Source: The Globe and Mail)*

Third, create a financial plan. Document the parent's budget, how care costs are being paid, and the system for financial reporting among siblings. Finally, and most importantly, build in self-care for the caregivers. The plan must include scheduled respite for the primary caregiver and acknowledge the emotional toll on everyone. This might involve budgeting for paid respite care or creating a rotating schedule where siblings take turns providing breaks. Regularly revisiting and adjusting this plan together—perhaps every six months—will ensure it remains relevant and effective as your parent's journey continues.

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## **CHECKLIST: Elements of a Family Care Plan**

- Clearly Defined Roles:** A list of all caregiving tasks and which sibling is the lead for each.
- A Communication Protocol:** A schedule for regular family meetings and a plan for sharing routine and urgent information.
- Medical and Health Summary:** A single, accessible document with information on diagnoses, medications, allergies, and doctors' contact details.
- A Financial Agreement:** Clear budget and transparent system for managing your parent's finances and paying for care.
- A Respite and Self-Care Plan:** A schedule that ensures all caregivers, especially the primary one, get regular, planned breaks to prevent burnout.

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## Conclusion

Family caregiving among siblings is a common journey that can lead to renewed connection or conflict rooted in love, fear, and shared history. However, through intentional effort, you can move from chaos to collaboration.

By establishing clear communication, defining roles, and creating a transparent plan for finances and healthcare, you can build a united front. Small, consistent actions will reduce stress and rebuild trust.

Be patient with yourself and your siblings. With empathy and a shared purpose, you can provide the best care for your parent while preserving your family bonds for the future.



## You Don't Have to Do This Alone

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