

Parent's Death Left Family Unable to Access Vital Online Accounts

Dear Carol: I rarely see this problem addressed. My dad, a widower, was in excellent health for someone in their 70s. He was fully able to handle his financial and medical affairs. Still, he understood the importance of the necessary legal work to include the family's ability to care for him and take over after his death. What happened is that a massive heart attack took his life. Since he had no heart risk other than age, the suddenness was devastating. Even so, we felt we could manage the after-death legal work until we realized there was no record of the logins and passwords for his online accounts that we could find. Getting this mess settled took time, money, and emotional energy. We're on the other side now, but please tell older adults that they must share their online logins, passwords, and methods of two-party verification with someone they trust. – BD

Dear BD: I'm so sorry about your sudden loss. It's extremely kind of you to take time during your grief to help others.

The obvious solution is for older adults to keep at least one other person in the loop with account logins, passwords and other online information. This has become trickier since two-party verification is now used for most accounts. While necessary for protection, this extra step complicates sharing information.

I've read countless times that people should store information somewhere secure online and not write down or share their master password with *anyone*. Whenever I read that, I think about how anyone can have an accident or become seriously ill and require help. Since age increases this risk, sharing information with someone we trust is critical.

One suggestion for *cognitively sound* older adults is having both an *encrypted* document with access information stored safely online and a printed version somewhere safe but convenient.

We frequently update information, and most older people automatically note changes on paper. Remember, though, that if you keep two copies, regularly cross-check the lists to make sure they match.

Using this method, if the paper copy is lost or damaged, you won't lose access to information. If a duplicate isn't stored online, keep a paper copy in a bank box or other off-site location.

Caution: If hired caregivers come into the home, locking up the document or letting family members handle it might be safest.

Important: Be sure that the passcode on your phone is included with the information you share, since your phone is often needed for two-factor verification. It's also good practice to keep electronic and paper copies of legal work. If an attorney handles it, provide the family with their contact information.

Minding Our Elders

Memory challenges or personal preferences could make this combination list/backup approach too clunky or complicated. There's no right or wrong way as long as you have a method of staying safe online while also sharing access details with someone you trust.

Thank you so much for writing, BD. You helped others in a big way today.

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[Support a caregiver or jump-start discussion in support groups with real stories](#) – for bulk orders of Minding Our Elders e-mail Carol

[Minding Our Elders: Caregivers Share Their Personal Stories.](#) An inspiring read for caregivers! Minding Our Elders is a series of stories about caregiving. But it is much more than that. It's a book that helps us view aging and community through the lens of someone well versed in eldercare. Author Carol Bradley Bursack has been a caregiver for a neighbor and six elderly members of her family. These experiences made her the perfect person to interview and share the stories of friends and acquaintances. Through crisp writing and a sharp focus, we enter the lives of those struggling to care for loved ones with dementia and other age-related illnesses. As I read Minding Our Elders, I felt myself filling up with both appreciation and admiration for those who adopt the caregiving role. In addition, I was struck with the inherent value Carol sees in our elders. This is a well-written book that will stir your heart! ...Ann Campanella

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