



Caring for an aging parent

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Americans are living longer than ever before.

With increasing life expectancies and medical advances, the likelihood that you will need to provide assistance to your aging parent continues to rise.

There are significant challenges and considerations in the legal, financial and medical areas that you face in your role as caregiver. Advanced planning and preparation can help ease the stress of this emotional time. Whether your parent needs help now or sometime in the future, this brochure is designed to help you prepare for your role as caregiver.

Stages of caregiving*

To help you adjust to your role as caregiver, it may be useful for you to view the role in stages. Although you may not experience all of the stages, the following outline will help you gauge where you are in the caregiving timeline and may help you adapt to increasing responsibilities.

- **Performing caregiver tasks**

When a dependency situation emerges in which a family member or close acquaintance performs tasks designed to assist an older individual with routine activities that the person could perform previously.

- **Self-definition as a caregiver**

When an individual comes to view himself or herself as a caregiver and incorporates this activity into his or her social or personal identity.

- **Performing personal care**

When a caregiver begins providing personal care, such as assistance with bathing, dressing, using the toilet, or aspects of personal hygiene. Whereas the need for personal care marks the end of informal caregiving for many children, it also signals an unambiguous start of caregiving for spouses.

- **Seeking and using support services**

When a caregiver actively seeks out formal support services designed to help caregivers. The frequent observation that many support services go unused likely reflects the fact that the services have been targeted to caregivers who have not yet reached this stage.

- **Consideration of nursing home placement**

When the caregiver seriously considers placing the elder into a nursing home as an alternative to informal caregiving. When caregivers fail to seek services prior to considering nursing home placement seriously, there is little opportunity for services to play a preventive role.

- **Placement in a nursing home**

When nursing home placement occurs. As many dependent elders die without ever residing in a nursing home, not all caregivers reach this stage.

- **Termination of caregiving role**

There are three possible reasons that caregiving ends: death of the elder or caregiver; recovery of the elder; or termination of the caregiving role (i.e., caregiver quits). The significance of this stage is that it acknowledges that care by informal caregivers continues to be provided after the elder has been institutionalized.

*These stages are taken from the United States Department of Health and Human Services Administration on Aging's *Focus on Family Caregiving: The National Family Caregiver Support Program* and adapted from "Chronic Illness: Impact and Intervention" by Pamela D. Larsen and Ilene Morof Lubkin, http://www.aoa.gov/prof/aoaprogram/caregiver/careprof/proguidance/research/NFCSP_BROCHURE.pdf, <https://www.amazon.com/Chronic-Illness-Impact-Intervention-Lubkin/dp/144964905X>.



Tips for caregivers

- **Have a family discussion**

Ensure that everyone understands his or her role and responsibilities. Ask your parent what he or she needs to be comfortable and happy.

- **Keep good records**

Have a file with important information, such as your parent's date of birth, Social Security number, doctors' names and numbers, pharmacy number and address, insurance policies and member ID cards, complete health history, and all medicines that are taken regularly.

- **Do the legal paperwork**

Ensure that advance directives have been prepared: a will, trust, living will, durable power of attorney, and healthcare power of attorney. Ensure that you have authority to make all necessary healthcare decisions.

- **Assess your financial situation**

Work with a financial professional to make the most of your money as you care for your loved one.

- **Discuss the inevitable**

Talk to your parents about their desires for a funeral, memorial service or cremation. You can give them great peace of mind by letting them express their wishes and by committing to uphold their decisions.

- **Don't be afraid to ask for support**

Most cities and communities offer professional advice, support groups and free resources for family caregivers. Start with an Internet search for support in your zip code and then expand your search to include online suggestions, tips and advice for caregivers.

Financial resources and considerations for caregivers

It's difficult when you realize that your parent needs your help. From everyday activities to important healthcare decisions, he or she needs your guidance and assistance with a range of critical issues. Ultimately, he or she may need financial support—assisting your parent with the myriad needs of aging requires a considerable financial investment. It pays to research all the options available to you as caregiver and to your parent as a senior adult. As you help your loved one through this time of intense transition, begin thinking about how you would like to handle and plan for the same concerns as you yourself grow older.

Consider the following opportunities for funding:

- **Social Security benefits**

A federal program that provides regular income based on work history.

- **Pension checks**

Retirement compensation plans from years with former employers.

- **Investments, stocks, bonds, CDs**

Investigate and consider accessing money that your parent may have in savings, stocks, bonds, annuities, CDs and other types of investments.

- **Medicare or Medicaid**

Medicare is the federal primary health insurance program for people 65 and older or who are disabled. Medicare is an entitlement program funded entirely at the federal level. *Medicaid* is a joint federal and state insurance program that helps individuals and families with low income and few resources. It is a needs-based social welfare or social protection system rather than a social insurance program. Eligibility is based upon income and assets.

- **Investigate long-term care insurance**

Because premiums are far lower if purchased at younger ages, it is to your advantage if your parent already has enrolled in long-term care coverage. Even if your parent hasn't, it may not be too late. Investigate options immediately.

- **www.benefitscheckup.org**

Benefitscheckup.org is a service of the National Council on Aging. This nonprofit organization sources federal, state, local and private programs that can help with medicine, health care, meals and many common expenses.

- **Supplemental Security Income benefits**

For older, disabled or blind people with little or no income, Supplemental Security Income is a federal program funded by general tax revenues that pays monthly benefits based on qualification.

- **Real estate or other assets that can be sold**

If it is unlikely that your parent will be able to live independently again, consider selling the home and other assets.

- **Reverse mortgage**

If your parent is 62 or older, part of the equity in his or her home can be converted into funds available for their care. Reverse mortgage proceeds are tax free and do not require you to sell the home, take on a mortgage payment, or give up title to the home. However, there are several restrictions on this option. You should speak with a tax and/or mortgage professional before implementing.



Living arrangements

As some people age, they decline in their ability to maintain their independence. If this process happens to your parent, your first inclination may be to move them in with you, but take some time to thoughtfully consider and discuss all the residential options available. Ultimately, relocating your parent is an emotional time for everyone. The living arrangement that you choose will depend upon your parent's needs and finances. When the time comes, you'll find that there is a variety of living options for seniors that may fit your parent's needs.

Answer the following questions to determine the level and place of care that you think are best for your parent:

- Can your parent live alone? Is he or she comfortable doing so?
- Are you or a sibling better suited to care for your parent?
- How much time are you willing to devote to your parent's care?
- Does your schedule permit you to take your parent to necessary doctor appointments?
- Does your parent need temporary or long-term care?
- Does your parent need round-the-clock supervision? If so, can you or a sibling provide it?
- What type of medical care does your parent need on a regular basis?

- **Independent living facility**

Often called retirement communities or independent/retirement living facilities, where healthy seniors can live among their peers, these facilities offer one, two- or three-bedroom floor plans along with concierge, housekeeping and transportation services, as well as educational, social and health programs.

- **Assisted living facility**

Best for people who are mostly independent but need some minimal supervision and help with daily care. These facilities are often set up as apartments, allowing the individual to maximize his or her independence as well as maintain privacy and a sense of place.

- **Board and care facility**

Group homes for two to six people that offer regular supervision and meals for those who do not need extensive medical care, but cannot be left by themselves. Board and care facilities help with all the activities of daily living, such as bathing, eating and using the bathroom.

- **Intermediate care facility**

For seniors who need regular nursing care but not 24-hour supervision. Intermediate care facilities often are used when seniors are undergoing rehabilitation or when their needs do not require constant nursing care.

- **Nursing home**

Also commonly called skilled nursing facilities, nursing homes provide constant nursing and personal care. People in nursing homes cannot live independently and need long-term assisted care.



Helpful resources

For additional information, see:

www.aarp.org/families/housing_choices/

www.eldercare.com

www.eldercare.gov

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