

# Boomers, Elders, and More E-Newsletter

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[hr.vanderbilt.edu/child-family-center/](http://hr.vanderbilt.edu/child-family-center/)

## *Message from the Coordinator*

The Vanderbilt Child & Family Center offers assistance in balancing family needs with work life. We offer resources to assist you with your caregiving role. Our resources are FREE to faculty and staff of Vanderbilt who may be caring for an aging parent or spouse.

The FREE resources we offer are: monthly caregiver support group, monthly lunchtime session, one-on-one consultation, and the “One Stop Shop.”

The One Stop Shop service is available for the family caregiver who wants information about the pension that is available for veterans and their surviving spouse. The One Stop Shop service can also assist the family caregiver who is trying to figure out whether their loved one is still safe to live at home.

This year we had the opportunity to bring you the virtual dementia tour and a legal clinic. Hopefully if you were able to attend one or both, you found it beneficial.

Moving forward, in 2015, we have some great lunchtime sessions lined up along with the elder care fair scheduled for October.

I would love to hear your suggestions for future lunchtime topics you would like information on or events you would like brought to the campus.



Child & Family Center

# News Highlight

## 10 Tips for Caring for Aging Parents

Family caregivers have options to reduce and manage these personal sacrifices.

By: Philip Moeller (with U.S. News)

Caring for an aging parent may be the highest calling of your life. But it also can rob you of time, money, and your own experiences. In some cases, these personal sacrifices can create bitterness and regret, causing ill will toward the very people you love and have pledged to help.

MetLife's aging and retirement research unit, the Mature Market Institute (MMI) measured the financial costs and sacrifices of family caregiving in a study. More recently, it used those findings to create recommendations for how family members might cope with the financial stresses of caregiving.

The number of people taking care of an aging parent has soared in the past 15 years. MetLife estimates that nearly 10 million adult children over age 50 now care for an aging parent. In 1994, only 3 percent of men and 9 percent of women helped provide basic care for a parent. In 2008, 17 percent of men and 28 percent of women provided such care, which is defined as helping with dressing, feeding, bathing, and other personal care needs. This level of help goes well beyond grocery shopping, driving parents to appointments, and helping them with financial matters. And it's more stressful as well.

In taking the time to provide family care, MetLife said, working Americans lose an estimated \$3 trillion in lifetime wages, with average losses of \$324,044 for women and \$283,716 for men. With these costs and other money issues in mind, MMI researchers put together 10 tips about the financial consequences of caring.

1. **Think very carefully before quitting a job to help a parent.** Gaining time may be offset by not only your loss of current income but also damage to your retirement savings. If you leave work, what are the odds of finding work in the future? Would your job skills still be attractive to prospective employers if you didn't work for several years?
2. **Would you lose other helpful benefits if you left your job?** In addition to your own health insurance, are there employee disability, life insurance, and long-term care insurance policies that would be very costly to replace? Check out your employer's flex-time and family leave policies. Perhaps they would allow you to keep your job.
3. **Make a caregiving budget.** Before making a lifestyle decision with financial consequences, put together a comprehensive look at what you are spending on caregiving. Make a companion list of your parent's resources and how they might be better used to support caregiving activities.
4. **Explore free or low-cost public benefits.** Several websites can provide help in identifying and getting help with caregiving tasks. Check out the government's eldercare locator. The National Council on Aging operates a benefits checklist service, and the National Association of Area Agencies on Aging has extensive information on caregiving help, plus an online locator to a local office in your area.
5. **Learn about Medicare and Medicaid.** Think Medicare covers nursing-homes stays? It does not? Medicaid does, but only people who have exhausted most of their assets qualify for Medicaid-paid nursing home benefits. What kind of Medicare coverage does your parent have? Do they also have a Medigap or Medicare Advantage policy? A drug plan? What are the co-pays, out-of-pocket limits, and other financial aspects of their insurances?
6. **Understand the costs of keeping your parent in their home.** Most people want to grow older in their own home, surrounded by possessions and memories. Research to see how much "aging in place" cost.
7. **Consider professional help.** If your parent's needs are extensive and challenging, consider hiring a geriatric-care manager who can put together a care plan for you, and can often identify community resources to reduce your own expenses and time. The National Association of Professional Geriatric Care Managers can explain professional standards and services, and also has a locator to help you find a professional nearby.
8. **Watch out for financial scams.** Financial abuse of the elderly has, sadly, become a growth industry during the national's tough economic times. Make sure your parents are protected from making hasty, poor, and expensive financial decisions.
9. **Have "the conversation."** Make sure you understand what your parent want should you wind up with the legal power and responsibility to make decisions for them. This conversation may be uncomfortable for both of you, but it is essential. If you don't know the ins and outs of a power of attorney, a living will, or a healthcare proxy, find an eldercare expert or attorney to help.
10. **Make your own retirement plan.** How are you fixed for retirement? Will you be able to support yourself? How might your financial future be affected by taking care of a parent? Are there steps you need to take to deal with these implications?

Source: <http://money.usnews.com/money/blogs/the-best-life/2011/07/18/10-tips-for-caring-for-aging-parents>

# From Caregiver to Advocate

By: Allan S. Vann from *Today's Caregiver Magazine* ([caregiver.com](http://caregiver.com))

My wife, Clare, has Alzheimer's disease and is midway through her second year in an Assisted Living Residence (ALR) that has mostly assisted living residents, but also has a separate lockdown unit for people like Clare. Clare's unit has separate hourly activity programming throughout the day, but residents from Clare's unit are also sometimes brought to join non-dementia residents for special programs, both on and off site.

Because Clare's unit is specifically designed for people with dementia, aides provides her with all of her medications at the proper times, she is helped with many of her Activities of Daily Living (ADL) and is generally very well care for from the time she wakes up until she goes to sleep at night. I would rate Clare's ALR as an A+ facility, bot in terms of programs and services provided on a daily basis and in terms of caring personnel. However, even in the best ALRs, there will be days when one or more staff members fail to do their jobs properly, or facility management is not up to snuff, and this is when the role of the caregiver as an advocate can become crucial.

Even though I visit her daily, I now depend upon Clare's ALR to take care of caregiver responsibilities. I am more advocate than caregiver now, to ensure that Clare receives the high quality of care she should have each day. Fortunately, most of the time there is nothing to advocate for because all is well. But when problems do arise, if I were not there to advocate on Clare's behalf, change might not happen. I may see Clare wearing the same clothing several days in a row, or personal hygiene issues that have been neglected, or there may be occasional food issues. Fortunately, the ALR executive directors have been receptive to my occasional complaints and have taken action to swiftly remedy problems brought to their attention.

If a meeting is scheduled, it is important to remain calm at all meetings with ALR administrators, and to be patient afterwards. Screaming and shouting may allow a caregiver-advocate to vent emotions, but it often makes it difficult for administrators to be receptive to what you are asking them to do. If a personal issue, the administrator may need a few days to resolve the problem. If a facility issue, it may take several weeks because institutions are generally resistant to change.

## WHAT YOU CAN EXPECT

I have taken these same five steps at Clare's ALR and have met with success on every occasions. That does not mean that problems which have been resolved won't resurface again. But it does mean that Clare's care is better and my visits to her facility are more enjoyable because of my advocacy. Top administrators will usually do all that they can to ensure not having to meet repeatedly with caregiver-advocates over the same matters. ALR administrators want happy and satisfied caregiver-advocates who will speak well of their ALR to others. Positive word-of-mouth is one of the best ways for an ALR to continue to grow its potential new client list.

If you want a problem addressed and your meetings with administrators do not lead to positive change within a reasonable amount of time, ask to meet again with that same administrators. If necessary, continue meeting until the problem is addressed properly. One characteristic that separates effective from ineffective advocates is persistence. As a last resort, ask to see if the facility has an "ombudsman" who may be able to help resolve problems.

But whatever you do, do not give up. Just as you did when you were a 24/7 caregiver, you must now do all you can for your loved one as a 24/7 advocate. Regardless of how wonderful that ALR (or nursing home or hospice setting) may be, no one will care about your loved one as much as you do. So advocate relentlessly!

## A 5 step plan to bring problems to the attention of ALR administrators:

1. Determine whether the problem is a personal issue dealing with your loved one, or an overall ALR facility issue. An example of a personal issue would be noticing that your loved one is not being dressed in clothing appropriate for that day's weather. A facility issue would be that a scheduled activity is not taking place.
2. Try to first to resolve the matter with a lower level administrator. For example, notify the dementia unit director or the recreation director of the problem you are trying to address.
3. If the problem is initially resolve, but then resurfaces, or is not resolved at all, it is time to make an appointment with the facility manager in charge. Top administrators are very busy people and they deserve the courtesy of a schedule appointment. Similarly, when making the appointment, indicate the problem that you want to discuss so the manager can be better prepared for your meeting.
4. Write down what you want to say at your meeting. Even if you don't read what you wrote, you can refer to your notes to make sure you have stated the problem accurately. Tell the facility manager who you have already met with, what has already been done to try to resolve the problem, and exactly what you want the top administrator to do.
5. After your meeting, follow up with either a thank you note or email. Should the problem continue, however, follow up with another note or email to indicate that the problem is continuing.

## *Blame and Humility*

A lot of things go wrong when I'm taking care of my loved one. I tend to blame myself. I go over and over in my head what happened and how I could have handled it differently. I can become quite critical of myself and feel badly.

It is true, some things I've done have caused problems. I don't always like to admit that. It's humbling. But humility isn't always bad. Humility is simply being honest—acknowledging what has happened and making certain to neither exaggerate nor diminish my role in it. True humility helps me see each situation as realistically as possible. I don't make excuses for myself but I don't condemn myself either. I don't take on the blame for what others have done or for things I can't control, don't understand, or don't know. Once I'm clear about where the responsibility lies, I allow the situation to teach me rather than damage me.

I learn what I can from each problem that arises, and takes responsibility if I am at fault.

~Daily Comforts for Caregivers: by Pat Samples (September 18)~

### Upcoming Events

The Virtual Dementia tour will be held on Wednesday June 17, 2015 from 9 a.m. to 3 p.m. at One Hundred Oaks (directly across the parking lot from Entrance A Canopy). This is your opportunity to see life through the eyes of someone with Dementia or Alzheimer's. Register today by going to: <http://www.jotformpro.com/form/50884842988980>. **SPACES ARE STILL AVAILABLE..**

Laura Brown, Tennessee Long-Term Care Ombudsman, will speak about how the Long-Term Care Ombudsman Program assists residents of long-term care facilities and their families by providing free advocacy and complaint resolution services. Ms. Brown will talk about how the Long-Term Care Ombudsman Program operates throughout the State of Tennessee in all long-term care facilities, how and when to contact the Ombudsman Program and how you can help the program as a certified volunteer. **PLEASE NOTE THIS MONTH'S LUNCHTIME SESSION WILL BE THE 4TH WEDNESDAY (June 24, 2015) in Light Hall Room 433.** Please feel free to bring your lunch.



Vanderbilt Family Resource Center's Caregiver Support group will be held on July 8, 2015 from 12:00 p.m. to 1:00 p.m. in Medical Center East Room 8380A. The caregiver support group is a time to share information and openly discuss your problems without judgment, to process your feelings, and to hear others talk about their experiences.

**If you need information or resources to assist you in your caregiving journey, please do not hesitate to contact: Stacey Bonner, Family Services Coordinator, at [stacey.l.bonner@vanderbilt.edu](mailto:stacey.l.bonner@vanderbilt.edu) or 936-1990.**