

April 2021

# Boomers, Elders, and More E-Newsletter

Monthly Elder Care Newsletter of the Vanderbilt Child & Family Center



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## A Message from the Wellbeing Manager

What would happen to a car that, day in and day out, simply never stopped running? Easy: it'd break down. This is what happens to caregivers when they don't stop and take care of themselves.

A certain amount of stress is normal, especially when providing consistent care. But when you're plagued by constant exhaustion, disinterest in activities you used to love or feel like you have absolutely nothing left to give, you may be experiencing caregiver burnout.

Caregiver burnout is the significant physical, mental and emotional fatigue one experiences when providing long-term care for another. Caregiver burnout can be traced back to several reasons. However, three common causes of caregiver burnout include: the burden of the actual caregiving tasks, self-inflicted pressure, and lack of adequate rest.

When self-care is left to the wayside, the effects can be damaging. But don't be scared: by prioritizing your mental and physical health, you can successfully avoid caregiver burnout and get back in touch with yourself.

Complete this [caregiver burnout quiz](#) to gain awareness of how you're doing as a family caregiver.

For more information on symptoms of caregiver burnout and tips to avoid and recover from caregiver burnout, read the full article at: [10 Soul-Healing Tips to Avoid Caregiver Burnout | CaringBridge](#)



# The Pandemic Has Been Tough on Adult Caregivers



Caring for loved ones isn't just a great responsibility. It's costly too.

Throughout a year defined by health and financial crises, 48 million unpaid American caregivers have faced extra financial strain, according to personal finance expert Jean Chatzky and data from the AARP.

Today, more than 1 in 5 Americans are unpaid caregivers; they provide assistance for adult family members, friends, or neighbors with health or functional needs. On average, caregivers spend nearly 20% of their own income on out-of-pocket caregiving costs, according to AARP data, totaling more than \$7,400 each year.

We recently spoke with Chatzky, about the financial challenges of caregiving in a pandemic – and how caregivers can keep up with their financial goals while providing for loved ones.

## **Family Caregivers in Crisis**

Caregivers of adults join a growing number of people leaving the workforce to take on additional childcare responsibilities at home. And women are disproportionately the ones forced to make that choice.

Women represent 61% of caregivers, according to the AARP. Chatzky names a few reasons for the divide: traditional societal roles; women's higher likelihood of pandemic-related job loss, especially during early lockdowns and among Black and Latina women; or the fact that women tend to earn less. When families are forced to choose, maintaining the higher income makes financial sense.

### Caregivers Save Less, and Take On More Debt

The costs of caregiving can often cause caregivers to fall behind on their own financial goals. Even before the pandemic, the study found 18% of caregivers faced a high financial strain as a result of caregiving.

Nearly half (45%) of all caregivers say they've experienced at least one financial impact. 34% have experienced two or more.

But Chatzky's concern is how much more prevalent the financial strain has become in the past year.

"The pandemic has exacerbated all the obligations [for caregivers], both time and financial," Chatzky says. "For many people, it's been a 1-2 punch." Many caregivers find themselves sandwiched between caring for kids at home in remote schooling while also dealing with the needs of older relatives or loved ones, she says. "It's just been a huge financial blow."

These are Chatzky's recommendations for caregivers – and anyone facing financial hardship – to begin working toward financial relief today and planning ahead for the future.

### Rethink Your Budget – through the Pandemic and Beyond

Start taking control of your financial health by understanding what money you have, your expenses, and where the gaps are.

"Harness your financial resilience," Chatzky says.

She recommends starting with four questions:

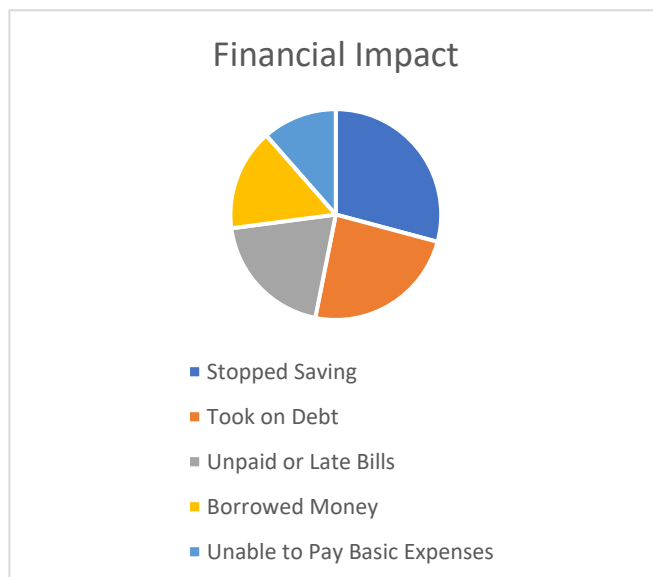
1. What's coming in?
2. What's going out?
3. Where's it going?
4. How has that changed since before the crisis?

Use your answers to begin rebuilding a budget that can take you out of the pandemic and into the future.

Even if you can get by for now, how might major lifestyle changes – downsizing to a more affordable home, for example – help you avoid greater financial strain later on?

As a caregiver you also need a deep understanding of your care recipients' costs, and how they may change in the future. Consider how changes now may help you or your loved one save money later on.

AARP offers a [financial workbook](#) to help you and your care recipient get a better understanding of costs and other important information related to their care.



“[Your new budget] may involve a recalibrating of lifestyle on everything from major expenditures like housing to smaller ones like eating and entertainment when we’re allowed to do those things again,” Chatzky says.

### **Look for Income Opportunities Beyond Your Career Track**

More than a quarter (26%) of unpaid caregivers have lost income as a result of caregiving. That includes people who gave up work entirely, retired early, or reduced their paid work hours.

But if you’re facing financial hardship, any extra income can make a difference in your monthly budget. “If you have the ability to get paid work, even if it’s not career-related paid work, I think this is the time to do that,” Chatzky says.

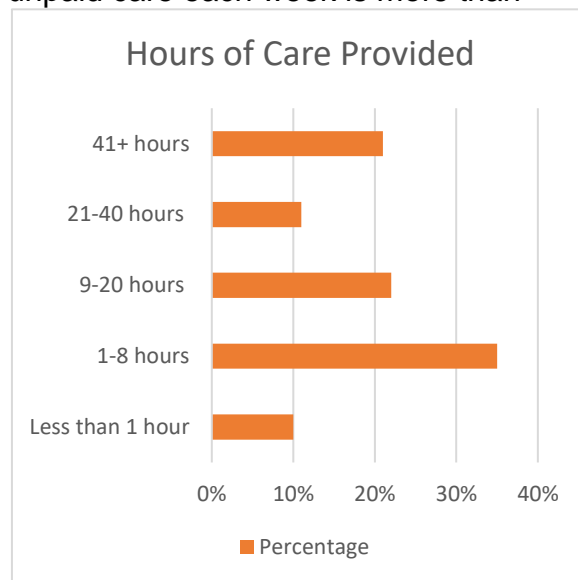
You may even want to consider an outright career pivot when you’re ready to return to full-time work. “Start to look at where your skills line up with industries that are going to be hiring or are already hiring,” Chatzky says.

### **Don’t Leave the Workforce If You Can Avoid It**

“Before you re-enter, let’s try to consider not leaving,” Chatzky says.

The average amount of time caregivers spends providing unpaid care each week is more than the typical part time job. And more than 50% of caregivers say their time commitment has increased since the pandemic began. That time commitment is a large part of why caregivers leave the workforce in the first place but working out a more flexible work schedule can make more sense for your money and time than starting a job search later.

Chatzky recommends discussing flexible arrangement with your employer – “maybe you’re working part-time but you’re not off-ramping completely” – or even maintaining a consulting agreement. “That can be very helpful in terms of having a seat at the table when it’s time [to return full-time]. It’s easier when you’ve already got a foot in the door.”



Full Article: [Financial Strain for Pandemic Caregivers — Jean Chatzky Q&A | NextAdvisor with TIME](#)



### Ideas for Recharging Your Caregiving Energy in 15 Minutes

When I was actively caring for my husband during his recovery from a brain injury, there was one simple phrase that could instantly light my tail feathers on fire: “Be sure to take care of yourself.” Boom. That was it.

Every caregiver has heard some version of that advice from well-meaning friends and family. And every caregiver has probably done what I did: smile politely, nod and think, *Easier said than done*.

The global coronavirus pandemic has strained the bonds and boundaries of people going about their daily lives. But for caregivers, the ensuing quarantine has made once-simple things, like having a friend spare you for a few hours of respite, either incredibly complex or prohibitive.

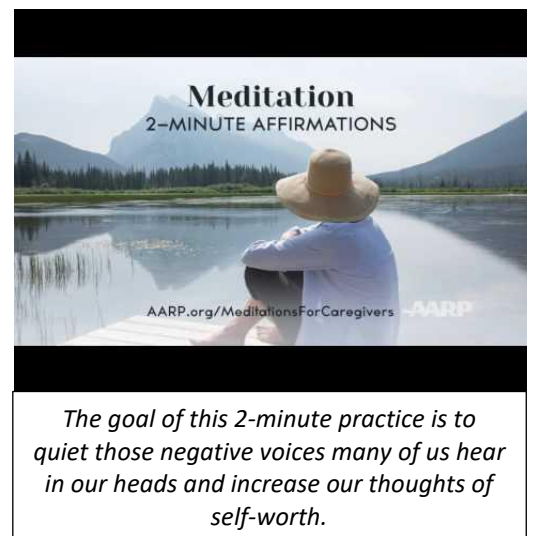
Carrie Baron, M.D., director of creativity for resilience at Dell Medical School at the University of Texas at Austin, points out that even 15 minutes of focusing on yourself can make a difference. “It’s less about the time spent and more about staying connected to life-affirming experiences,” Barron explains. “Compassionate caregivers are altruists, whether their action is driven by love or a sense of obligation. So, it’s

normal to feel a twinge of guilt if we duck out or slip away from our caregiving duty to take time for ourselves.

But Barron suggests that what feels like a lapse give you a leg up in the role of tending to others. “A lift from an activity we enjoy reenergizes, motivates and grounds us. It connects us to our core identity and gives us a sense of pleasure and effectiveness. Whether it is a brisk walk or a few more rows on a knitted scarf, a beloved activity enhances both mental and physical health.

To discover some of the best advice for a “home mini-charge” during the pandemic, caregivers were asked what they did when they were unable to leave the house. Here are some of their suggestions:

- A 15-minute mediative self-manicure
- A quiet moment of prayer or mediation
- Mindfulness or mediation activities
- A quick walk in the safety of a yard or jumping up and down indoors
- Dancing your heart out for 15 minutes to a memorable song
- A bubble bath while reading a book or magazine
- A 15-minute catnap
- A phone call with an old (or new) friend
- Listening to an audiobook with headphones
- Reading poetry – snack-sized bits of inspiration and wisdom
- Journaling – One friend told me about a five-year journal that provides only four or five lines to transcribe thoughts or happenings from each day. It doesn’t let you stare at a blank page but gives you enough space for gratitude and venting.



Michelle Cappaellano, a wellness therapist in New York, observes that it’s important to first recognize what skills you have in your own wheelhouse to make yourself feel good. “Ask yourself what you find most enjoyable or relaxing,” she says, “and think about how you can participate in some version of this for a small chunk of time.” At the end of the day, anything that elevates your heart rate and allows for some happy thoughts is a good thing.

Full Article: [16 Ways Caregivers Can Practice Self-Care in 15 minutes \(aarp.org\)](https://www.aarp.org/health/2020/05/16/ways-caregivers-can-practice-self-care-in-15-minutes/)

## Cognitive Games and Activities for Older Adults

1. **Arts and Crafts** – Creative thinking is always a good way to keep an older adult’s mind active. Using an older adult’s creative skills on arts and crafts projects not only help them keep their minds busy, but it also keeps their hands active, as well. These projects do not have to be elaborate or too expensive either. In fact, many older adults may already have arts and crafts hobbies that they engage in each day, like knitting, needlepoint, woodworking, painting, or anything else that gets your creative juices flowing.

2. **Trivia Games** – Trivia games can be helpful for older adults who want to exercise their recall skills. These games encourage older adults to think back to past events or facts they have learned throughout their lives. One of the best parts of playing trivia games is they come in a number of categories, and players can choose based on their interests.



3. **Puzzles** – Puzzles are another way for older adults to stretch mental muscles and stimulate brain function. Puzzles are problem solving activities, requiring older adults to look for patterns and pay attention to details. If you are worried about

your loved one’s physical limitations, like poor eyesight, you can find puzzles online specifically for seniors, like large-print crossword puzzles or jigsaw puzzles with large pieces. This makes it easier and accessible for everyone.



4. **Sudoku** – Instead of looking for image or word patterns, older adults can look for numeric patterns with Sudoku puzzles. Sudoku puzzles will keep your problem-solving skills sharp, and it comes in multiple levels of difficulty. The feeling of accomplishment will motivate older adults to keep going and do more puzzles.
5. **Board Games** – Board games help older adults’ minds stay active. Strategic games like Chess and Checkers are great for working out those mental muscles. They require players to consider the pros and cons that come with each move, anticipate the moves of their opponents, and develop a strategy for the games.
6. **Socialization** – While socialization might seem pretty basic, having an engaging conversation and socializing with others is a really helpful way for older adults to stay mentally active.



Remembering names and keeping up with topics discussed helps older adults avoid loneliness and boredom, while keeping their minds engaged, as well. Although many older adults have a tendency to avoid over-socialization as they age or their memory starts to fade, these personal interactions can benefit them tremendously.

## Upcoming Events

### **FAMILY CAREGIVER SUPPORT GROUP**

The Caregiver Support Group is a monthly group that offers a safe place to discuss the stresses, challenges, and rewards of providing care for an aging loved one. The meetings will be held virtually for the foreseeable future from noon to 1 p.m.

April's session will be held on Thursday, April 8, 2021 from noon to 1 p.m. Please RSVP ([stacey.l.bonner@vanderbilt.edu](mailto:stacey.l.bonner@vanderbilt.edu)) for Zoom details by Wednesday, April 7.



### **LUNCHTIME SESSION**

The Lunchtime Session is a monthly educational session to receive valuable information while providing care to your loved one.

This month, Dr. Jennifer Kim and Dr. Kanah Lewallen with Vanderbilt University School of Nursing will present the third session for family caregivers of individuals with dementia/Alzheimer's.

They will discuss care options and community resources. This session will include assisted living considerations, choosing a nursing home, community resources and safety measures for the home.

April's lunchtime session will be held on Wednesday, April 21, 2021 from 2 p.m. to 3 p.m. Please RSVP ([stacey.l.bonner@vanderbilt.edu](mailto:stacey.l.bonner@vanderbilt.edu)) for Zoom details by Tuesday, April 20 or select the April's zoom link on the attached flyer.



*"Caregiving often calls us to lean into love we didn't know possible."  
-Tia Walker*