

three months, you'll both evaluate the experience and make another decision. Making small decisions like this will improve your relationship with a loved one. He or she won't feel as threatened, and you'll have peace of mind knowing you're not alone in the caregiving role.

Potential obstacles

There may be other obstacles to consider when planning care for an aging loved one:

- Will your loved one resist entering a nursing home or other alternative care center?
- Is there enough money to accommodate you and your loved one's decisions?
- Is your loved one eligible for all of the services needed?
- Is there appropriate care and transportation for your loved one if you are unavailable?

Juggling obligations

To care for an aging loved one without becoming resentful, focus on priorities, delegate and keep your sense of humor. Allow time in your schedule to re-energize yourself, and remember that you don't have to — and shouldn't try to — do it alone. Find and use local and volunteer programs for caregivers.

While the division of labor in caring for an elderly loved one is rarely equal, don't make it self-imposed. Make sure you do not become a martyr by shutting out siblings who want to help. If siblings are unwilling to help, rely on community programs and services instead.

Help is available

Just talking about your problems sometimes leads to new solutions. If you or someone you know needs information, guidance or help, contact the resource and number listed below or look in the yellow pages for local professionals who can help.

WorkLife Solutions
Employee Assistance Program
(330) 965-1234
www.eap4me.com

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CARING FOR AN AGING LOVED ONE



The longevity of people today has given rise to a phenomenon known as the “Sandwich Generation.” The term refers to those people who find themselves sandwiched between, and having to care for, two generations of dependent family members at the same time. People in this group find themselves very much involved in both caring for their aging parents and meeting the needs of their active children.

The Sandwich Generation faces a tough set of challenges. Some started their families later in life and are still fulfilling their responsibilities to children who can’t yet drive and need constant supervision. Due to divorce, some may be carrying on family responsibilities as a single parent. Many families may be dealing with as many as four aging parents at one time. So how do you provide for an aging parent, take care of your immediate family and find time for yourself, too?

First, be realistic about what you can and cannot do. While it’s a difficult task, you owe it to your loved one and yourself to consider possibilities such as nursing homes, in-home nursing care or hospice care or other alternatives. If possible, everyone involved, including the elderly relative, should discuss their expectations.

When you are caring for an aging loved one, there are some approaches that can make the situation less stressful for you and the person you are caring for.

Where to start

Every situation and every family is different, but generally, your three main tasks will be:

- 1) Planning for legal and financial incapacities.
- 2) Managing income and expenses.
- 3) Arranging long-term care.

In handling these tasks, you’ll need to:

- Assess the needs of your loved one and the capabilities of your whole family.
- Collect information on how to address those needs.
- Divide responsibilities among parents, siblings, relatives, friends, neighbors or others.
- Use community backup services.
- Investigate and adapt available household devices and appliances to help your loved one maintain independence or to improve the loved one’s ability to function.

Getting organized

Begin by creating a financial profile of the aging loved one with lists of personal documents and financial resources and obligations. Then create a financial profile with dollar values of assets and obligations, statements of yearly and monthly income and a statement of net worth. With this clear picture of what’s available, determine with the elder person how much of his/her assets can be devoted to purchasing services.

Next, learn about resources in your community. Look in the telephone directory under “Elder Care” or “Human Services Organizations.” You want information and referral services for adult day care, support, training, chores, counseling, delivery of food or pharmaceuticals, emergency care services, drivers, meals and health care.

Making decisions

After accumulating all the information you think you need, keep going. Learn what your loved one’s medical insurance covers and what you need to do to protect your loved one and your own decision-making authority in the event of his or her incapacity. Learn about joint tenancy, revocable living trusts, guardianship, durable power of attorney and any other procedures that delegate legal and financial responsibility.

You should also take steps to ensure your loved one’s safety. Remove hazards in the home and do what is needed to make it comfortable and safe. For example, install a bar in the tub area and secure throw rugs on hard floors to prevent falls.

Next, look at housing options. You and your aging loved one may need to consider a senior citizen apartment, residential community or continuous-care retirement community. If your loved one needs full-time assistance, you’ll need a physician’s order for nursing home care.

If your loved one’s care will move to Medicaid status after his or her savings are exhausted, consider a nursing home with Medicaid beds. Keep in mind that many nursing homes require applicants to prove they have enough financial assets to cover two to three years of expenses before they will accept them as residents.

Experts who work with the aged advise against making a big decision that may threaten the loved one’s feelings of independence. For example, instead of asking the loved one to move into a nursing home, encourage that person to accept the services of a visiting professional for three months. Also at that time, agree that at the end of