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"The care continuum is the cycle of life turning full circle in each of our lives."

PAULA C. LOWE

## ► Caregiving

A helping hand for those who care

As the Canadian population ages, the need for at-home, family caregiving is expected to increase substantially. While caregiving can be very rewarding, it can also be a challenge.

Many of us have been asked – or soon will be asked – to become caregivers. If you are now a caregiver or think you may soon be assuming this important role, you should be prepared for the multiple responsibilities and complex demands on your time, energy and efforts. This report will help make your new role a little easier by providing basic information about many important financial planning aspects of caregiving.

## Taking care of others

There is no higher calling than helping someone in need.

### When the call comes ... be ready

Perhaps you have not yet been called to caregiving, but know that it is likely to happen sooner or later. Maybe you are already a caregiver to a loved one or to someone who suddenly needed your help. The person you are caring for may be a life partner, member of your family, special friend, neighbour or support group member. Your caregiving responsibility may be short-term, long-term or indefinite. Whatever the circumstances, you face a journey that can become difficult – and you may feel like you're walking alone. But if you look around, you're likely to find many others who share your caregiving tasks:

- ▶ A co-worker who cares for an elderly parent at home.
- ▶ A family friend who is providing care for a spouse or life partner with a serious illness.
- ▶ A relative who is dealing with end-of-life issues for a loved one suffering from a terminal illness.

Each caregiver situation is unique, yet all share certain requirements and experiences – including the need for new medical information, increased physical and emotional stress, economic concerns and legal necessities. You will feel much more confident and secure in your role as a

caregiver when you have a solid base of knowledge to draw from – and remember that it is always okay to ask for help. There are community services for caregivers where you can find information, training and counselling that can help you provide better care for your loved one and help protect your own health and finances.

### Prepare with care

Caregiving can require a huge physical and emotional commitment or it can be simply a matter of keeping in touch and helping out every once in a while. The depth and breadth of your commitment will depend on many things: the state of health of the person(s) you are caring for and their ability to care for themselves; your personal ability to provide the level of care that is needed; the amount of additional help from other family members; and the availability of other kinds of support within the community or from various health services organizations.

Look carefully at your life. You may work full-time and have children or other family members who also depend on you. Or you may be retired with fewer daily demands on your time. Whatever your situation, it's important for you to put together a caregiving plan for yourself, as well as for loved ones that may depend on you for long-term care. It's best to do so before the need becomes critical, when you have time to talk things over with everyone involved.





### Who needs your help?

When an accident or devastating illness strikes, the need for caregiving is readily apparent - but what about the needs of an aging spouse or parent? The need for care stemming from a chronic condition is usually readily apparent, but the need for care due to cognitive limitations is more difficult to assess. This is why it is important to consult with healthcare professionals to help determine whether, and to what extent, a loved one may require assistance.

How do you tell when a loved one is becoming mentally impaired? Here are some warning signs that may suggest that you should seek further consultation with your (or your loved one's) doctor or other healthcare advisors<sup>1</sup>:

- ▶ Difficulty walking, unsteady standing
- ▶ Persistent fatigue
- ▶ Bruises on body from falling
- ▶ Personality changes, irritability, sudden mood swings, substance abuse
- ▶ Difficulty concentrating
- ▶ Poor judgement
- ▶ Memory loss, confusion, forgetfulness
- ▶ Loss of interest in favourite activities

- ▶ Reluctance to socialize
- ▶ Wearing the same clothes over and over again
- ▶ Unsafe home conditions
- ▶ Disorderly home that is usually tidy
- ▶ Unopened mail, past due bills, mishandled finances
- ▶ Dangerous driving

Some of these warning signs may be very subtle and a normal part of the aging process. Experts suggest that you look for 'clusters' of changes rather than just one or two and base your level of intervention (and caregiving) on the acuteness of the changes. Therefore, as a person ages, any changes in their behaviour could be cause for concern that might merit further consultation with a medical professional. So, for this reason, it is often a good idea to ensure that everyone has regular medical check-ups as they age.

<sup>1</sup>. Adapted from Warren Shepell, Caring for the Aging



## How to offer your help

Broaching the subject of caregiving can be very difficult. Some people are reluctant to discuss the possibility of physical or mental limitations. Others will be relieved that someone close to them has taken the initiative and raised the subject.

You can make the process easier by coming at the topic from a different angle – perhaps by starting a discussion about updating a financial plan or will. Once the conversation opens up, keep it flowing by listening carefully for their views. Ask plenty of questions and avoid ‘accusatory’ statements such as ‘You have a problem.’ or ‘You should do this for your own good.’

It can take a while to cover everything – so don’t expect to resolve all the issues in an hour or two. If your loved one’s care is expected to be long-term in nature, or if their level of care may increase over the course of time, it may make sense wherever possible and desirable, to involve other family members so everyone is clear about the emerging concerns and proposed solutions.

## Planning – taking care of the basics

By establishing a detailed caregiving plan for your loved one, you accomplish two important goals: First, through the planning process they have, the opportunity to express their wishes and preferences for the level of care they wish to receive. Second, by removing many ‘unknowns’ you will feel much less anxious and much more confident about your role and responsibilities as a caregiver. Here are some planning tips to get you going:

- ▶ Talk to your family doctor to better determine the nature and extent of care that your loved ones might be expected to require so that you can anticipate and plan now for their needs, as well as your own.
- ▶ Whenever possible or desirable, talk to other family members and friends about their availability for specific duties or to provide general assistance.
- ▶ Check out community support/assistance programs in your area that can supplement the care you will provide.
- ▶ Know the location of medical records, bank, insurance, and other investment information, will and power(s) of attorney.
- ▶ Note the contact information for family doctor and specialists, dentist, legal advisor, accountant, financial advisor, insurance carrier(s), banker, and religious/spiritual advisor.
- ▶ List current residential services – such as cleaning, snow removal, yard maintenance, building superintendent or property manager.







When you have completed your plan for providing care to your loved one, be sure to review it with them and, as appropriate with everyone else who will be involved in the caregiving process including your loved one's medical advisors to ensure that your plan is adequate and realistic.

### When the time comes

Remember that caregiving is a process – usually beginning with the need for 'just a little help now and then' and often escalating as the person's functional ability declines. As time goes by and the scope of your caregiving becomes more apparent, you should update your plan for your loved one and take some additional steps, like these:

- ▶ Regularly, together with a medical professional as may be advisable, assess the level of care required and decide whether you can or should handle it yourself or need additional help from community home care agencies or other family members.
- ▶ Create a safe environment in the recipient's home or your own if you are caring for the person there.
- ▶ Maintain medical records and history. Take them with you when you accompany your loved one on doctors' visits.
- ▶ Learn about the condition or disease. When you better understand the treatments and prognosis, you'll be more knowledgeable when discussing health care needs with medical professionals and other caregivers, including other family members.
- ▶ Do a periodic financial check-up. There are a number of financial issues that you need to discuss with your Investors Group Consultant.

**Power of Attorney** – it is best to have your loved one prepare an enduring power of attorney for financial matters, an enduring power of attorney for personal care and a living will which establishes your loved one's wishes regarding whether or not to prolong life through 'extraordinary' medical measures. In Quebec, a *mandate in case of incapacity* will cover all three of these functions. This should be done as early as possible when the care recipient has the mental capacity to understand what the documents mean.

**Estate planning** – be sure the will is up-to-date and accurately reflects how your loved one wants their property and assets to be distributed.

**Tax planning** – be sure to take advantage of all the tax credits available, such as the medical, disability or caregiver credits. More information on how and when to claim these credits can be provided by your tax advisor.

**Long term care insurance** – investigate the possibility of whether your loved one can qualify. Long-term care insurance provides money when it is needed and often can be used to help pay for such costs as medical care, home care and medical expenses, including daily care in an adult day care centre, 24 hour care in a long-term care facilities, services of a nurse in the home, homemaker services and respite care that allows you as a caregiver to take a needed break.







## Taking care of yourself

Caregiving can take a significant physical and psychological toll – so it's important that you take steps to maintain your own health and well-being.

A caregiver often feels loved, appreciated and needed, but many also feel worried, frustrated, or overwhelmed. To be a good caregiver, you have to take good care of yourself. Here are some ways to help preserve your own physical and emotional health:<sup>2</sup>

- ▶ Take breaks – be sure to schedule time for yourself away from your caregiving obligations to 'recharge' your batteries. Community resources– such as Meals on Wheels™ or respite care for a day or a weekend – can help here.
- ▶ Delegate to friends and family and ask for help with household activities whenever possible.
- ▶ Be alert to emotions such as guilt, anger and depression – and reach out for support.
- ▶ Take time to continue to participate in such personal activities as sports, hobbies or just spending time with friends.
- ▶ Eat a sensible, healthy diet.
- ▶ Take classes in stress-reduction and coping techniques.

## Caregiving and your future

Caregiving can be one of life's most challenging – and rewarding – experiences. Now is the time to look into the future – at the care that may soon be needed by someone you love and at your own need for care as you age. Talk to your family about their wishes and yours. With the help of your doctor and other medical professionals, establish your own caregiving plan, including housing and long-term care preferences. Consider completing a power of attorney and other health care directives regarding medical wishes if you have not done so already. Also, consider long-term care, critical illness and disability insurance as important financial safeguards for yourself and your loved one(s).

There's no doubt that caregivers provide vital support to loved ones that might otherwise be unavailable to them. But caregivers need support too. To help you prepare a caregiving plan, included in this report is a listing of various organizations and government agencies that may help. Your Investors Group Consultant is also available to discuss how to put your own or another's financial life in order.

## Watch for 'caregiver' burnout

You must be at your best if you are to provide the best care. These are some of the most common signs that a caregiver may need assistance as suggested by healthcare experts:

- ▶ Feeling you do not have enough time for yourself or other family members
- ▶ Using alcohol or medications as a 'crutch'
- ▶ Eating too much or too little
- ▶ Depression, feelings of hopelessness or alienation
- ▶ Feeling your days are wasted
- ▶ Lack of energy
- ▶ Neglect or rough treatment of the person in your care
- ▶ Difficulty sleeping or concentrating
- ▶ Worrying you may not have enough money to make ends meet

If caregiving is taking a toll on your physical or emotional health, it might be a good idea to speak to your own doctor. Get regular check-ups and monitor your own health with the same attention you give to the person you are caring for.

<sup>2</sup> Adapted from the White House Conference on Aging, December, 2005: Care for the Family Caregiver (US).

## Caregiving resources

Local chapters of organizations such as the Alzheimer Society of Canada, the Canadian Cancer Society and the Caregiver Network are good sources of information and support. You can also find many caregiving resources online. Here are just a few...

### Alzheimer Society of Canada

1-800-616-8816  
[www.alzheimer.ca](http://www.alzheimer.ca)

### The Arthritis Society

1-800-321-1433  
[www.arthritis.ca](http://www.arthritis.ca)

### Canadian Cancer Society

1-888-939-3333  
[www.cancer.ca](http://www.cancer.ca)

### Canadian Home Care Association

(613) 569-1585  
[www.cdnhomecare.on.ca](http://www.cdnhomecare.on.ca)

### The Caregiver Network

(416) 323-1090  
[www.caregiver.on.ca](http://www.caregiver.on.ca)

### Government of Canada

Provincial programs/publications  
[www.sppd.gc.ca](http://www.sppd.gc.ca)

Division of Aging and Seniors  
[www.phac-aspc.gc.ca](http://www.phac-aspc.gc.ca)

National Advisory  
Council on Aging Expression  
[www.naca.ca](http://www.naca.ca)

Seniors Canada On-line  
[www.seniors.gc.ca](http://www.seniors.gc.ca)

Health Canada  
[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

Human Resources Development  
Canada – Old Age Security Programs  
[www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

### Canadian Government print resources

Services for Seniors

Expression

Maintaining Seniors' Independence, CMHC

Maintaining Seniors' Independence  
Through Home Adaptations, CMHC

The Safe Living Guide, Health Canada

Physical Activity Guide, Health Canada

Go For It!

At Home with Alzheimer's Disease, CHMC

The Care Guide - call 1-800-975-9763 or  
go to [www.thecareguide.com](http://www.thecareguide.com)



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