

Being a Caregiver



Caregiving for a disabled, chronically ill family member or elderly adult is seldom easy. Many caregivers struggle with the stress of balancing work and caregiving responsibilities. But there are ways to manage stress and keep it from overwhelming you.

> A large part of caregiver stress comes from being overloaded. There may be many competing demands on your time, and these demands may not leave much, or any, time for doing the things that you enjoy. At the same time, you may feel the emotional drain of caring for someone whose condition may not improve. If you are holding down a job and raising a family at the same time, the stress can seem overwhelming at times.

Recognize the signs of caregiver burnout

Some caregivers are reluctant to acknowledge the strain associated with their role, seeing this as an admission of failure. But acknowledging and recognizing stress is the first step toward reducing it. This acknowledgment is important, not just

for the caregiver, but for everyone around them – the disabled relative, family and coworkers. Here are some common signs of caregiver stress:

- anxiety
- depression
- sleeping and eating problems
- headaches
- susceptibility to illness
- anger
- loneliness
- guilt
- irritability or impatience
- withdrawal from friends and family

KEY POINTS

The most important thing to know about caregiving is that you do not need to do it alone. Getting support for your role as a caregiver is your first priority.

Consider

- asking for help from other family members
- asking for help from your community
- asking for help from friends and neighbors
- sharing your struggles with managers, coworkers and friends
- taking care of yourself by taking breaks from caregiving
- taking care of yourself by eating properly and getting enough sleep



This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.

Being a Caregiver

Seek help

Knowing when to ask for help is a crucial skill that helps caregivers keep going. It may appear easier to do the work yourself, but you risk quickly burning yourself out. To avoid this, you may need to tap into the human resources in your family and in your community.

Get help from other family members

Often the bulk of caregiving duties falls on the shoulders of one or two family members. It need not be this way. Here are some tips for getting other family members more involved:

Hold family meetings

It is important to keep all family members informed on a regular basis about the care being provided, even relatives who have expressed little interest. These meetings can take place in person, by email or even virtually.

Be specific in your requests for help

Make a list of all the things that need to be done and ask family members to take responsibility – at least on an occasional basis – for certain tasks, such as picking up a prescription or doing laundry.

Do not let long-distance family members off the hook

They can pitch in by doing jobs such as paying bills, recordkeeping or managing legal and financial matters.

Show your appreciation

You might do this through a note or a phone call. Such recognition will encourage family members to help out again.

Extend your support network

People need to feel useful. Just because friends or neighbors have not volunteered already does not mean they do not want to help. Make a list of all the people you know who may be able to lend a hand. Ask them for help with specific tasks on the basis of their strengths. Even teenagers may be able to assist with errands or chores.

Make contact with others

One of the most stress—inducing byproducts of caregiving is a feeling of isolation. Here are some strategies for reducing it:

Find someone you trust with whom you can share your emotions All feelings are legitimate, even the upsetting ones of anger, guilt and sadness. By bottling up these feelings, you risk having them spill out in destructive ways, such as through anger at others or an inability to focus at work.

Explore counseling

A family or individual counseling professional can help you cope with the complex and powerful emotions that caregiving evokes. A counselor or therapist can also help you find ways to balance your competing personal, work and family demands.

Find a support group or start one of your own

Joining a group whose members are struggling with issues similar to yours will reinforce the fact that you are not alone, and it will allow you to benefit from valuable resources and insights.

Caregiving and work

Caregiving responsibilities can rarely be restricted to lunch hours. Some caregivers try to conceal their caretaking role until it begins to affect their job performance or puts their employment in jeopardy. But there are ways to prevent this from happening:

- Inform your supervisors and coworkers of your caregiving duties.
- Investigate whether you can come in on an alternative schedule or work at home.
- Check whether your employer's benefits (such as a Dependent Care Assistance Plan) can help pay for eldercare costs.
- Explore the possibility of taking a family leave in emergencies.

Prism Planning & Solutions Group

777 Westchester Ave, Suite IOI, White Plains, NY IO604 Telephone: (9I4)-83I-3050 Fax: (9I4)-83I-07I4 julia@ppsgrp.com For More Ideas

Website: ppsgrp.com
Linkedin: www.linkedin.com/in/juliapeloso-barnes/
Facebook: www.facebook.com/PrismPlanning



www.ppsgrp.com PAGE 3

Being a Caregiver

You deserve a break

For your own mental health, carve out time for yourself away from your caregiving role. Go to a movie, read a book or have lunch with a friend. Taking extended time off may require a respite care service.

In addition to family and friends, there are three main kinds of respite care:

Home care services – Workers come to your home to help with everything from cooking to bathing.

Adult daycare — The person being cared for takes part in supervised activities with other older adults.

A temporary stay in a long—term care facility — Many nursing homes offer short—term stays to provide caregivers with some time off.

Safeguard your own health

Stress can contribute to a variety of afflictions, and many caregivers run the risk of getting sick because they neglect their own health problems. Make sure you pay attention to your own needs.

- Eat properly.
- Get your needed hours of sleep.
- Exercise regularly.
- Practice relaxation techniques such as meditation.
- Set aside time for things you enjoy. In short, to provide good care, take care of yourself.

Resources United States

AARP aarp.org

CaringBridge caringbridge.org

Eldercare Locator eldercare.acl.gov

National Caregiving Foundation caregivingfoundation.org

Worldwide

Home Instead Senior Care homeinstead.com/ international

Prism Planning & Solutions Group

777 Westchester Ave, Suite IOI, White Plains, NY IO604 Telephone: (9I4)–83I–3050 Fax: (9I4)–83I–07I4 julia@ppsgrp.com

For More Ideas

Website: ppsgrp.com Linkedin: www.linkedin.com/in/juliapeloso-barnes/ Facebook: www.facebook.com/PrismPlanning



Contact your financial advisor or investment professional for more information or visit www.ppsgrp.com

Prism and MFS® do not provide legal, tax, or accounting advice. Any statement contained in this communication (including any attachments) concerning U.S. tax matters was not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code. This communication was written to support the promotion or marketing of the transaction(s) or matter(s) addressed. Clients of Prism and/or MFS should obtain their own independent tax and legal advice based on their particular circumstances.