

# Family Caregivers Ultimate Guide

A Must Read for Those with Aging Parents



 **SYNERGY**  
HomeCare



## Why we wrote this guide

SYNERGY HomeCare recognizes that there are millions of people who are unpaid, family caregivers who attend to the needs of an aging loved one. These should be cherished and rewarding experiences. But at the same time, we also understand that it is not an easy job and the stresses created can be overwhelming.

And more and more Americans are being impacted. With 10,000 turning 65 every day,<sup>1</sup> it's no wonder that more than one-in-ten adults are part of the "Sandwich Generation." These adults are taking care of their children AND their aging loved ones, often while working full time.<sup>2</sup> Managing responsibilities at home and work is challenging enough. Those caring for Mom and Dad have it even tougher.

There are four pillars of family caregiving which must be constantly supported – our children, our aging loved ones, our careers and ourselves. This guide delves into them and showcases how to

effectively navigate the unique challenges each has as you create a much more balanced life than you may have had before.

While providing care for a loved one may be commonplace, understanding the resources available to family caregivers is not. Whether they do not know of local services or do not think they can afford them, family caregivers often fail to look into an extra set of professional hands. Too often, those in the Sandwich Generation are caught off guard when their aging loved one suffers a fall, needs care for an illness, or declines.

As our parents age, the pressure can mount on Sandwich Generation family caregivers. SYNERGY HomeCare developed this guide to help prepare you to care for aging loved ones and at the same time help you find solutions that enhance your loved ones' lives and bring balance and joy to yours.

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THE FOUR PILLARS OF

# Caregiving for the sandwich generation

At its core, family caregiving is about love: the love for our children, partners and spouses and, of course, the love we have for our parents.

Usually, we focus on taking care of our own kids. But sometimes we must also take care of our parents. Welcome to the “Sandwich Generation” with responsibilities to care for both.

It’s a lot to balance. Imagine yourself atop four pillars that must be solid to provide structural support for every aspect of your life:

**1**  

  
 YOUR  
**Children / Spouse / Partner**

**2**  

  
 YOUR  
**Aging loved ones**

**3**  

  
 YOUR  
**Career**

**4**  

  
 YOUR  
**Yourself**

Each pillar brings its own dynamic demands and stressors. Your children and aging loved ones have changing needs as they progress through various stages. As a family caregiver, your personal and emotional needs also change. Caregiving is not a static process where you identify a concern, find a solution, solve the problem and be done. The reality is that you will face ebbs and flows. It is important to be

prepared for the long term by anticipating changes that come along with aging.

Mary Ellen Gornick, a work-life innovator for Fortune 1000 companies who has spent more than three decades in the eldercare industry, sums up the challenges of the Sandwich Generation: “Being a parent in today’s society is challenging in itself. Along with school and the pressure to succeed there, our kids are constantly on the go from one activity to the next. And we all recognize how hard it is to keep work at work and not bring it home. Now add in having to care for Mom or Dad and juggle the myriad of needs they have depending on where they are in the aging process. If the Sandwich Generation caregiver doesn’t take care of themselves, the stress will quickly increase and family, work and the relationship with Mom and Dad will suffer. We just can’t let that happen.”

**1**  

  
 THE FIRST PILLAR  
**Your Children/ Spouse/ Partner**

Spending quality time with family is everything. From going on a vacation to running errands together, the time that you spend with your family is important and to be cherished. For family caregivers, making the time to connect with one another may not be attainable as you’d like and it’s common to feel a disconnect with your children or partner when much of your responsibilities are elsewhere. In this section, we will discuss how our lives are impacted when we are unable to have quality family time and tips on how to manage time spent with family members and our aging loved ones.

Even when schedules for work, school and activities are jam-packed, it is often a source of pride to have a full life.

Adding in another component of care for one’s parents can upset even the most balanced busy life. Whether you are spending time with your aging loved one and thinking of your children, or you are at home with your children and worrying about how your aging loved one is doing, it’s challenging to devote your attention to one thing at a time. The time demands of caregiving can limit your ability to be there when your family needs you. Even something as simple as not being able to take your children to school and asking a neighbor to do it for you instead can cause guilt.

With this juggling of responsibilities, the time that you spend on yourself and your own health can dwindle. In a study done to measure the effects of family caregiving, only 15% of surveyed family caregivers reported that they had “very much” time for themselves, while 26% reported having “somewhat” time.<sup>3</sup> Not being able to care for your mental health may impact your relationships with those you love and enjoy.

The study also found that adults caring for their aging parents’ long term were considerably less happy in their marriages when compared to those who had only recently become family caregivers. This suggests that as time progresses, the negative impacts begin to manifest in your relationships.

The good news is that it is possible to create a sense of balance between your duties as a family caregiver and as parent and/or spouse/partner. In order to connect the two areas of your life, involve your children in caregiving in some capacity. A National Alliance for Caregiving/AARP report found that more than a third of caregiving families had children under the age of 18 at home, with 1.3 million American children helping with caregiving responsibilities.<sup>4</sup> Not only does helping out with caregiving allow your children to bond on a deeper level with their grandparents, but it also permits them to gain a sense of responsibility and maturity. Such tasks may include helping their grandparent complete a chore, participating in their grandparent’s favorite activities or simply providing moral support and love during a challenging time.

“Throughout the pandemic, we encouraged families to get creative by involving the grandchildren,” said Ruth Busalacchi, owner of SYNERGY HomeCare of Greater Milwaukee. “The children asked Grandma and Grandpa to do some dance moves or exercises with them on Zoom calls. It was great for all sides. The kids got to have fun with their grandparents, the grandparents had a chance to laugh with their grand children, who would usually ‘ham it up a bit, and the Sandwich Generation parents were able to check on their Mom and Dad’s mental and physical state.”

Gornick shared that adult siblings, spouses and partners can also join the caregiving team. “Too many assume that Sandwich Generation caregiving implies just one person, but the concept of family caregiving is important,” she said. “Sharing the care either physically,

emotionally or financially can make a big difference in ensuring that one person does not burn out.

"Not everyone is equal in ability and desire to be involved in the caregiving process, and you will likely see varying levels of participation during the care routine. While you may want to take all responsibility on yourself, that is usually not the right approach. Instead, try to have frequent and open conversations with your siblings, their spouses and partners and as well as your spouse/partner. Be open to their thoughts, fears and frustrations and how they see themselves in the process. Then map out each other's roles and be open and honest when you need assistance. The talking, planning and execution will be a continuous process."

*"When we're dealing with adult children who take care of their aging family members, one of the main red flags we look for are changes in their personal relationships with family members and friends. When they begin to withdraw from their loved ones, it creates a change in their mood and behavior which prohibits them from giving their 100%. That's where we try to come in and provide some relief so that they can go back to their normal routines and behaviors."*

**Brooke McClintock**  
SYNERGY HomeCare of Colorado Springs



## THE SECOND PILLAR Your Aging Loved Ones

Caregiving is the embodiment of acts of love. Likewise, providing care for an aging loved one can be a very rewarding experience, especially if they looked after you in the past. Despite the days that may prove to be difficult, don't forget to give yourself some credit and recognize the extent of your selflessness and generosity towards others. In this section we will discuss the highs and lows of taking care of your aging loved one and how we can do so more effectively.

As you take on the added responsibility of caring for your aging loved ones, you may realize you are now required to "manage up" as well as "manage down."

This is something many people in the Sandwiche Generation learn at work. Guiding and leading a team of direct reports requires skill as each employee has their own unique personality, skills and aspirations. Managers also have to develop routines with those above them on the organizational chart and showcase capabilities while working toward the next step in their careers.

Sandwich Generation caregivers are guiding and leading their own families. At the same time, they are now forming different patterns with their new "bosses"—Mom and Dad.

One of the ways to manage up with parents includes gauging how they are doing and properly assessing the level of care they need.

SYNERGY HomeCare has developed a technique for adult children called "Benevolent Probing" which helps gain further insight into aging parents' needs. By combining careful observation with considerate conversation, these techniques serve to evaluate an aging loved one's physical and cognitive abilities.

**Activities of daily living:** Are your loved ones keeping up with their appearance, (i.e., shaving, haircut, clothing, hygiene)? Have you noticed an unusual decrease in weight? Are they able to cook and clean? Check the refrigerator to see how well they are eating when you aren't around. Take a look at the expiration dates on food and medicine bottles too.

**Memory:** Inquiring about current events is a great way to test short-term memory. Are they engaged or do they brush you off with answers like "Yes," "Right," or "Hmmm." Or do they have to think extra hard when trying to remember important dates, like holidays or birthdays?

**Mobility:** How well do they move around the house? Are they grabbing onto furniture to steady themselves? Do you notice any bruising that may indicate a recent fall? Take a close look at how they walk; observe if they tire more easily than usual or seem unbalanced. In addition, understanding their driving habits may be helpful. Instead of driving them around, have them take you on a drive to see if they have lost confidence in their skills. Look at their car for any dings or scratches.

**Social engagements:** Isolation is often a gateway to depression, which can negatively impact memory or activities of daily living. Other than the time you spend with them, do they socialize with other friends and family? Ask about friends they are in touch with either in person or on the phone. Are there activities they have stopped doing?

Once you identify potential concerns, the second step in "managing up" is planning for the future. Here is something to consider: When high school students begin thinking about college, they start looking at schools they are interested in nearly two years before they start applying. So, why is this not the same for seniors planning for their Golden Years? Why don't adult children prepare with Mom and Dad for the future?

Alicia Harmon, owner of SYNERGY HomeCare of Woodbury, MN, encourages adult children to plan ahead with their aging loved ones. "You should be having the next steps conversation when your parents are in their 60s and 70s, before they get sick, have a fall or show any decline," she said. "Ask them about their long-term goals. For example, do they want to stay at home? What resources are available to get more help if needed? This should be around the same time that you're having conversations about their finances, insurance plans and end-of-life wishes. While these are not easy conversations, they are very important. Having a plan can relieve stress for everyone."

Here is a Checklist information you can gather today:

- Make a list of your loved one's doctors and contact information.
- Review insurance plans and what is covered.
- Identify the hospital your parent prefer to use.
- Get a sense of your parents' financial situation.
- Review local rehabilitation facilities.
- Talk with a local SYNERGY HomeCare office to learn about the care options they provide should the need arise
- Create a list of family members who can be part of the caregiving team and specifically how each person can help.

Being prepared can make a huge difference as "in-the-moment" decisions are often the toughest to make.

*"Most of the time that potential clients reach out to us, it's due to a crisis situation and they need to start care as soon as possible. It's extremely important to pick up on red flags ahead of time, that way you can begin to set up a plan that will avert the crisis. Even if that means coming in once or twice a week, we want to be there to help along the way."*

**Brooke McClintock**  
SYNERGY HomeCare of Colorado Spring

Planning also includes preparing for a change in roles. In parent/child relationships, your role in the relationship can start to look more like the parent rather than the son/daughter.

*"Our goal is to help you relieve the tension, stress and perhaps growing resentment so that you can become a son or daughter again."*

**Mich Bloom**  
SYNERGY HomeCare of Minneapolis

When adult children are taking care of their aging parents, the parents often feel embarrassed or ashamed when they need help with showering or going to the bathroom. “It is a sensitive subject for both parties,” according to gerontologist and SYNERGY HomeCare of Long Beach owner Nila Garcia. “The seniors grew up in more modest times and they usually do not feel comfortable with their children seeing them in such a vulnerable state. It can be demoralizing for them.”

The emotional state of Mom or Dad can have an impact on the stress of the family caregiver.

“When the adult children and aging adult are aligned with the reality of the situation and in agreement about how to handle it, it is much easier to put resources in place,” Gornick said. “If not, that is where the stress and difficulty come into play. If the child wants to get help and the aging adult is in denial about the situation, conflict may arise, making it extremely challenging to move forward.”

*“We really try to let the caregiver provide the care and the family member go back to their original role in the family dynamic. Many times, the child or the spouse will tell us, ‘I don’t want to be the caregiver, I want to be their loved one again.’ We feel like it is our duty to preserve that relationship and bring back joy in their lives.”*

**Matthew Enderle**

SYNERGY HomeCare of Central Virginia

Here is a great example. Jeanette Cram, a 79-year-old woman known as the “Cookie Lady,” gained national acclaim for her charitable efforts by sending cookies to troops overseas. Since the start of her baking effort in 1990, she has since founded the nonprofit organization, “Treat the Troops” that has sent over 8 million cookies to men and women in the military. After suffering a painful foot injury and an even more challenging recovery, her spirits were crushed and she was unable to do what she loved most—giving back to the troops. Feeling helpless and defeated, she struggled with reaching out for help due to the guilt that consumed

her as she began to worry that she would be a burden to her loved ones. After much prodding, Jeanette’s family called SYNERGY Homecare, and their team went to work. Her physical condition as well as her mental state improved, and in a matter of months, Jeanette was able to get back on her feet.

“As a woman who had been used to taking care of herself, I was initially reluctant to accept extra help,” Jeanette said. “I think it is especially important to remind seniors in the same position that they are not a burden. Isolating yourself when you’re in need is extremely dangerous and will only lead to despair. Don’t be afraid to ask for help because a little bit can go an exceptionally long way. Deciding to call SYNERGY Homecare was one of the best decisions I could have made, and I owe my recovery to them.”

Gornick points out that the adult children and their parents have soul searching to do throughout the caregiving process.

“We see two big barriers to not getting help,” she said. “There is guilt on the part of the Sandwich Generation caregiver who often wants to do more to assist and feels like if they don’t, they will have failed. And then Mom or Dad doesn’t want to let go of their independence or accept their vulnerability. They don’t want to be a burden. Both parties have key emotional issues that have to be addressed in order to move forward with accepting the help that is available.”



THE THIRD PILLAR

**Your Career**

As a family caregiver who is also balancing a job, it can be easy to become overwhelmed with the different responsibilities that are placed in your path. However, we can fail to realize not only the resources that are within our reach, but also the empathy of those around us, especially in our place of work. In this section we will go over the importance of maintaining balance between work and caregiving responsibilities, as well as ways to discuss your situation with your employers.

Many workplace environments have become more flexible over the last few years, thanks to technology that allows people to work from home more easily, non-traditional work weeks such as four 10-hour days and job sharing.

In addition, companies are providing their employees more mental health support as well as resources to assist with caregiving.

That’s good news if you are caring for an aging loved one because one of the biggest stressors for family caregivers is feeling as though they are not performing at their full potential in their career.<sup>5</sup>

This issue has led to a rise in prominence of Employee Assistance Programs or EAPs - confidential workplace services that employers pay for and are free to employees. EAPs provide access to practical support related to work and life such as childcare and eldercare. Today, nearly 80% of companies with more than 250 employees offer EAPs as part of their benefits packages. If you’re not sure whether your company offers one, ask Human Resources, the department who typically manage EAPs.

For a member of the Sandwich Generation, who is likely working full time and may even be at a high point in their career, the stress of caring for an aging loved one may begin to affect performance at work.

“For many people, what we do for a living can be an integral part of our identity as well as our livelihood, so coming to terms with life changes that can impact our feelings of employment and financial security can be incredibly stressful and lead to high levels of anxiety,” said Gornick. She pointed out those who constantly feel

under pressure at work, have a short fuse, can’t focus or notice their work product is slipping should consider asking for help.

“Today’s employers are much more sensitive to work/life concerns and are making concerted efforts to train managers to be empathic and knowledgeable about resources available to employees in these situations,” said Gornick. “We no longer have to keep that ‘stiff upper lip’ at work.”

Gornick understands that many are fearful of reducing responsibility or begging off of assignments at work to care for an aging loved one because they do not want to see their career stall. When faced with caregiving responsibilities, she offers four suggestions to lessen the chances of becoming overwhelmed at work:

1. Understand that it is acceptable to speak with HR. HR can provide guidance on how to discuss your situation with your manager and provide you with access to the appropriate benefit program if it is available.
2. Have a conversation with your manager on how to rethink your current work responsibilities, delegate if possible and reorganize where possible to make your work situation more adaptable to your personal situation.
3. Postpone travel or shorten trips if possible.
4. Ask your manager for temporary accommodations, such as a reduced work schedule, the ability to work from home or to be excused from certain meetings.

4  
  
**THE FOURTH PILLAR**  
**Yourself**

Taking care of your mental and physical health is key to living a balanced life. With that said, it is easy for family caregivers to focus their time and energy on caring for others rather than themselves. However, making the time to indulge in your own needs does not equate to selfishness. In this section, we review the financial, emotional, and physical impacts of caregiving and how you can find the time to balance these aspects of your life. When it comes to caregiving it is crucial to find the time for yourself and your own needs. It's important to be aware of how caregiving can lead to imbalance in key areas of your life so you are better equipped to respond and regain balance.

**Financial Impact**

Many family caregivers find that they are unable to maintain full-time employment as they find themselves becoming busier with providing assistance. As a result, many family caregivers have to retire earlier than expected in order to devote more time to caring for a loved one. In fact, nearly 40% of non-working family caregivers below the average retirement age reported quitting their jobs or retiring early due to caregiving demands.

One study analyzed the extent of the financial impact from caregiving and found that family caregivers ages 50 and up who leave the workforce early to care for a parent are likely to have an average of \$303,880 in lost income and benefits over the caregiver's lifetime.

Income-related losses due to caregiving can be significant but may be avoidable. In order to avoid such losses, consider receiving assistance from local caregiving services. Relying on a caregiver to take over your responsibilities for even a few hours a week will allow you to take that time and focus on your work, allowing you to avoid having to reduce your hours/income or make plans for retiring earlier than anticipated.

*"One of our family caregivers during COVID was working from home and she couldn't manage how she'd be able to work a 9-5 job uninterrupted and how were the parents supposed to understand that and give no disruptions. One of the boundaries that we set up for them is when the door is shut, your loved one is busy."*

**Brooke McClintock**

SYNERGY HomeCare of Colorado Springs

**Emotional Impact**

**Depression**

While "being there" around the clock for your kids, aging loved ones and your job, you may find yourself experiencing new emotions. Within minutes you can go from feeling accomplished in your actions and efforts to feeling discouraged. As a family caregiver, you're met with new challenges every day and you may feel as though you can't keep up.

A number of studies have shown that such challenges can have a detrimental effect on your mental health. In a study to assess family caregivers, it was found that up to 70% had clinically significant symptoms of depression.<sup>7</sup> This may be a direct result of placing all of your attention onto someone else and neglecting your own needs, whether that is spending time socializing with friends, engaging in a hobby, or even running to the grocery store to complete basic errands.

**Anxiety and Stress**

Anxiety is one of the most common psychological impacts for family caregivers. Many describe experiencing feelings of frustration, helplessness, anger or even guilt. Feelings of guilt are often prevalent as many family caregivers do not believe that their actions are adequate to take on the responsibility of caring for an aging loved one. Roughly 26% say that the task and responsibility is hard on them emotionally.<sup>8</sup>

As a family caregiver, it's important to know that you are not alone. A recent survey found that almost 48%

of family caregiver respondents reported having anxiety or depression, compared to only nearly 18% of non-caregiver respondents.<sup>9</sup> While you are directing a majority of your time and energy into the care of another, you may fail to notice how your own health is declining. Some signs to look for include:

- Feeling fatigued or sluggish
- Feeling sad
- Being easily irritable or angry
- Constantly worrying
- Increased or decreased appetite
- Abusing drugs or alcohol
- Disrupted sleep schedule
- Constant headaches or other pain
- Conflicts with your family, siblings, spouse or partner
- Frustration

"When taking on such an important responsibility for someone you love, family caregivers tend to overlook themselves in order to feel as though their level of care is adequate enough," said Garcia. "There is even an enormous amount of guilt and insecurity that is felt when they aren't able to be the perfect caregiver that they want to be. Being so focused on providing care, many people do not realize the emotional stress that they are putting onto themselves, and those feelings of guilt constrain them from taking the next step toward professional home care."

*"We always try to remind family caregivers that they didn't cause this and it's not their fault, so we need to work as a team. We also pay attention to who is taking care of the caregiver. Are they getting a cup of coffee with their friends, are they exercising? We want to take care of the caregiver so we can work together to have a long healthy journey."*

**Mitch Bloom**

SYNERGY HomeCare of Minneapolis

**Physical Impact**

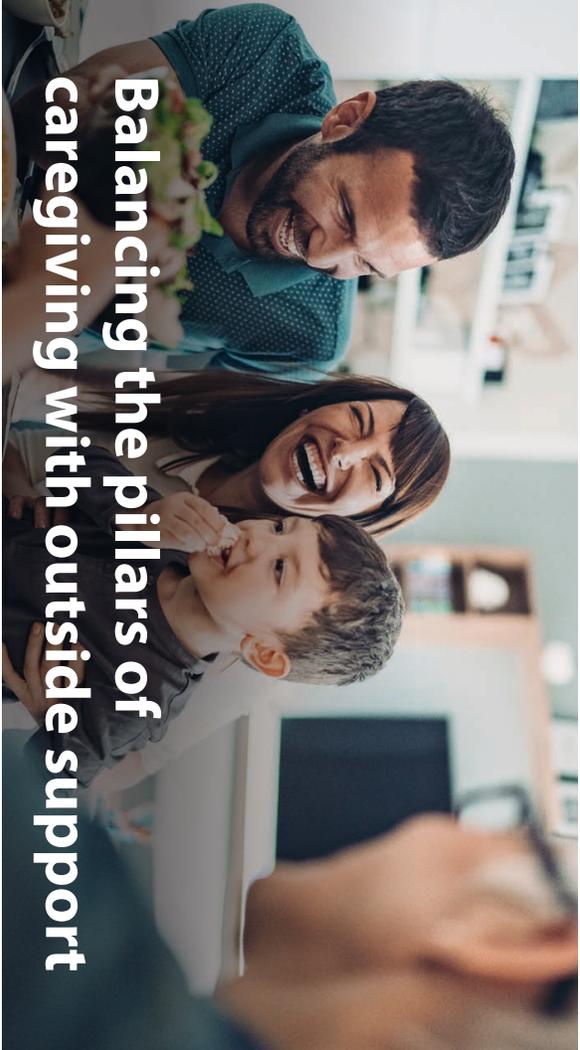
You may be aware of the mental strain of caregiving, but it's also important to take note of the physical impact such stress can cause.

SYNERGY HomeCare of Central Virginia owner Matthew Enderle often tries to pick up on physical hints that it is time for family caregivers to seek help. He will ask about their eating habits or whether or not they have recently put on or lost an unusual amount of weight, which is a clear sign of stress and anxiety. The Family Caregiver Alliance, a national nonprofit caregiver support organization working to improve the quality of life for family caregivers and the people who receive their care, found that nearly one in 10 family caregivers report their physical health declining due to caregiving.<sup>10</sup>

"In my experience as a caregiving expert, I often see that family caregivers are not taking care of their own health, either because they believe they do not have the time to spend on themselves, or they simply forget about their own needs," said Garcia. "This negligence can be dangerous for the average person, however it is even more so for those who are consumed with stressful activities on a near daily basis, such as caregiving. If you are noticing any differences in your body or your health, please do not hesitate to speak with a physician as it is evident that the body does not perform as smoothly when it is under strain."

Take the time to treat your health with care. Try to fit in some exercise where you can, make regular appointments with your doctor, and give yourself some respite care when your mind and body are feeling overworked.

"It is important for family caregivers to pay attention to patterns in their behavior, such as sleep, eating or changes in attitudes, as well as physical symptoms such as pain or shortness of breath," Gorrnick shared. "The patterns indicate the need to check out physical symptoms or to 'feed your soul.' Do something for yourself that provides a break— spend time with friends, get a massage or do whatever fuels your energy."



# Balancing the pillars of caregiving with outside support

Here are some ways in which unpaid caregivers can focus on alleviating stress and compassion fatigue:

Join a local support group for family caregivers. Being able to share your experiences with others can reassure you that you are not alone. Caring.com is a valuable resource with helpful content and advice, as well as a supportive community and a comprehensive directory of eldercare services.

Ask for help. It may be difficult to accept the fact that you need help. However, there are friends and family who are probably willing to assist you in any way they can. If you find yourself feeling uncomfortable seeking help, start by asking for small favors like shopping for some items at the grocery store, dropping off a package at the post office or picking up your child from school. Delegating small errands can actually free up a significant amount of time for you and alleviate a great deal of anxiety.

Organize your life. Make checklists, coordinate a detailed day-to-day schedule, set deadlines and goals. Working toward decluttering your life will take some stress off of you and make you feel more in control of your life.

Know what resources are available. It is helpful to know what care options you have. Learn about community centers for seniors, assisted living facilities and home care options - both medical and non-medical like SYNERGY HomeCare.

Take time for yourself. Although providing care may feel like your number one priority, it is also crucial to take some time for yourself and your mental health. Whether it's spending half an hour a day on your favorite activity, buying yourself flowers, or going on a walk with a neighbor a few times a week, brief periods of respite can be highly restorative. Visualize yourself operating at peak performance and identify signs when your energy for caregiving is declining as an indicator that you need to step away and take a break. Plan for backup so you don't add time, energy or unnecessary stress from that component.

Take care of your health. It is easy to forget about our own health when we are so focused on someone else's. Schedule regular check-ups and screenings with your doctor or dentist to make sure you are staying healthy.

Seek respite care. Whether you are looking for occasional or regular ongoing support in your caregiving, certain in-home care services may be able to provide much needed respite assistance. In a word, respite is a break—a short period of rest or relief from something difficult or unpleasant. Instances in which respite is needed can vary from a periodic business trip or annual vacation to monthly or weekly scheduled time to be relieved of caregiving responsibilities. Respite care can be provided by friends, family, social services or volunteers. In-home care agencies can also provide professional respite care. SYNERGY HomeCare currently has a presence in 40 states, servicing various markets throughout each region. Visit [synergyhomecare.com](http://synergyhomecare.com) to find out if SYNERGY HomeCare provides services in your area.

*"One of our respite cases was a husband who cared for his wife for two years nonstop. He never left the house, even had his groceries delivered, but he was an avid hunter and fisherman and missed going on trips with his friends. When we came in, it started as a once-a-week thing, and after he became more comfortable and trusted that we would be able to take care of his wife, he decided to take an overnight trip. We coordinated that and had caregivers come in to stay with his wife 24/7. It was life changing for him and had a positive impact on his caregiving role."*

**Brooke McClintock**  
SYNERGY HomeCare of Colorado Springs

## Finding Local Resources

When caring for a loved one—whether across town or across the country—it helps to know about local resources that can free up caregiving time so you can focus on quality time. The Eldercare Locator is a nationwide service that serves as a clearinghouse for support programs available to people receiving care as well as family caregivers. You can also connect to services offered in your state, including the Area Agencies on Aging, using The Family Caregiver Alliance's state locator. Read on for a selection of services that could help lighten your load:

### Local Volunteer Groups

You may find that local college or high school students and community members are eager to support aging adults in town.

### Transportation

Many communities offer volunteer transportation programs including assisted transportation for people who need help getting out of the car and walking to appointments.

### Groceries

Online ordering and home delivery may have become more popular during the pandemic, but they are always invaluable time savers when it comes to caregiving.

### Meals on Wheels

This national program not only delivers nutritious meals, but a friendly face to ease senior isolation and loneliness. Connect with your local provider.

### Prescriptions

Many pharmacies now offer delivery service for medications. Check if your prescription coverage allows for mail order of three-month supplies of medications.

### Medical Appointments

Telemedicine is on the rise. Ask if your doctor offers the ability to meet online using a private video communication platform. The convenience supports compliance with appointments to ensure optimal

health, especially for those with chronic conditions that require regular monitoring.

Of course, should you decide to hire in-home care providers they will offer many of the services that are described above.

## Professional Support

Professional home care can alleviate some of the stress of caregiving. One of the first things families and their aging loved ones question is cost. A number of resources and insurance programs are available to families who are in need of caregiving. Some of the most common options include:

### Medicaid Cash and Counseling Programs

Cash and Counseling programs provide financial and care assistance for those with disabilities or chronic illnesses. Such programs supply cash with the flexibility of “consumer-direct” or “self-direct” which gives the beneficiary the option to choose how the money is spent.<sup>11</sup> If the loved one you are caring for is eligible for Medicaid, they may be able to manage the money toward necessary services and support, including payment for the family caregiver or to pay for respite.

### Medicare Advantage

Also known as Medicare Part C, Medicare Advantage acts as an alternative plan to Medicare Part A and Part B. Some plans cover non-skilled in-home care. Coverage and benefits services vary because they are distributed by independent insurance companies instead of the federal government. According to caregiver.org, services include respite care for seniors, modifications to the home to make it more accessible, assistance with bathing and grooming, mobility assistance, postsurgical or recovery services, and medication management.<sup>12</sup>

### Structured Family Caregiving

Although currently only offered in a few states, Structured Family Caregiving will offer to pay family caregivers or provide them with other services so they are able to care for their loved ones confidently and comfortably.

### Veterans Services

If the person you provide care for is a veteran, they may be eligible for financial and/or supportive services specific for veterans, like Veteran Directed Home and Community-Based Services, Veterans Pensions, or the Aid and Attendance benefit.

### Long-term Care Insurance

Long-term care insurance provides financial coverage for senior care services and support ranging from in-home care to nursing home facilities in exchange for monthly premiums. Some policies will pay family members to provide care for their aging loved ones.

## Paying out of Pocket

It’s easy for family caregivers to dismiss the idea of professional help because they think they can’t afford it. Below, we outline several care scenarios, from occasional respite care and companion care, to short-term recovery care and long-term daily personal care. However, it is important to note that each client’s care plan is personalized based on their unique needs and preferences.

## Examples of In-Home Care

### Respite Care

Respite care provides occasional and/or regular caregiving coverage to allow family caregivers the opportunity to schedule their own appointments, go to the gym, visit with friends, and go on a business trip or vacation. Depending on the need, respite care can be a few hours each week, a few hours a day or a few continuous days so that you can focus on work or other responsibilities as needed. It is personalized to your specific needs. Mitch Bloom, a SENERGY HomeCare owner in Minneapolis, reports that 50% of his clients receive respite care.

### Companion Care

Companion care consists of activities such as running errands together, socializing, engaging in hobbies or taking walks. For aging loved ones who live alone, companion care alleviates isolation and can assist

family members who are not able to spend more time with their loved one. This is also a way to introduce the concept of in-home care, should a higher level of personal care become necessary down the road.

### Short-term Recovery Care

Recovering from a brief illness such as a heart attack, or a surgery such as a knee or hip replacement often requires assistance with getting in and out of bed, showering, dressing, errands and meal preparation.

### Mid-range Personal Care

For aging loved ones who need regular assistance with medication reminders, showering, exercise, eating healthy food and socialization, professional assistance a few hours a day a few times a week can make a big difference in lightening the load for family caregivers.

### Long-term Personal Care

If your aging loved one’s health truly begins to take a downturn, the level of care needed is best achieved by a trained professional. The effort that goes into caring for someone with memory loss or other illness can be substantial and demanding. Many of these families rely on skilled, professional care. People who have early onset dementia, for example, may not be able to be home alone while a spouse works. Some people need around-the-clock care, which is often staffed by several caregivers who rotate shifts.

## Top 5 Things to Know About Professional Care

1. It’s not always a long-term commitment.
2. Care is customized to each client.
3. Care plans can change at any time.
4. Extensive hours per day may not be needed.
5. Most companies have a large bench of caregivers so the right match can be made for each client.

## Costs Vary by Location and Need

The cost of in-home care will vary by state and market and predicated on a variety of factors. But we can still provide a gauge of the number of hours you may need. Here are some examples:

Companion care clients might receive three to four hours of care four days a week for a total of 12 to 16 hours per week.

Clients with Alzheimer’s, Parkinson’s or dementia, as well as those recovering from surgery or a serious illness may require a higher level of personal care for services that include transferring the client, helping them bathe, assistance in the bathroom and monitoring blood pressure. Caregivers might spend roughly 50 hours a week with these clients.

The fee structure for those needing 24/7 care will usually see daily or weekly rates, rather than hourly fees.

According to C. Grace Whiting, president and CEO of the National Alliance for Caregiving, the most important consideration when seeking caregiving assistance—whether it’s unpaid or paid—is to understand what you want your life to look like.

“We know that most people over the age of 65 want to age in place rather than live in a facility. Home is where we’re happiest and where we feel safe. The good news is that with advances in technology and available in-home services, aging in place is entirely feasible,” said Whiting.

Another thing to think about is what type of assistance it will take to live the life you want to live. In other words, what is the outcome you desire? Would you like to be freed up from doing laundry, running errands or cooking meals so that you can spend more quality time with your loved ones? Whiting advises family caregivers to assess your caregiving strengths and weaknesses so you can bring on the specific support you need. Think about how an extra pair of caregiving hands can fill in the gaps so you can live the way you want.

A process called care mapping is especially helpful for people in the Sandwich Generation. Care mapping allows family caregivers to see how their time is

divided up into various “buckets.” Work components include travel and commuting, meetings, projects and tasks. Home and community responsibilities can span cooking and cleaning, errands and caring for children. Caregiving activities include managing reminders, doctor and hospital visits and personal care. And much needed but often overlooked are self-care components such as sleep, maintaining relationships and finding time for recreational activities.

According to Whiting, many people feel guilty about not doing it all themselves. “Not everyone is cut out to be a family caregiver,” she points out. “The best way to help a loved one is to get the best help they need, a decision that takes a lot of maturity.”

*“A lot of people will feel guilty that they can’t make their parents like they were 20 years ago, but Mom/Dad is not coming back, so try to make these days the best that you can. A big part of what we do is to make sure that family caregivers are focusing on their own health so that they can be there for their loved one.”*

#### Matthew Enderle

SNENERGY HomeCare of Central Virginia

Some people hire an aging life care professional—also known as a geriatric care professional. They serve as the “general contractor” for care and services for elders and leverage knowledge of local resources to connect their clients with the services they need. Taney Hamill, CEO of the Aging Life Care Association, shares they have more than 2,000 members who specialize in such areas as assessment and monitoring, planning and problem solving, education and advocacy, and family caregiver coaching. They assist in evaluating if an aging loved one should remain at home, and, if so, determining which agencies should be hired to assist them, working with families on financial and legal concerns, and “being there” if a crisis develops. Learn more at Aging Life Care Association.

## How do you know when you need help?

When caregiving becomes your life’s new “normal,” it’s easy to forget the negative impact it can have. As a family caregiver, the amount of love and respect you feel for your senior loved one is immense. Although you may want to be there for them to provide care, it can sometimes be too much to handle. When the amount of attention that a family member requires begins to interfere with your work, mental health and everyday activities, you may want to consider looking into professional care services to aid you and your family.

“In many cases, family caregivers feel a sense of guilt when they are brought to the realization that they no longer have the mental or physical capacity for providing care,” said Gornick. “This is especially seen for adult children’s parents or parent figures. Growing up, their parents were by their side taking care of them throughout their ups and downs. Not being able to do the same for them when they are in need is a hard truth to swallow. However, home care services allow family members to continue their relationship with their loved ones, while also taking time off for much needed respite.”

Coming to terms with the need for professional caregiving assistance often happens in stages.

- First, it’s imperative to recognize your feelings and accept the hardships that come from caregiving to be true and valid.
- Next, accept that you can’t do this alone.
- Understand that it’s perfectly reasonable to ask for assistance when it’s needed.
- Finally, be honest with yourself and your loved ones about your emotions.

Similar to family caregivers, aging loved ones may resist or push back on offers of further assistance. They may believe it is not worth paying for, or they may have a difficult time coming to terms with the fact that extra help is necessary. Bringing this conversation up to an aging loved one can be a sensitive subject. When counseling the family members of potential clients, Garcia provides tips on how to overcome potential resistance, including:



Refrain from making complaints. Often, family caregivers will approach their loved ones and start the conversation by saying, “I can’t do this anymore” or “I need a break.” However, that only hurts the senior and leads them to believe they are a burden. This can also result in them refusing to accept any more help, as their guilt is too heavy.

Bring up old hobbies. When initiating the conversation, try mentioning your loved one’s old hobbies that they haven’t been able to engage in as much anymore. For example, “Wouldn’t it be fun to get back to gardening?” This is a great way to ease into the topic of receiving extra assistance.

Keep hope alive. If your loved one is recovering from an accident, illness or surgery and refuses to accept help, speak in temporary terms like, “It’s just until you get better.” Using positive and hopeful words will allow them to feel more accepting of the situation.

Help them understand the value. Many seniors fail to see how valuable caregivers can be to their lives.

Determine how a caregiver might best improve their situation to help your family member recognize the value. For example, if their house is cluttered, remind them of a time when the house was neat and organized and explain to them that a caregiver can help return it to that state.

Reframe. Instead of saying to your parents, “You need help,” talk about how nice it would be to have an assistant to run errands or a personal chef to prepare meals. Call help with showering a “spa appointment” or assistance with dressing a “personal wardrobe consultation.” Arranging for “wake-up” and “tuck-in” service conjures up a hotel experience. Framing the experience as something that is deserved and earned can go a long way.



## Closing Thoughts

Aging is inevitable. Being unprepared is not.

As a family caregiver in the Sandwich Generation, you should have several goals:

- Be a great parent to your children
- Be a great spouse or partner
- Keep your career on track.
- Extend your parents' independence while allowing yourself the joy of being their son or daughter.

And finally, you want to have a balanced life, one where you are happy.

These are the four sturdy pillars of Sandwich Generation caregiving!

*"As our parents decline and we take on more of their care, it's so important to remember that this is a marathon, not a sprint. We want all family caregivers to know that we're here to help give them a break, so that they don't feel like they're running this race by themselves."*

**Matthew Enderle**

SYNERGY HomeCare of Central Virginia

For more information visit [synergyhomecare.com](http://synergyhomecare.com) or call **877-432-2962**.

## Appendix: Types of caregivers

### Non-medical, In-home Care Provider

Companies like SYNERGY HomeCare have franchise locations around the nation. They provide two types of services; companion and personal care. Companion care consists of doing light housekeeping and other chores, providing transportation, meal prep and spending time with an aging adult. Personal care, which can extend to 24/7 assignments, is a more "hands-on" service that includes assisting with getting out of bed, bathing, bathroom needs and dressing.

### Certified Nursing Assistant

A certified nursing assistant, or CNA, provides a wide range of basic care for patients who need assistance. CNAs help with daily living activities, such as grooming, bathing, eating and mobility, and work under the supervision of a Registered Nurse (RN) or Licensed Practical Nurse (LPN) to assist with health care needs. This may include taking a client's vital signs or recording health observations.<sup>13</sup>

Although certification guidelines vary state by state, CNAs are generally required to complete a 4- to 8-week training program, and some states may require up to 140 hours of training.<sup>14</sup>

### Licensed Practical Nurse or Registered Nurse

In-home care LPNs and RNs assess, monitor and record a client's health conditions with the use of clinical tools and equipment, while also providing hands-on everyday assistance. They develop a plan for care and work with families and physicians to ensure that the client receives the care that they need.<sup>15</sup>

While there are similarities among the two, LPNs are more likely to provide basic nursing care to ensure comfort for the client, while RNs primarily administer medication and treatments. LPNs are required to complete an accredited nursing program that usually takes one year to complete. RNs can either achieve a Bachelor of Science in Nursing (BSN), an associate degree in Nursing (ADN), or a diploma from an approved nursing program. BSNs can usually take four years to complete, while ADNs and diploma programs usually require two to three years to complete.<sup>16</sup>

RNs are able to choose from several specialties and become certified in those areas. Some of the top RN certifications include Family Practitioner/Nurse (FN-BC), Informatics Nursing Certification (RN-BC), Adult-Gerontology Clinical Nurse Specialist Certification (AGCNS-BC) and Oncology Certified Nurse (OCN).<sup>17</sup> Those with LPN certifications are more likely to focus on senior health including, Long-Term Care (LTC), Gerontology (GC), Certified Peritoneal Dialysis Nurse (CPDN) and Basic Life Support (BLS).<sup>18</sup>

### Personal Care Aide/Home Health Aide/Home Attendant/Personal Assistant

Similar to a CNA, personal care aides (PCA) and home health aides (THA) help clients with everyday activities like cooking, doing laundry, using the restroom and simple housekeeping tasks. However, they do not perform the same health care duties as a CNA. Instead, they focus on companion care and keeping their clients physically and mentally engaged.<sup>19</sup>

To become PCA certified, participants must have a bachelor's or master's degree, or a health care professional license and a minimum of one year experience working in a hospice, nursing home or as a home care assistant. Once they have completed that, they can take an online training course and an online exam.<sup>20</sup> The process takes a few weeks.

### Home Health Caregiver

While CNAs and personal care aides work in a variety of environments like clients' homes, hospitals, nursing homes or adult day care centers, home health caregivers focus solely on working within the client's private residence. Depending on their qualifications, the caregiver could provide companion care or health care as well.

### Independent Caregiver

Independent caregivers provide in-home assistance, but do not work through an agency or company. Independent caregivers work well for many families, but there are a few drawbacks. Care agencies administer background checks and drug testing for all of their caregivers, however if you choose to independently hire a caregiver, you will be responsible

for that. Likewise, you do not have a third-party company to field any complaints or questions.<sup>21</sup>

### Geriatric Care Manager

A geriatric care manager is typically a licensed nurse or social worker who helps families create and implement long-term care plans. Although they act more as advisors than caregivers, geriatric care managers will evaluate living arrangements and address emotional concerns to guide you to the correct services and caregivers you may need for your loved ones. These managers can even select care personnel for you.<sup>22</sup>

### Hospice Care

Hospice caregivers provide end-of-life continuous care to ensure that the client is as comfortable as possible. Along with providing the client with personal care, they also take care of housekeeping needs, medication reminders, medical care, and work with medical equipment.<sup>23</sup>

### Palliative Care

Palliative care focuses on medical care for clients with serious illnesses like, cancer, Alzheimer's, Parkinson's or kidney disease. Nurses and specialists work to relieve the client's stress and uncomfortable symptoms to improve their quality of life. That extra level of support goes a long way to help clients and their families.<sup>24</sup>

### Physical Therapist

Physical therapists aim to improve client's mobility and functions, while reducing pain and bettering their impaired conditions. Physical therapists work with clients of all ages who may be recovering from injuries, disabilities or other health conditions that need treatment.<sup>25</sup>

### Occupational Therapist

Occupational therapists work with clients of all age groups to improve their ability to engage in everyday activities. By assessing an individual's environment and personal abilities, occupational therapists are able to plan treatments to enhance their lifestyle and habits.

Adult clients include those with Alzheimer's, dementia, brain injuries, arthritis and more.<sup>26</sup>

### Speech Therapist

After recovering from a brain injury or disability like dementia or a stroke, speech therapy may be necessary to improve any damaging effects to the client's communication skills. Speech therapy is beneficial when the client experiences aphasia as a result from a stroke, or even weakened vocal cords and larynx muscles that occur from a natural process of aging.<sup>27</sup>

### Home Infusion Nurse

Home infusion nurses visit the client's home to administer necessary medications and fluids through an IV, ventral line or venous access port. This requires a great deal of responsibility, as these nurses are often handling antibiotics, chemotherapy, immunotherapy and more.

### Discharge Planner

Discharge planners ensure hospital clients leave the facility with a plan to enter a safe and comfortable environment for whatever recovery awaits them. Many seniors work with discharge planners when they are leaving the hospital and do not have family members in the area who can take care of them. In such cases, discharge planners may require the senior to get assistance from an in-home aide or stay in a rehabilitation hospital, short stay center or a nursing home.<sup>28</sup>

### Nutritionist

Nutritionists formulate meal plans and advise clients on how to eat a healthy diet. Nutritionists often work closely with seniors, assisting them with planning and preparing nutritious meals.<sup>29</sup>

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