Caring for mom and dad? Take care of yourself, too

By Elizabeth O’Brien, MarketWatch
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How family caregivers can stay healthy, physically and fiscally

It’s one of the country’s most in-demand jobs, with annual economic activity valued in the hundreds of billions. Yet workers often suffer stress and increased health-care bills, and most of them will never collect a paycheck for their labor.

The position? Family caregiver.

Family members provide an estimated $450 billion of unpaid care annually, according to the most recent estimates from AARP. Nearly 10 million adults over the age of 50 currently care for their aging parents, according to the MetLife Study of Caregiving Costs to Working Caregivers. “If tomorrow they all walked off the job, taxpayers couldn’t pick up the slack,” said Amy Gotwals, chief of public policy and external affairs at the National Association of Area Agencies on Aging. And yet, many members of this massive, unpaid workforce are themselves in need of care. The MetLife report estimates that, compared with non-caregivers, elder caregivers cost employers an additional 8%, or $13.4 billion annually, in health-care costs. “We’re seeing added stress, hypertension, diabetes, a lot of weight gain and depression,” said Stephanie Thompson, financial services representative with MetLife Premier Client Group in Downers Grove, Ill.

Boomers (and increasingly, members of Generation X) are often so consumed with their responsibilities that they neglect visiting the doctor themselves, both for preventative care and when they’re feeling unwell, experts say. They also tend to forgo healthy habits such as exercise.

And when folks do develop health ills, they often fail to connect them to what’s going on in their personal lives, said Jody Gastfriend, vice president of senior care for care.com, a company where people can search for elder, child, pet or home care and manage their care relationships.
Part of the problem is that family caregivers often don’t identify themselves as such, not acknowledging to themselves and others that they’re doing important, difficult work that requires support. They see themselves as merely helping with shopping, cooking, cleaning, driving, and paying bills—to name just a few tasks—like any good son or daughter would.

Juggling these responsibilities with paid employment can lead to burnout, experts say. Many workers don’t have the flexibility to take off work for several hours to accompany a parent to a doctor’s appointment, or to spend time on the phone with insurance companies. Even those who do might find themselves staying up late to finish all the work not accomplished during that interval.

But quitting work isn’t always a good solution for caregivers, as lost wages can greatly impact their own retirement security. What’s more, leaving work can rob them of an important social and intellectual outlet.

As natural as it may be to help parents who once took care of everything for you, caregivers neglect themselves at their peril, experts say. Your health and your bank account can suffer when you fail to heed troubling symptoms that could develop into a more severe illness if left untreated.

To be sure, “saying you need to take care of yourself can be easy to say and hard to do,” said Beth Kallmyer, vice president of constituent services for the Alzheimer’s Association. People think no one will care for their loved one like they will, so they’re loath to take a break.

Ultimately, one message that gets through to caregivers is that if something happens to them, the people they’re caring for will also suffer, Kallmyer said. Whether it’s depression or a thrown back—both common caregiver illnesses—if something’s hurting you, you can’t take the best possible care of your loved one.

Here are ways to help manage the job:

**Seek out support**

Support can come in many forms. Maybe it’s a sibling who lives far away but has offered to set up online bill-paying and handle insurance claims, or a retired neighbor who offers to sit with your mom for a few hours while you run errands or work out. Or maybe it’s a caregiver support group. Those caring for someone with Alzheimer’s disease, one of the most common causes of impairment in the elderly, can search for support groups on the Alzheimer’s Association website.

Another important form of support comes from what’s known as “respite care.” This is help that allows the primary caregiver to take a break, whether for a few hours, a weekend or even longer. Most commonly, an alternate caregiver—usually, a home health aide—will come to the house. Some assisted-living communities have respite-care options that allow an older person to stay at the facilities temporarily.
To find out about respite-care options near you, contact your area agency on aging via this Web page or call 1-800-677-1116. These agencies are organizations that receive federal funding for aging services (note that your local office won’t necessarily have “agency on aging” in its name). Payment for respite care often varies, depending on the recipient’s means, Gotwals said. Agencies on aging target their financial support to those of limited resources. Outside of some limited volunteer programs, the more affluent will likely pay market rate out-of-pocket for respite care, a worthy investment nonetheless. The national median pay rate for a home health aide—a person who provides hands-on help with activities like bathing, but not medical care—is $20 an hour, according to the Genworth 2014 Cost of Care Survey.

Find outside outlets

Martha Chan, 68, a family therapist in Palo Alto, cares for her husband, 64, who was diagnosed with early-onset Alzheimer’s disease at 58. She works part time during the hours that her husband attends an adult day-care program, from 9:30 a.m. to 2:30 p.m. The job provides critical financial support to the family, but that’s not all. “The fact that I get to go somewhere else where I’m a different person, and can be useful in a different way, is very helpful to me,” Chan said. She said her immediate co-workers know about her situation and are very supportive.

Those who don’t work outside the home can seek out other outlets, from a church group to an affinity group for those with whom they share a hobby. To search for the latter, visit Meetup.com, a national website that lists affinity groups for interests ranging from entrepreneurship to hiking. While cultivating these connections can take some planning—for example, you might have to line up someone to watch your loved one for a few hours while you attend a meeting—the effort can yield dividends in terms of stress relief.

Plan ahead

While young children can be exhausting, they generally develop predictably as they gradually gain more independence. Older people, by contrast, experience a much less predictable progression as they gradually lose independence. This uncertainty can exact a great toll on caregivers, experts say.

Planning for possible future needs can help ease the strain. Too often, people deal with caregiving in a crisis, experts say. For example, when mom breaks her hip, or dad has a stroke, the family scrambles to secure help at home, or a bed in a care facility, right before the hospital discharge.

Denial, of course, is a big barrier to advance preparation. People don’t want to think about their likely need for future assistance. Yet an estimated 70% of people turning age 65 will eventually need help with activities of daily living such as bathing, dressing and eating.

Some of the best care facilities have waiting lists. It doesn’t hurt to plan a visit and get your loved one’s name on the list. You can always decline the spot if and when it becomes available.
“This is a homework assignment,” said Andrew Carle, executive-in-residence at the program in senior housing administration at George Mason University in Fairfax, Va. “Start early.”