

ELDER CARE UPDATES



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"Oh Mom... Why do we have to talk about that now?"

by Karen Witkowicz

Have you ever said this or heard someone say this when the subjects of the end of life, dying and funerals comes up? I, myself, have said this to my relatives and have heard many others do the same. This all seems so far in the future. Why deal with all this unpleasantness now?

Yet, how many of us know how a particular person wants to be remembered? Why is this so hard for us to bring up, especially concerning financial matters? Many caregivers are hesitant because of their lifelong role in the family. He or she is the child and children do not question the parents. Parents controlled the money of the household and in this generation it was impolite to talk about money. The subject itself is difficult because it makes us think not only of our loved one's mortality, but also of our own. We deny the fact that our loved ones may pass away and this is too painful to discuss. Parents also may hesitate to talk about these matters because they do not want to distress the adult children.

Often, it is up to the elderly relative to bring up the subject of funerals and memories. Many people are pre-planning their own funerals so the family left behind does not have to. This way they have the peace of mind that "everything is all set". Even though it may be uncomfortable for



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caregivers, listening and watching for clues from your loved one is very useful. Listening to the person's thoughts and giving your opinion if asked can be very healing and helpful to the older person who is considering his or her end of life decisions. Sharing experiences of friends and other family members may help as well. In this way, the caregiver gives the loved one a tremendous gift. The gift of being heard, understood and meaningful interaction creates a closeness which may not have been there before.

Sometimes, the caregiver must bring up the subject of financial matters, the person's wishes vis-a-vis a health care proxy, living will and funeral arrangements. At an appropriate time, when the older family member is calm and relaxed is a good time to bring up these subjects. The mere mention of these subjects can start a seed growing.

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*"Excellent care for your loved one
. Peace of mind for you."*

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Caregiving Takes a Toll

A recent survey found that 21% of caregivers spend as much as 5-10 hours each day caring for a friend or relative. In addition, more than half of all caregivers surveyed reported that they routinely sacrifice their health to provide this care or that they make work-related sacrifices in the course of caregiving.

This study, conducted by the advocacy group Medicare Rights Center (MRC), highlights a growing problem. Family caregivers, many of whom are approaching an age when they will need services themselves, are chronically overburdened and under compensated. This is a far from isolated problem. Approximately 52 million people, or 31% of America's adults, are taking care of an elderly, disabled or chronically ill relative or friend. 6.2 million of them are over 65 themselves.

Medicare can provide some help in these situations, but it does not cover comprehensive long-term care services. It covers only up to 100 days of care in a skilled nursing facility following a recent hospitalization for people in need of daily nursing or rehabilitative services. People who are homebound upon release from the hospital are entitled to up to 35 hours a week of home care through Medicare, but they typically receive much less care.

Help is also available through the National Family Caregiver Support Program, a federally funded program aimed primarily at lower income caregivers that provides support and training as well as services such as respite care and transportation.

But, respondents of the survey and the MRC agree that more help is needed. Both recommend expansion of Medicare coverage for home care and nursing home care. Other recommendations include expanding the National Family Caregiver Support Program, providing tax credits to caregivers and expanding programs to assist caregivers for disabled adults who are 18-60. □

Caregivers Often Ripe for Depression

Overburdened, exhausted and isolated ... no wonder many caregivers fall victim to clinical depression. Watch for these warning signs in yourself or others.

- **Sadness or continued discouraged mood**
- **Pessimism about the present, future or the past**
- **Loss of interest in work, social life, hobbies, sex**
- **Weight loss and lack of appetite**
- **Gloomy or hopeless dreams**
- **Suicidal thoughts**
- **Restlessness and irritability**
- **Loss of energy**
- **Difficulty sleeping**
- **Difficulty making decisions**



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Eventually, bring up the subject again and, over time, the person will become more and more comfortable with the topics and open up about them. The trick is to be persistent and calm, without pushing too hard or when the time is wrong. You will find that discussing these subjects ahead of time will become easier and benefit both you and your loved one by fostering understanding and respect. □



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