

AND  
THOU SHALT HONOR

“*And Thou Shalt Honor* will help make the challenges of caregiving part of our national dialogue.”

—**David Tillman, M.D.**, chief executive officer of the Motion Picture and Television Fund in Woodland Hills, California

“Doctors and other health care providers cannot do the work of caregiving, nor do they often or adequately educate caregivers about their critical role in the health care system. That’s why *And Thou Shalt Honor* is such an important contribution to the field of caregiving.”

—**Howard M. Fillit, M.D.**, executive director of the Institute for the Study of Aging in New York City

“As our population ages, as the cost of health care escalates, and as older parents express an intense desire to remain at home and not be warehoused elsewhere, the demands on adult children—who will provide an increasing amount of hands-on assistance—is a certainty. Thanks to *And Thou Shalt Honor*, responsible sons and daughters will have the opportunity to develop strategies based upon the successful experiences of others. What a wonderful step in improving intrafamily relations this will be!”

—**Rabbi Allen Freehling**, senior rabbi of University Synagogue in Los Angeles

“Families across the country will benefit from *And Thou Shalt Honor*. I encourage caregivers—and those who support them—to read this book and keep it close at hand for future reference.”

—**Donna Wagner, Ph.D.**, director of gerontology at Towson University in Maryland

“*And Thou Shalt Honor* is a must-purchase for everyone over 40 for all of the valuable material it includes.”

—**William E. Arnold, Ph.D.**, director of the gerontology program at Arizona State University in Tempe

“*And Thou Shalt Honor* will help our country’s caregiving heroes to navigate rough terrain, giving them useful information and support.”

—**Alan Solomont**, founder of HouseWorks, a Newton, Massachusetts-based organization that helps seniors stay independent

“*And Thou Shalt Honor* brings sensitivity and common sense to a complex and compelling subject. Hopefully, it will serve as a wake-up call to all generations.”

—**Susan Friedman**, executive director of the Grotta Foundation in South Orange, New Jersey

“Reading *And Thou Shalt Honor*, I felt as though my most trusted friend was sitting with me, guiding me gently through the issues involved in caregiving—helping me understand where to begin, telling me where to find more information, making me feel confident that I was doing just fine and that I was doing my best for my loved one . . . and letting me know that keeping a sense of humor doesn’t hurt, either.”

—**Nancy P. Morith, C.L.U.**, president of N. P. Morith, Inc., in Princeton, New Jersey

AND  
THOU SHALT HONOR  
The Caregiver's Companion



Edited by  
BETH WITROGEN McLEOD

Pulitzer Prize–Nominated Author of  
*Caregiving: The Spiritual Journey of Love, Loss, and Renewal*

Foreword by  
ROSALYNN CARTER





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## Notice

This book is intended as a reference volume only, not as a medical manual. The information given here is designed to help you make informed decisions about your health and the health of those in your care. It is not intended as a substitute for any treatment that may have been prescribed by a doctor. If you suspect that you or someone in your care has a medical problem, we urge you to seek competent medical help.

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## FOREWORD

When I first became involved with caregiving on a national scale, few groups were focusing on it as a major public health issue. That has changed dramatically over the last decade. Today the needs of caregivers increasingly are being recognized as an important part of our nation's health agenda and are receiving much-deserved attention from concerned individuals and organizations.

Caregiving has been a familiar part of my life since I was 12 years old and my father became terminally ill with leukemia. I was one of four children, and because I was the oldest and a daughter, my 34-year-old mother depended on me. Since Jimmy and I came home from the White House, we have witnessed firsthand the importance of caregiving as his mother, brother, and two sisters struggled with terminal cancer. And I helped take care of my mother until she died in 2000 at age 94. I have had plenty of opportunities to appreciate the many dimensions of caregiving.

My work on this issue has continued through the Rosalynn Carter Institute for Human Development, which was established in 1987 at my alma mater, Georgia Southwestern State University. We began by reaching out to family members of loved ones with mental illnesses, but our efforts quickly expanded to include those who care for individuals with any kind of illness or disability, including the frail elderly. Now in its 15th year, the institute conducts research and engages in education and training to advance its mission: to promote the mental health and well-being of individuals, families,

and professional caregivers; to promulgate effective caregiving practices; to build public awareness of caregiving needs; and to advance public and social policies that enhance caring communities. We are working in Georgia and throughout the nation to promote quality caregiving for all Americans.

Our experiences at the Rosalynn Carter Institute have led us to build support systems that provide communities of caring for caregivers. With funding from the Administration on Aging of the U.S. Department of Health and Human Services, we are developing a Caregiving Community Capacity Index, an instrument that can be used by community leaders to assess and improve their caregiving infrastructures. We have created community-based networks called CARE-NETs that enable family and professional caregivers, representatives of local, state, and federal government agencies, members of religious communities, and advocates to meet on a regular basis. They discuss the needs of caregivers in their areas and plan strategies to address their concerns. Another of our programs, *Caring for You, Caring for Me*, addresses the psychosocial needs of caregivers.

During the past year, we have convened seven expert panels on various caregiving topics and launched a book series to advance knowledge and answer the questions of "what's known and what's needed" in caregiving. We've even established a new professional role, the family caregiving consultant.

While much has been done to bring national

attention to the need for quality professional and family care, much remains to be done. The PBS special *And Thou Shalt Honor* and its companion book present timely and essential information on the lives of the millions of Americans who provide both paid and unpaid care for those who need it. The reference from Exodus 20:12, “honor thy father and thy mother,” expresses a point of faith, calling all of us to act respectfully and compassionately toward our families, our neighbors, and our communities.

I strongly commend *And Thou Shalt Honor: The Caregiver's Companion* to caregivers and those who support them. Caregiving can be very challenging and rewarding. Since we will either be caregivers or need caregivers at various life stages, this book will do much to inform us all.

—Rosalynn Carter  
President, Board of Directors  
Rosalynn Carter Institute  
for Human Development

## PREFACE

*And Thou Shalt Honor* came to be *after* our parents died. Neither Harry's dad, affected by Alzheimer's disease, nor Dale's mom or dad would be surprised that their deaths years ago have created a historic journey for their respective sons. As young men from vastly different backgrounds, we were brought up inspired by one common mission: to make a difference, to persevere, to ask the proverbial "Why not?"

Today, 3½ years after we began our journey, we've taken what we learned caring for our respective parents, found out what we *didn't* know, and used it as the foundation for the first national public television broadcast and companion outreach campaign for caregivers. Initially, we imagined ourselves placing our ideas for a caregiving project into corked bottles; after setting the bottles afloat in the vast archipelago of foundations and media, we waited, never knowing if they would land or where, or whether they would ever be opened and their ideas read—and funded.

Fortunately for us, one bottle managed to find a shoreline in landlocked Emmaus, Pennsylvania. More precisely, it was delivered to the doors of Rodale Inc. by Frank X. Malone. From there, it became a symbol of hope in the fulfillment of a dream. Now, many months later, this book—along with our PBS special and Web site ([www.thoushalthonor.org](http://www.thoushalthonor.org)), as well as a coalition of outreach partners—stands poised to launch caregiving into the national consciousness, and to empower all those on the front line of the caregiving movement.

The journey could not have been undertaken without the help of many. To begin, we want to recognize all those at Rodale who shared our vision and provided invaluable wisdom and encouragement throughout our project: Tami Booth, Michele Murphy, Cindy Ratzlaff, Amy Rhodes, Lisa Dolin, Gregg Michaelson, Mariska Van Aalst, Mary Lengle, Tom Mulderick, Leslie Schneider, Dana Bacher, Lorraine Rodriguez, Stephanie Hamerstone, and Pam Boyer. And we're very grateful to the editorial team that contributed its time and talents to the creation of this book: Michael Castleman, David Tuller, Arden Moore, Betty Liddick, Bob Condor, and the inspirational Beth Witrogen McLeod; and from Rodale, Susan Berg, Amy Kovalski, Carol Angstadt, Gale Maleskey, Jennifer Bright, Kathy Dvorsky, Darlene Schneck, Madeleine Adams, and Marilyn Hauptly.

Former First Lady Rosalynn Carter, who has done such seminal work on behalf of caregivers, graciously took time from her busy schedule to write a foreword for the book. And award-winning actor Joe Montegna contributed his time and talents as on-camera host of the PBS special. To both of them, we extend our heartfelt appreciation.

The original vision for our Web site was easily surpassed by that of our wry and elegant webmaster, Jim Hood, and his editor, Dave Egner. Mike Ballard, Catherine Smith, and their group—wise allies all—organized and implemented our nationwide outreach campaign. Karen Salerno and Colby Kelly have brought national attention to our project through their

stimulating publicity efforts. Gail Gibson Hunt has been unswerving in her advice on all components of the project. Sage Bill Jersey led us to Dave Davis and the Oregon Public Broadcasting team, who've been so generous with their support. At critical points along the way, Francine Lynch and Kay Carlson exemplified courage; Doug Levinson, tenacity; Martin Richards, initiative; Di Nelson, astuteness; Holly Wiland, steadfastness; Jay Shanker, patience; Sandy Heberer, encouragement; David Liu, affirmation; David Tillman and Ken Scherer, camaraderie; Teresa Rogers, allegiance; Allen Freehling, solace; and—for Dale—Larry and Virginia Keene, refuge.

But without the trust of Susan Friedman, Rose Dobrof, Lorin, our board of advisors, our underwriters, Bob Harrison and Bob Baylis, Vivian Greenberg and Connie Ford, and Rona Bartlestone, our project might never have been born. They were the first to open the bottles

that we had set adrift on the stormy seas of fundraising. To all, and to our marvelous staff at Wiland-Bell Productions—Teresa Modnick, Yasha Husain, Ada Shaw, Emily Steinberg, Katie Lyon, David O'Dell, Kelsey Namara, Raheem Dawson, Brigitte Anderson, Teri Koenig, David Loeb and Gary Griffin, Elliot Tyson, and the extraordinarily gifted Beverly Baroff—we give our everlasting thanks.

Thanks as well to our freelance teams in the field, and most of all, to the caregivers and their loved ones who invited us into their homes and their lives. Their stories truly are an inspiration; they will be in our hearts and thoughts always.

And finally, to Lillian, Nathan, Michael, Julia, Holly, Winona, Lady, Hugo, Anne, Jonathan, David, Andrew, Linda, and Reave: for their continuous support, our love.

—Harry Wiland and Dale Bell  
Executive producers, *And Thou Shalt Honor*

## UNDERWRITERS FOR THE PBS SPECIAL *AND THOU SHALT HONOR*

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John Vestri

## INTRODUCTION

As they say, “If only I knew then what I know now.”

When I was 43, my life as I knew it was swept away. My father was succumbing to a rare recurring cancer at the same time that my mother was unexpectedly diagnosed with amyotrophic lateral sclerosis—Lou Gehrig’s disease—and Alzheimer’s disease. Everything that was familiar abruptly vanished.

For the next 2 years, during which I was my parents’ primary long-distance caregiver, I never knew which end was up. I tumbled through a never-ending free fall of medical and financial crises, the nursing home decision, legal minefields, and relentless depression. I didn’t know anything about taking care of two dying parents. All I could do was stay focused on the love.

I do wish I had known more about the mechanics of caring for my parents; that alone would have mitigated many emotional and financial ravages. But these memories have no power today. In learning to negotiate this major life change, I discovered not only my own resilience but that of every other caregiver as well.

Because of caregiving, I have been blessed with the opportunity to discover what really matters. I have been witness to personal transformation in the midst of suffering. I have seen the spirit of humankind shine bright, again and again, as families rise to the challenge and create positive change. These unexpected rewards, and so many more, come from the land of the not-yet-known, the terrain of long-term health care for the elderly. These gifts are the light in the darkness of caregiving.

Often I’ve been asked what one thing I would have done differently “if only I knew then.” Honestly, there is no one thing. I wish I had known that services for the aging—many free or low-cost—can provide education, respite, and support. I wish I had known that many talented professionals are ready and able to help. I wish I had known that I was not weak or incompetent just because I was unable to be all things to all people. I wish I had known that my feelings of guilt and exhaustion were not mine alone but are shared universally in the caregiving arena. I wish I had known that what I was experiencing was the leading edge of an unprecedented and historic phenomenon, not merely my personal cross to bear.

Indeed, informal family care has become so pervasive that it is the new midlife rite of passage. We are living longer and generally in better health. But because of this longevity, we also are subject to a higher incidence of disabling conditions that can last for decades. Consider that more than 100 million Americans suffer from chronic illnesses such as arthritis and diabetes. Realistically, every family faces the prospect of being in a caregiving situation someday. So caregiving has become a national issue, requiring broad and bold new public policy to ensure that families are supported rather than sacrificed.

Although caregiving is not an easy journey, it need not be defined by hardship and negativity. We must remember that it’s not something to just “get through.” It is not a competition or a pathology. Rather, it is a normal event in the cycle of life. There is no right or wrong way to

do it; there is only the necessity of being present.

To take on this mantle with grace, we need to be mindful of what is involved in caring for our loved ones. We need to maintain optimum health physically, mentally, and spiritually, or we risk limiting our own lives in the process. For it is not just the physical tasks that take a toll, but especially the emotional and psychological stresses that sneak up on caregivers and burn them out.

Many a caregiver has said, “I just want my life back.” And therein lies the journey’s greatest challenge: To give good care to others, we first must take care of ourselves. We can become handicapped as caregivers not because we lack knowledge about durable powers of attorney or long-term care insurance—expertise that can be acquired or paid for—but because we exclude ourselves from the care equation. We’ve been called to tend to others, not to martyr ourselves in the process. If we don’t give kindness to ourselves and accept support from others, then we risk becoming disenchanted with the caregiving role when we could be blessed by it instead. Even the Lone Ranger relied on Tonto.

Today more than ever, caregivers have an array of options for making their situations work well. You do not have to reinvent the wheel. In this book, for example, you’ll find helpful information and guidance—whether your questions are about medical care, housing, financial and legal planning, end-of-life issues, family dynamics, or some other caregiving issue. Each chapter is structured to stand alone, with a summary of its key points, plus action plans, checklists, and resources. Refer to each chapter as necessary, or read the book from beginning to

end, like a mystery or romance novel. On every page, you will find support for the length and breadth of your caregiving journey.

This can be a precious time if we approach the caregiving role as a calling rather than as an obstacle to achieving personal goals. Caregiving truly is a spiritual practice, a nonlinear path with heart. We are asked to expand ourselves and be open to change. We are asked to comfort, to guide, to love. We are asked to listen, to reassure, to advocate. Most of all, we are asked to trust life in a way we never thought possible.

What makes caregiving appear difficult is the inner journey, the one that requires us to summon the courage and flexibility to relate to life in an unfamiliar but more expansive way. This is new territory for most of us; it shows us where we have closed down to what life has to offer, and how much work is necessary to care for ourselves while caring for others. Whether love means learning to set limits or to not take things so personally—these and many other new ways of being in the world are lessons to enrich a lifetime. And all are worth the journey.

Caregiving has heart and meaning because it changes us for the better. Many caregivers say they have deeper compassion, as well as more patience with others and greater faith in their ability to handle difficult situations. Families come together in new ways, healing old rifts and misunderstandings. They have less fear of illness and death because they know how rich this time can be. And just successfully negotiating financial or housing matters—these are no small victories.

When we look at the potential for living more fully through facing our fears, we discover that what we as caregivers do matters deeply. It matters because we learn to honor life by al-

lowing it to unfold on its own. It matters because we learn to be more appreciative of every moment. It matters because caregiving demands from us the best we have—body, mind, and soul.

And this is what ultimately endures, what we take from this journey: the understanding that caring for a loved one ennobles every life it touches. Our caring exceeds our personal story lines and builds community. At the bedside of each needful loved one, we are creating a better world. We pass on our knowledge, with compassion.

All of us are like snowflakes, individually dancing yet together part of the same drifting. Caregiving connects us. No matter what our ethnicity, geographic location, economic situation, religious or political beliefs, we share this human experience with amazing similarity and purpose. We may be diverse on the outside, but

in our hearts we are one, and we can all help each other.

Of course, you must decide the meaning this rite of passage has for you. Caregiving is your journey, and yours alone. Only you have your special skills, your family's history, your fears, and your dreams. Your experience can be as individual and light as a beautiful snowflake, or as complex and turbulent as a heavy blizzard. Whatever path you choose, please remember this: You are never alone. Every act of kindness counts. Love is always stronger than fear.

If you are among those in search of answers to the stresses and confusions inherent in caregiving, I say: *This is your life now*. Live it fully in the present. Stay connected to love, which is the heart of caregiving, and your journey will be rewarded many times over.

—Beth Witrogen McLeod

## Caregiver's Checklist

### Does Your Loved One Require Care?

In each of the 20 categories below, place a check mark next to the description that best fits your loved one. An A response means all is well, while a B suggests that intervention might be necessary. If you choose C, your loved one clearly requires help, though the nature and scope of that care can vary. A D response means the person requires full-time assistance, perhaps from a home health aide or in an assisted living facility.

Of course, real life is seldom as clear-cut as the choices in this checklist. You may give your loved one an A in some categories but a B or C in others. Even so, the checklist can be a valuable tool when discussing the need for care with your loved one and other family members. Just as important, it can provide some welcome reinforcement and reassurance, should you decide to intervene.

#### 1. Communication

- A.** No difficulty speaking, reading, writing, or comprehending.
- B.** Occasional trouble recalling words. Reads less. Handwriting is not as legible. Sometimes requests that information be repeated, then comprehends.
- C.** Frequent trouble recalling words. Avoids reading; needs help with restaurant menus. Handwriting deteriorates noticeably. Frequently requests that information be repeated, but still may not comprehend.
- D.** Significant problems with word recall, reading, writing, and comprehension. Struggles to maintain a conversation.

#### 2. Mental Function

- A.** Exercises good judgment. Makes appropriate decisions. No trouble recalling people, places, appointments, directions, or recent events.
- B.** Exercises reasonably good judgment, but requires some help or prompting. Experiences occasional memory lapses.
- C.** Has noticeable difficulty with judgment. Frequently needs help making decisions. Shows significant memory impairment. Often appears confused.
- D.** Judgment and memory substantially unreliable. Needs considerable help making decisions.

#### 3. Mood

- A.** Reasonably good morale and self-esteem.

Copes well with everyday stress. Grieves losses, then bounces back and carries on with life.

- B.** Displays occasional anxiety, depression, irritability, or fear that may interfere with normal functioning.
- C.** Increasing problems with anxiety, depression, irritability, or fear.
- D.** Mood problems take over. Becomes unmanageable and may cause harm to himself or others.

#### 4. Behavior

- A.** Acts as usual in social situations.
- B.** Occasionally acts in an unusual way—for example, wearing the same clothes day after day. Finds unreasonable fault with others.
- C.** Frequently acts in disturbing ways that draw the attention of others. You avoid social situations with the person because of the potential for erratic behavior.
- D.** Erratic behavior predominates. The person no longer can function socially.

#### 5. Mobility

- A.** Walks satisfactorily for a person of that age. Needs no help with stairs, escalators, or revolving doors.
- B.** Noticeably slower when walking or climbing stairs. Occasionally needs help with escalators and revolving doors.
- C.** Avoids walking. Frequently needs assistance;

may use a cane or a walker. Climbing stairs is increasingly difficult.

- \_\_\_ **D.** Cannot walk unassisted. Climbing stairs is difficult to impossible.

## 6. Medications

- \_\_\_ **A.** Takes own medications as directed, with few, if any, lapses.
- \_\_\_ **B.** Sometimes is confused about which medications to take when. Occasionally takes the wrong one(s).
- \_\_\_ **C.** Needs regular supervision to take medications correctly.
- \_\_\_ **D.** Depends on others to manage medications.

## 7. Meals

- \_\_\_ **A.** Prepares meals satisfactorily. Eats well without assistance.
- \_\_\_ **B.** Eats without assistance but occasionally has difficulty preparing meals. Sometimes lets refrigerator and pantry become bare or allows food to spoil.
- \_\_\_ **C.** Needs some help preparing meals and eating. Cannot maintain refrigerator and pantry without assistance; frequently allows food to spoil.
- \_\_\_ **D.** Unable to prepare meals. Cannot eat unaided.

## 8. Alcohol Use

- \_\_\_ **A.** Not an issue. Drinks moderately in social situations, if at all.
- \_\_\_ **B.** Liquor bottles appear in the garbage or elsewhere in the home with disturbing frequency, but the person seems unimpaired.
- \_\_\_ **C.** Signs of alcohol use increase. The person smells of liquor and appears drunk.
- \_\_\_ **D.** Alcohol use is out of control. Person displays disruptive behavior.

## 9. Finances

- \_\_\_ **A.** Needs no help with banking, paying bills, or balancing the checkbook.
- \_\_\_ **B.** Easily makes routine purchases but occasionally struggles with other financial matters, such as paying bills or balancing the checkbook.

- \_\_\_ **C.** Needs help to manage personal finances.
- \_\_\_ **D.** Incapable of managing personal finances.

## 10. Safety

- \_\_\_ **A.** Maintains a safe lifestyle; remembers to lock doors, turn off the oven, and fasten seat belt.
- \_\_\_ **B.** Experiences occasional safety lapses.
- \_\_\_ **C.** Experiences more frequent safety lapses.
- \_\_\_ **D.** Lacks awareness of safety issues, potentially posing a danger to self and others.

## 11. Housekeeping

- \_\_\_ **A.** Maintains home at usual levels of neatness and cleanliness.
- \_\_\_ **B.** Can perform most housekeeping tasks, but with occasional lapses in neatness; for example, may allow garbage, mail, and newspapers to pile up.
- \_\_\_ **C.** Housekeeping skills are deteriorating. Needs help to maintain home at usual levels of neatness and cleanliness.
- \_\_\_ **D.** Unable to perform housekeeping tasks. Seems unconcerned about neatness and cleanliness or overwhelmed by the inability to maintain home.

## 12. Social Life

- \_\_\_ **A.** Maintains usual level of interpersonal relations with family and friends.
- \_\_\_ **B.** Occasionally has difficulty with relationships. May act insensitive or fail to observe expected social graces.
- \_\_\_ **C.** Needs prompting and assistance to maintain usual level of interpersonal relations.
- \_\_\_ **D.** Little remaining aptitude for relationships. Not interested in or concerned about others.

## 13. Transportation

- \_\_\_ **A.** Travels independently. Drives or arranges for other transportation.
- \_\_\_ **B.** Experiences some lapses in judgment behind the wheel. Sometimes ignores stop signs and traffic lights. Has gotten tickets and/or has been

*(continued)*

## Caregiver's Checklist

*continued*

involved in minor accidents. Sometimes struggles to arrange for other transportation.

- C.** Experiences frequent lapses in judgment behind the wheel. Makes passengers feel unsafe, especially when driving at night. Often needs help arranging for other transportation.
- D.** Can no longer drive safely. Always needs help arranging for other transportation.

### 14. Toileting

- A.** Needs no help.
- B.** Occasional accidents; needs some help.
- C.** Frequent incidents of wetting and soiling; needs more help.
- D.** Can no longer toilet alone.

### 15. Bathing

- A.** Bathes satisfactorily without assistance.
- B.** Reports difficulty with bathing. Needs help getting into and out of the tub or shower.
- C.** Needs regular assistance with bathing. May try to avoid it.
- D.** Cannot bathe satisfactorily, even with considerable help. Seems unconcerned about personal cleanliness.

### 16. Grooming

- A.** Grooms satisfactorily without assistance.
- B.** Experiences occasional lapses in grooming; may neglect to comb hair, or may have trouble shaving, brushing teeth, or caring for dentures or glasses.
- C.** Needs considerable help with grooming.
- D.** Cannot groom without assistance. Seems unconcerned about appearance.

### 17. Dressing

- A.** Dresses without assistance. Makes appropriate choices in clothing.
- B.** May struggle with buttons, jewelry, and/or neckties. May need help selecting clothes.

- C.** Dresses with assistance. May seem intimidated by the choices in a closet full of clothes and shoes. May rely on someone else to put together outfits.
- D.** Needs help with nearly all aspects of dressing.

### 18. Grocery Shopping

- A.** Purchases groceries without assistance.
- B.** Less able to shop independently. May forget items, which results in more frequent trips to the supermarket. Pantry may lack some staples but contain multiples of others.
- C.** Needs help to shop. Seems intimidated by the supermarket and more forgetful. Pantry is in a worsening state of disarray.
- D.** Unable to shop even with assistance.

### 19. Laundry

- A.** Does own laundry satisfactorily. Takes care of clothing without assistance.
- B.** Has some trouble identifying items that need to be hand-washed or dry-cleaned.
- C.** Needs help to do laundry; seems confused by the task.
- D.** Unable to do laundry even with assistance. Relies on someone else to wash clothes.

### 20. Telephone Use

- A.** Converses appropriately. Looks up telephone numbers, maintains a personal phone/address book satisfactorily. Able to manage a cordless phone.
- B.** Occasionally seems distracted or confused during conversations. Sometimes has difficulty looking up telephone numbers and keeping track of them. Occasionally misplaces a cordless phone.
- C.** Frequently seems distracted or confused during conversations. Shows decline in ability to look up telephone numbers and keep track of them. Frequently forgets to hang up the phone; often misplaces a cordless phone.
- D.** Has significant trouble using the phone; may avoid it.



steps toward developing a comprehensive caregiving plan. You don't want to waste time criticizing the people who didn't attend, or hashing out other family matters.

- X If any family members decline to attend your meeting, don't write them off for good. You're going to need physical and emotional support, and they may be willing to provide it—just not right now. “Initially, some family members may resist getting involved in a loved one's care because they're not ready to accept the person's declining health,” explains Mark S. Lachs, M.D., M.P.H., chief of geriatrics and gerontology at New York Hospital in Manhattan. “If you're understanding about the challenge of facing up to your loved one's situation, you have an excellent chance of eventually getting the help you need.”

### *Take Action...* HANDLE DETRACTORS DIPLOMATICALLY

Of course, being understanding isn't easy if a family member becomes stubborn or insolent to the point of hindering discus-

## Caregiver's Checklist

### Do You Need an Outside Facilitator?

Answer each of the following questions by placing a check mark in one of the boxes to the left. If you have even one “yes” response, you may want to think about bringing in a third-party professional to facilitate your family meeting.

- yes  no Are you dreading your meeting because you fear that family members will be argumentative or disrespectful with one another?
- yes  no Even before the meeting, does your family seem divided about the best approach to your loved one's care?
- yes  no Has any previous family gathering turned contentious?
- yes  no Has any previous family gathering left you feeling angry, uncomfortable, or disappointed?

- ✗ Write down what you want to talk about. Having a “script” keeps your mind focused and your conversation on track.
- ✗ Pick a good time to call. You want to try to reach the person when he’s at home and relaxed. Generally, in the evening after dinner is best. When the person answers the phone, say to him, “Do you have a few minutes to talk? It’s about Mom, and it’s important.” If the time is inconvenient, ask when you can call back.
- ✗ Be matter-of-fact without placing blame or making demands. “Mom hasn’t heard from Meals on Wheels yet. Have you been able to get in touch with them?”
- ✗ If the person becomes defensive or says no to your request, focus on remaining calm. You don’t want to trigger a confrontation that may cut off communication for good.
- ✗ Reach out emotionally, acknowledging the difficulty of the situation and the person’s concern for your loved one: “I

### Caregiver’s Checklist

## Should You Hire a Lawyer?

Sometimes family disputes worsen to the point where the only hope for resolution is through legal action. You may want to consider consulting an attorney if you answer “yes” to any of the following questions.

- yes  no Do you have reason to believe that your loved one’s health and welfare are in jeopardy because of a family member’s actions?
- yes  no Do you have reason to believe that your loved one’s financial assets are being misused?
- yes  no Is a family member pursuing a course of action that you strongly oppose? For example, is one of your siblings trying to move your mother into an assisted living facility and sell her home when you and the rest of the family feel that isn’t necessary?
- yes  no Has a family business been affected by the dispute?
- yes  no Has a family member sued you, or threatened to?
- yes  no Has a family member hired a lawyer, or threatened to?

Caregiver's  
Checklist

## How Are You Coping?

As you move through the transition process, you may have moments in which you feel overwhelmed by stress and self-doubt. That's when you need to step back from your situation and ask yourself the following questions. They can help pinpoint any problems and keep your transition on track.

1. Exactly what is changing?

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2. What bothers me about this change?

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3. How are other family members reacting to this change?

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4. Which aspects of this change must be dealt with now, and which can wait until later?

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5. What has not been affected by this change?

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6. What are the benefits of this change?

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7. How can I make this change more tolerable, even pleasurable?

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- Your geriatric care manager should listen well and find answers to your questions.
- Your geriatric care manager should be willing to solve problems and respond to calls and emergencies.
- Your geriatric care manager should be able to customize a caregiving plan and actively supervise your loved one's care.
- Your geriatric care manager should be familiar with the full range of available caregiving services.
- Your geriatric care manager should be objective and independent when assembling your caregiving team. Be cautious if the person owns or is otherwise affiliated with any in-home service providers.

### Caregiver's Checklist

## Which Geriatric Care Manager Should You Choose?

For many a caregiver, hiring a geriatric care manager is an absolute lifesaver. But because geriatric care management has no licensing requirements, finding someone who's truly qualified can take a bit of sleuthing. As you interview care managers for your caregiving team, be sure to ask yourself the following questions. (You may want to make extra copies of this checklist, so you have enough.)

- yes  no Does this person share my views on caregiving policies and practices?
- yes  no Does this person seem familiar with all of the caregiving resources available to meet my loved one's needs?
- yes  no Does this person do a satisfactory job of monitoring his clients' care?
- yes  no Is this person thorough in assessing my loved one's needs?
- yes  no Does this person ask appropriate questions about my loved one's physical and mental health status, medications, and lifestyle?
- yes  no Does this person seem knowledgeable about dementia and its associated needs?
- yes  no Does this person charge for short phone consultations, in addition to in-person consultations and long phone consultations?
- yes  no Can this person educate me about my caregiving role?

Caregiver's  
Checklist

## Which Home Care Provider Should You Choose?

The National Association for Home Care advises family members seeking in-home assistance for their loved ones to ask the following questions when interviewing prospective home care providers.

1. How long has the provider been serving the community?

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2. Does the provider offer literature explaining its services, eligibility requirements, fees, and funding sources?

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3. How does the provider select and train its employees?

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4. Does the provider protect its employees with written personnel policies, benefits packages, and malpractice insurance?

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5. Do nurses and therapists evaluate the patient's home care needs? Do they consult the patient's physicians and family members?

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6. Does the provider consult the patient and family members when developing a caregiving plan?

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7. Does the provider document the details of the caregiving plan, assigning specific tasks to each person on the caregiving team?

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**8.** Do the patient and family members receive copies of the caregiving plan, and can it be updated as the patient's needs change?

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**9.** Does the provider take time to educate family members about the care given to the patient?

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**10.** Does the provider assign supervisors to oversee the quality of care given to patients?

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**11.** Whom can the patient and family members contact with questions or complaints? How does the provider follow up on and resolve problems?

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**12.** What are the provider's financial procedures? Does the provider furnish written statements explaining all of the costs and payment options associated with the caregiving plan?

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**13.** How does the provider handle emergencies? Is help available 24 hours a day, 7 days a week?

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**14.** How does the provider ensure patient confidentiality?

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## Caregiver's Checklist

### Should Your Parent Move In with You?

When considering a parent's living arrangements, be sure to address the following questions. If any gets a "no" response, you may want to discuss that particular issue with your parent and everyone else in the household. Working together, you might find a way to make the situation more comfortable for all involved. If not, you may come to the conclusion that your parent would be better off living elsewhere—perhaps with another family member or in residential care.

- yes  no **Physical space.** Is your home large enough to provide privacy for all family members once your parent moves in?
- yes  no **Relationships.** Does your spouse or partner get along with your parent?
- yes  no **Children.** Are your children mature enough to understand why their grandparent is moving into your home, and to welcome him or her?
- yes  no Will they make adjustments willingly?
- yes  no **Accessibility.** Does your house have wheelchair-accessible entryways and handrails and grab bars by the toilet, bathtub, and shower?
- yes  no **Your job.** Will you be able to maintain your schedule at work and still take care of your parent?
- yes  no Does your workplace have a flextime policy?
- yes  no **Your health status.** Are you willing and able to provide the necessary care for your parent now and in the future?
- yes  no **Lifestyle and values.** Are your lifestyle and values compatible with your parent's?
- yes  no **Family history.** Will you be able to view yourself as a decision-making, in-charge adult and not feel like a child in the presence of your parent?
- yes  no Have you resolved any past conflicts with your parent, and do the two of you get along well now?
- yes  no **Community resources.** Can you depend on other family members and community services to step in and give you an occasional break from caregiving?
- yes  no **Expectations.** Will you feel comfortable asking your parent to pitch in with household chores, finances, and/or childcare, if he or she is able?

fire safety experts suggest changing the batteries when you reset the clocks in spring and fall.

- ✗ Install fire extinguishers in the kitchen, basement, and garage. You should have at least one on each floor of the home.
- ✗ Prohibit smoking in bed. Do a nightly inspection, if necessary.
- ✗ Ban smoking around oxygen tanks to prevent an explosion.
- ✗ Create an escape plan and make sure everyone in the household practices it at least twice a year. You could do your run-throughs when you replace the smoke detector batteries in spring and fall.

### Caregiver's Checklist

## Is Your Living Space Accident-Proof?

If your parent is moving into your home, you'll want to take some precautions to reduce the chances of a mishap. The following measures are recommended by the U.S. Consumer Product Safety Commission. As you complete each one, check the box at left.

#### Tasks before the Move

- Remove throw rugs that are not securely held down and replace them with slip-resistant rugs and runners.
- Clear clutter from hallways and stairways.
- Make sure stair rails are sturdy and securely fastened.
- Put night-lights in bedrooms, bathrooms, hallways, and stairways.
- Install grab bars by the bathtub, shower, and toilet to help your parent stand up safely.
- Place nonslip mats or textured strips on the shower and bathtub floors.
- Install smoke detectors on all levels of your home, especially near bedrooms. Make sure they're not close to air vents.
- Install fire extinguishers in the kitchen, garage, and basement and near fireplaces.

#### Tasks after the Move

- Set the temperature on your hot water heater below 120°F to avoid scalding. If you're not sure how to make this adjustment, consult a qualified professional.
- Check all electrical cords for signs of fraying. Make sure the cords are tucked away, out of the flow of foot traffic.
- Keep space heaters and kerosene lamps away from flammable materials such as curtains and rugs and out of passageways.
- Put fire-resistant oven mitts within easy reach of the stove.
- Replace appliances with those that feature automatic shut-offs.

## Caregiver's Checklist

### Is Your Loved One's Personal Information in Order?

Make a photocopy of this form and fill in the blanks with the requested information. Then file the paper with the rest of your loved one's important documents, so you can find it when you need it. You might want to make a copy to keep in your purse or briefcase as well.

#### PERSONAL INFORMATION

Full name \_\_\_\_\_

Maiden name or other names \_\_\_\_\_

Home address \_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_

Date and place of birth \_\_\_\_\_

Social Security number \_\_\_\_\_

Driver's license number \_\_\_\_\_

Military ID number \_\_\_\_\_

Medications \_\_\_\_\_  
\_\_\_\_\_

Religious affiliation \_\_\_\_\_

Church or synagogue \_\_\_\_\_ Phone \_\_\_\_\_

Clergy \_\_\_\_\_ Phone \_\_\_\_\_

#### HEALTH CARE CONTACTS

Primary care physician \_\_\_\_\_ Phone \_\_\_\_\_

Pharmacist \_\_\_\_\_ Phone \_\_\_\_\_

Other health care providers

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Hospital \_\_\_\_\_ Phone \_\_\_\_\_

**LEGAL AND FINANCIAL CONTACTS**

Attorney \_\_\_\_\_ Phone \_\_\_\_\_

Accountant/tax preparer \_\_\_\_\_ Phone \_\_\_\_\_

Financial advisor \_\_\_\_\_ Phone \_\_\_\_\_

Insurance agent \_\_\_\_\_ Phone \_\_\_\_\_

Banks

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**EMERGENCY CONTACTS**

Police department \_\_\_\_\_ Phone \_\_\_\_\_

Fire department \_\_\_\_\_ Phone \_\_\_\_\_

Ambulance service \_\_\_\_\_ Phone \_\_\_\_\_

Poison control center \_\_\_\_\_ Phone \_\_\_\_\_

Family members

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Neighbors

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Friends

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

## Caregiver's Checklist

### Do You Have All the Papers You Need?

As you sort through your loved one's paperwork, you can use this inventory to track what's accounted for and what's missing. Mark the "yes" boxes for those documents you're able to find and the "N/A" boxes for those that don't apply to your loved one's situation. By default, the documents marked "no" are the ones you should have but don't. Try to get copies of these, so your files are complete.

- |   |                                       |   |                                      |
|---|---------------------------------------|---|--------------------------------------|
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Birth certificate                     | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Life insurance                       |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Marriage license                      | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Checkbook                            |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Military discharge certificate        | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Savings account register             |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Spouse's death certificate            | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Stock and bond certificates          |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Divorce record                        | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Annuity contracts                    |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Medicare benefits information         | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Pension plan information             |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Medicaid benefits information         | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | 401(k)/IRA documents                 |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Medigap/supplemental insurance policy | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Social Security benefits information |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Long-term care insurance policy       | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Veteran's benefits information       |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Last will and testament               | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Mortgage papers                      |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Advance medical directive             | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Property deed                        |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Prepaid funeral plan                  | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Home equity loan papers              |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Burial agreement                      | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Vehicle title                        |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Auto insurance                        | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Vehicle loan/lease papers            |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Homeowner's insurance                 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Income tax returns                   |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Liability insurance                   | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Contracts                            |
| <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> N/A | Disability insurance                  |   |                                      |

## Caregiver's Checklist

### Is Your Loved One's Lifestyle in Sync with Yours?

The information you collect for this checklist is especially important if your loved one is moving into your home, but it can be helpful for any caregiving situation. Use it to identify those aspects of your loved one's routine that are similar to yours, and those that may require some logistical adjustments for one or both of you.

**1.** In the spaces provided, note what time your loved one usually does the following:

Awakens \_\_\_\_\_

Bathes \_\_\_\_\_

Takes medication \_\_\_\_\_

Eats breakfast \_\_\_\_\_

Eats lunch \_\_\_\_\_

Eats supper \_\_\_\_\_

Exercises \_\_\_\_\_

Goes to bed \_\_\_\_\_

**2.** In the spaces provided, note which foods your loved one prefers for the following:

Breakfast \_\_\_\_\_

\_\_\_\_\_

Lunch \_\_\_\_\_

\_\_\_\_\_

Supper \_\_\_\_\_

\_\_\_\_\_

Snacks \_\_\_\_\_

\_\_\_\_\_

Desserts/treats \_\_\_\_\_

\_\_\_\_\_

**3.** Mark "yes" or "no" to indicate whether your loved one enjoys the following:

Spending time with friends  yes  no

Reading newspapers  yes  no

Reading magazines  yes  no

Watching television  yes  no

Listening to the radio  yes  no

Listening to music  yes  no

Taking walks  yes  no

Going to museums  yes  no

Gardening  yes  no

Other activities  yes  no

What are they? \_\_\_\_\_

\_\_\_\_\_

**4.** Mark "yes" or "no" to indicate whether your loved one has any of the following:

Food restrictions  yes  no

If yes, what are they? \_\_\_\_\_

Allergies  yes  no

If yes, what are they? \_\_\_\_\_

Strong likes or dislikes  yes  no

If yes, what are they? \_\_\_\_\_

## Caregiver's Checklist

### Who Picks Up the Tab?

Depending on your loved one's living arrangements and financial situation, you and other family members may need to chip in to cover a portion of the person's expenses. To track who's responsible for what, place an X in the appropriate column(s) for each item listed below. For those items that will be paid by other family members, you may want to write in peoples' names. Then photocopy this form and distribute it to your family for reference.

<b>Expense</b>	<b>Paid by care recipient</b>	<b>Paid by caregiver</b>	<b>Paid by family</b>	<b>Not applicable</b>
Rent/mortgage				
Utilities				
Water				
Garbage				
Phone				
Insurance				
Credit cards				
Medical care				
Medication				
Home health supplies				
Food				
Clothing				
Home maintenance				
Transportation				
Travel				
Gifts				
Incidentals				

## Caregiver's Checklist

### Is Your Loved One a Hazard behind the Wheel?

Researchers at the Massachusetts Institute of Technology AgeLab recommend keeping a record of incidents that may indicate a decline in your loved one's driving skills. The list below highlights the kinds of incidents you should watch for. You may want to make a copy of the list and distribute it to family members and close friends, so they can jot down their own notes. The more evidence you have, the stronger your case will be for getting your loved one off the road.

Warning Signs	Date(s) Observed	Specifics
Signaling incorrectly	_____	_____
Trouble making turns	_____	_____
Changing lanes improperly	_____	_____
Confusion at highway exits	_____	_____
Difficulty parking	_____	_____
Stopping inappropriately in traffic	_____	_____
Confusing the brake and gas pedals	_____	_____
Driving too fast or slow	_____	_____
Hitting curbs	_____	_____
Failing to notice stop signs or traffic lights	_____	_____
Reacting slowly to traffic situations	_____	_____
Failing to anticipate potential dangers	_____	_____
Getting lost in familiar places	_____	_____
Scrapes or dents on car, house, garage, or mailbox	_____	_____
Traffic violations	_____	_____
Near-misses	_____	_____
Accidents	_____	_____

## Caregiver's Checklist

### Is Your Loved One's Doctor Good Enough?

When you're deciding the best means of managing your loved one's illness, it's helpful to have guidance from someone who understands the situation but isn't as emotionally attached to it as you are. The best person for the job is your loved one's primary care physician. That's why having a doctor whom both you and your loved one like and trust is so critical.

The following list of questions, based on a checklist developed by the National Institute on Aging, can come in handy whether you're looking for a new physician or reevaluating your loved one's current doctor. Some of the questions are easily answered, while others may require some research.

- yes  no Is the doctor board-certified in a specialty, such as geriatric medicine?
- yes  no Is the doctor a participant in your loved one's health insurance plan?
- yes  no If not, can your loved one afford to pay for treatments and services that are not covered?
- yes  no Is the doctor affiliated with the hospital of your loved one's choice?
- yes  no Is the doctor's office close by?
- yes  no Are the doctor's hours convenient?
- yes  no Does the doctor have a plan in place for handling patient calls after hours or while she's on vacation?
- yes  no Are the doctor's age, gender, and/or language skills relevant?
- yes  no Does the doctor show genuine interest in and concern for your loved one's well-being?
- yes  no Does the doctor welcome your questions?
- yes  no Is the doctor open to treatment options other than conventional medicines and surgery?

## Caregiver's Checklist

### Do You Know Enough about Your Loved One's Meds?

To be truly well-informed about your loved one's treatment regimen, you need to ask the following questions about each prescription and over-the-counter drug, advises Lana Witt, Pharm.D., a pharmacist at Stanford University Hospital. You may want to make extra copies of this checklist, so you can take them with you to the doctor or pharmacist.

Question	Notes	Answer
What is the name of the medication?	Get both the generic and brand names, to avoid confusion.	
How much should be taken?	The doctor determines the proper dose based on your loved one's condition. You need to know the strength of each pill (often in milligrams), the number of pills to be taken at each time, and the frequency with which to take them. If a dosage changes, make sure the doctor informs the pharmacist.	
Why is this medication being prescribed?	This information allows you to monitor whether the drug is serving its purpose, its dose needs to be adjusted, or it's no longer necessary.	
What benefits should be observed?	Knowing what to expect and when helps a great deal. For instance, if the doctor says your loved one's pain should subside over several days, you can follow up if that doesn't happen.	
What side effects may occur?	By finding out what they are, you can take appropriate precautions. For example, if a drug might cause drowsiness, you can make sure your loved one doesn't drive or consume alcohol after taking it.	
How will this medication interact with others?	Asking this question reminds the doctor that your loved one might be taking more than one medicine. A pharmacist can help most in determining whether any over-the-counter drugs, herbs, and supplements might inadvertently affect the medication.	

## Caregiver's Checklist

### Do You Practice Proper Bed sore Care?

Medical experts at the National Institutes of Health have developed the following procedure to promote the healing of bed sores and reduce the risk of infection. You may want to make a copy of the checklist and keep it near your loved one's bed, so it's available for easy reference.

This procedure calls for a saline solution, which you can make yourself. You'll need 1 gallon of distilled water and 8 teaspoons of table salt. (You can also use tap water, but be sure to boil it for 5 minutes.) Put the water in a clean container and add the salt. Stir until the salt dissolves completely. If you use boiled tap water, allow the solution to cool to room temperature to avoid accidental burns. You can store any unused solution in a sealed plastic or glass container for up to a week.

#### Task #1: Preparation

- In an easy-to-tote container, gather the necessary supplies: saline solution, irrigation equipment (syringe, portable basin, and large plastic bag), dressings, first aid tape, disposable plastic gloves, small plastic bag, soft clean towel, glasses or goggles, and a plastic apron (optional).
- Wash your hands with warm soapy water and rinse thoroughly.
- Place the person in a comfortable position.
- Place the large plastic bag on the bed to protect the bed linens.

#### Task #2: Removing Old Dressing

- Slide the small plastic bag over your hand.
- With your protected hand, grasp the old dressing and pull it off.
- Turn the plastic bag inside out to encase the old dressing.
- Seal the bag tightly before disposing of it.

#### Task #3: Irrigating the Bed sore

- Put on the disposable plastic gloves, the glasses or goggles, and the plastic apron, if using, to prevent contact with any drainage that may splash.
- Fill the syringe with the saline solution.
- Place the basin under the sore to catch any drainage.
- Hold the saline-filled syringe 1 to 6 inches from the sore and spray it. Use enough force to remove dead

tissue and old drainage, but not enough to damage new tissue underneath.

- Carefully remove the basin so the fluid doesn't spill on you, your loved one, or the bed.
- Dry the skin surrounding the sore by dabbing it with the towel.
- Remove the gloves by pulling them inside out and disposing of them promptly in a lidded container.

#### Task #4: Assessing the Bed sore

- Examine the sore. As it heals, it will shrink and drain less. The new tissue underneath should be light red or pink and a little lumpy. Don't disturb this new tissue.
- Contact your health care provider if the sore grows in size, drainage increases, or the sore shows no signs of healing within a couple of weeks.

#### Task #5: Applying a New Dressing

- Always wash your hands with warm soapy water before touching a clean dressing.
- Follow the instructions provided by your loved one's doctor or nurse to apply a new dressing. Never reuse a dressing.
- Store unused dressings in their original packages or sealed plastic bags to protect them from airborne germs. Keep them in a clean, dry place.
- Throw away the entire dressing package if it becomes wet, dirty, or contaminated.

Caregiver's Checklist

### What's Available in Your Community?

Make a photocopy of this chart. Then as you talk with various providers about the caregiving resources in your community, fill in each column with the information you gather. It can help you (in consultation with your loved one) compare services and decide which ones best suit your situation.

Resource	Contact Person	Available Services
Area Agency on Aging	_____	_____
Church organizations	_____	_____
	_____	_____
Veterans agencies and organizations	_____	_____
	_____	_____
Fraternal organizations	_____	_____
	_____	_____
Senior center	_____	_____
YM/YWCA	_____	_____
Meal delivery programs	_____	_____
	_____	_____
Transportation services	_____	_____
	_____	_____
Telephone reassurance	_____	_____
Carrier Alert program	_____	_____
Health insurance counseling	_____	_____
	_____	_____
Support groups	_____	_____
	_____	_____



## Caregiver's Checklist

### What Kind of Home Care Can Help Most?

In general, home care services are considered either “supportive” or “skilled.” Using the following checklist, you can determine which services will be most helpful to your loved one (and to you). Simply mark each item “yes” or “no.”

#### Supportive Services

	Yes	No
Bathing, shampooing hair	<input type="checkbox"/>	<input type="checkbox"/>
Using toilet	<input type="checkbox"/>	<input type="checkbox"/>
Brushing teeth	<input type="checkbox"/>	<input type="checkbox"/>
Dressing	<input type="checkbox"/>	<input type="checkbox"/>
Doing laundry	<input type="checkbox"/>	<input type="checkbox"/>
Making meals	<input type="checkbox"/>	<input type="checkbox"/>
Washing dishes	<input type="checkbox"/>	<input type="checkbox"/>
Vacuuming	<input type="checkbox"/>	<input type="checkbox"/>
Monitoring medications	<input type="checkbox"/>	<input type="checkbox"/>
Assisting mobility	<input type="checkbox"/>	<input type="checkbox"/>

Providing companionship	<input type="checkbox"/>	<input type="checkbox"/>
Providing transportation	<input type="checkbox"/>	<input type="checkbox"/>
Repairing or maintaining home	<input type="checkbox"/>	<input type="checkbox"/>

#### Skilled Services

	Yes	No
Medical care	<input type="checkbox"/>	<input type="checkbox"/>
Nutrition management	<input type="checkbox"/>	<input type="checkbox"/>
Physical therapy	<input type="checkbox"/>	<input type="checkbox"/>
Professional counseling	<input type="checkbox"/>	<input type="checkbox"/>
Emergency response systems	<input type="checkbox"/>	<input type="checkbox"/>

You'll learn what they are, what they cost (and how to pay for them), and what you should look for when comparing providers. From there, you and your loved one can decide which services will be most helpful in your particular situation. Remember, they exist for the sole purpose of supporting caregiving families like yours. So don't hesitate to make the most of them.

### HOME HEALTH CARE

Mary Hart is a visiting nurse for a home health care program in St. Paul, Minnesota. After 20 years of working in a hospital, she chose to switch over to home health care because of the growing demand for it, especially among older people. When she visits clients, she may take their blood pressure, or set up their medications, or administer their injections.

Caregiver's  
Checklist

## How Qualified Is a Live-In Helper?

When you're interviewing candidates to provide live-in care for your loved one, be sure to get answers to the following questions, adapted from *Hiring Home Caregivers: The Family Guide to In-Home Eldercare* by D. Helen Susik, M.A.

1. Why are you interested in the home care field?

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2. What is your previous home care experience?

---

3. What type of training have you received?

---

4. Why did you leave your last position?

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5. Do you currently provide care for others? If so, how many clients do you have?

---

6. How many hours per week will you be available to provide care for my loved one?

---

7. How flexible is your schedule?

---

8. Are you willing to perform light household chores such as cooking and vacuuming?

---

9. What type of vehicle do you drive? Is it insured?

---

10. Will you be able to run errands or take my loved one to appointments?

---

11. How have you handled emergency situations in the past?

---

12. How do you deal with someone who may resist care?

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## Caregiver's Checklist

### How Does an Assisted Living Facility Measure Up?

Many caregiving experts recommend visiting an assisted living facility several times before deciding to place a loved one there. When you go, be sure to take along the following checklist, adapted from the Consumer Consortium on Assisted Living in Arlington, Virginia. Answer as many questions as you can, then look back over the list, focusing on those responses you and your loved one feel matter most.

#### General

- How close is the facility to family and friends? (A good facility that's nearby might be a better choice than an excellent facility that's far away.) \_\_\_\_\_
- Is the facility accepting new residents? \_\_\_\_\_  
If not, what is the anticipated waiting period? \_\_\_\_\_
- What is the occupancy rate? (If it's unusually low, the quality of care may be poor.) \_\_\_\_\_
- Have any complaints been filed against the facility? \_\_\_\_\_  
\_\_\_\_\_  
If so, how were they resolved? (Contact your Area Agency on Aging or your local long-term care ombudsman for this information.) \_\_\_\_\_
- Is the facility licensed and certified by a state agency? \_\_\_\_\_  
If any problems were found, have they been corrected? (The facility should have the latest licensing inspection report.) \_\_\_\_\_  
\_\_\_\_\_

#### Costs

- What is the basic fee? \_\_\_\_\_  
What services does it cover? \_\_\_\_\_
- What additional services are available? \_\_\_\_\_  
At what extra charge? \_\_\_\_\_
- Is a deposit required? \_\_\_\_\_  
Is any of it refundable if you change your mind? \_\_\_\_\_
- If a resident is away for an extended period (perhaps in the hospital or visiting children), which fees still apply? \_\_\_\_\_
- When, how often, and why can fees be changed? \_\_\_\_\_
- When fees are changed, how much notice are residents given? \_\_\_\_\_

- If residents need financial assistance, is any available? \_\_\_\_\_
- Are residents required to carry renters insurance? \_\_\_\_\_
- If an accident destroys a resident's property, or if a resident damages property, who is responsible for cleanup, repair, and replacement? \_\_\_\_\_

### **Contracts**

- Is the print large enough for an older person to read? (If not, ask for a large-print version.) \_\_\_\_\_
- Does it specify basic fees? \_\_\_\_\_  
Extra charges? \_\_\_\_\_
- Does it explain refund policies in case of transfer, discharge, change in ownership, or closing? \_\_\_\_\_
- Does it explain the responsibilities of the resident and the facility? \_\_\_\_\_
- Does it specify resident conduct that may result in a request to leave? \_\_\_\_\_
- Does it specify residents' rights? \_\_\_\_\_
- Does it outline a reasonable grievance procedure? \_\_\_\_\_  
An appeals process? \_\_\_\_\_

### **Staffing**

- Is the staff friendly and interested in the residents? \_\_\_\_\_
- How many staff members work each shift? \_\_\_\_\_  
What are their responsibilities? \_\_\_\_\_
- How much training does the staff have? \_\_\_\_\_  
What kind of training do they have? \_\_\_\_\_
- How many residents are assigned to each direct-care staff member? \_\_\_\_\_  
What other duties does the direct-care staff have? \_\_\_\_\_
- Does the direct-care staff speak the residents' language? \_\_\_\_\_
- Do staff members have special training to deal with people in the early stages of dementia? \_\_\_\_\_
- How does the staff deal with aggressive residents or wanderers? \_\_\_\_\_
- If residents don't like their direct-care staff, can changes be made? \_\_\_\_\_
- What is the staff turnover rate? \_\_\_\_\_

(continued)

## Caregiver's Checklist

*continued*

### Personal Care

- What assessment is done to determine a new resident's needs? \_\_\_\_\_
- Who assesses new residents? \_\_\_\_\_  
 What are that person's qualifications? \_\_\_\_\_
- How often are residents reassessed? \_\_\_\_\_
- Does the facility customize daily schedules to accommodate residents' eating and sleeping habits and other preferences? \_\_\_\_\_
- How often are residents' quarters cleaned? \_\_\_\_\_
- Does the staff have a schedule for checking on residents' whereabouts and well-being? \_\_\_\_\_
- What happens when a resident's health status changes, making the person require more care? \_\_\_\_\_  
 \_\_\_\_\_
- How does the staff determine whether a resident who's in declining health must move to another facility that provides more advanced care? \_\_\_\_\_
- What if a person needs nursing home care but doesn't want to leave behind a spouse or partner? \_\_\_\_\_  
 \_\_\_\_\_
- Must residents have normal cognitive function? \_\_\_\_\_  
 Are people with early-stage dementia accepted? \_\_\_\_\_

### Health Care

- Does the facility provide a written plan of care for each resident? \_\_\_\_\_
- Who develops this plan? \_\_\_\_\_
- How often is it revised? \_\_\_\_\_
- Can residents and their families offer their input on the plan? \_\_\_\_\_  
 If so, how? \_\_\_\_\_
- What if residents or their families disagree with some aspect of the plan? \_\_\_\_\_
- To what extent do staff members monitor residents' health? \_\_\_\_\_
- Is a nurse on staff? \_\_\_\_\_  
 What are the person's hours and responsibilities? \_\_\_\_\_
- Is a doctor on staff? \_\_\_\_\_  
 What are the person's hours and responsibilities? \_\_\_\_\_
- If doctors and nurses are not on staff, do they visit regularly? \_\_\_\_\_  
 Are they on call? \_\_\_\_\_
- If a resident complains of illness, what happens? \_\_\_\_\_

- Under what circumstances do staff members call a resident's family or doctor? \_\_\_\_\_
- What safeguards ensure that residents get the right dose of the correct medication on the prescribed schedule? \_\_\_\_\_
- How are prescriptions filled? \_\_\_\_\_
- Must residents use the facility's pharmacy? \_\_\_\_\_  
If so, what do medications cost? \_\_\_\_\_
- Who reviews the residents' medications? \_\_\_\_\_  
How often does this occur? \_\_\_\_\_

### **Emergencies**

- Who decides if 911 should be called? \_\_\_\_\_
- What kinds of medical emergencies have staff members been trained to handle? \_\_\_\_\_
- Does the staff know what to do in the event of fire, flood, and other nonmedical emergency? \_\_\_\_\_

### **Transportation**

- Is transportation available for off-site shopping and other activities? \_\_\_\_\_
- Is transportation available for doctor and dentist appointments? \_\_\_\_\_
- What do transportation services cost? \_\_\_\_\_
- Is transportation accessible to people in wheelchairs? \_\_\_\_\_

### **Meals**

- Does a nutritionist or dietitian review meals and plan special diets for residents who need them? \_\_\_\_\_
- When are meals served? \_\_\_\_\_
- What if a resident is late for a meal or misses it completely? \_\_\_\_\_
- If a resident wants to skip a meal regularly, is the person entitled to a refund? \_\_\_\_\_
- Can meals be delivered to residents' quarters? \_\_\_\_\_  
Does this cost extra? \_\_\_\_\_
- Can residents request special diets for ethnic or religious reasons? \_\_\_\_\_
- What snacks are available and when? \_\_\_\_\_

### **Activities and Socializing**

- Does the facility have a weekly or monthly activity schedule? \_\_\_\_\_
- Who develops and supervises recreational activities? \_\_\_\_\_  
What is that person's training? \_\_\_\_\_
- Do the residents and their families have any input in planning activities? \_\_\_\_\_

*(continued)*

Caregiver's  
Checklist

*continued*

- How much freedom do residents have to walk the grounds? \_\_\_\_\_
- Does the facility have an enclosed outdoor area for residents with dementia? \_\_\_\_\_
- How are religious needs met? \_\_\_\_\_  
Does the facility have an on-site chapel? \_\_\_\_\_  
Is transportation available to religious institutions? \_\_\_\_\_

**Accessibility**

- Must residents be fully ambulatory? Or are canes, walkers, and wheelchairs allowed? \_\_\_\_\_  
\_\_\_\_\_
- Is the facility fully accessible to wheelchairs? \_\_\_\_\_

**Safety**

- Are floors covered with nonskid surfaces? \_\_\_\_\_
- Does the facility have regular fire drills? \_\_\_\_\_
- Does the facility have an emergency evacuation plan in place? \_\_\_\_\_  
Is the plan available to residents and their families? \_\_\_\_\_
- How does the emergency evacuation plan address people with disabilities? \_\_\_\_\_
- Does each room, including the bathroom, have a call button? \_\_\_\_\_  
How often are the call buttons checked to make sure they work? \_\_\_\_\_
- Do the windows have safety locks? \_\_\_\_\_
- Which doors are locked and when? \_\_\_\_\_
- Do the emergency exit doors have alarms? \_\_\_\_\_
- What measures prevent confused residents from wandering away? \_\_\_\_\_
- What measures protect residents' property from being damaged or stolen? \_\_\_\_\_  
\_\_\_\_\_
- Are background checks performed on all staff members? \_\_\_\_\_  
If so, what kind of checks? \_\_\_\_\_

**Facility-Initiated Discharge**

- Under what circumstances can a resident be asked to leave? \_\_\_\_\_
- How many days' notice is given? \_\_\_\_\_  
To whom? \_\_\_\_\_
- What are the steps in the appeal process? \_\_\_\_\_

## Caregiver's Checklist

### How Do Nursing Homes Compare?

You want to find the best nursing home for your loved one. The questions in this checklist—adapted from *Your Guide to Choosing a Nursing Home*, a publication of the Health Care Financing Administration (now the Centers for Medicare and Medicaid Services)—can help. Make several copies of the form, one for each home you plan to visit. Then compare your responses.

#### Certification

- Is the facility certified by Medicare and/or Medicaid? \_\_\_\_\_
- Is it licensed by the state? \_\_\_\_\_
- What do recent reports by the state's Office of the Long-Term Care Ombudsman say about the facility? (By law, all state inspection reports must be posted for residents and visitors.) \_\_\_\_\_  
\_\_\_\_\_
- If the most recent report found deficiencies, have they been corrected? \_\_\_\_\_  
If not, when will they be corrected? \_\_\_\_\_

#### The Facility

- Are rooms, bathrooms, and halls clean and well-maintained? \_\_\_\_\_
- Are bathrooms equipped with grab bars and other assistive devices? \_\_\_\_\_
- How does the facility smell? (Many residents are likely to be incontinent, so bathroom odors are inevitable. But they should not be overpowering.) \_\_\_\_\_
- Are spills and other mishaps quickly cleaned up? \_\_\_\_\_
- Are residents given choices for meals and snacks? \_\_\_\_\_
- Are meals served in a timely manner and at the proper temperature? \_\_\_\_\_
- Can the facility accommodate special dietary needs? \_\_\_\_\_
- Does the facility offer organized activities, such as exercise classes, bingo games, and sing-alongs? \_\_\_\_\_  
\_\_\_\_\_
- Can the facility accommodate your loved one's ethnic and religious preferences? \_\_\_\_\_
- Do residents have sufficient privacy? \_\_\_\_\_
- Can residents choose their roommates? \_\_\_\_\_  
If not, how are roommates assigned? \_\_\_\_\_
- How are roommate problems handled? \_\_\_\_\_

- Are exits clearly marked? \_\_\_\_\_
- Does the facility have an emergency evacuation plan? \_\_\_\_\_
- Does the facility have periodic fire drills? \_\_\_\_\_

### Staffing

- What are staffing levels during the day? \_\_\_\_\_
- What are staffing levels at night and on weekends? \_\_\_\_\_
- Do the staffing levels the facility cites match the levels you see? \_\_\_\_\_
- How quickly does the staff respond to residents' needs? \_\_\_\_\_
- How often are doctors on site? \_\_\_\_\_
- Is a dentist available? \_\_\_\_\_  
If not, who handles the residents' dental care? \_\_\_\_\_
- Are mental health professionals available? (Ideally, a nursing home should have a geriatric social worker, psychologist, or psychiatrist on staff or on call.) \_\_\_\_\_
- Does a nutritionist or dietitian supervise residents' meals and snacks? \_\_\_\_\_

### Personal Care

- Who is responsible for residents' assessments? (By law, nursing homes must assess a new resident within 2 weeks of her arrival and develop an individualized plan of care based on her needs.) \_\_\_\_\_  
What are that person's qualifications? \_\_\_\_\_  
\_\_\_\_\_
- How often is a plan of care revised? \_\_\_\_\_
- Are discussions of the plan open to residents and their families? \_\_\_\_\_  
Are these discussions scheduled so that families can participate? \_\_\_\_\_
- If your loved one has a specific medical problem, how will staff members address it? \_\_\_\_\_  
\_\_\_\_\_
- How does the staff handle behavior problems? \_\_\_\_\_  
Do written guidelines exist? \_\_\_\_\_
- How does the staff deal with incontinence? \_\_\_\_\_
- What are the facility's arrangements for hospitalization? \_\_\_\_\_
- How are medications dispensed, and on what schedule? \_\_\_\_\_

(continued)

Caregiver's  
Checklist

*continued*

- Are residents' weights regularly monitored? \_\_\_\_\_  
How much weight must a resident lose before the staff takes action? \_\_\_\_\_
- Is staffing sufficient to assist those who need help with eating? \_\_\_\_\_
- Is water easily accessible in residents' rooms, as well as in the dining hall and day room? \_\_\_\_\_
- Does the staff encourage residents to drink fluids and stay well-hydrated? \_\_\_\_\_
- Under what conditions can residents be chemically or physically restrained? \_\_\_\_\_  
\_\_\_\_\_
- Can restraint policies be negotiated or appealed? \_\_\_\_\_
- How do residents file advance directives pertaining to resuscitation and mechanical life support? \_\_\_\_\_  
\_\_\_\_\_
- How does the facility make sure that advance directives are honored? \_\_\_\_\_
- Under what circumstances can residents be asked to leave the facility? \_\_\_\_\_  
\_\_\_\_\_
- How much notice is given, and to whom? \_\_\_\_\_

**Special Care Units**

- Does the facility have a separate unit for residents who are confused or have dementia? \_\_\_\_\_
- What services make the special care unit "special"? \_\_\_\_\_
- How much extra does the special care unit cost? \_\_\_\_\_
- What is the staff-to-resident ratio? \_\_\_\_\_
- What special training does the staff of the special care unit receive? \_\_\_\_\_
- Do residents with dementia get to go outside regularly? \_\_\_\_\_

**Visitation**

- Do the visitation policies work for you and other family members? \_\_\_\_\_
- Can you meet privately with your loved one? \_\_\_\_\_
- Can family members take residents off site easily? \_\_\_\_\_

**Notes**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Caregiver's  
Checklist****How Does a Lawyer Rate?**

During your initial phone conversation with a prospective attorney, be sure to ask the following questions, recommended by the National Academy of Elder Law Attorneys. (You may want to make several copies of this questionnaire, one for each candidate.)

**1.** How long have you been in practice?

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**2.** Are you a member of the state and/or local bar association?

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**3.** Does your practice have a particular specialty?

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**4.** Are you certified in elder law?

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**5.** What percentage of your time do you devote to elder law?

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**6.** Do you charge for the initial consultation? If so, how much?

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**7.** What information do you want to see at the initial consultation?

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## Caregiver's Checklist

### How Does a Financial Planner Fare?

Finding a qualified financial planner requires some research on your part. You can start by asking prospective planners the following questions, recommended by the Certified Financial Planner Board of Standards. (Be sure to make extra copies of this questionnaire, so you have one for each candidate.)

**1.** What experience do you have?

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**2.** What are your qualifications?

---

**3.** What services do you offer?

---

**4.** What is your approach to financial planning?

---



---

**5.** Will you be the only person working with me?

---

**6.** How will I pay for your services?

---

**7.** How much do you typically charge?

---



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**8.** Could anyone besides me benefit from your recommendations? (This question could disclose possible conflicts of interest.)

---

**9.** Have you ever been publicly disciplined for any unlawful or unethical actions in your professional career?

---

**10.** Can I have the details of the services to be provided in writing?

---

For a more detailed list of questions, along with a checklist for interviewing financial planners, visit the Certified Financial Planner Board of Standards Web site at [www.cfp-board.org](http://www.cfp-board.org).

Caregiver's Checklist

### What Are Your Loved One's Financial Goals?

The whole purpose of financial planning is to ensure a loved one's long-term financial security. But the definition of financial security can change dramatically once caregiving enters the picture. To help shape (or reshape) your loved one's goals, take a few moments to answer the following questions.

1. How do you and your loved one plan to pay for his long-term care?

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2. Does the person want to stay at home for as long as he's able?

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---

3. If your loved one's health declines, is residential care a possibility?

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---

4. Do you think your loved one needs to reduce his expenses to save for long-term care?

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---

5. Would the person benefit from having a savings and spending plan?

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---

6. If your loved one lives far away, do you want him to move closer, or would you move closer to him?

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7. If you were to die or become incapacitated first, what would happen with your loved one's finances and care?

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## Caregiver's Checklist

### How Much Has Your Loved One Saved?

Your loved one's assets and income help determine her ability to pay for her long-term care. For each applicable item in the list below, simply write the total value or annual payment in the middle column.

<b>Asset</b>	<b>Total Value</b>	<b>Notes</b>
Checking accounts		
Savings accounts		
Certificates of deposit		
Retirement accounts		
Life insurance policies		
Stocks and bonds		
Other investments		
Home equity		
Automobile		
Personal property, such as jewelry and collections		
Cash on hand		
<b>Income Source</b>	<b>Annual Payment</b>	<b>Notes</b>
Social Security benefits		
Veterans benefits		
Pensions		
401(k) distributions		
IRA distributions		
Annuities		
Dividends		

## Caregiver's Checklist

### How Much Is Your Loved One Spending?

By completing this expense inventory, you can see at a glance how your loved one spends his money—and where he can cut back to save for his long-term care. Write the dollar figure for each applicable item in the “Monthly,” “Quarterly,” or “Annually” column.

<b>Fixed Expenses</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Annually</b>	<b>Notes</b>
Mortgage or rent				
Homeowners or renters insurance				
Property taxes				
Utilities				
Water/sewer				
Phone				
Cable				
Garbage removal				
Medicare (premiums, deductibles, coinsurance)				
Supplemental insurance (premiums and deductibles)				
Prescriptions				
Life insurance				
Long-term care insurance				
Income taxes				
Credit card payments				
Personal loan				
Business loan				



## Caregiver's Checklist

### How Does a Long-Term Care Policy Compare?

When selecting a long-term care policy, you and your loved one need to decide which kinds of coverage best match his situation. Every extra benefit can raise the premiums, often significantly. By the same token, a stripped-down plan that provides only the most basic coverage could end up being a waste of money, which your loved one can ill afford.

The following questionnaire can help evaluate the various kinds of long-term care policies available in your state. You may want to make several copies, so you can complete one for each policy you're considering.

Question	Notes	Answer
What is the policy's daily maximum allowance for care?	Today's policies specify either a daily or a monthly maximum amount that they will pay for long-term care services. The policyholder chooses this amount at the time he purchases the policy. The higher the limit, the higher the premium. Choose a limit carefully, keeping in mind the actual cost of care in your loved one's area.	
Does the policy offer inflation protection?	This is extremely important, since the cost of long-term care will increase over time. Purchasing an automatic inflation protection rider will raise the maximum allowance for care by a stated amount every year, without affecting the premium. The purchase of such a rider does increase the level cost of the policy as well. Some policies may offer what's known as a CPI-type inflation rider, which allows policyholders to purchase extra coverage at specified intervals—usually every 3 years. With this type of rider, adding coverage will affect the premium.	
Does the policy include benefits for home care? If so, for which services?	Today's policies offer coverage for home care, ranging from homemaker services to skilled nursing. Most policies require that home care be provided through a licensed agency, though some allow for payments to unlicensed caregivers or even family members. Explore the options and costs before deciding which coverage best matches your loved one's needs.	

Question	Notes	Answer
What is the policy's elimination period?	An elimination period, also known as a waiting period or deductible, is the number of days the policyholder must pay for care before the policy kicks in. This period—which can range from 0 to 100 or even 365 days—is selected at the time the policy is purchased. The longer the elimination period, the lower the premium. When making a decision, be sure to consider the out-of-pocket costs as well as the premium. Often a shorter elimination period makes more sense, if the premium difference is minimal.	
What is the policy's lifetime cap on benefits?	Some policies may provide benefits for only a certain length of time, anywhere from 1 to 10 years. Others offer unlimited benefits. The policyholder chooses a limit at the time he applies for a policy. As the cap on benefits increases, so does the premium, with unlimited coverage being the costliest. Some policies may express their caps in terms of dollars rather than years or days. Simply divide a policy's daily maximum allowance into its lifetime cap to determine how long the coverage will last.	
What triggers the payment of benefits?	In general, today's policies will kick in (1) if the insured needs help with two or more activities of daily living (ADLs) or (2) if the insured needs supervision because of severe cognitive impairment. Tax-qualified policies—those that allow certain tax benefits for the insured—use both benefit triggers with the condition that any ADL impairment is expected to last at least 90 days. Policies that are not tax-qualified may use both benefit triggers, plus they may require a doctor's certification that care is medically necessary.	
Is the policy guaranteed renewable?	Almost all of today's policies are guaranteed renewable, which means an insurance company cannot cancel coverage because of an insured's declining health or advancing age. In fact, the only grounds for cancellation are nonpayment of premiums. The insurance company does have a limited right to raise premiums, but it must be done on a class basis with the permission of the Insurance Department in the state where the policy is filed.	

## Caregiver's Checklist

### What Assets Does Your Loved One Have?

The purpose of a will is to provide for the distribution of your loved one's property. To do this, of course, you need to know what that property is. The list below can help you take stock. Note that for some of the items, your loved one may already have designated beneficiaries. She may want to review and, if necessary, update those names as part of the will-writing process.

Real estate \_\_\_\_\_

Vehicles \_\_\_\_\_

Savings and checking accounts \_\_\_\_\_

Stocks and bonds \_\_\_\_\_

Annuities \_\_\_\_\_

401(k)/IRA accounts \_\_\_\_\_

Pension benefits \_\_\_\_\_

Social Security benefits \_\_\_\_\_

Veterans benefits \_\_\_\_\_

Life insurance policies \_\_\_\_\_

Personal property (for example,  
jewelry, furniture, artwork) \_\_\_\_\_

## Caregiver's Checklist

### Are Your Loved One's Legal Affairs in Order?

Organizing your loved one's legal papers does take time and effort. But you can streamline the process considerably by following this checklist.

- Prepare an inventory of all assets, including real estate, bank accounts, stocks and bonds, pension and retirement benefits, and family heirlooms.
- Help decide who should receive each and every asset.
- If your loved one has a will, review it together to make sure it reflects the person's wishes. If it doesn't, suggest she draft a new one.
- Determine whether your loved one could reduce the time and expense of probate by creating living trusts and other financial instruments.
- Confirm that the designated beneficiaries of life insurance policies, 401(k) plans, IRAs, and other accounts are consistent with your loved one's wishes. If not, have her update the names.
- Help select someone trustworthy and reliable as executor of the estate.
- Find out whether your loved one has prepared a durable power of attorney for finances and a durable power of attorney for health care. If she hasn't, encourage her to do so.
- Inform the prospective executor of the estate, as well as the agents for the durable powers of attorney, that they've been chosen for these roles. Ask whether they're able to accept the responsibilities.
- Discuss your loved one's wishes for end-of-life care, then help create a living will.
- Make sure that all legal documents conform to the laws of your loved one's state, and that they're signed and dated.
- Advise your loved one to store all her legal documents in one place that the two of you can access.
- Keep a signed copy of every legal document for yourself and for your loved one's attorney.
- Provide a copy of the will to the executor and copies of the durable powers of attorney to the designated agents.
- Send copies of the durable power of attorney for health care and the living will to your loved one's primary care physician and other medical personnel involved in her care, whether at home, in a hospital, or in a residential care facility.
- Ask your loved one to write down her preferences for funeral, burial/cremation, and memorial arrangements in as much detail as possible.
- Check to be sure your loved one has drawn up a letter of instruction to address any issues not covered by other legal documents.

friend and fellow caregiver to found the National Family Caregivers Association. Still, she has had to weather four bouts of serious depression. “Life isn’t fair,” she says. “I got dealt a difficult hand.”

For Mintz and other caregivers, the emotional strain of caregiving comes not from spending time on caregiving tasks or from coping with the infirmity of the care recipients, explains Susan Parks, M.D., a gerontologist at Thomas Jefferson University in Philadelphia. Rather, it correlates with feeling overwhelmed. When you’re overwhelmed, you develop feelings of guilt, anger, and depression. But with self-care and support, you can cope.

“Whether you call it depression or burnout, you have to deal with it,” Dr. Stanford affirms. “Otherwise, you can’t provide good care.”

### *Take Action...* LIFT YOUR SPIRITS

While clinical or major depression may require professional help, less severe cases often respond well to self-care. Perhaps one

#### Caregiver's Checklist

### Are You at Risk for Depression?

According to the American Psychiatric Association, if you experience at least five of the following symptoms over the course of 2 weeks, you may have depression severe enough to need professional help. Consult a physician or psychiatrist as soon as possible. Treatment for depression can range from lifestyle changes to medication and counseling.

- |   |   |
|---|---|
| <input type="checkbox"/> Persistent feelings of sadness, hopelessness, or helplessness        | <input type="checkbox"/> Loss of interest in usual activities |
| <input type="checkbox"/> Severe anxiety or worry  | <input type="checkbox"/> Loss of interest in sex              |
| <input type="checkbox"/> Persistent feelings of worthlessness or guilt                        | <input type="checkbox"/> Impaired sexual function             |
| <input type="checkbox"/> Difficulty thinking, concentrating, remembering, or making decisions | <input type="checkbox"/> Sluggishness or restlessness         |
| <input type="checkbox"/> Significant weight gain or loss                                      | <input type="checkbox"/> Insomnia or excessive sleeping       |
| <input type="checkbox"/> Headaches, abdominal distress, or other significant aches and pains  | <input type="checkbox"/> Thoughts of death or suicide         |

FOR MORE INFORMATION
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Many organizations sponsor hot lines for caregivers in crisis. Check with any of the support groups in your area—they're listed in the blue pages of your telephone directory, under "Guide to Human Services"—or call the National Institute on Aging Hot Line at (800) 222-2225.

of the most fundamental strategies is to build brief interludes of rest and relaxation into each day. "Our research shows that it helps," Dr. Gallagher-Thompson says. "Ten minutes here, 10 minutes there—it adds up. It's the kind of respite that just about every caregiver can work into her schedule."

Here's what else caregiving experts recommend.

- X Incorporate pleasurable activities into each day, even when you don't feel like it. Rest assured, you'll appreciate it afterward. You needn't do anything elaborate, either. Listen to music, putter in the garden, engage in a hobby—whatever pastime you enjoy.
- X Find ways to pamper yourself. Soak in a warm bath. Get a massage or a manicure. Hire a chef for a day. It may be an expense, but you deserve it.
- X Nurture your body by eating balanced meals, exercising regularly, and sleeping at least 7 hours a night. (To learn more about each of these lifestyle factors, see chapter 29.)
- X Tickle your funny bone. Buy a joke book and flip through it when you need a laugh. Rent a comedy video. Above all else, try to find the humor in everyday situations.

Caregiver's Checklist
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## Are You in Danger of Burnout?

The symptoms of burnout are very similar to those of depression. In fact, the two conditions often contribute to one another. You could be experiencing burnout if you notice any of the following:

- |   |  |
|---|--|
| <input type="checkbox"/> Persistent symptoms of depression              | <input type="checkbox"/> Withdrawal from usual activities                    |
| <input type="checkbox"/> Constant anxiety, irritability, or anger       | <input type="checkbox"/> Negligence or hatred of caregiving responsibilities |
| <input type="checkbox"/> Persistent detachment, numbness, or exhaustion | <input type="checkbox"/> Trouble at work or in relationships                 |
| <input type="checkbox"/> Continuous self-criticism                      | <input type="checkbox"/> Substance abuse                                     |

time for yourself, you'll burn out physically and emotionally. And you won't be able to take care of anyone else.'"

Think 20, 30, 40 years down the road. Would you expect your children to put their lives on hold to look after you? Would you obligate them in that way? Probably not. The person you're caring for feels the same way.

"For more than 20 years, I've taken care of a husband who's disabled by multiple sclerosis," says Suzanne Mintz, cofounder

## Caregiver's Checklist

### What Is Your Caregiving Personality?

How you approach your caregiving role will determine to a large degree how it affects the rest of your life. In the list below, simply place a check mark next to the description that best fits you. The descriptions are adapted from a "continuum of caregiving" scale developed by caregiving expert Judy Bradley.

- \_\_\_ **1.** Supportive: You're concerned about the physical well-being of your loved one. You provide appropriate personal care freely and respectfully, but you maintain an emotional distance as a professional would.
- \_\_\_ **2.** Warmly supportive: You're concerned about the physical as well as the emotional well-being of your loved one. You provide appropriate personal care freely and respectfully, with compassion and love.
- \_\_\_ **3.** Occasionally over-involved: You are warmly supportive of your loved one, but you find yourself taking over certain aspects of the person's life while sacrificing parts of your own.
- \_\_\_ **4.** Often over-involved: You are warmly supportive of your loved one, but you view caregiving as a constant source of chores that you must perform at the expense of your own needs.
- \_\_\_ **5.** Usually/always over-involved: You are warmly supportive of your loved one, but your actions are compromised by a frantic preoccupation

with attending to the person's every conceivable need. As a result, you're devoting all your personal time to providing care—and possibly overriding your loved one's ability to do what she can for herself.

Of the five caregiving styles, #2 is considered healthiest. You're able to maintain a healthy balance between your caregiving role and the rest of your life.

If you chose #1, you're more detached from the situation than most caregivers. You may have some personal issues that are preventing you from connecting emotionally with your loved one. You may want to talk with someone about it—perhaps a counselor or a member of the clergy.

If you chose #3, #4, or #5, you're a candidate for depression, anxiety, and burnout—and the higher your number, the greater your risk. You need to make a conscious effort to set aside more time for yourself, when you can step away from your caregiving role.

## Support Is the Best Medicine

Studies involving caregivers have established a correlation between the ability to cope and the perceived physical, emotional, and financial toll of providing care—what some experts call the caregiver burden. So which coping mechanisms are effective? One study found that “constructing a larger sense of the illness” by trying to understand it at some level, and by praying for strength to keep going, helps relieve stress. Caregivers also seem to manage better when they remind themselves that their loved ones will inevitably experience some physical decline as they age.

Not surprisingly, the perceived caregiver burden diminishes in the presence of family support—specifically, frequent visits from family members—and a strong social network. But persuading caregivers to reach out to others can be as difficult as convincing them to look after themselves. “A lot of caregivers don’t acknowledge their need for assistance,” says Edward M. Hallowell, M.D., instructor in psychiatry at Harvard Medical School and author of several books on the health benefits of personal relationships, including *Human Moments: How to Find Meaning and Love in Your Everyday Life*. “The term for their behavior is *counterde-*

### Caregiver's Checklist

## Is Stress Getting the Best of You?

The National Alliance for Caregiving has identified the following as warning signs of stress overload. They're your cue to sharpen your coping skills—and to seek your doctor's care, if necessary.

- |   |   |
|---|---|
| <input type="checkbox"/> Reduced attention span and concentration     | <input type="checkbox"/> Skin rashes  |
| <input type="checkbox"/> Unusual or frequent memory lapses            | <input type="checkbox"/> Stomach problems                                   |
| <input type="checkbox"/> Impaired thinking and information processing | <input type="checkbox"/> Difficulty sleeping                                |
| <input type="checkbox"/> Constant irritability or dulled emotions     | <input type="checkbox"/> Withdrawal from regular activities                 |
| <input type="checkbox"/> Physical aches and pains                     | <input type="checkbox"/> Diminished performance or interest at work or home |
| <input type="checkbox"/> Irregular heartbeat                          |   |
| <input type="checkbox"/> Unusual or excessive perspiration            |   |

one's condition. But make clear that you cannot fully predict how the situation will unfold or what the demands on your time will be.

- X Whether during your first or subsequent conversations, work with your supervisor to develop a course of action. Be proactive in making suggestions. Offer to switch to another shift, or to cover days others don't want, such as weekends and holidays. If your company has a flextime policy, discuss that as an option. If not, perhaps you could go in early some days and work late other days to make up for lost time. Or you could shorten your lunch break, do some work at home, or—if necessary—reduce your hours.
- X Once you and your supervisor agree on a course of action, suggest implementing it for a trial period of several weeks or months. This might help your boss feel more comfort-

### Caregiver's Checklist

## Are You Ready to Talk with the Boss?

Make a copy of this checklist and take it to work with you. It can help you prepare to discuss your caregiving responsibilities with your supervisor.

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Find out what caregiving benefits are available at your company and how management has previously handled situations similar to your own.</li> <li><input type="checkbox"/> Familiarize yourself with the Family and Medical Leave Act.</li> <li><input type="checkbox"/> If you belong to a union, check whether your contract contains any provisions for caregiving benefits.</li> <li><input type="checkbox"/> Make a list of the issues you need to discuss with your supervisor.</li> <li><input type="checkbox"/> If appropriate, seek the advice of coworkers on the best way to approach your supervisor.</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Wait for the right time to initiate the conversation, when both you and your supervisor are calm and rational.</li> <li><input type="checkbox"/> Be direct and honest, and provide as much information about your situation as is comfortable or possible.</li> <li><input type="checkbox"/> Be proactive; suggest ways to make up lost time or complete unfinished work.</li> <li><input type="checkbox"/> Agree on a course of action, even if it takes more than one conversation.</li> <li><input type="checkbox"/> Send your supervisor a memo outlining the key points the two of you have agreed to.</li> </ul> |
|---|--|

PART EIGHT  
*Resources*



# AND THOU SHALT HONOR

## COMPANION WEB SITE

Throughout this book, we've made every effort to provide comprehensive, up-to-date information on the key issues that matter most to caregivers. If you'd like to learn more about anything presented in these pages, or in the PBS special *And Thou Shalt Honor*, you're invited to visit our companion Web site, **[www.thoushalthonor.org](http://www.thoushalthonor.org)**.

In addition to profiles of the caregivers, care recipients, and caregiving professionals from the PBS broadcast, [thoushalthonor.org](http://www.thoushalthonor.org) lists almost 100,000 community resources that may be

helpful to caregivers. The site also features links to additional research, training, and support materials, as well as online forums for laypeople and professionals alike. You'll have the opportunity to share experiences and exchange insights and inspiration with others in situations similar to your own.

If you're looking for additional references, [thoushalthonor.org](http://www.thoushalthonor.org) has an extensive e-commerce section. You'll find books, audiotapes, and DVDs of interest to anyone involved in caregiving.

# OTHER WEB SITES

The following independent Web sites offer all kinds of information relevant to caregivers, including questionnaires and assessment tools, expert advice, directories of local resources, and links to public health organizations and services. Many of these sites also feature online support groups and chat rooms, where visitors can take part in ongoing discussions of caregiving issues.

## **www.access-able.com**

Access-Able Travel Source offers helpful advice for elderly and disabled travelers.

## **www.acsu.buffalo.edu/~drstall/**

At this site, Robert S. Stall, M.D., an internist and geriatrician, provides numerous resources for caregivers, including assessment tools, information on working with the elderly and terminally ill, and contacts for online discussion groups of caregiver-related topics.

## **www.agelessdesign.com**

Ageless Design provides information and advice on home modifications and resources, especially for people with Alzheimer's disease.

## **www.asktransitions.com**

This Minneapolis firm's site offers a glossary of the official terms used in caregiving, a sample form for evaluating residential care facilities, and a section of tips and tools for the caregiver.

## **www.benefitscheckup.org**

The National Council on Aging sponsors this free online service, which allows you to quickly assess your loved one's eligibility for benefits. You'll be asked for some basic information, like the person's age and ZIP code (but not name or Social Security number, as the service is anonymous). Based on this personal profile, the site produces a list of programs that match your loved one's needs, interests, and location.

## **www.bestcaregiverinfo.com**

This site includes only those resources that adhere to its own standards of care. Its purpose is to provide visitors with access to the businesses, government agencies, and not-for-profit organizations responsible for providing

caregiving services and information in their local communities.

## **www.care-givers.com**

Founded by Gail Mitchell following her own caregiving experience, this site offers articles and interactive opportunities for caregivers, with a focus on supporting spiritual growth and coping with end-of-life issues.

## **www.caregivers.com**

Part of the AgeNet Eldercare Network, this resource offers information on medical, legal, financial, and other caregiving-related issues, along with a members-only chat room and a toll-free number for a phone consultation with an eldercare specialist.

## **www.caregiversmarketplace.com**

This is the Internet home of the Caregivers Marketplace, which offers an array of resources—including product rebates and discounts—specifically for family caregivers.

## **www.caregiving.com**

Caregiving Online is the electronic version of a newsletter for people who provide care for aging loved ones. It's the Internet home for *Today's Caregiver* magazine and offers online support groups.

## **www.carescout.com**

This Miami-based Web site offers state-by-state information on nursing homes, assisted living facilities, home health care providers, and hospice facilities.

## **www.cms.hhs.gov**

This Web site offers information about Medicaid, including benefits and eligibility requirements.

## **www.ec-online.net**

ElderCare Online is an Internet community that allows caregivers to chat with each other and with caregiving professionals. The site also posts a bimonthly newsletter.

## **www.eldercare.gov**

This Web site, sponsored by the U.S. Administration on Aging, can direct you to a variety of community services to support your older loved one.

**www.eldercorner.com**

This site functions primarily as an online marketplace for specialty products designed to help seniors live more active lives. Visitors can check out the site's Health Message Board to exchange information with others.

**www.eldernet.com**

This site serves as a seniors' guide to the World Wide Web, directing visitors to information on health, housing, legal and financial issues, retirement, lifestyles, news, and entertainment.

**www.elderweb.com**

This site is a valuable resource for information on eldercare as well as legal, financial, and public policies concerning the elderly. You'll find state-by-state links to support services, plus more than 6,000 reviewed links to long-term care information. The site also features an expanding library of articles and reports, news, and events.

**www.familycareamerica.com**

Visitors can use this site to find caregiving resources in their area, including residential care facilities, adult day care services, and hospice care. The site also offers solution sharing and discussion forums.

**www.healthfinder.gov**

Supported by the U.S. Department of Health and Human Services, this site provides a search engine to locate information on various health issues. It also offers a directory of health-related Web sites from government agencies, clearinghouses, nonprofit organizations, and universities.

**www.hicap.state.ny.us/home/hassist.htm**

Run by the state of New York, this Web site features contact information for health insurance counseling programs in many other states.

**www.mayoclinic.com**

The Mayo Clinic maintains an impressive online library of health information, including profiles of prescription and over-the-counter drugs, herbal remedies, and nutritional supplements.

**www.mentalhelp.net/selfhelp**

The American Self-Help Clearinghouse Self-Help Sourcebook is designed to be a starting point for exploring support groups and networks in your community and around the world. The site also offers advice on starting your own self-help group.

**www.nationalsharedhousing.org**

The National Shared Housing Resource Center publishes a directory of programs that help older people establish shared housing arrangements.

**www.pueblo.gsa.gov**

This is the official Web site for the Federal Consumer Information Center (FCIC). Here you can read or print out the current *Consumer Information Catalog* and the full text of all the publications listed in it. You can also search for specific subjects.

**www.seniorlaw.com/hotlines.htm**

This site contains a listing of telephone hot lines that will answer legal questions for people over age 60. Though some charge a fee, most are free.

**www.thirdage.com**

This free membership site caters to the interests and needs of first-wave baby boomers, adults in their mid-forties through fifties. In addition to a section on caregiving, it offers information on a broad range of topics, including family, health and fitness, money and work, news, technology, and travel.

**www.travelsource.com**

The information on this site is useful for caregivers who are planning vacations with their loved ones.

**www.usc.edu/dept/gero/hmap/library/drhome**

This Web site provides instructions for making home modifications, such as installing handrails, to create safe living environments for care recipients.

# BOOKS

For additional information and perspectives on all aspects of caregiving, including financial, legal, and medical advice, consult one or more of the following books.

Abrams, William. *Merck Manual of Geriatrics*. Merck and Company, 2000.

Berg, Adriane G. *Warning: Dying May Be Hazardous to Your Wealth*. Career Press, 1995.

Berman, Claire. *Caring for Yourself While Caring for Your Aging Parents: How to Help, How to Survive*. Owl Books, 2001.

Bornstein, Robert, and Mary A. Languirand. *When Someone You Love Needs Nursing Home Care: The Complete Guide*. Newmarket, 2001.

Bove, Alexander A., Jr. *The Medicaid Planning Handbook*. Little, Brown, and Company, 1996.

Burger, Sarah. *Nursing Homes: Getting Good Care There*. Impact Publishers, 2001.

Cason, Ann. *Circles of Care: How to Set Up Quality Home Care for Our Elders*. Shambhala, 2001.

Esperti, Robert A., et al. *The Living Trust Workbook*. Penguin USA, 2001.

Irving, Shae. *The Financial Power of Attorney Workbook*. Nolo Press, 1997.

Karpinski, Marion. *Quick Tips for Caregivers*. Healing Arts Communications, 2000.

Lebow, Grace, et al. *Coping with Your Difficult Older Parent*. Avon Books, 1999.

Lieberman, Trudi, and Consumer Reports Editors. *Consumer Reports Guide to Health Services for Seniors*. Three Rivers (Crown), 2000.

Mace, Nancy, and Peter V. Rabins. *The 36-Hour Day: The Family Guide to Caring for Persons with Alzheimer Disease, Related Dementing Illnesses, and Memory Loss in Later Life*. Warner Books, 2001.

Matthews, Joseph L. *Beat the Nursing Home Trap: A Consumer's Guide to Choosing and Financing Long-Term Care*. Nolo Press, 2001.

McLeod, Beth Witrogen. *Caregiving: The Spiritual Journey of Love, Loss, and Renewal*. John Wiley and Sons, 2000.

Meyer, Maria M., et al. *The Comfort of Home: An Illustrated Step-by-Step Guide for Caregivers*. CareTrust Publications LLC., 1998.

Morris, Virginia. *How to Care for Aging Parents*. Workman, 1996.

Morse, Sarah, and Donna Quinn Robbins. *Moving Mom and Dad*. Lanier Publishing, 1998.

Perry, Angela (ed.). *American Medical Association Guide to Home Caregiving*. Wiley, 2001.

Rhodes, Linda Colvin. *The Complete Idiot's Guide to Caring for Aging Parents*. Alpha (Macmillan), 2000.

Schumacher, Vickie, and Jim Schumacher. *Understanding Living Trusts: How You Can Avoid Probate, Save Taxes, and Enjoy Peace of Mind*. Schumacher and Company, 1999.

Shannon, Joyce Brennfleck (ed.). *Caregiving Sourcebook*. Omnigraphics, 2001.

Shenkman, Martin M. *The Complete Book of Trusts*. John Wiley and Sons, 1997.

Strong, Maggie. *Mainstay: For the Well Spouse of the Chronically Ill*. Bradford Books, 1997.

Susik, D. Helen. *Hiring Home Caregivers: The Family Guide to In-Home Eldercare*. Impact Publishers, 1995.

Warner, Mark L. *The Complete Guide to Alzheimer's Proofing Your Home*. Purdue University Press, 2000.

Williams, Mark E. *The American Geriatrics Society's Complete Guide to Aging and Health*. Harmony Books, 1995.

# ORGANIZATIONS

A number of national organizations provide helpful services for caregivers and their loved ones, including education, advocacy, referrals, and support. We offer a selection here (in alphabetical order), based on the topics covered in this book. Many of these groups have established Web sites; if you have Internet access, the sites are a good place to start gathering information.

## **AAA Foundation for Traffic Safety**

Web site: [www.seniordrivers.org](http://www.seniordrivers.org)  
1440 New York Avenue NW, Suite 201  
Washington, DC 20005  
(202) 638-5944

The Web site for this organization offers senior driving self-assessments, safe driving tips, emergency information, and more.

## **AARP**

Web site: [www.aarp.org](http://www.aarp.org)  
601 E Street NW  
Washington, DC 20049  
(800) 424-3410

AARP provides information and advice on every aspect of caregiving, ranging from home modifications to legal and financial issues.

## **Abledata**

Web site: [www.abledata.com](http://www.abledata.com)  
8630 Fenton Street, Suite 930  
Silver Spring, MD 20910  
(800) 227-0216

ABLEDATA is a federally funded project that provides information on assistive technology and rehabilitation equipment to consumers, professionals, and organizations.

## **Accreditation Commission for Health Care**

Web site: [www.achc.org](http://www.achc.org)  
Grove Towers  
1110 Navaho Drive, Suite 500  
Raleigh, NC 27609  
(919) 785-1214

This agency provides accreditation for home health agencies, home care aide programs, home medical equipment suppliers, specialty pharmacies, and hospices.

## **Administration on Aging**

Web site: [www.aoa.gov](http://www.aoa.gov)  
330 Independence Avenue SW  
Washington, DC 20201  
(202) 619-7501

This federal agency sponsors the Eldercare Locator, which identifies Area Agencies on Aging by geographic location. You can access the Eldercare Locator through the agency's Web site or directly at [www.eldercare.gov](http://www.eldercare.gov) or (800) 677-1116 (Monday through Friday from 9:00 A.M. to 8:00 P.M. EST). The agency's Web site also features a helpful guide to caregiving called *Because We Care*.

## **Alliance for Retired Americans**

Web site: [www.retiredamericans.org](http://www.retiredamericans.org)  
888 16th Street NW  
Washington, DC 20006  
(888) 373-6497

This advocacy organization, launched by a national coalition of AFL-CIO affiliated unions and community organizations, participates in government policymaking on aging issues. Anyone who isn't a retired member of an affiliated union can join the organization for an annual fee.

## **Alzheimer's Association**

Web site: [www.alz.org](http://www.alz.org)  
919 North Michigan Avenue, Suite 1100  
Chicago, IL 60611-1676  
(800) 272-3900 or (312) 335-8700

The association's Web site includes a listing of local chapters, online versions of the association's brochures, and links to other Alzheimer's Web sites.

## **Alzheimer's Disease Education and Referral Center**

Web site: [www.alzheimers.org](http://www.alzheimers.org)  
PO Box 8250  
Silver Spring, MD 20907-8250  
(800) 438-4380

A service of the National Institute on Aging, this center provides information about Alzheimer's disease and related disorders, its impact on families, and research into possible causes and cures.

**American Association of Daily Money Managers (AADMM)**

Web site: [www.aadmm.com](http://www.aadmm.com)  
PO Box 8857  
Gaithersburg, MD 20898-8857  
(301) 593-5462

The AADMM can explain the services provided by daily money managers and provide referrals to money managers in your area.

**American Association of Homes and Services for the Aging**

Web site: [www.aahsa.org](http://www.aahsa.org)  
2519 Connecticut Avenue NW  
Washington, DC 20008-1520  
(202) 783-2242

This organization's mission is to promote high-quality, affordable, and ethical long-term care for older Americans. Its Web site includes tips on choosing facilities and services, information on types of care, and other resources.

**American Bar Association (ABA)**

Web site: [www.abanet.org](http://www.abanet.org)  
750 North Lake Shore Drive  
Chicago, IL 60611  
(312) 988-5522

The ABA's Lawyer Referral and Information Service can help you find a lawyer in your area who's knowledgeable in eldercare issues.

**American Cancer Society**

Web site: [www.cancer.org](http://www.cancer.org)  
National Office  
1599 Clifton Road Northeast  
Atlanta, GA 30329-4251  
(800) 227-2345

The American Cancer Society offers information on cancer and sponsors support groups for cancer patients and their families.

**American College of Gastroenterology**

Web site: [www.acg.gi.org](http://www.acg.gi.org)  
4900 B South 31st Street  
Arlington, VA 22206  
(703) 820-7400

This organization provides information on digestive diseases and offers referrals to physicians who specialize in this field of medicine.

**American Council on Life Insurance**

Web site: [www.acli.com](http://www.acli.com)  
1001 Pennsylvania Avenue NW  
Washington, DC 20004-2599  
(800) 589-2254 or (202) 624-2000

On this organization's Web site, you can find information on financial and retirement security products as well as a state insurance department directory.

**The American Foundation for AIDS Research**

Web site: [www.amfar.org](http://www.amfar.org)  
120 Wall Street, 13th Floor  
New York, NY 10005-3902  
(212) 806-1600

This nonprofit organization provides support for AIDS research, prevention, treatment, education, and advocacy. By visiting the group's Web site and adding your name to the mailing list, you can receive regular e-mail updates on all aspects of the disease.

**American Foundation for the Blind**

Web site: [www.afb.org](http://www.afb.org)  
11 Penn Plaza, Suite 300  
New York, NY 10001  
(212) 502-7600

This organization's Web site provides information on blindness and low vision, a directory of organizations that help the blind and visually impaired in the United States and Canada, and online message boards.

**American Gastroenterological Association**

Web site: [www.gastro.org](http://www.gastro.org)  
7910 Woodmont Avenue, 7th Floor  
Bethesda, MD 20814  
(301) 654-2055

This organization advocates for biomedical research and scientific training in gastroenterology. Its Web site offers a wealth of information on a variety of digestive diseases and message boards for discussions of digestive health.

**American Heart Association**

Web site: [www.americanheart.org](http://www.americanheart.org)  
National Center  
7272 Greenville Avenue  
Dallas, TX 75231  
(800) 242-8721

This organization's Web site features information on the warning signs of heart attack, facts on heart-related diseases and conditions, and updates on the latest research in the field. The site also provides access to local chapters.

**American Institute of Certified Public Accountants  
Personal Financial Planning Division**

Web site: [www.cpapfs.org](http://www.cpapfs.org)  
1211 Avenue of the Americas  
New York, NY 10036  
(888) 777-7077

This organization offers information on financial planning and referrals to accountants.

**American Medical Association (AMA)**

Web site: [www.ama-assn.org](http://www.ama-assn.org)  
515 North State Street  
Chicago, IL 60610  
(312) 464-5000

The AMA maintains a database of almost every M.D. and D.O. in the country. Check the organization's Web site for a list of board-certified primary care physicians in your area.

**American Pharmaceutical Association**

Web site: [www.pharmacyandyou.org](http://www.pharmacyandyou.org)  
2215 Constitution Avenue NW  
Washington, DC 20037-2985  
(202) 628-4410

This organization provides all kinds of information on the field of pharmacy. Its Web site features helpful advice on medication use, including adverse reactions.

**American Red Cross**

Web site: [www.redcross.org](http://www.redcross.org)

In addition to providing disaster relief, the American Red Cross sponsors a variety of health and safety education programs. You can find your local chapter in the blue pages of your telephone directory, in the "Guide to Human Services."

**American Stroke Association**

Web site: [www.strokeassociation.org](http://www.strokeassociation.org)  
National Center  
7272 Greenville Avenue  
Dallas, TX 75231  
(888) 478-7653

A division of the American Heart Association, this organization specializes in stroke research, education, fundraising, and advocacy. Its Web site provides information on caring for someone who has suffered a stroke.

**Amyotrophic Lateral Sclerosis Association**

Web site: [www.alsa.org](http://www.alsa.org)  
27001 Agoura Road, Suite 150  
Calabasas Hills, CA 91301-5104  
(800) 782-4747

The Web site for this organization offers news, research updates, and consumer support for people with ALS (Lou Gehrig's disease) and their families.

**ARCH National Respite Network and Resource Center**

Web site: [www.chtop.com](http://www.chtop.com)  
Chapel Hill Training-Outreach Project  
800 Eastowne Drive, Suite 105  
Chapel Hill, NC 27514  
(888) 671-2594 or (919) 490-5577

Through this organization's Web site, you can find respite care providers in your state or local area.

**Arthritis Foundation**

Web site: [www.arthritis.org](http://www.arthritis.org)  
PO Box 7669  
Atlanta, GA 30357-0669  
(800) 283-7800

This organization is devoted to raising public awareness of arthritis and other joint diseases through education, research, advocacy, and support. It publishes a bimonthly magazine, *Arthritis Today*, that's available by subscription or online.

**Assisted Living Federation of America**

Web site: [www.alfa.org](http://www.alfa.org)  
11200 Waples Mill Road, Suite 150  
Fairfax, VA 22030  
(703) 691-8100

This organization represents more than 7,000 for-profit and not-for-profit providers of senior housing. Its Web site features a list of assisted living facilities that can be searched by state, county, or city.

**Association of Jewish Family and Children's Agencies**

Web site: [www.ajfca.org](http://www.ajfca.org)  
 557 Cranbury Road, Suite 2  
 East Brunswick, NJ 08816-5419  
 (800) 634-7346

This national organization offers faith-based services for older adults and their families. Its online Elder Support Service Directory lists service providers and contact information by state.

**Canadian Association for the Fifty-Plus**

Web site: [www.50plus.com](http://www.50plus.com)  
 27 Queen Street East, Suite 1304  
 Toronto, ON Canada  
 M5C 2M6  
 (416) 363-8748

Also known as CARP, this nonprofit organization works to promote the rights of older Canadians. Member benefits include a free newsletter and discounts on health insurance and financial services.

**CareGuide, Inc.**

Web site: [www.careguide.com](http://www.careguide.com)  
 12301 NW 39th Street  
 Coral Springs, FL 33056  
 (888) 389-8839

CareGuide is a care management company with a national network of care managers and a toll-free caregiver support center.

**Carescout/National Eldercare Referral Systems**

Web site: [www.NursingHomeReports.com](http://www.NursingHomeReports.com)  
 36 Washington Street, Suite 250  
 Wellesley Hills, MA 02481  
 (800) 571-1918 or (781) 431-7033

These sister organizations offer a wealth of information about assisted living facilities. They also conduct nursing home inspections.

**Catholic Charities USA**

Web site: [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)  
 1731 King Street, Suite 200  
 Alexandria, VA 22314  
 (703) 549-1390

This faith-based organization sponsors a variety of caregiving services, including adult day care and support groups. It also offers referrals to local chapters.

**Centers for Medicare and Medicaid Services (CMS)**

Web site: [www.cms.hhs.gov](http://www.cms.hhs.gov)  
 7500 Security Boulevard  
 Baltimore, MD 21244-1850  
 (410) 786-3000

Previously known as the Health Care Financing Administration, this government agency administers Medicare and Medicaid. You can find information about these programs on the CMS Web site.

**Certified Financial Planner Board of Standards**

Web site: [www.cfp-board.org](http://www.cfp-board.org)  
 1700 Broadway, Suite 2100  
 Denver, CO 80290-2101  
 (888) CFP-MARK

Through this organization's Web site, you can locate a certified financial planner in your area. You'll also find a list of questions to ask during your initial interview.

**Children of Aging Parents**

Web site: [www.caps4caregivers.org](http://www.caps4caregivers.org)  
 1609 Woodburne Road, Suite 302A  
 Levittown, PA 19057  
 (800) 227-7294 or (215) 945-6900

This organization's mission is to assist people who care for elderly loved ones by giving them reliable information, referrals, and support.

**Community Health Accreditation Program**

Web site: [www.chapinc.org](http://www.chapinc.org)  
 61 Broadway  
 New York, NY 10006  
 (800) 656-9656 or (212) 480-8828

This organization provides accreditation for home care agencies.

**Consumer Consortium on Assisted Living**

Web site: [www.ccal.org](http://www.ccal.org)  
 2342 Oak Street  
 Falls Church, VA 22046  
 (703) 533-8121

This organization offers resources to prospective residents of assisted living facilities, including a checklist for evaluating facilities.

**Continuing Care Accreditation Commission**

Web site: [www.ccaonline.org](http://www.ccaonline.org)  
 2519 Connecticut Avenue NW  
 Washington, DC 20008-1520  
 (202) 783-7286

This agency provides accreditation for continuing care facilities.

**Deaf and Disabled Telecommunications Program**

Web site: [www.ddtp.org](http://www.ddtp.org)  
 1939 Harrison Street, Suite 520  
 Oakland, CA 94612  
 (800) 867-4323

This organization can help caregivers obtain special telephone equipment for loved ones who are hearing impaired.

**Department of Veterans Affairs**

Web site: [www.va.gov](http://www.va.gov)  
 Department of Veterans Affairs  
 Washington, DC 20011  
 (800) 827-1000

This government agency offers a variety of benefits and services for veterans and their beneficiaries. Its Web site features a facilities locator that can help you find the nearest VA offices, medical centers, and clinics.

**Division of Aging and Seniors**

Web site: <http://www.hc-sc.gc.ca/seniors-aines/seniors/english/division.htm>  
 Population Health Directorate  
 Health Canada  
 Address Locator 1908A1  
 Ottawa, ON Canada  
 KIA 1B4  
 (613) 952-7606

This agency serves in an advisory capacity to the Canadian government, offering education and research on issues affecting the country's senior population. It also provides operational support for the National Advisory Council on Aging.

**Division of HIV/AIDS Prevention**

Web site: <http://www.cdc.gov/hiv/dhap.htm>  
 Part of the Centers for Disease Control and Prevention, this division's Web site includes fact sheets on transmission, testing, treatment, and prevention of HIV/AIDS.

**Family Caregiver Alliance**

Web site: [www.caregiver.org](http://www.caregiver.org)  
 690 Market Street  
 Suite 600  
 San Francisco, CA 94104  
 (800) 445-8106

This organization's Web site includes an information clearinghouse, archives of the group's newsletter, online conferences, and an online support group.

**Financial Planning Association**

Web site: [www.fpanet.org](http://www.fpanet.org)  
 1615 L Street NW  
 Suite 650  
 Washington, DC 20036  
 (800) 282-7526

This organization can provide names of qualified financial planners in your area.

**Friends' Health Connection**

Web site: [www.48friend.org](http://www.48friend.org)  
 PO Box 114  
 New Brunswick, NJ 08903  
 (800) 483-7436 or (732) 418-1811

This nonprofit organization administers support networks for people with similar health problems and their caregivers.

**Home Care Companions**

Web site: [www.homecarecompanions.org](http://www.homecarecompanions.org)  
 1320 Divisadero Street  
 San Francisco, CA 94115  
 (415) 824-3269

This organization offers training to those who provide home care for people with cancer, AIDS, and brain tumors.

**Homecare University**

Web site: [www.homecareuniversity.org](http://www.homecareuniversity.org)  
 228 Seventh Street SE  
 Washington, DC 20003  
 (202) 547-3576

This organization provides accreditation for home care agencies.

### **Hospice Education Institute**

Web site: [www.hospiceworld.org](http://www.hospiceworld.org)  
3 Unity Square  
PO Box 98  
Machiasport, ME 04655-0098  
(800) 331-1620

Contact this organization for information on hospice care and referrals to hospice programs in your area.

### **Hospice Foundation of America**

Web site: [www.hospicefoundation.org](http://www.hospicefoundation.org)  
2001 S Street NW #300  
Washington, DC 20009  
(800) 854-3402 or (202) 638-5419

This organization provides information on hospice and end-of-life care. Through its Web site, you can find a hospice program in your area.

### **Internal Revenue Service (IRS)**

Web site: [www.irs.gov](http://www.irs.gov)  
(800) 829-1040

The IRS has several programs for seniors, including Tax Counseling for the Elderly and the Volunteer Income Tax Assistance Program.

### **International Hearing Society**

Web site: <http://www.pitt.edu/~uclid/ihs.htm>  
20361 Middlebelt  
Livonia, MI 48152  
(800) 521-5247

Contact this organization to learn more about treatments and support services for people with hearing loss.

### **Joint Commission on Accreditation of Healthcare Organizations**

Web site: [www.jcaho.org](http://www.jcaho.org)  
One Renaissance Boulevard  
Oakbrook Terrace, IL 60181  
(630) 792-5000

This agency provides accreditation for home health care agencies.

### **Lutheran Services in America**

Web site: [www.lutheranservices.org](http://www.lutheranservices.org)  
700 Light Street  
Baltimore, MD 21230  
(800) 664-3848

This faith-based organization sponsors a variety of caregiving services, including senior centers, adult day care, telephone reassurance, and transportation. It also operates nursing homes.

### **Meals on Wheels Association of America**

Web site: [www.mowaa.org](http://www.mowaa.org)  
1414 Prince Street, Suite 302  
Alexandria, VA 22314  
(703) 548-5558

This organization can refer you to meal delivery programs in your loved one's community.

### **Medicare**

Web site: [www.medicare.gov](http://www.medicare.gov)  
(800) 633-4227

Visit the Medicare Web site for information on Medicare eligibility requirements and benefits. The site also features a list of participating physicians and information on dialysis facilities, nursing homes, and prescription assistance programs.

### **National Academy of Elder Law Attorneys, Inc.**

Web site: [www.naela.com](http://www.naela.com)  
1604 North Country Club Road  
Tucson, AZ 85716  
(520) 881-4005

This nonprofit organization assists lawyers and others in the legal profession who work with elderly clients and their families. Through its Web site, you can find an elder law attorney in your area.

### **National Adult Day Services Association**

Web site: [www.ncoa.org/nadsa](http://www.ncoa.org/nadsa)  
409 Third Street SW  
Washington, DC 20024  
(866) 890-7357

This organization maintains information on adult day care facilities nationwide and offers a checklist for evaluating them.

### **National Alliance for Caregiving**

Web site: [www.caregiving.org](http://www.caregiving.org)  
4720 Montgomery Lane, Suite 642  
Bethesda, MD 20814

This organization provides information and support for caregivers and their families. The Web site features links to many helpful organizations.

#### **National Association for Continenence**

Web site: [www.nafc.org](http://www.nafc.org)  
 PO Box 8310  
 Spartanburg, SC 29305-8310  
 (800) 252-3337

Formerly known as Help for Incontinent People (HIP), this nonprofit organization is dedicated to improving the quality of life of people with incontinence.

#### **National Association for Home Care**

Web site: [www.nahc.org](http://www.nahc.org)  
 228 Seventh Street SE  
 Washington, DC 20003  
 (202) 547-7424

This is the nation's largest trade association, representing the interests and concerns of home care agencies, home care aide organizations, medical equipment suppliers, and hospice programs. On the Web site, you'll find information on choosing a home care provider, as well as a home care/hospice locator.

#### **National Association of Area Agencies on Aging (N4A)**

Web site: [www.n4a.org](http://www.n4a.org)  
 927 15th Street NW, 6th Floor  
 Washington, DC 20005  
 (202) 296-8130

N4A is the umbrella organization for the nation's 655 Area Agencies on Aging and more than 230 Title VI Native American aging programs. It advocates on behalf of these government entities to ensure that services are available to older Americans.

#### **National Association of Insurance Commissioners**

Web site: [www.naic.org](http://www.naic.org)  
 2301 McGee, Suite 800  
 Kansas City, MO 64108-2604  
 (816) 842-3600

This organization offers a selection of consumer publications, which can be ordered for a nominal fee.

#### **National Association of Personal Financial Advisors**

Web site: [www.napfa.org](http://www.napfa.org)  
 355 West Dundee Road, Suite 200  
 Buffalo Grove, IL 60089  
 (888) 333-6659

This organization has more than 750 members and affiliates who provide financial advice on a "fee-only" basis, meaning that their compensation is not based on the sale of financial products. The Web site features a listing of fee-only advisors nationwide.

#### **National Association of Professional Geriatric Care Managers**

Web site: [www.caremanager.org](http://www.caremanager.org)  
 1604 North Country Club Road  
 Tucson, AZ 85716  
 (520) 881-8008

Through this organization's Web site, you can find a geriatric care manager in your area.

#### **National Association of Social Workers**

Web site: [www.socialworkers.org](http://www.socialworkers.org)  
 750 First Street NE, Suite 700  
 Washington, DC 20002  
 (800) 638-8799

This organization offers referrals to qualified social workers nationwide.

#### **National Association of State Units on Aging**

Web site: [www.nasua.org](http://www.nasua.org)  
 1201 15th Street NW, Suite 350  
 Washington, DC 20005  
 (202) 898-2578

The membership of this nonprofit organization consists of the 57 state and territorial government agencies on aging. Together, they work to promote public policy on behalf of the nation's diverse aging population.

### **National Association of the Deaf**

Web site: [www.nad.org](http://www.nad.org)  
814 Thayer Avenue  
Silver Spring, MD 20910-4500  
(301) 587-1788  
TTY: (301) 587-1789

This organization's programs include grassroots advocacy for the hearing impaired, captioned media, and certification of American Sign Language professionals. Check the Web site for information on the legal rights of the hearing impaired.

### **National Cancer Institute**

Web site: [www.cancer.gov](http://www.cancer.gov)  
NCI Public Inquiries Office  
Building 31, Room 10A31  
31 Center Drive, MSC 2580  
Bethesda, MD 20892-2580  
(800) 4-CANCER (Cancer Information Service)  
(301) 435-3848

The Web site for this government agency—a branch of the National Institutes of Health—offers information on cancer risk factors, screening and testing, treatments, and clinical trials. Consumers with specific questions should call the toll-free number listed above.

### **National Center for Vision and Aging**

Web site: [www.lighthouse.org](http://www.lighthouse.org)  
111 East 59th Street  
New York, NY 10022-1202  
(800) 334-5497

Operated by The Lighthouse International, this organization provides information and support for people with vision loss.

### **National Center on Elder Abuse**

Web site: [www.elderabusecenter.org](http://www.elderabusecenter.org)  
1225 I Street NW, Suite 725  
Washington, DC 20005  
(202) 898-2586

Visit the center's Web site to learn what constitutes elder abuse, how to prevent it, and how to report it.

### **National Citizens' Coalition for Nursing Home Reform**

Web site: [www.nccnhr.org](http://www.nccnhr.org)  
1424 16th Street NW, Suite 202  
Washington, DC 20036  
(202) 332-2275

This consumer organization advocates the development of public policy that will improve life and care for residents of nursing homes.

### **National Consumers League**

Web site: [www.fraud.org](http://www.fraud.org)  
PO Box 65868  
Washington, DC 20035  
(800) 876-7060

This organization runs the National Fraud Information Center, which seeks to help consumers recognize and report various types of fraud. A complaint form is available online.

### **National Council on the Aging**

Web site: [www.ncoa.org](http://www.ncoa.org)  
409 Third Street SW, Suite 200  
Washington, DC 20024  
(202) 479-1200

This organization works with professionals and community organizations to improve the lives of the elderly. Visit its Web site to learn about its wide-ranging advocacy role and to access its journal, *Innovations*.

### **National Family Caregivers Association**

Web site: [www.nfcacares.org](http://www.nfcacares.org)  
10400 Connecticut Avenue, Suite 500  
Kensington, MD 20895-3944  
(800) 896-3650 or (301) 942-6430

This nonprofit membership organization provides information and support for caregivers with aging parents, ill spouses, or disabled children.

### **National Foundation for Depressive Illness**

Web site: [www.depression.org](http://www.depression.org)  
PO Box 2257  
New York, NY 10116  
(800) 239-1265

Contact this organization for information on depression's symptoms and available treatments.

**National Hospice and Palliative Care Organization**

Web site: [www.nhpco.org](http://www.nhpco.org)  
 1700 Diagonal Road  
 Arlington, VA 22314  
 (703) 837-1500 or (800) 658-8898

This is the nation's largest membership organization representing hospice and palliative care programs and professionals. Its Web site can direct you to programs in your area.

**National Institute of Mental Health**

Web site: [www.nimh.nih.gov](http://www.nimh.nih.gov)  
 NIMH Public Inquiries  
 6001 Executive Boulevard, Room 8184, MSC 9663  
 Bethesda, MD 20892-9663  
 (301) 443-4513

Contact this government organization to learn about the various types of depression, as well as their diagnosis and treatment.

**National Institute on Aging**

Web site: [www.nia.nih.gov](http://www.nia.nih.gov)  
 Building 31, Room 5C27  
 31 Center Drive, MSC 2292  
 Bethesda, MD 20892  
 (800) 222-2225 or (301) 496-1752

This agency, a branch of the National Institutes of Health, conducts research on age-related diseases and issues. Check out the Web site for updates on the latest findings.

**National Kidney and Urologic Diseases Information Clearinghouse**

Web site: [www.niddk.nih.gov/health/kidney/nkudic.htm](http://www.niddk.nih.gov/health/kidney/nkudic.htm)  
 3 Information Way  
 Bethesda, MD 20892-3580  
 (800) 891-5390 or (301) 654-4415

This government agency produces a number of publications on diseases of the kidneys and urologic system. Its toll-free consumer hot line is available Monday through Friday, 8:30 A.M. to 5:00 P.M. EST.

**National Mental Health Association**

Web site: [www.nmha.org](http://www.nmha.org)  
 1021 Prince Street  
 Alexandria, VA 22314-2971  
 (800) 969-6642

Contact this organization for information on the diagnosis and treatment of mental illness, as well as referrals to local treatment services.

**National Osteoporosis Foundation**

Web site: [www.nof.org](http://www.nof.org)  
 1232 22nd Street NW  
 Washington, DC 20037-1292  
 (202) 223-2226

This nonprofit organization is dedicated to promoting life-long bone health. Its Web site features a directory of member physicians as well as information on the prevention, diagnosis, and treatment of osteoporosis.

**National Pressure Ulcer Advisory Panel (NPUAP)**

Web site: [www.npuap.org](http://www.npuap.org)  
 SUNY at Buffalo, Beck Hall  
 3435 Main Street  
 Buffalo, NY 14214  
 (703) 464-4849

This organization provides booklets and other resources for the prevention and treatment of bedsores.

**National Reverse Mortgage Lenders Association**

Web site: [www.reversemortgage.org](http://www.reversemortgage.org)  
 1625 Massachusetts Avenue NW  
 Washington, DC 20036  
 (202) 939-1760

Contact this organization to learn more about reverse mortgages and to locate lenders in your area.

**National Self-Help Clearinghouse**

Web site: [www.selfhelpweb.org](http://www.selfhelpweb.org)  
 365 5th Avenue, Suite 3300  
 New York, NY 10016  
 (212) 817-1822

This organization offers helpful resources for people who want to launch their own support groups.

**National Sleep Foundation**

Web site: [www.sleepfoundation.org](http://www.sleepfoundation.org)  
 1522 K Street NW, Suite 500  
 Washington, DC 20005  
 (202) 347-3471

This organization offers information on diagnosing and treating sleep disorders, as well as advice on getting a good night's sleep.

### **Parkinson's Disease Foundation**

Web site: [www.pdf.org](http://www.pdf.org)  
William Black Medical Building  
Columbia-Presbyterian Medical Center  
710 West 168th Street  
New York, NY 10032-9982  
(800) 457-6676 or (212) 973-4700

This nonprofit organization supports and promotes Parkinson's research worldwide. On its Web site, experts answer questions about the disease.

### **Partnership for Caring**

Web site: [www.partnershipforcaring.org](http://www.partnershipforcaring.org)  
1620 Eye Street NW, Suite 202  
Washington, DC 20006  
(800) 989-9455

This nonprofit organization offers free state-specific sample forms for durable powers of attorney and living wills.

### **Pioneer Network**

Web site: [www.pioneernetwork.net](http://www.pioneernetwork.net)  
PO Box 18648  
Rochester, NY 14618-0648  
(585) 271-7570

This nonprofit organization is spearheading a grassroots movement to transform eldercare and build elder-focused communities.

### **Rosalynn Carter Institute for Human Development**

Web site: [www.rosalynncarter.org](http://www.rosalynncarter.org)  
Georgia Southwestern State University  
800 Wheatley Street  
Americus, GA 31709  
(229) 928-1234

The institute promotes the health and well-being of family and professional caregivers through research, education, and training.

### **Shepherd's Centers of America**

Web site: [www.shepherdcenters.org](http://www.shepherdcenters.org)  
One West Armour Boulevard, Suite 201  
Kansas City, MO 64111  
(800) 547-7073 or (816) 960-2022

These centers train senior citizen volunteers to provide part-time respite care. Currently, more than 100 centers operate in communities throughout the United States.

### **Simon Foundation for Continence**

Web site: [www.simonfoundation.org](http://www.simonfoundation.org)  
Box 835-F  
Wilmette, IL 60091  
(800) 237-4666

This organization provides assistance to people with incontinence and their families. It also reviews relevant legislation and encourages medical professionals to learn about the condition.

### **Social Security Administration**

Web site: [www.ssa.gov](http://www.ssa.gov)  
Office of Public Inquiries  
6401 Security Boulevard  
Room 4-C-5 Annex  
Baltimore, MD 21235-6401  
(800) 772-1213

On this government agency's Web site, you can find benefits information, obtain claims forms, and view publications. Call the national toll-free number or your local Social Security office with any questions.

### **Society of Financial Service Professionals**

Web site: [www.financialpro.org](http://www.financialpro.org)  
270 South Bryn Mawr Avenue  
Bryn Mawr, PA 19010-2195  
(800) 392-6900 or (610) 526-2500

This organization can help you find a financial professional in your area.

### **Visiting Nurse Associations of America**

Web site: [www.vnaa.org](http://www.vnaa.org)  
11 Beacon Street, Suite 910  
Boston, MA 02108  
(800) 426-2547 or (888) 866-8773 or (617) 523-4042

This organization provides information and referrals for home health care and hospice programs.

### **Well Spouse Foundation**

Web site: [www.wellspouse.org](http://www.wellspouse.org)  
PO Box 30093  
Elkins Park, PA 19027  
(800) 838-0879

This organization offers information and support to people who are providing care for their spouses.