

Is caring for an elderly relative at home your answer?

Decisions about providing care for an aging loved one are seldom easy.

Various options exist in terms of elder care, including assisted living facilities and nursing homes. Seniors who are self-sufficient may be able to stay in a retirement community or active living building. In other instances, the best course of action is to have an elderly relative move in with family members.

Over 8 million Canadians over the age of 15 provided care to a chronically ill or disabled friend or loved one, according to a 2012 Statistics Canada study. Care is defined as helping with feeding, bathing, dressing, and other personal care needs, going beyond driving a parent to appointments or helping them with financial matters.

Taking care of a senior requires a profound commitment and can completely disrupt a person's life, both at home and at work. Men and women faced with caring for an aging parent at home may want to employ several strategies to make that transition go as smoothly as possible.

Talk to the senior about your options. Making decisions together will be best for everyone involved. It can be challenging to discuss mortality and whether or



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not elderly parents or relatives can properly care for themselves. Broach the subject well in advance of making any plans so you will have some understanding of how the senior feels about the situation and what would make him or her most comfortable. Your parents may already have a plan in place.

Establish a caregiving budget. Caring for the elderly is expensive. Before a senior can be welcomed into your home, you must first determine which financial changes must be made to accommodate this person. Will a parent be contributing to a portion of the expenses or paying rent? Is it feasible for you to re-

duce hours at work to care for this individual? Once you have the numbers in black and white, you can better assess your situation.

Make physical modifications. Your home may not be equipped and safe for an elderly resident. You may need to add a private space for your parent or relative, and in-

stall night lights, secured railings, grab bars, ramps, a shower chair, and anti-slip surfaces. You may need to build an extension on the home or completely renovate what you have to make the space safe.

Aim for stability. Moving and changing routines can be especially stressful for seniors who

are used to their own schedules and habits. Transfer furniture and mementos from their home into yours. Encourage seniors to maintain a social schedule and invite friends over. Try to help your loved one keep his or her doctors and, if possible, take them to shop where they have shopped in the past. These opportunities will make the transition to a new home easier.

Discuss finances. It's essential to understand your loved one's financial situation. Make lists of his or her assets and any insurance policies in his or her name. Understand which health procedures are covered and discuss ways to finance any procedures or medications that are not covered by your loved one's policy. Ask if your loved one wants you to manage his or her finances or when he or she may feel this is necessary. Professional help, such as an attorney, financial planner or a geriatric care manager, can make it easier to understand the legalities and subtleties of these arrangements.

Make time for yourself. Caring for the elderly can seem like a full-time job, and it's easy to forget yourself in the process. Make time for yourself so your own health is not sacrificed while you tend to your loved one.

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