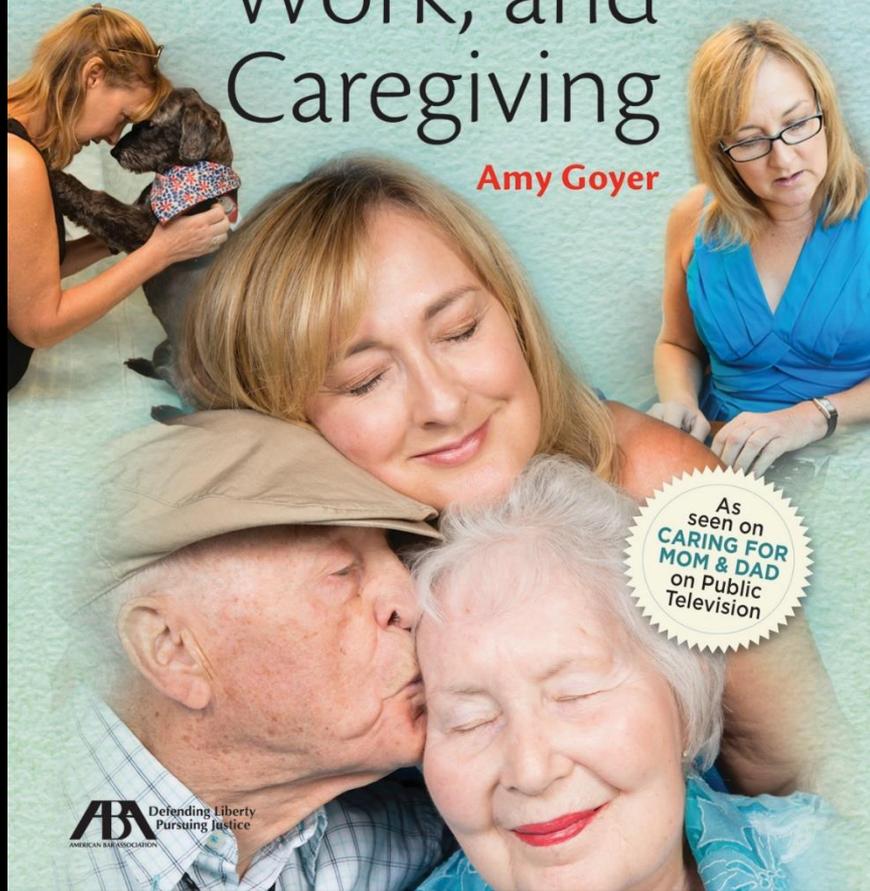


**AARP**  
Real Possibilities

# Juggling Life, Work, and Caregiving

Amy Goyer



# JUGGLING LIFE, WORK AND CAREGIVING

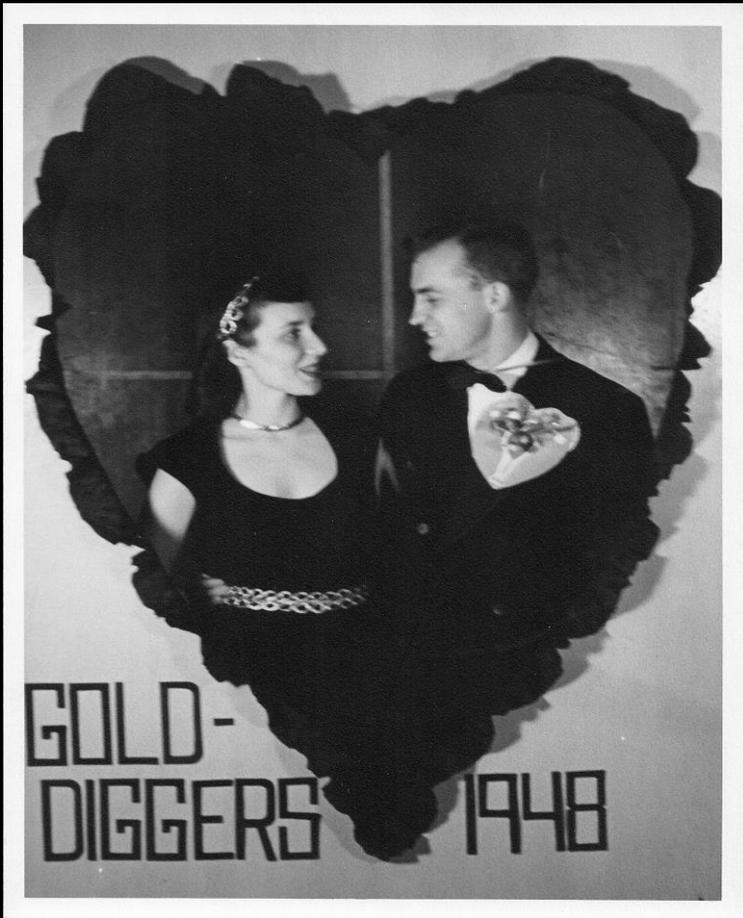
**Amy Goyer**

AARP Family and Caregiving Expert

**AARP**<sup>®</sup>  
Real Possibilities

# Our Family Story



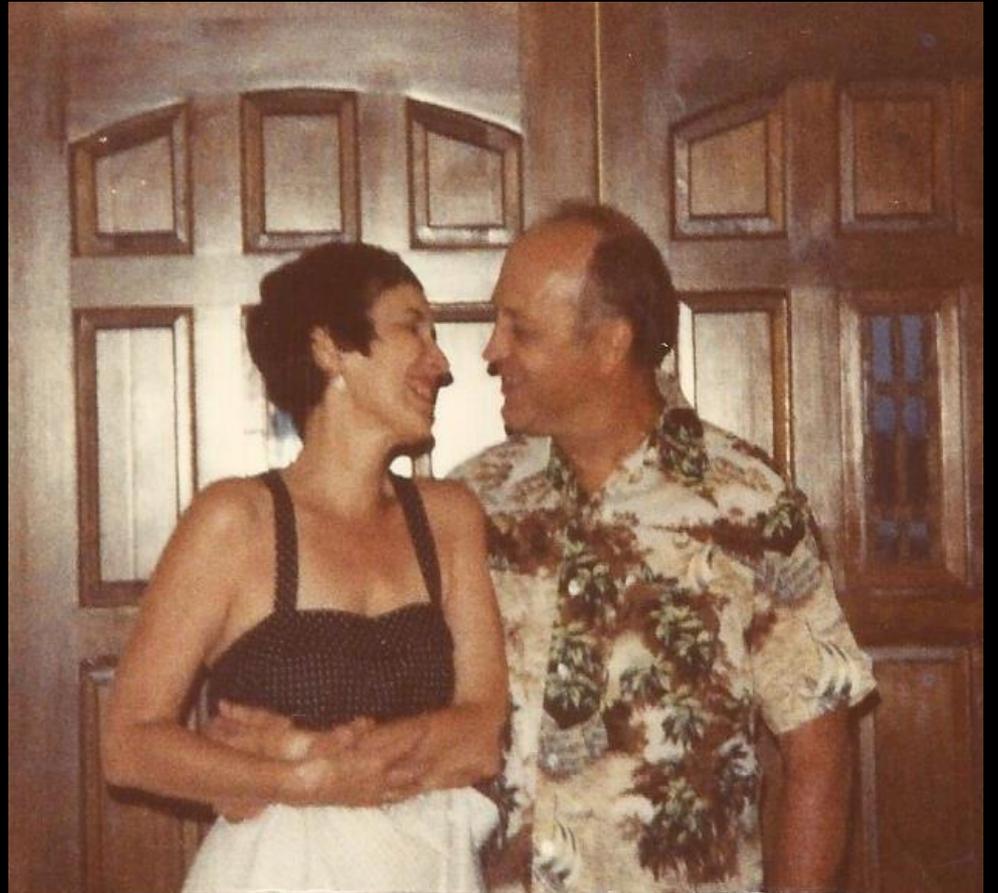




olan mills



*Jan Mills*









**AARP**<sup>®</sup>







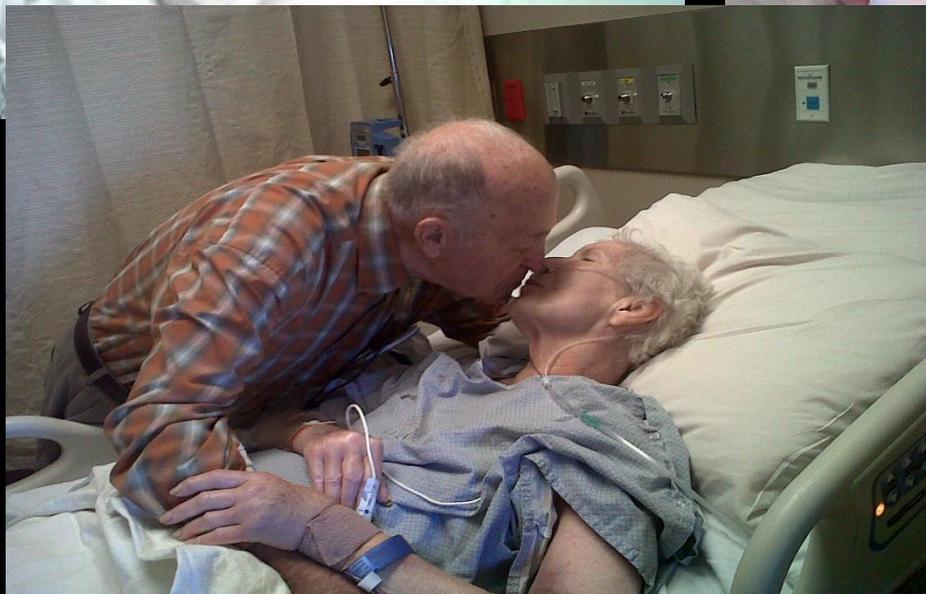
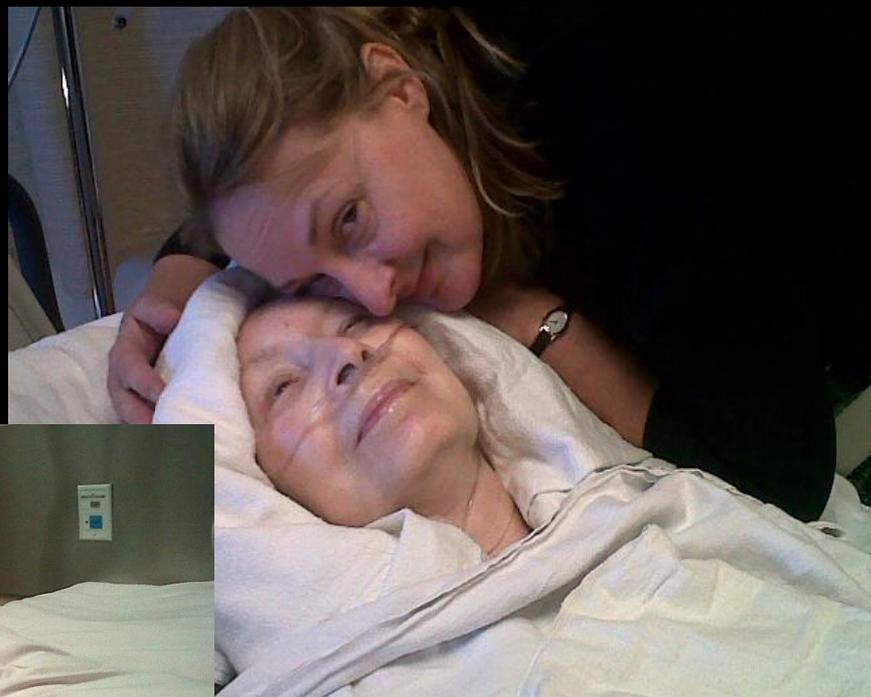
6 months later...



The Big Move







40 days & nights





Daily support for Mom...



...and for Dad...and Mr. Jackson







Selling the family farm



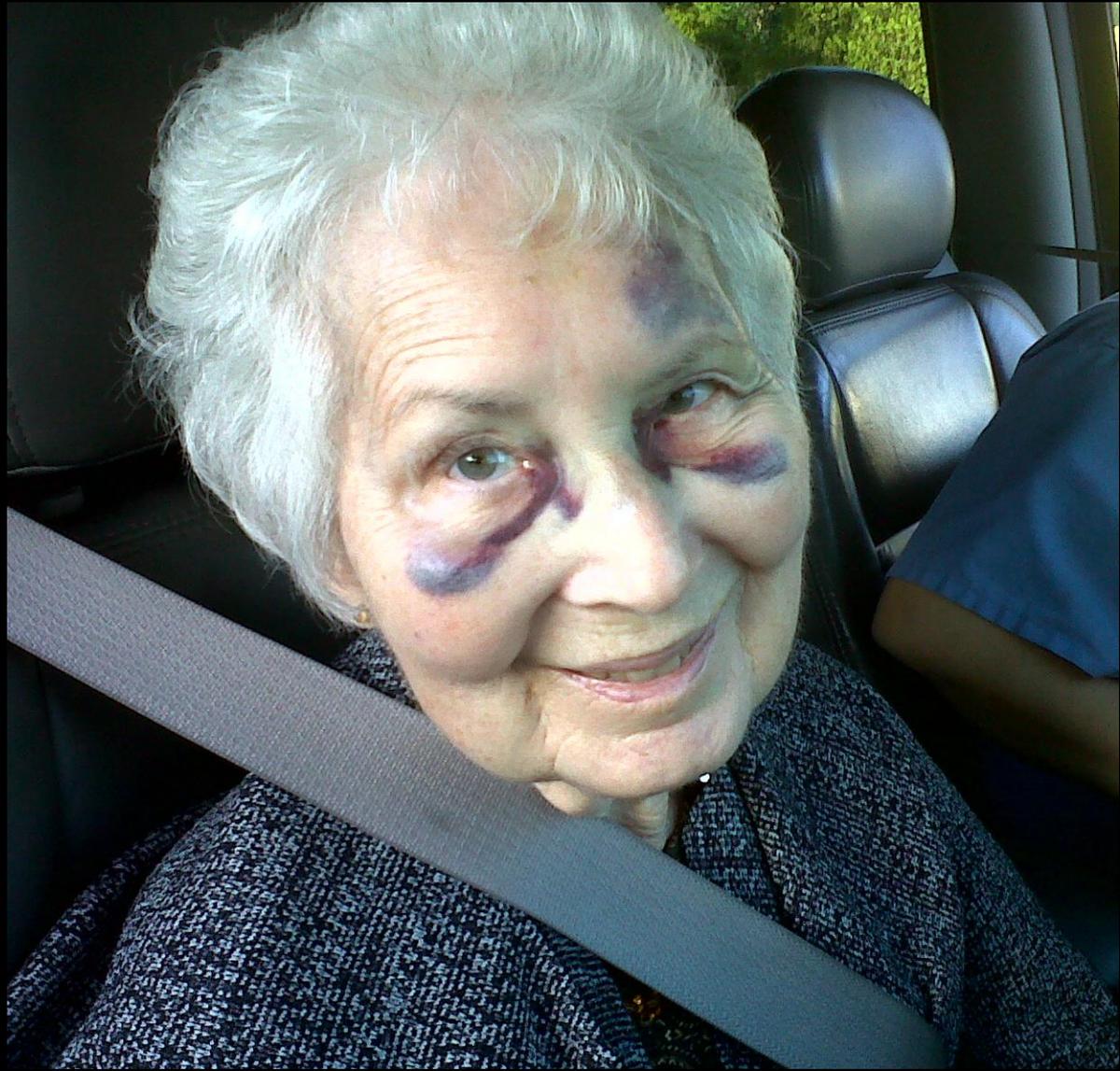
3 months later...













The Big Move...Back





No hospitalizations for over a year!



My sister, Karen, increasingly ill



Dad's 90<sup>th</sup> birthday





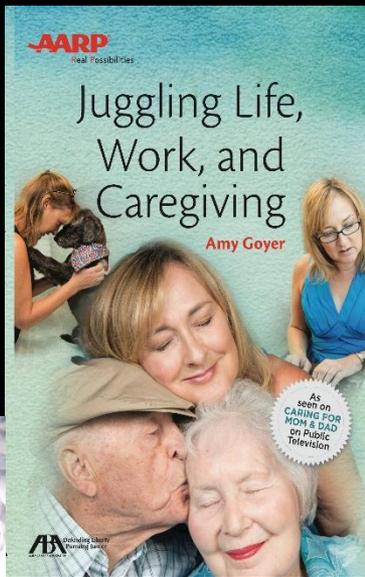




Sister and nephews moving in!



Happy 92<sup>nd</sup> Birthday Dad!



# Juggling Life, Work & Caregiving

# Impact on My Personal Life



- Stress
- Health
- Relationships
- Home

# Being a Working Caregiver

- 60% of caregivers age 50+ work at some point in caregiving journey
- 49% of the workforce is expected to be providing eldercare in the next 5 years
- 68% make work accommodations
- 19% of retirees *stopped working earlier than planned* = loss of income over lifetime:
  - Ave. loss wages/benefits over course of lives: \$304,000
  - Female: \$324,044
  - Male: \$283,716

# Impact on my Work

- Adapt work to fit caregiving
- Flexible work options (telecommuting, compressed work week, leave, renewal)
- EAP
- Changed jobs
- Self-employed
- Opportunities – missed and new
- Unpredictable
- **Flexible work schedule**
- **Telecommuting**
- **Supportive clients**



# Caregiving and Finances

- About one in five caregivers reports experiencing financial strain (18%).
- Long distance caregivers report higher levels of financial strain (21%) (BTW - 41% use pd help)
- The longer a caregiver has been providing care, the more likely they are to feel the financial strain
- 35 % - Provide both unpaid care & financial support
- 9% - Provide only financial support

# Impact on my Finances



- Increased expenses – mine, Dad's, Jackson's, sisters, nephews...
- Limited time for financial management tasks
- Limited \$ to pay for help
- Retirement planning
- **Managing multiple properties, priorities, needs**
- How long?

# Financial Influences

- **Mom and Dad**

- Long-term Care Insurance
- Pensions
- Investments
- Farm
- Advanced Directives
- Living Trust
- Taxes
- Veterans Aid & Attendance benefits and health/home care
- Health insurance/Medicare – mobile health care



- **Sisters**

- Catastrophic health
- Insurance problems
- Disability
- Unemployed
- Unable to keep up with home repairs; housing market; low value
- Depleted savings
- Debt

- **Me**

- Self-employed (insurance, benefits, pension, savings...)
- High expenses; the hub
- Siblings unable to contribute
- Concierge – as needed
- Living together
- Housemates
- Rent – 2 homes, office
- Depleted savings; debt
- Working, creatively increasing income
- Financial advise, planning, taxes
- Confidence

How do I juggle all of this? What's my secret?

4 Lessons...

# #1 It's My Choice

I choose to care.

I choose to care for myself *and* my loved ones.

I actively choose positivity.

I proactively choose joy.

I can always make another choice.

I am not putting my life on hold. This IS my life.

I am not a victim of caregiving.

# #2

*I can*  
**DO**  
**ANYTHING,**  
*but I cannot*  
**DO EVERYTHING.**

•



# TO-DO LIST:

1.



2.

EVERYTHING

3.



# Building My Team



- **Help for me**
- **Help for Mom and Dad**
- **Maximize financial benefits and services**

# Building Your Caregiving Team

[www.aarp.org/takingcare](http://www.aarp.org/takingcare)



# Get Organized

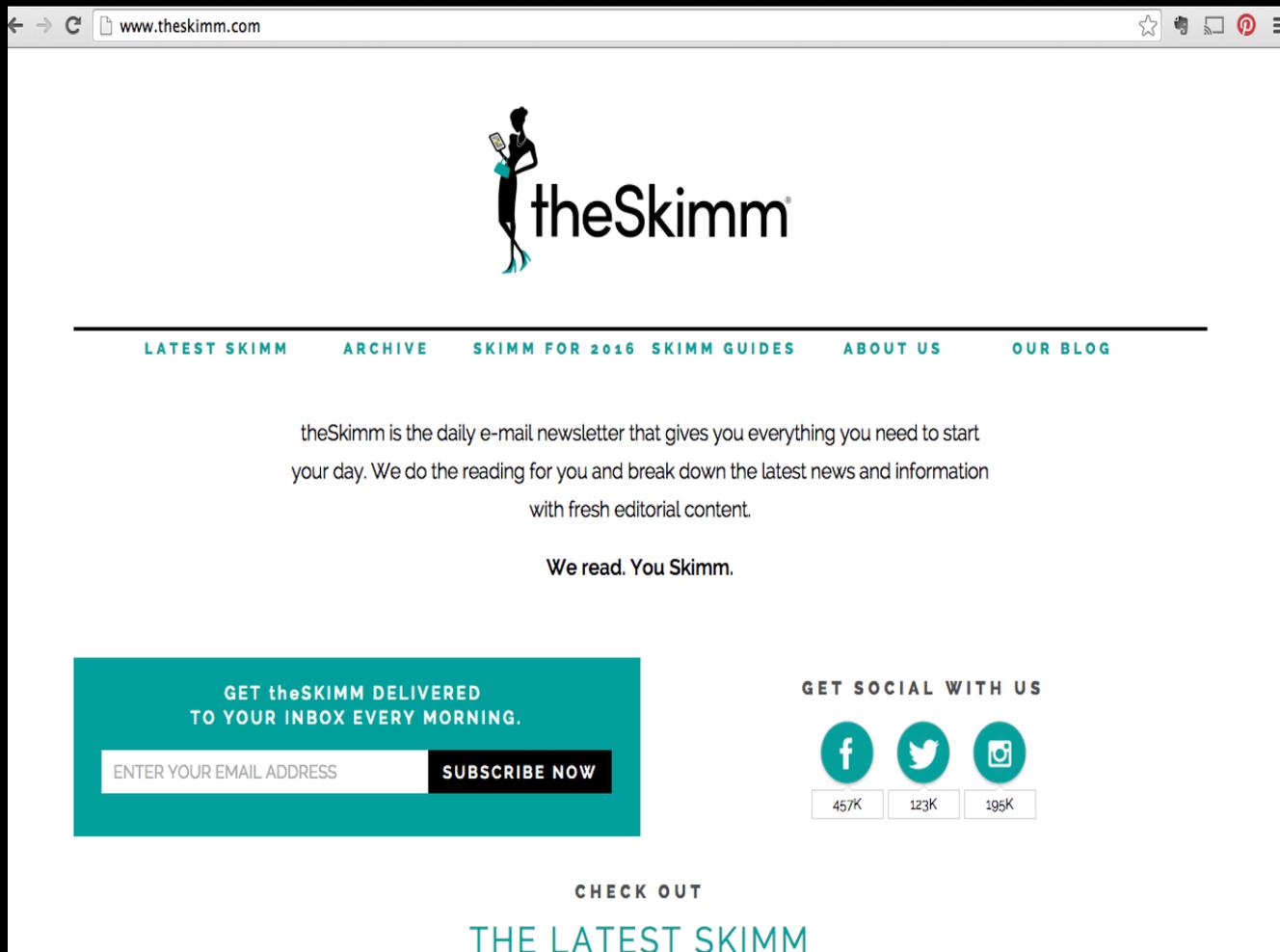
- Information
- Paper
- Time
- Technology





**INFORMATION OVERLOAD**

- **Prioritize:** Need to know, might need to know, want to know
- **Screen:** Let someone else do it



The screenshot shows the homepage of theSkimm website. At the top, there is a navigation bar with links for "LATEST SKIMM", "ARCHIVE", "SKIMM FOR 2016", "SKIMM GUIDES", "ABOUT US", and "OUR BLOG". The main content area features theSkimm logo, which consists of a stylized woman holding a smartphone next to the text "theSkimm". Below the logo, a horizontal line separates the navigation from the main text. The main text reads: "theSkimm is the daily e-mail newsletter that gives you everything you need to start your day. We do the reading for you and break down the latest news and information with fresh editorial content. We read. You Skimm." At the bottom, there is a teal-colored call-to-action box with the text "GET theSKIMM DELIVERED TO YOUR INBOX EVERY MORNING." and a "SUBSCRIBE NOW" button. To the right of this box, there is a "GET SOCIAL WITH US" section with icons for Facebook (457K), Twitter (123K), and Instagram (195K). At the very bottom, there is a link to "CHECK OUT THE LATEST SKIMM".

www.theskimm.com

theSkimm®

LATEST SKIMM ARCHIVE SKIMM FOR 2016 SKIMM GUIDES ABOUT US OUR BLOG

theSkimm is the daily e-mail newsletter that gives you everything you need to start your day. We do the reading for you and break down the latest news and information with fresh editorial content.

We read. You Skimm.

GET theSKIMM DELIVERED TO YOUR INBOX EVERY MORNING.

ENTER YOUR EMAIL ADDRESS SUBSCRIBE NOW

GET SOCIAL WITH US

f 457K

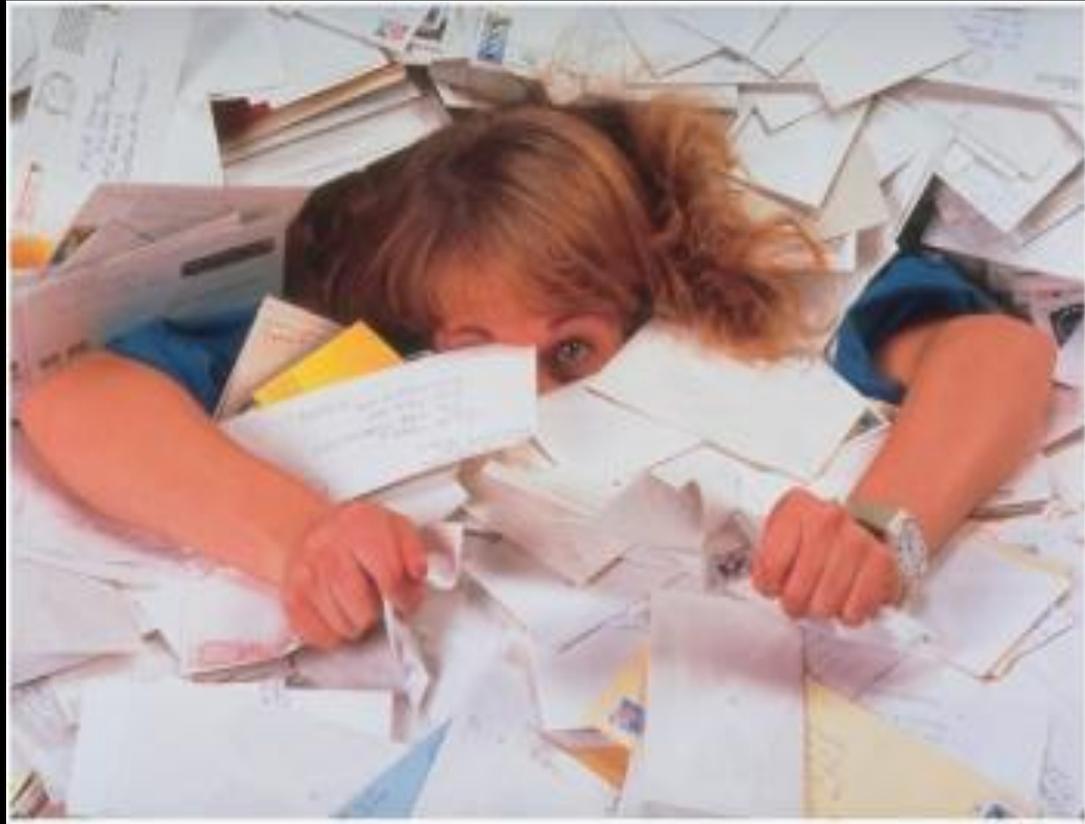
t 123K

i 195K

CHECK OUT THE LATEST SKIMM

# Go Paperless!!!

- Online banking
- Bills – email, autopay
- Online resources
- Do you need that receipt?
- Scan and shred



# Portable!



# Organize Time

1. **Plan ahead**
2. Make a list
3. Prioritize it
4. Nix procrastination
5. Manage expectations
6. **Be mindful**
7. Do one thing at a time
8. Touch it once
9. Set up systems
10. **Define roles and responsibilities**





**TECHNOLOGY!!!**



Internet, PDA, laptops, teleconferencing, BlackBerry, smart phones, tablets... apps!

# Finances

- Bill paying
- Banking
- Financial tracking
- Taxes
- Quicken, Check, Manilla and Mint



# AARP Caregiving App Powered by CareZone



[View in iTunes](#)

⊕ This app is designed for both iPhone and iPad

**Free**

Category: [Health & Fitness](#)

Updated: May 22, 2015

Version: 4.1.1

Size: 43.0 MB

Language: English

Seller: Care Zone Inc.

© Care Zone Inc.

[Rated 4+](#)

**Compatibility:** Requires iOS 8.1 or later. Compatible with iPhone, iPad, and iPod touch. This app is optimized for iPhone 5, iPhone 6, and iPhone 6 Plus.

## Description

If you're caring for an aging parent or spouse, AARP Caregiving will help you organize important information, privately coordinate with family and caregivers, and make sure everyone is in the know when it comes to tasks, appointments, and medications.

### STAY ORGANIZED

Securely access must-have information—medications, important contacts, doctor instructions, insurance cards, and more—from a phone, tablet, or computer.

### STAY COORDINATED

Share access privately with a spouse, siblings, and caregivers so you're all aware of tasks, appointments, and more.

### STAY IN TOUCH

Share updates with your trusted inner circle with a single journal post instead of multiple emails and phone calls.

### STAY INFORMED

Easily access the AARP Caregiving Resource Center for information, tools, and expert tips to help you in your caregiving journey.

## FEATURES

- **Medication List:** The next time a nurse asks what medications Mom is taking, just hand her your phone so she can see the names and dosages.
- **Medication Reminders:** Receive reminders on your phone when it's time to take a medication, and easily track what doses you've taken.
- **Contacts:** Organize and share important contacts—doctors, pharmacies, insurance providers, and neighbors.
- **Journal:** Document and privately share updates with family members.
- **Calendar:** Keep track of medical appointments and prescription refills. Sync events with other calendars, and share access with others, too.



Zone 12:00 PM 100%

**Journal**

**Dad**

**News**

**Medications**

**Journal**

**Contacts**

**Calendar**

**To-Dos**

**Notes**

**Photos & Files**

**Broadcast**

**Sharing**

**You**  
Jan 14, 2014, 10:09 AM

Wanted to record that Dad's rash is gone, and he's in fine fettle! I'll get in touch with the advice nurse, she wanted us to call after a week to check in.

**You**  
Jan 14, 2014, 11:06 PM

I just took a picture of Dad's hands, and I don't see any improvement (do you?). So Felicia, I'm thinking we might want to take him in earlier than Friday. Here's what they look like. Bob said he might be able to take him if we need to go in today.

**Felicia**  
That's actually a lot better than when I saw him on Monday... sorry, should've snapped a pic.  
Jan 14, 2014, 2:04 PM

**You**  
Let's see what it's like tomorrow, then decide.  
Jan 14, 2014, 6:46 PM

CareZone 12:00 PM

**Dad**

**News**

**Medications**

**Journal**

**Contacts**

**Calendar**

**To-Dos**

**Notes**

**Photos & Files**

**Broadcast**

**Sharing**

7 8

**Wednesd.**

8 AM ✓ Amlodip  
✓ Atorvast  
✓ Bupropi  
✓ Citalopra  
✓ Glyburid  
✓ Hydroch  
✓ Lisinopri  
✓ Metform

1 PM ✓ Metform

**Next**  
8 PM Metform

AARP®



The screenshot shows the CareZone app interface. At the top, there are navigation options: Home, CareZone, and Medications. Below this, a profile for 'Dad' is visible. The 'Medications' section is active, showing a list of medications: Amlodipine Besylate (Oral Pill) and Atorvastatin (Oral Pill). A modal window is open over the medications list, titled 'Enter medication info the easy way'. The modal has 'Cancel', 'Info', and 'Save' buttons at the top. The main content of the modal is a photograph of a person's hands holding a pill bottle and a smartphone. The smartphone screen displays the same pill bottle, indicating a photo-taking feature. Below the photo is a blue button labeled 'Take photos'. At the bottom of the modal, there are two text input fields: 'name Cytostatin, aspirin, multi vitamins...' and 'dose 25 mg, 300 mg...'.

# #3 Fill Your Own Tank



**I don't expect my car to run on an empty tank of gas,  
but I seem to expect myself to run on an empty tank of physical  
and emotional energy.**

- Amy Goyer, author, *Juggling Life, Work and Caregiving*

# Knocking? No pick up? Running on empty?

## Pay attention!

- Stress
- Short-tempered
- Exhaustion
- Relationships
- Health
- Finances



# Tank Fillers

- **Quick Tank Fillers:** Call a friend, hug, create or notice **joy, humor**, walk around the block, sing and/or dance, get a cup of coffee, pet an animal, send a quick text or Facebook, do nothing at all.
- **Premium Fill-Ups:** Get respite—a **break** from caregiving, schedule classes/workshops, golf, hike, get creative, watch a favorite TV or movie, spend time with loved ones.
- **Tune Ups:** Take a **vacation**, attend a retreat, go to a meaningful place.
- **Routine Maintenance:** **Sleep**, eat healthily, exercise, get preventive health check-ups, get counseling or life coaching, massages or acupuncture, re-assess your life/work/caregiving balance, daily dose of joy.





# Random Acts of Kindness for Caregivers

# www.aarp.org/caregiving

The screenshot shows a web browser window with the URL [www.aarp.org/home-family/caregiving/](http://www.aarp.org/home-family/caregiving/). The page header includes navigation links for AARP The Magazine, AARP Bulletin, In Your State, AARP Foundation, Discounts, and a user profile for Amy. The main navigation menu features categories like Member Benefits, Health, Work & Retirement, Money, Home & Family (selected), Entertainment, Food, Travel, Politics, and Games. A sub-menu under Home & Family includes Dating, Family & Friends, Sex & Intimacy, Caregiving (highlighted), Your Home, Personal Technology, Auto, and Discounts. The page title is "Caregiving Resource Center" with a subtitle "Planning and Resources". A central banner features the AARP logo and the text "Juggling Life, Work, and Caregiving" with a sub-headline "AARP's guide provides practical resources and tips". To the left, a sidebar lists topics such as "Plan & Organize Benefits & Insurance", "Legal & Financial Care for Yourself", and "Providing Care". Below this is the "Caregiver Hotline" information: 1-877-333-5885, Mon-Fri: 7am - 11PM ET, Sat: 9AM - 5PM ET. To the right, a "CAREGIVING TOOLS" section lists "Next Step in Care", "I Heart Caregivers", and "AARP Caregiving App".

Caregiving, Assisted Living x

www.aarp.org/home-family/caregiving/

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Dating Family & Friends Sex & Intimacy **Caregiving** Your Home Personal Technology Auto Discounts

AARP Home » Home & Family » Caregiving

## Caregiving Resource Center

 | Planning and Resources

**Plan & Organize**  
Benefits & Insurance  
Legal & Financial  
Care for Yourself  
Providing Care  
Senior Housing  
End of Life Care  
Grief & Loss

**Caregiver Hotline**  
1-877-333-5885  
Mon-Fri: 7am - 11PM ET  
Sat: 9AM - 5PM ET

Discussion Forum  
Share, get and give advice

**AARP** Real Possibilities

### Juggling Life, Work, and Caregiving

**Juggling, Life, Work, and Caregiving**  
AARP's guide provides practical resources and tips

**CAREGIVING TOOLS**

**Next Step in Care**  
Free caregiver guides and checklists on a variety of topics, including transitioning between care settings.

**I Heart Caregivers**  
Heart-ing family caregivers across the country.

**AARP Caregiving App**  
Share, scan, save and schedule all of your loved one's health needs in one handy app

[See all caregiving tools](#)

**1-877-333-5885 English**  
**1-888-971-2013 Spanish**

# AARP Online Community Caregiving Group

community.aarp.org/t5/Caregiving/bd-p/bf41

AARP The Magazine | AARP Bulletin | In Your State | AARP Foundation | Discounts | More ▾ | Rewards for Good: 6,255 pts | Hi, Amy 

AARP MEMBERSHIP: JUST \$16 A YEAR

**RENEW**

**ACCOUNT**

EN ESPAÑOL



Real Possibilities

HELP | A to Z

Search AARP.org



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HIGHLIGHTS **Grocery Coupons** | Brain Health Center | Amazon Kindle | Caring for loved ones? ▾

ADVERTISEMENT





## Master of Aging Services Management

How will you Engage?



**LEARN MORE** ▶

AARP Online Community > Home & Relationships > Caregiving

My Settings | Guidelines | Help | Go To ▾

## Community

## Home & Relationships

**NEW TOPIC** Options ▾

◀ Previous 1 2 3 ... 13 Next ▶

SUBJECT	REPLIES	AUTHOR	KUDOS	VIEWS	LATEST POST
 New to site and all things caregiving	0	TanyaJG	0	16	01-18-2016 01:55 PM by TanyaJG
 Feeling unappreciated and taken advantage of	5	tn294	3	366	01-17-2016 09:44 PM by sheepthechicken
 Taking Care of Mom	6	bi48558788	1	158	01-17-2016 08:06 PM by JaneCares
 Re: Is anyone taking care of a					01-17-2016 06:58 PM

**SEARCH**

## DISCUSSION

-  AARP Online Community
- >  Health
- >  Work & Retirement
- >  Money
- >  Travel
- ▾  Home & Relationships
  - >  Friends, Family & Pets

twitter 

Faith Community

Friends

facebook

Workshops



Doctor's Office

Support Group

Work

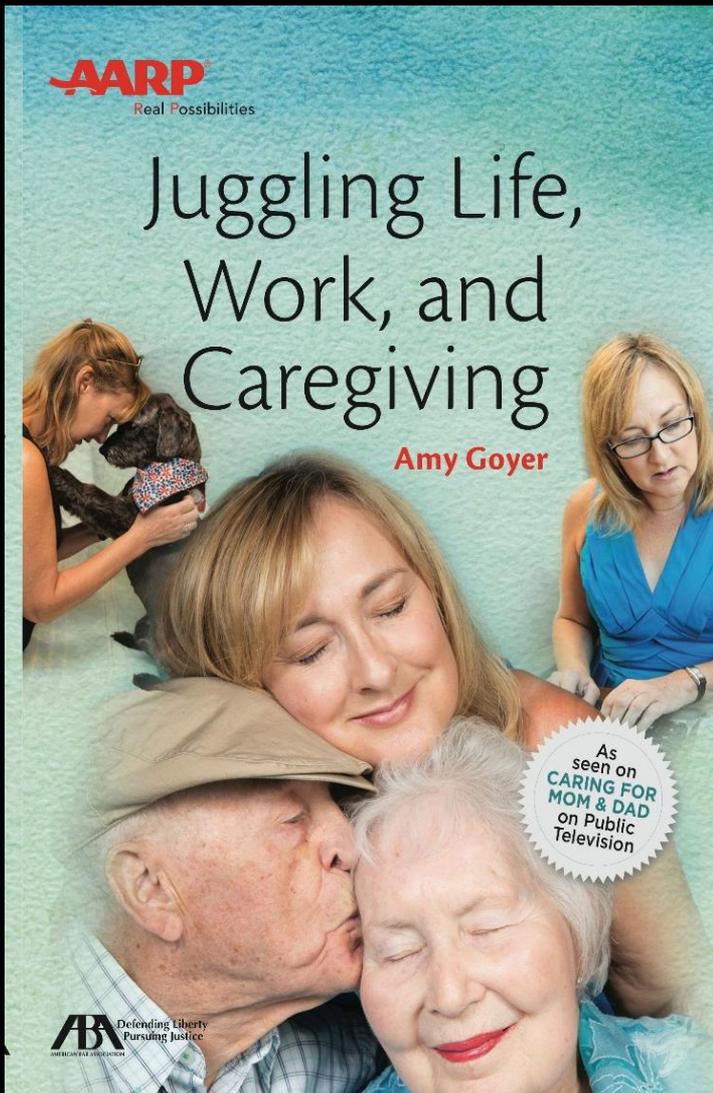
**Text Messages**  
(Text AMY to 97779)

# #4 Resiliency is Success!



Ride the Waves of Change...





# Amy Goyer

**Twitter:** @amygoyer

**Facebook:** amygoyer1

[www.amygoyer.com](http://www.amygoyer.com)

[www.aarp.org/amygoyer](http://www.aarp.org/amygoyer)

**Text AMY to 97779**

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me and AARP

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