

# north shore news

## Many unprepared for caregiving

### Consider the needs of your parents as well as your own

[Tom Carney](#) / North Shore News

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"There are only four kinds of people in the world. Those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who need caregivers."

-Rosalynn Carter

As life expectancies increase, more and more of us will participate in the caregiving process.

Many caregivers are adult children caring for their parents. A new senior care survey from BlueShore Financial shows many of us are unprepared for this challenge.

According to Statistics Canada, 2.2 million individuals received home care in 2012. A few years ago the Health and Home Care Society of B.C. estimated that there were more than 17,000 caregivers on the North Shore alone.

The real appeal of the BlueShore survey is that it is local. Having said that, there are not a lot of surprises here. The survey found that many sandwich generation families and others are unprepared for looking after their senior family members. Almost half of the survey respondents had not discussed with their families specific details about senior care. Having "the conversation" isn't easy, but it is essential.

You need to know what your parent wants if you are going to wind up with the legal power and responsibility to make decisions for them. If you don't know what a power of attorney, a living will or a representation agreement is - and not a lot of people do - find an eldercare expert or attorney to help you.

Speaking of experts, approximately 60 per cent of the respondents in the survey are not working with advisers. In my opinion the more help you have the better. You can't do everything on your own. At the minimum you'll need a financial adviser, a lawyer, and an accountant. A care manager who can put together a care plan for you and help you identify community resources is a must.

Listen to what the experts tell you but trust your instincts. You know your family member best.

Caregivers need care too. Watch out for signs of depression and anxiety and get the support you need while caring for someone you love. The survey found that only one-third of all survey respondents have a plan in place for their own care when they age. Think about how your financial security might be affected by taking care of a parent and the steps you need to take to deal with these implications.

Most people with a plan think they have sufficient funds to pay for the care they need. Really? Home care is expensive. Home care services are not included in medicare and provinces are not required to provide home care.

So when it comes to accessing home care, unless you have a network of family and friends or a lot of money, or both, you are pretty much on your own.

If you are new to caregiving you'll want to learn as much as you can about how to be a caregiver.

BlueShore Financial is holding a complimentary evening seminar titled, Taking Care: Planning for the challenging issues of aging parents, in North Vancouver on Thursday, Oct. 30. For details and registration, as well as more information on the survey, visit BlueShore Financial's website, [blueshorefinancial.com](http://blueshorefinancial.com).

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