



Arkansas Association of  
Area Agencies on Aging

# The Caring for Your Aging Loved Ones Checklist





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Millions of people take care of an elderly loved one at some point in their lives. While taking care of your aging grandmother, grandfather, dad, or mom can be a wonderful experience, it can also be scary and confusing. You want to provide the best care possible for your loved one, but you may not have any experience in the area. No matter your level of experience, being prepared is the key to giving your elderly family member the best care and most love possible while taking care of them.

In this eBook, we've outlined some important information to know when caring for an aging loved one, including tips for daily life, communication, home maintenance, and overall care. We will also discuss various resources available to your elderly family members.



# CHAPTER 1:

## What to Know When Caring for Your Aging Loved One

The first step is assessing what level of care—if any—your aging loved one may need. Sometimes the need for support and extra care is obvious. Maybe your loved one is easily confused, can no longer complete daily activities of living, or has obvious motor function issues. But for most people, the decline of health, mobility, and mental acuity are gradual.

### Does My Elderly Loved One Need Caregiving Assistance?

While it's always best to seek out a professional assessment if you have concerns about your loved one's well-being, there are red flags you can watch for to help you determine when it's time to bring in further support. And remember, there are care services and resources for seniors at every stage of the aging process. Accepting support and care early on can help increase independence, improve quality of life, and result in more positive health outcomes.

### Signs Your Loved One May Need Extra Care

#### DECREASED MOBILITY

As we age, it becomes more difficult to get around. This increases our risk of falling and/or injuring ourselves. Because healing takes much longer for seniors, a fall or major injury can be a disaster. Watch how your loved one gets around. Are they wobbly—grabbing for support as they go? Do they move slowly or shuffle their feet? Do they require a helping hand to stand up or sit down? Does it take them more than two or three steps to turn around?

If the answer to any of these questions is “yes,” it might be time to consider modifications to their environment or care. There are many ways you can modify your loved one's home to improve safety. Handrails for staircases, ramps to get inside, grab bars and seats for the shower, higher toilet seats—all of these modifications can reduce the risk of falls and injury.

Some of these modifications and tools are available through prescription, covered by Medicare, or offered by programs for seniors. Talk to [your local Area Agency on Aging](#) about available benefits for seniors in your area.

#### TROUBLE HANDLING FINANCIAL ISSUES

As mental acuity declines or the symptoms of dementia worsen, one of the first red flags to watch for is trouble handling financial matters. Confusion over bank statements, notices of unpaid bills, unusual transactions, and stacks of unopened mail are warning signs.

But financial troubles are a touchy subject, even at the best of times. Especially when you're dealing with your parents, who cared for you and have been independent for decades, asking to help with money matters can feel like a huge overstep. Make sure they understand that you're here to help and act as a second pair of eyes, not take over completely.



The right solution will depend completely on your loved one's financial situation and the severity of their symptoms. But a good place to start is helping them with the more complicated financial matters while they deal with the day-to-day. As long as you have your loved one's permission, many banks are happy to assist you by sending copies of bank statements to you as well.

It's also a good idea to ensure that all legal affairs are taken care of as early as possible, especially with a diagnosis of a form of dementia like Alzheimer's. Hiring a lawyer and a financial planner will set your loved one's minds at ease and help protect them.

### SIGNS OF DEPRESSION

If you notice changes in your loved one's mood, talk to them about it. It's normal for people to have bad days—or even weeks. And if they're suffering from an illness or increased pain, irritability and sadness can be very normal responses to the aging process. But these can also be signs of depression. Watch for:

- Irritability
- Loss of interest in activities they previously enjoyed
- Insomnia
- A decrease in energy
- Changes in eating habits and/or weight

Remember that decreased mobility and chronic pain increase the risk of depression exponentially because they increase feelings of isolation—people who experience loneliness and feelings of disconnection experience faster rates of cognitive decline, [according to AARP](#).

Talk to your loved ones and encourage them to share their feelings. Ask friends to look in on them and arrange outings that bring them in contact with others socially if possible.

When you are caring for senior parents at home, it's easy to forget about the help available from your community. Many of our Area Agencies on Aging offer [transportation services](#) to and from our senior centers. If your loved one cannot be moved, talk to one of our care coordinators about your options for respite care.





## A NOTICEABLE DECLINE IN HYGIENE OR PHYSICAL APPEARANCE

If you notice that your loved one's hair hasn't been brushed, their clothes are dirty or put on incorrectly, or that they smell like they haven't bathed, it can be a sign that they are no longer capable of completing self-care tasks.

These kinds of symptoms can be an indicator of several issues or conditions, including:

- Depression
- Confusion or cognitive decline
- Lack of mobility

Talk to your loved ones and watch them go about their daily routine to figure out where the lapse is coming from. If they're struggling with dexterity and mobility, choosing easy-to-put-on clothing can help tremendously—velcro shoes, elastic waistbands, button-free shirts, etc. You can also install handles and seats in the shower and choose toiletries that are lightweight and easier to handle.

If there seems to be confusion or apathy at the root of their decline, schedule an appointment with a healthcare professional to have them evaluated for depression or dementia.

This is the cycle of life—parents care for their children, then later in life, many children care for their parents. While this time can be fulfilling for both you and your loved one, it also means you have a great responsibility. This chapter includes tips and advice to help you with that wonderful responsibility.

## Preparation Is Key

Preparation is the key, and knowing what to expect helps you know how to prepare. Here are some tips to help you prepare for the financial, physical, and emotional changes that are to come when caring for an aging family member:

- 1. Change Is Inevitable** - With age comes change. Sometimes change is gradual, sometimes it's sudden. Be prepared for changes in your loved one's mobility, mood, memory, attitude, and personality. It's important to remember that many parents find it difficult to warm up to the idea that their child is now taking care of them. This is a difficult transition for them. Make sure you practice compassion and empathy.
- 2. Don't Be Afraid To Ask For Help** - Taking care of an elderly family member is a full-time job, and it can be quite a difficult job depending on the situation. Know that there are services to help you and your loved one out when needed. Home health companies can [provide several services](#) that make your life easier and your loved one more comfortable.
- 3. Practice Self Care** - Don't forget about yourself during this time. Be sure to maintain your physical and mental health. Many caregivers find it difficult to take time for themselves, feeling guilty that they need a break. Self-care isn't selfish. Taking care of yourself will help you be there for the people around you.
- 4. Embrace Communication** - Sometimes it's difficult to remember that older people still need communication. Try to include them in decision-making when possible, and don't talk about them as if they aren't there. Additionally, it's vital to maintain good communication with other relatives and healthcare providers about changes in your elderly loved one's state.





## Making a Daily Schedule Can Help

Keeping a daily schedule can be an important part of life for your loved one, especially if they are suffering from conditions like Alzheimer's Disease or another form of dementia. Having an organized life can make your loved one happier and more comfortable, positively impacting their health, behavior, and mood. Here are a few ways to ensure your elderly relative stays on a schedule:

- **Encourage waking up and going to sleep at the same time daily** - Going to sleep and waking up at consistent times supports good health and mood. It also provides structure to the day and promotes getting the recommended seven to nine hours of sleep nightly.
- **Eat on a consistent schedule** - As with wake-up and sleep schedules, establishing consistent meal times can help give structure to the day. Additionally, consistent meals can support continued or improved health associated with digestion, blood sugar, blood pressure, etc.
- **Incorporate fun and enjoyable activities throughout the day** - Don't forget about including activities in the schedule that your loved one enjoys. Take the dog for a walk, water the garden, read a book, go for a ride somewhere, or help your elderly family member pursue another hobby. Keeping fun activities on the itinerary can help your loved one's physical and mental health as they continue to age.
- **Keep it flexible** - Every minute of every day doesn't have to be planned. Make sure to take your loved one's needs and desires into account, and have a backup plan in case of situations like weather issues or canceled appointments.

If you are looking for fun, stimulating activities to add to your aging loved one's schedule, check out some of the options in chapter three.



## Home Maintenance Tips for Caregivers of Elderly Loved Ones

As your aging parent or relative continues to age, their mobility may be impacted. Falls are increasingly threatening as people get older and can cause serious injuries. It's advisable to think about access to various parts of your home once this begins to happen. Here are some tips to keep your home safe for everyone inside:

- Keep clutter and throw rugs out of walkways
- Utilize double-side adhesive to secure rugs and prevent trips
- Keep furniture out of walkways
- Use nightlights for bedrooms, bathrooms, and hallways
- Ensure electrical cords are secure and not in walkways
- Install handrails in necessary areas, like beside the toilet, along stairs and steps, and in the bath and shower

Check into items that could make everyday tasks easier for seniors, like installing raised toilets, brighter lights, and ramps where needed.

## The Caring for Aging Parents Checklist

### Set Boundaries

Whether you've just become a caregiver or you've been helping out for years, it is vital for your physical and mental health to set boundaries around your caregiving relationship. These boundaries will look different for everyone, but they should be designed to ensure that you have the time and space you need to care for yourself and your own family/household.

An example of a boundary is that you will not quit your job to care for your loved one. This is for your financial wellbeing as well as your mental health. If you are retired or don't have a full-time job, make sure that you set aside times of day when you are absolutely unreachable unless it's an emergency.

Make a list of non-negotiable boundaries for yourself and read over them often—especially if you're feeling overwhelmed. Make sure you don't feel that way because you're infringing on your boundaries.

### Be Flexible

This is going to sound counterintuitive right after reading the boundaries section, but caregiving is not a regimented 9-5 job description. There are going to be unexpected incidents that throw a wrench in your plans. Maybe your parent falls ill, or your respite care falls through. Having reasonable boundaries does not mean that you leave your parent alone when they are in real need of you.

You'll need to fine-tune and tweak your boundaries and the level of help you bring on as you go. Build as much flexibility into your schedule as possible, and inform the people around you about your situation so they can make allowances and offer help. Often flexibility for caregivers is about being willing to accept help from all available sources than it is about making time.

Just remember that even when your parent's level of care increases, it doesn't decrease the importance of your own life and self-care.



## Do Your Research

Most people think that caregiving is all about emotional support or physical assistance. But it will very quickly become apparent that caregiving requires a crash course in a variety of topics, from the side effects of medications to the legal ramifications of power of attorney.

Financial, legal, and medical subjects can be overwhelming and convoluted. Don't be afraid to ask questions or ask a professional to repeat themselves. And consider carrying around a notepad or having a dedicated section of your phone for taking notes. You can always do further research later based on the notes you take.

And while it's vital that you understand as much as possible about your loved one's condition, remember that in this, too, you are not alone. Turn to trusted lawyers, financial advisors, therapists, medical professionals, or support groups for guidance and support. And share what you've learned with your loved one! The sooner you start an open dialogue, the easier it will be to have difficult discussions about end-of-life planning, financial planning, funeral preferences, etc.

## Accept Help Early and Often

This ties into our other checklist items, but that's because it is well worth repeating. It is natural to want to do everything yourself as a new caregiver. After all, who knows better than you what your parents need? It feels like your responsibility; it's embarrassing to ask for help; you don't want to be a burden... there are dozens of reasons to try and lone-wolf it.

When these feelings well up, remember the golden rule of caregiving—you cannot care for another person until you care for yourself. By denying offered help, you are depriving yourself of respite, your friends and family the pleasure of helping, and—most importantly—you are depriving your loved one of the best possible version of yourself.

So let your sister sit with your parents while you take a nap. Let your children run errands for grandma. Let church members bring casseroles. Hire respite care. Take advantage of the programs and assistance that your parents qualify for. ***Go to caregiver support groups.***

Accepting help benefits you by releasing some of your burdens. But it also helps your elderly loved one. Having a community rally around them brings socialization and a sense of community that they can't get from you alone. And just like you want to help your loved ones in their time of need, people who love you want to offer you help. It's not a burden—it's human.



## Create a Caregiving Plan

While it isn't always possible to plan for the truly unexpected, it's important to have "what if" conversations with your parents. If possible, discuss what they'd like their care plan to look like before they are experiencing any issues. If they already need care, discuss their diagnosis with them and ask about their preferences for end-stage care and funeral planning.

It can feel morbid to bring up these conversations, but it's important to have them to avoid major financial issues or emotional distress later on. If they're uncomfortable talking about these subjects, explain to them what a relief it will be for you to understand their wishes. The pressure of making end-of-life decisions or major medical decisions on their behalf comes with so much guilt and anguish. Let them know that you just want to make sure their wishes are respected.



Another important part of planning is to gather all of your parents' important documents in one place and ensure you have access to the information you need as a caregiver. This includes medical records, birth certificates, social security information, copies of legal documents like power of attorney and wills, and information about their after-death wishes to ensure there's no confusion with the rest of the family.

### **Foster Open Communication**

While it is sometimes impossible in cases of stroke or cognitive decline, always try to keep your loved one as in the loop as possible about their care. Explain what you're doing and why. If they're confused, try to explain it in multiple ways. This is where having a plan beforehand comes in handy because you can point them to their own wishes if they want to know why certain decisions are being made.

It's also important to remind yourself that while you are their caregiver, you are not their parent. These are people who have been independent for decades. It's incredibly difficult to let go of that independence and accept help from the people you raised and cared for as children. Even if they are a little confused, people tend to know their own preferences.

So (unless it's about an important matter you discussed and laid down in writing previously), ask them about what they want! This goes a long way toward making them feel valued and heard and also takes some of the pressure off of you as the decider.





## CHAPTER 2:

# Communication Matters A Lot



Your elderly loved one may seem different. Whether experiencing symptoms of dementia or other conditions that alter mood and memory, your aging loved one still deserves regular communication. Remember that this is hard for them, too.

Some tips on establishing great communication with your elderly family member include:

- Use your loved one's name
- Connect with them physically and emotionally; hugs, shoulder touches, and hand-holding may mean a lot to your loved one
- Practice active listening; don't appease them by nodding or agreeing with them. Hold real conversations and consider what they say
- Don't give orders. Instead, ask questions and use two-way communication
- Be patient and compassionate
- Use powerful, nonverbal communication, like eye contact, when engaging with your loved one

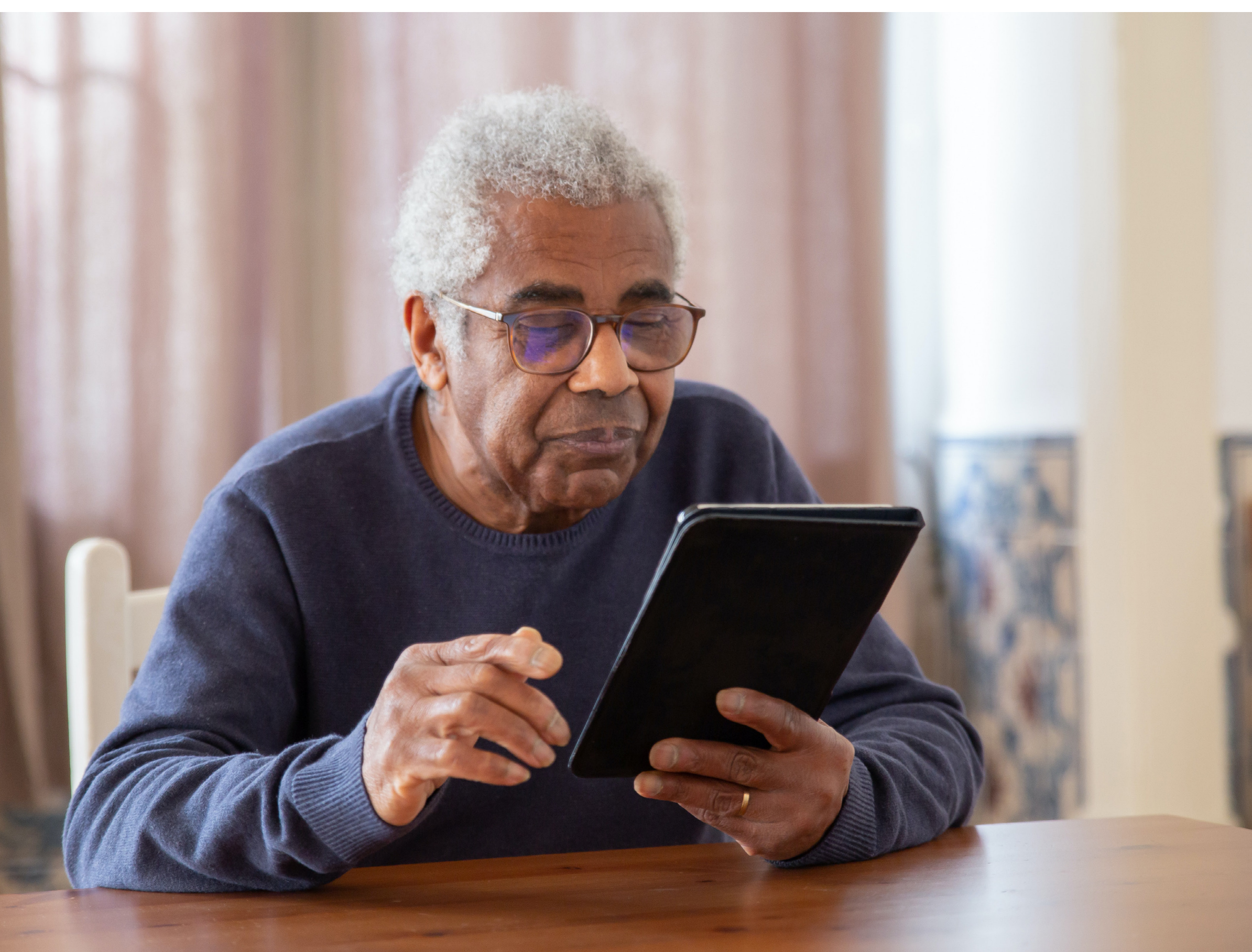
Often, communication is vital to the physical, emotional, and mental health of the elderly. As we age, others tend to take us less seriously. This is hard to understand and accept as an aging person. Speaking to them as you would any other adult is essential to their health and happiness.



## How To Settle Difficult Conversations With Aging Loved Ones

Sometimes, difficult conversations are necessary. It's a reversal for many of us who have rarely had to have these types of conversations with our parents or older family members. It can intensify when the family member suffers from Alzheimer's or another form of dementia. When difficult topics come up, there are strategies you can utilize to help smooth the waters before damage is caused.

- **Identify and reflect on your emotions before the conversation** - When these discussions come up, it's frequently because caregivers fear for their loved one's health or safety. Feelings like fear can manifest in weird ways during communication, coming off as angry or too demanding. Whether you're feeling scared, overwhelmed, frustrated, or confused, understand it before you sit down to talk. This can steer the conversation in a much better direction, so all parties benefit.
- **Don't go "my way or the highway" during the conversation** - Forcing a decision in one direction is a sure way to end up on the bad side of a tough talk. Before you force a decision, take time to think about the ideal outcomes and other possible decisions. Additionally, take your loved one's opinion seriously, and listen to their reasoning and viewpoint.
- **Make it a family affair** - Is the conversation really big? Maybe you need other family members to help in the decision-making process, convince your aging loved one, or hear other viewpoints. Having allies on your side during a tough call can be incredibly helpful. If there are no other family members, consider enlisting someone your aging senior trusts to help, like a pastor, doctor, or friend.
- **Maintain positivity throughout the conversation, and stay realistic** - During your discussion, everyone involved must stay calm and respectful of everyone's viewpoints. Staying positive during the talk is also essential, as positivity impacts the health and wellbeing of aging adults greatly. However, be careful to not be overly positive to the point of setting unrealistic expectations with your loved one. Making promises you cannot keep will only hurt everyone involved in the end. An example may be agreeing for your parent to stay at home instead of at an assisted living facility, despite his or her failing health.



When tough conversations arise, remember to keep a level head and listen to your loved one.

Life's too short for family arguments, especially if they can be avoided with solid communication strategies.



# CHAPTER 3:

## Are There Resources That Can Help?

There are several resources available to help you take care of your aging family members. From family care support to home health options and transportation services, several options exist to support you in this endeavor, giving you more time for yourself, and providing a better, more well-rounded experience for your aging loved one.

### Case Management for the Elderly

Having a case manager on your side can be extremely helpful when caring for a senior. They’re trained on all of the various services and benefits available. The primary goal of case management is to keep older adults living out of assisted living facilities, independently living in their own homes for as long as possible. A case manager can come to you and your elderly loved one to discuss the needs of your loved one and evaluate their mental, physical, medical, and emotional states to determine what type of assistance may be needed. The case manager will also assist your family member in applying for benefits and services for which they may be eligible.

Once a preliminary assessment has been made, a case management plan may include the following:

- Personalized care based on individual needs discovered in the comprehensive assessment
- Assistance with any social or medical services that may be required, including services available through any of our regions:

- [Northwest \(Region I\)](#)
- [White River \(Region II\)](#)
- [East \(Region III\)](#)
- [Southeast \(Region IV\)](#)
- [Carelink \(Region V\)](#)
- [West Central \(Region VI\)](#)
- [Southwest \(Region VII\)](#)
- [Western \(Region VIII\)](#)



- Communication and coordination with family support
- Continued care management, monitoring, and check-ins

After the development of your loved one’s personalized care plan, the case manager will provide general referral services to secure services that may be outlined in the care plan. Some coordinated referrals might include legal, financial, or housing services. They will also coordinate the ordering and receiving of any necessary medical supplies, which might include canes, bed liners, walkers, etc, depending on your senior’s needs.



## Medicare Counseling

Navigating Medicare can be challenging for everyone. With changing benefits and various supplements, Medicare can be an overwhelming task—just filling out the application can be a hassle, not to mention understanding all the differences among Parts A through D. Most Area Agencies on Aging provide free Medicare counseling to all senior citizens in the area. We'll sit down with your loved one to go over eligibility and benefit options to help them make the right decision for their healthcare needs.

## Senior Home Care Services

When you and your loved one need support helping them live in their home, consider looking into senior home care services. As we age, everyday life becomes more challenging. Things we used to take for granted, like washing the dishes, vacuuming the floor, or getting dressed can be difficult to do. You can't feasibly be there to help your loved one 24/7. You have a life, too.

This is where senior home care services come in. All of our in-home care plans are created by a licensed RN or qualified supervisor who works with the individual, the family, and their physicians to assess and address the individual's specific needs. The plan may include the following services:

- Personal hygiene
- Medication administration and assistance
- Meal preparation
- Support getting dressed
- Laundry support
- Transportation
- Help with pets (limited)
- Other light household chores

When you can't do it all, home health services can help you and your loved one maintain your quality of life.

## Family Caregiver Support

Another resource that may be available to you is family caregiver support. The simple fact is that you cannot care for your aging loved one if you aren't caring for yourself. We've seen overworked family members desperate and fatigued, unable to find any time for themselves to recuperate. That's why [we developed several resources](#) to help you continue to care for your senior. Here are some options available to caregivers at the Area Agency on Aging:

- **Family Caregiver Support Groups** - These groups are provided at no cost to you, and most of our agencies can provide care to your loved one as you attend the group.
- **Caregiver Grant Program** - This program offers financial assistance to caregivers, including short-term support and respite care to help you take breaks.

To be eligible for these programs, your loved one must be over the age of 60, unless he or she has Alzheimer's or another form of dementia, in which case, there is no age requirement. Eligibility varies from agency to agency, so contact your local Area Agency of Aging for more information.



Senior Companion Program

Unfortunately, as we age, our relationships become fewer. Humans are social beings, and this decline in social interaction can have detrimental effects on the elderly. Insert our Senior Companion Program. We pair people who are 55+ with other seniors, adults with special needs, and their caregivers to provide care and support. This program helps both the client and the volunteer by decreasing loneliness, increasing friendships, and providing help with light housework. Volunteers receive a modest, tax-free stipend that doesn't affect Social Security, disability or other similar payments, transportation reimbursement, and accident/liability insurance while on duty. This service is not available statewide, contact your local Area Agency on Aging to learn more about this program in your area.

Senior Centers

Our senior activity centers are another place where active older adults can get more social interaction. Senior centers allow seniors to make new friends, keep up with old ones, participate in various activities, and get a hot, nutritious meal. While every center maintains its own schedule, some activities seniors participate in are:



- Bingo
- Pool Activities
- Dancing
- Quilting
- Card Games
- Art Classes
- Yoga
- Stretch Training
- Bean Bag Baseball
- Puzzles

Additionally, senior centers offer various groups and classes, like grief support groups, defensive driving courses, education field trips, and nutrition classes. Is transportation an issue for you or your older loved one? Transportation to and from the centers may be available to you. If your loved one is homebound or unable to cook, many senior centers also provide home-delivered meals.

Transportation Services

For many older adults, transportation can be a big issue. To take another load off your shoulders, look into senior transportation services. [Group transportation services](#) help seniors get to doctor appointments, senior centers, the pharmacy, the grocery store, local shopping centers, and more. Helping your loved one stay mobile and independent can have great benefits on their overall health. Our transportation services are non-emergency; if your loved one is experiencing an emergency, please call 911. Availability and schedules vary, depending on your location.

Meals on Wheels

Keeping hot, nutritious meals on the table is a common caregiver issue, yet it's so important to the health and well-being of older adults. [Meals on Wheels services](#) 2.4 million seniors across the country. The organization combats mobility, financial, safety, and proximity issues by bringing food right to the door.





This senior service comes with many benefits:

- 92% of seniors believe Meals on Wheels allows them to keep living at home.
- 87% of seniors say Meals on Wheels makes them feel safer and more secure.
- 83% of seniors think Meals on Wheels improves their overall health.
- Home-delivered meals are available through your local Area Agency on Aging.
- Hot lunches are served at your local senior center.
- If you are eligible, home-delivered meals are available at no cost.

For additional information on any of our services, please refer to our website at <https://agingarkansas.org/>.



# What Government Programs are Available for Seniors?

There are several federal and local programs designed to help seniors remain healthy and independent. We've provided brief descriptions along with links to resources and the actual programs below. For help understanding, if you qualify or applying to these programs, contact your local Area Agency on Aging.

## Federal Programs for Seniors

[Reverse Mortgage Program](#) - This is a program offered through the U.S. Department of Housing and Urban Development (HUD) to seniors 62 years and older who own their own homes. Qualified individuals will receive monthly income payments from the equity you've built in your home.

[Section 8 Housing Vouchers](#) - Designed to assist low-income seniors, these vouchers are paid directly to the landlord by the PHA on your loved one's behalf. You are only responsible for paying the difference between the voucher and the actual rent.

[Medicare](#) - A health insurance program for those on Social Security. It provides medical and hospital coverage as well as prescription medication coverage.

[Medicaid](#) - A health insurance program funded by the government for the elderly, disabled, and blind. You must qualify as low-income to qualify.

[SSI](#) - Supplemental Security Income is a monthly cash benefit provided by the government to all citizens over the age of 65 who meet the qualifying low-income requirements.

[SNAP](#) - A continuation of the food stamp program, SNAP helps low-income individuals afford food. If all members of your household receive SSI, you are automatically qualified for SNAP.

[Social Security](#) - A monthly benefit paid out to those who paid into Social Security through income taxes. Social Security is designed to replace about 40% of your pre-retirement income and cannot be withdrawn until age 62.





## Arkansas State Programs for Seniors

**ARChoices** - A Department of Human Services program that helps the elderly and disabled find the care services they need, including personal care, facility care, environmental modifications, personal emergency response system access, and attendant care.

**PACE** - A Medicare Program and Medicaid state option that provides community-based care and services to people age 55 or older who otherwise would need a nursing home level of care.

**Senior Community Service Employment Program (SCSEP)** - A part-time program for low-income persons age 55 and older with poor employment prospects. Qualified individuals are placed with government or community agencies and paid Federal or State minimum wage - whichever is higher.

**Adult Protective Services** - If you suspect elder abuse, you can report it to Adult Protective Services.

Other services and programs are available through private organizations and charities as well as through [your local Area Agency on Aging](#).

## Conclusion: Don't Forget About Yourself

While taking care of an elderly family member is emotionally rewarding, it can also be exhausting, frustrating, and extremely difficult at times. Don't forget about yourself during this time. Remember it's not selfish to take some time for yourself. It's the opposite. When your glass is empty, you can't fill other people's glasses. Look into one of the services in chapter three and take time for yourself; schedule a spa day, visit with friends, keep a daily schedule for yourself, and don't neglect your hobbies.

Remember, you don't have to do this alone, and you should ask for help when you need it. If you need support, give us a call at 800 - 447 - 3120, or fill out [our convenient online form](#), and we'll reach out to you.

