

# SMART AGING *Update*

NEWS AND IMPORTANT INFORMATION FOR SENIORS AND THEIR FAMILIES



## National Family Caregivers Month Reminds Us that Caregivers Need Help to Avoid Burnout

### In This Issue Fourth Quarter 2021

- National Family Caregivers Month Reminds Us that Caregivers Need Help to Avoid Burnout.....Page 1
- Estate Planning for Couples Marrying Later in Life .....Page 2
- A Personal Note From Kimberly.....Page 4

President Clinton signed the first National Family Caregivers Month Presidential Proclamation in 1997. Since then, every president has issued an annual proclamation recognizing and paying tribute to family caregivers each November. It is a time to honor those who provide care to ailing loved ones, and to remind caregivers about the importance of caring for themselves.

Many caregivers devote so much energy to caring for a loved one that their own well-being suffers. Unfortunately, burnout is often the result.

Caregiver burnout can be defined as a state of physical and emotional exhaustion that may lead to a change in attitude, from positive and caring to negative and unconcerned. Symptoms of burnout can include:

- A general sense of exhaustion, even after a full night's sleep
- Little to no satisfaction derived from caregiving, despite the fact that it the most important thing in the caregiver's life
- An inability to relax
- Increased impatience with and anger at the loved one for whom care is being provided
- Frequent feelings of helplessness, and ultimately, hopeless

If you are experiencing emotions like these, and you didn't feel this way until you began serving as family caregiver, you may be approaching burnout.

*Cont.*



Kimberly T. Lee  
Attorney at Law



Dennis Lee  
Attorney at Law



Mary P. Kelly  
Attorney at Law



Kathryn Kaufman  
Attorney at Law



74-916 Highway 111  
Indian Wells, CA 92210

# National Family Caregivers Month Reminds Us that Caregivers Need Help to Avoid Burnout (Cont.)



## IMPACT OF THE PANDEMIC

A study in the journal *Innovation in Aging* notes that the pandemic has made the role of family caregiver even more challenging. According to Amanda Leggett, Ph.D., first author of the study,

*“Caregivers across the board have really struggled during the pandemic with getting appointments for the person they care for, and with policies that govern whether they are allowed to be present during an appointment or a hospitalization for the person they care for. These results show that caregivers who experienced challenges related to access to medical care for the person they care for were more likely to have negative mental health symptoms and worse well-being.”*

Half of the caregivers surveyed in the study said they felt isolated, and 20% of those who completed a brief mental health questionnaire showed signs of depression or the loss of pleasure in activities they once enjoyed.

## RESOURCES AVAILABLE TO CAREGIVERS

A recent article on AARP's website provides helpful information about resources available to caregivers. According to the article, the first place to look is the nearest Area Agency on Aging (AAA). These federally funded agencies offer services to help older adults stay in their homes, including homemaking and companion

services, meals at home and in the community, home safety checks, and home modifications. Caregivers can find the closest agency by using the U.S. Administration On Aging's Eldercare Locator or by calling **1-800-677-1116**.

These agencies may know about other resources in your community as well, such as faith-based groups that will send a crew to clean up an overgrown lawn, volunteer taxi brigades to drive a loved one to appointments, or services that will deliver groceries for free. Veterans and their spouses can also find assistance through the U.S. Department of Veterans Affairs. Additionally, AARP's Community Connections can help people find help nearby.

Many services supported with public funds are available at reduced rates, based on a recipient's income. In some cases, Medicaid or other insurers cover costs. It is worth noting, however, that the usability, availability, and affordability of services vary by community. Christina Irving, Client Services Director for the Family Caregiver Alliance, points out that a transportation agency offering low-cost rides to seniors in a rural community may not be able to take people across county lines, which creates a problem for loved ones with medical providers in multiple counties.

Other places to obtain assistance include support groups you can find online, in the phone book, or through your physician, and organizations associated with the health problem of the loved one under your care. Good places to start are your local chapter of AARP and agencies such as Family Caregiver Alliance.

If you would like to read the entire AARP article cited here, you can do so at  
[https://www.aarp.org/caregiving/home-care/info-2021/reduce-caregiver-workload.html?](https://www.aarp.org/caregiving/home-care/info-2021/reduce-caregiver-workload.html?intcmp=AE-HP-TTN-R4-POS4-REALPOSS-TODAY)  
[intcmp=AE-HP-TTN-R4-POS4-REALPOSS-TODAY.](https://www.aarp.org/caregiving/home-care/info-2021/reduce-caregiver-workload.html?intcmp=AE-HP-TTN-R4-POS4-REALPOSS-TODAY)



# *Estate Planning for Couples Marrying Later in Life*

*Here are some factors to consider when marrying, or remarrying, later in life.*

## **SHOULD YOU HAVE A PRENUPTIAL AGREEMENT?**

In most situations, the answer is yes, particularly if you and your betrothed have children from previous marriages, a disparity in financial resources, or substantial assets. When couples marry, assets and income typically become community property. A prenuptial agreement makes provisions for dividing assets if the marriage ends. You should discuss your prenuptial agreement well in advance, and each party should have their own attorney.

## **SHOULD YOU HAVE SEPARATE WILLS?**

Rather than a joint will, it is wise for you and your future spouse to draft separate wills. This can reduce the potential for conflict over property distribution in the future.

## **UPDATE EXISTING ESTATE PLANS**

It is important to update your estate plan when you get married, whether you're marrying late in life or not. Doing so helps ensure your assets will be distributed according to your wishes when you pass away. You'll want to review your powers of attorney, of course, and pay particular attention to your beneficiary designations on all legal and financial documents. If your ex-spouse is still named as beneficiary on, say, your life insurance policy or retirement plan, the ex could inherit these assets rather than your current spouse.

## **PROTECT INCOME STREAMS**

Marriage can impact your income from Social Security, Medicaid, the Veterans Administration, alimony, and more. If you have a dependent loved one with special needs, his or her eligibility for public benefits could be impacted as well.

## **DON'T IGNORE THE POSSIBILITY OF NEEDING EXPENSIVE LONG-TERM CARE**

Most of us will require some form of long-term care after age 65. For couples marrying later in life, the obvious question is who will pay for it. If you and your future spouse are creating a prenuptial agreement, you may want to include language requiring each of you to purchase long-term care insurance (assuming such policies are affordable in your case). With the annual cost of a private room in a nursing home averaging over \$105,000 in the United States, you can't afford to ignore the possibility that one or both of you will eventually need long-term care.



## A PERSONAL NOTE FROM KIMBERLY

Dear Clients and Friends:

I hope this newsletter finds you safe and healthy. As we slowly return to the “new normal,” I hope you will find the information contained in this newsletter helpful. During the time of uncertainty, it is even more important to make sure your estate plan is up to date. If you have not yet had your estate plan reviewed in the last three years, please give us a call to schedule a review meeting. We’re here to assist you.

I look forward to hearing from you.

