

The primary caregiver: Finding balance between your life and the life of your loved one.

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It has been 18 years since my husband's stroke, and I became the "primary caregiver". I embraced the role, not the label. I quickly realized that saving our marriage would mean fiercely protecting our spousal roles of husband and wife in the face of our new challenges. Weaving the caregiving role into my life instead of letting it become my "primary" role remains a constant struggle.

As Dave and I have aged, our challenges have compounded. Eighteen years later, safely lifting the wheelchair is no longer an option for me, so I traded our Jeep for a van with an electric lift and an electric wheelchair. Thankfully, Dave is able to transfer from his wheelchair into bed safely with minimal assistance, but as time passes, he will need more help, and I will be less able to provide it. Physical health aside, emotional, intellectual, and financial health are all directly related to our ability to care for ourselves and each other. Our goal is to find balance, and that has taught us several lessons:

- **Be Flexible.** Neglecting to accept offers of help because I felt that caregiving was too personal and private to share only resulted in depriving us of contact with the real world. Life was happening all around us and without us. I not only exhausted myself, I contributed to Dave's feelings of helplessness and guilt through my narrow view of caregiving. Eventually, Dave began to accept assistance from others as I learned to combine insurance-covered services, affordable non-medical services, and free help to take over the never-ending and often oppressive daily activities of health and hygiene in disability.

▪ **Identify your needs.** Too exhausted to analyze what tasks I could let someone else undertake, I often turned down offers of help. Finally, I enlisted a trusted friend to help me identify tasks to keep and tasks to delegate. Over several days we added to the list: balancing the checkbook, following up on medical bills, budgeting, shopping, and driving Dave to appointments. The next time someone offered to help, I had an answer: Would you help me find this service? Could you go grocery shopping for me?

▪ **Identify your resources.** Again, feeling too drained to pursue this alone, I asked another good friend to help. We listed family, friends, public and private services, hospitals, churches, senior centers, and universities. We found that two excellent resources are the United Way 211 phone number and Eldercarenet.org, the website for the Eldercare Network of Larimer County, which is dedicated to honoring and helping family caregivers.

I also tap into the Poudre Valley Health System Aspen Club/Senior Services Program and the Larimer County Office on Aging, both of which provide help with Medicare, housing, and caregiver support programs.

▪ **Eat right and exercise often.** This applies to both the caregiver and the cared-for. As Dave passed age 50 and I inched toward that marker, signs of high blood pressure, weight gain, osteoporosis, and other maladies began to surface in both of us and motivated me to overcome my fears that Dave would injure himself through exercise.

Recognizing his disability, but determined to concentrate on his abilities, Dave now swims in the extra deep, warm therapy pool at the Northern Colorado Therapy Center

in Greeley, where physical therapists have designed safe and appropriate swim programs, allowing me to run outside while he swims. My daughter and I alternate driving Dave twice a week, and enjoy the opportunity for relaxing conversation.

The City of Fort Collins Adaptive Recreation Program, partnered with Colorado State University, also has helped Dave design an isometric and walking program at the Fort Collins Senior Center. I contracted with a companion care company to send a gentleman (and now friend) to drive and aid Dave. It's opened up his social world to new friendships with patrons and employees at both facilities, and gives me peace of mind while I am at work.

- **Stay mentally active.** After several months of caregiving, I felt my concentration and memory begin to waiver. I developed an intense desire to learn about anything else but caregiving. As a result, I pursued a Master of Science Degree in Financial Planning. One reason I chose this field of study was to find answers to calm my financial panic. I didn't know, for instance that I could probably keep my home and over \$90,000 for my needs, and Dave could still possibly be eligible for Medicaid if needed. Pouring myself into a discipline that required intense concentration also served to distract me from the emotional pain I was feeling.

Similarly, reading for pleasure is a soothing balm. Gratefully, my book club allows me to host most meetings at my home. Dave enjoys books on tape from the public library, and I also investigated the Loveland Public Library Homebound Deliveries Program and the Radio Reading Service of the Rockies. My caregiving tasks remain the same, but life-long learning gives both of us hope for a productive future and a fulfilling present.

- **Financial planning is crucial.** Whether a disability strikes at a young or an old age, it can produce devastating physical, emotional, and financial trauma. Yet even a simple financial plan can provide great peace of mind. Difficult issues- such as incapacity, guardianship, housing, insurance, and asset preservation- become front and center in a disability. The sooner these issues are faced and dealt with, the better the chance of avoiding financial catastrophe.
- **Looking to the future.** Inevitably, my children will probably be referred to as my primary caregivers someday. I hope that through my careful planning, the least of their worries about me will be financial ones, and that they will be able to weave the caregiver role into their lives without it becoming their primary role.

For other caregivers, enlisting the services of an ethical, competent financial planner can make all the difference in one's peace of mind. Providing financial planning for those bearing the stress of compromised health issues is a particular privilege for me, and I am honored to provide an important navigational tool for these very special families.

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