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Caregiving in a Cash Crunch: Twelve Ways to Keep Your Spirits Up and Your Costs Down

Serving as a primary caregiver for a loved one is never an easy task—and the current economic downturn hasn't made things any easier. Author Donna Authers offers suggestions to help you move forward with hope and with the resources you need.

Charlottesville, VA (August 2010)—Serving as a primary caregiver for a loved one who is chronically ill or has a life-threatening illness is never an easy task—it's physically, mentally, and (especially) emotionally demanding. During tough economic times, though, a caregiver's job becomes even harder. While you might once have been the recipient of an outpouring of support, folks are now absorbed in their own problems. Services you may have depended on at one time have been cut back—or done away with entirely. And you yourself are worried about your own already-strained finances, constantly concerned about how you're going to make ends meet.

"Despite the challenges you're facing—and I know they're daunting!—try not to let yourself get terribly discouraged," urges Donna Authers, author of *A Sacred Walk: Dispelling the Fear of Death and Caring for the Dying* (A&A Publishing, 2008, ISBN: 978-0-6152458-5-0, \$15.95, www.asacredwalk.com). "Yes, you do have a difficult road ahead. But if you employ smart strategies and cultivate hope, you'll emerge a stronger and wiser person."

Authers knows what she's talking about. She first experienced the trials and joys of caregiving when she spent time with her beloved grandmother, Angelina, in the last months of her life. Since that time, Authers has served as a caregiver to many others, both as a family member and as a representative of ministries and other caring organizations. And she's done so in a variety of economic environments.

"Through my experiences with families in crisis, I've learned that financial and material support is only part of the equation," she shares. "You'll have to be judicious, observant, and frugal to make your resources go as far as they need to, yes—but you also need to be very careful to ensure that your loved one—and you!—are receiving the emotional and spiritual food

necessary to sustain you. Whenever possible, seek supplemental support so you can spend more quality time reminiscing, making new memories, and sharing your faith. Use the time God has given you to draw even closer together."

Following are some strategies to help you do just that:

Be mindful of your mental state. During tough economic times, there's an air of doom and gloom almost everywhere you look, and it's easy to let this mindset envelop you even if you have no other cares in the world! Be very aware of your thoughts and attitude. "If you slip into a depressed state, it will be very difficult to pull yourself out—and you'll be ill-equipped to provide your loved one the support and encouragement he or she needs," reminds Authers. "Remember, the patient is relying on you to keep an upbeat attitude."

Get resourceful in your support search. Just about everyone is hurting, from individuals right on up the ladder to bigger organizations. Whether monetary- or service-based, some of the resources you've been relying on up to this point have probably been pared back. If so, it's time to start looking for alternate sources of help to supplement what family and friends are able to offer. Really research—call churches that boast of a myriad of caring ministries, Social Services, and your doctor to ask about services that might be available. Remember, if you don't ask, you can't receive assistance.

"It's also true that when people hunker down to weather any sort of storm (like a recession), they tend to put blinders on, whether they realize it or not," Authers points out. "After all, worries and responsibilities have just multiplied! So don't be shy about networking and reaching out for help. Whatever you do, don't isolate yourself. Capitalize on the experience of others. Experience is great, but it takes too long to get it! This is a time to pull together."

Be specific in your requests. Often—whether from politeness or fear—folks are reluctant to ask for what they really want. If you're a caregiver, it's time for you to get over that particular hump. When you reach out to others—and especially when friends ask if there's anything they can do to help!—be specific. "Don't be afraid to ask for exactly what you need, whether it's material- or service-oriented in nature," Authers urges. "As long as you present your request with humility and gratitude, you won't offend those who truly want to help."

Focus on what you have, not what you've lost. If money (or lack thereof) is one of your family's major challenges, help yourselves to maintain perspective by developing the attitude that, "We may be broke, but we are not poor!" "It's okay—and normal!—to grieve the loss of income or services that you may once have taken for granted," Authers assures, "but keep in mind that it's unhealthy to have an extended pity party. To a large extent, the situation, as they say, is what it is—so you've got to move forward with the resources you have."

Try to look at this as a time of growth. Without severe emotional crises and hardships, there is no growth. There are lessons and blessings in all situations, no matter how dire they seem at the time. "Tough times can change people and their circumstances, but from experience I know that while things may be different, different doesn't mean it won't be better," Authers encourages.

Don't invite anxiety in. Face it—you've got plenty on your plate already without adding to the pile of worry that keeps you up at night. Don't withdraw from the world, but do try to limit your exposure to things that will bring you down. Avoid depressing newscasts and articles. And if anyone in your life is consistently negative, make every effort to spend less time with him or her. Avoid toxic people who only add to your own anxiety instead of alleviating it—and remember that they'll have the same effect on the patient.

"Remember, any stressful moment you can avoid—no matter how small—is a victory," reminds Authers. "After all, that's what life is really made of—small moments."

Let routine be your friend. It might sound like something your mother would say, but you really shouldn't underestimate the value of getting into a routine and setting goals. "As you're abundantly aware, you've got *plenty* of uncertainties on your mind, and the details of your patient's daily routine shouldn't be one of them," Authers stresses. "Ensure your own daily routine includes proper diet and exercise to stay healthy and reduce stress."

Spend smart. Money's tight—duh. So it'll pay to put extra thought and consideration into where it's going. No, you can't scrimp on medication and care. But you can—and should—watch your spending on the things that really don't matter for you and the patient. "By the same token, know what you're working toward and when," offers Authers. "For example, if you decide ahead of time that you want to pay for your loved one's walker in full by next month, you'll be able to formulate a viable budget now."

Cherish and protect your relationships. When things go bad, it is human nature to want to blame someone, even God. The reality is, though, that the person who emerges from the pain and disappointment of various losses in life is the one who does not hold onto anger.

"I know from my own experience and from that of others that once the shock is over, drawing closer to family, friends, and God will help you pick up the pieces and find new meaning and purpose in life," Authers shares. "Focus on others—never stop making memories. Be an encourager and help others identify their strengths and gifts, which may motivate them to explore new and different opportunities. And ask others to do the same for you!"

Don't be afraid to show your vulnerability. Don't be surprised by the many faces of grief we wear throughout the grieving process. Allowing yourself to receive care from others may be the greatest gift you will ever give. Don't bury your negative emotions, whether they're centered on your sick loved one, your economic hardships, or both. Talk to a trusted friend who knows how to listen.

Never lose your sense of humor. It sounds overly simplistic, but being able to smile and laugh can drastically alter the way you experience any set of circumstances. It's true: We are most comical when we take ourselves too seriously!

"Now, I'm not saying that economic hardship, especially when combined with illness, is a laughing matter," Authors clarifies. "What I am saying is that you should relish any chance for a

chuckle and avoid a downward spiral if you feel that your outlook is starting to slip. And remember this piece of advice when something doesn't exactly go your way: If you're going to laugh later, you might as well laugh now."

Remember what's really important. No matter what's going on in the outside world, always keep in mind that the care you're providing is an intimate and profound privilege. Your willingness to receive support will be a profound gift you can give to others. "Replace your fear and anxiety with new memories you can make today," Authers advises. "Strive to make each day count and learn as much as you can from your ill loved one. Above all, cherish the love and the laughter that you share.

"Ironically, people who learn to cope through tough times can emerge stronger and wiser," she continues. "Embracing our troubles rather than denying or running from them is a life-affirming, life-enhancing process. If you want to know how to live, how to put whatever is happening in your life in perspective, just spend time with someone who has looked death squarely in the face."

"One of the most important things I learned from my beloved grandmother is that we're put on this earth to help each other get through life, one day at a time," Authers concludes. "And most of all, take comfort in the fact that in caring for your loved one—especially during tough times—you are providing a service of inestimable, eternal value. It's true that tough times can change people and their circumstances—but remember, different doesn't mean that it won't be better!"

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About the Author:

Donna Authers, author of *A Sacred Walk*, lived in fear of death from childhood well into her adult life, the result of an unusual number of tragic losses in her family. That fear was finally broken by her grandmother's faith, which marked the beginning of Donna's calling as a caregiver to others as they, or their loved ones, prepared to leave this world.

Donna has a passion for applying her natural caregiving skills to help bring hope and healing to hurting people. These skills have been honed through years of service and leadership in Stephen Ministry and Community Bible Study. She is a gifted teacher and, as such, has trained and mentored many other volunteers to develop their own caregiving skills to serve others. Over the years, Donna has been regularly invited into the homes of many families learning to accept death and has accompanied them throughout the grieving process. She has worked closely with hospice organizations, counselors, social workers, and clergy, and has been an advocate for others dealing with the medical system and government agencies.

After graduating from the University of Pittsburgh, Donna enjoyed a successful business career with IBM. Since her retirement she continues an active life of volunteering, writing, and speaking to groups interested in learning more about her unique approach to dealing with the

issues surrounding death and dying. As she travels the country, she encourages audiences to identify and face their personal fears so that they and those they love may enjoy life to the full.

Donna Authers lives with her husband, Roger, in Charlottesville, Virginia, in the foothills of the Blue Ridge Mountains.

For more information or to contact Donna, please visit www.asacredwalk.com.

About the Book:

A Sacred Walk: Dispelling the Fear of Death and Caring for the Dying (A&A Publishing, 2008, ISBN: 978-0-615-24585-0, \$15.95, www.asacredwalk.com) is available at bookstores nationwide and from major online booksellers.