

Try a little kindness: Help for those looking after loved ones with dementia

Caregivers can tap financial and subsidy schemes as well as counselling services to help them cope with stress



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Although there is a range of support measures and financial steps for family members dealing with a loved one suffering from dementia, sometimes, it boils down to simple acts of kindness.

As Invest outlined last week, we can get ready for the possibility of dementia by being financially prepared, making a lasting power of attorney and having the necessary instructions for our future health and personal care in place.

But when dementia strikes, another set of challenges arise for our loved ones who are just trying to live with it. Some family members may eventually decide to give up their careers to spend time with the patient.

This was what Ms Barbara Seet, 59, and Ms Suzie Low, 54, did when their parents had dementia.

Ms Seet was the general manager of a counselling academy before her contract ended in 2009, and she decided to stop working to become a full-time caregiver to her mum, called Aunty Kee.

She takes on freelance counselling assignments to earn some money, and while it can be "overseas financially, given the instability of income," she is happy she has more time with her mum.

Ms Low, who was an infant educator, also stopped working to take care of her dad. When she worries about her financial situation, she reminds herself that her father took care of her his whole life, so now it is her turn.

Full-time caregiving is financially draining. Caregivers who quit their jobs lose their monthly income and there are no contributions to their Central Provident Fund (CPF) accounts.

Ms Seet has already exhausted her savings, including what she set aside for her retirement.

"We worry about our retirement because a lot of us have given up our jobs to become caregivers... at the prime age of 40. When... you want to go back to work, it is not that easy," she added.

Ms Lorna Tan, head of financial planning literacy at DBS Bank, said if the caregiver is a high-income earner, it may make more financial sense to consider alternative options such as hiring a caregiver or sending their loved ones to a day-care centre. This enables the family member to keep working full-time or part-time.

Ms Seet said she is thankful for family support; her sister Belinda, 63, also left her job to help take care of their mother. They have another sister and a brother who they can count on for help.

Ms Low is glad her family members are understanding, saying "I am very fortunate to have a very supportive husband, children, niece and nephew whom I could lean on for support if I require additional help."

Singapore has different financial support schemes that caregivers like Ms Seet and Ms Low can tap.

In this year's National Day Rally, the Government announced the Majulah Package to boost the re-

turnment and healthcare savings of Singaporeans who are 50 and above in 2023.

Caregivers who give up their careers to look after their families are entitled to the Retirement Savings Bonus and MediSave Bonus if they meet the eligibility criteria.

The Retirement Savings Bonus is a one-time bonus of up to \$2,500 for CPF members who have not met their basic retirement sum. It will be paid into their CPF Retirement or Special Account, depending on their age.

The one-time MediSave Bonus of up to \$2,000 will be credited into their MediSave accounts so they will have "some extra buffer" to pay medical expenses and insurance premiums.

Ms See Yee Theng, chief of the caregiving and community mental health division at the Agency for Integrated Care (AIC), said schemes that Ms Seet, Ms Low and other caregivers can also consider include a mobility and enabling fund that extends subsidies to visitors who need devices to help them move around independently. They can also apply for subsidies to modify their homes to make them safer.

The Home Caregiving Grant, meanwhile, pays up to \$400 a month that can be used to offset expenses when caring for mum and dad at home, Ms See noted.

Other support comes in the form of a Caregiver Training Grant and the Migrant Domestic Worker Levy Concession for families/caregivers of those with disabilities.

Mr Stephen Chan, director of care services at dementia Singapore, said Singaporeans who are at least 74 can apply for help under the Pioneer Generation Disability Assistance Scheme.

The scheme - part of the Pioneer Generation Package - allows caregivers of seniors with disabilities to get a payout of \$100 a month.

Mr Chan added that the financial assistance schemes are meant to ensure that those from lower-income households receive more subsidies than those from higher-income ones.

Private insurers in August launched two insurance schemes to cover dementia.

The AIA Generation personal accident insurance plan offers a rider that individuals can add to cover neurological diseases like Alzheimer's (early dementia).

The plan pays out a lump sum on diagnosis of severe, intermediate and late-stage Alzheimer's disease/severe dementia. It also provides reimbursement coverage for home care services for 24 months upon diagnosis.

The Dementia Caregiver Protect, jointly launched by DBS and Health Insurance, offers support for caregivers.

The plan pays out a lump sum benefit upon diagnosis. The payout will be doubled if the patient is diagnosed with dementia before 55.

It also gives a monthly sum to the caregiver who has to stop working full-time to look after the insured person.

Caregivers will also be reimbursed for attending counselling services to help them deal with the stress of looking after the insured person, a demanding role that can bring high levels of emotional and mental stress.

Mr Chan from Dementia Singapore said caregivers often feel re-



NO SAVINGS LEFT

We worry about our retirement because a lot of us have given up our jobs to become caregivers...at the prime age of 40. When... you want to go back to work, it is not that easy.



MS BARBARA SEET, who became a full-time caregiver to her mum after her contract as general manager of a counselling academy ended in 2009. Now 59, she has exhausted her savings, including what she set aside for her retirement.

The Seet sisters Belinda (left) and Barbara with their mum, who is called Aunty Kee. Both siblings quit their jobs to look after their mother. PHOTO COURTESY OF BARBARA SEET



DON'T JUST STARE

Be patient with persons with dementia exhibiting disruptive behaviour, and their caregivers because it is something beyond their control. Instead of passing stares, offer assistance or a word of encouragement.



MS SUZIE LOW, whose dad has dementia.

Ms Suzie Low with her father. While she worries about her financial situation, she reminds herself that her father took care of her his whole life, so now it is her turn. PHOTO COURTESY OF SUZIE LOW

sponsible for the well-being of their loved ones. If they exhibit some behaviour, like refusing to hush, it makes caregiving more challenging, he added, noting that over time, caregivers may experience burnout.

Ms Gillian Teo, chief executive and co-founder of care services provider Honeage, said the stress levels are higher in more advanced cases where the loved ones have mood swings or show higher levels of aggression and paranoia.

AIC's Ms See said caregivers need to take better care of themselves, adding "Self-care is often forgotten."

"When they do take time off to do something for themselves, they feel guilt. That is what we have observed... in a number of our caregivers."

Self-care is important for caregivers, said Ms Teo, as it can help them be better carers for their loved ones.

Ms Seet has ways of coping with the stress of taking care of her mother. She said "I like to knit. So knitting becomes something that I can do while I sit next to my mum."

The Seet sisters also encouraged their mother to teach other caregivers how to knit. "We believe that mum is still capable of doing things, so we want to encourage her to do such things."

Ms Seet added that fellow caregivers should find "me time" for themselves.

For instance, she said, someone can take over for a couple of hours, so the primary caregiver can do something they want to do, such as have coffee or a chat with a friend.

A whole-of-community effort is required to support caregivers in their journey.

AIC is piloting a post-diagnostic support service that aims to guide caregivers at the most critical moment, when their loved ones are first diagnosed with dementia.

Ms See said caregivers usually have a lot of questions and do not know what to do at this stage.

AIC's community care partners will help them, over a period of six months, to find out what resources and support they need, including financial help.

Six hospitals are participating in the pilot programme - Ng Teng Fong General, Serangoon General, Alexandra, the Institute of Mental Health, Singapore General and Changi General.

Currently, Singapore has a similar post-diagnostic support team, which will help those who are newly diagnosed with dementia for one year.

And, society as a whole can do more.

Ms See said: "This is about mind-

set change, so caregivers do not feel so burdened and fearful about taking their loved ones with dementia... on a walk."

She added that "it is not concrete help that caregivers are expecting. They just want someone else to be more open and understanding" of their loved ones who behave differently.

Ms Low, whose dad has dementia, agreed and said: "Be patient with people with dementia exhibiting disruptive behaviour, and their caregivers because it is something beyond their control."

"Instead of passing stares, offer assistance or a word of encouragement."

Ms Seet has this message for society: My mum will tell you, the partner with someone living with dementia.

"My mum can ask me the same question seven to 14 times within an hour, and we make the effort to answer her seven to 14 times."

"It is important to get the person living with dementia talking, if not, they will forget what words to use, and they stop talking altogether."

"Have conversations. It may be a conversation that keeps repeating itself, but it is always better to have the conversation than not to have it in the long run."

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