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Stay Safe
THIS HOLIDAY SEASON

Going Home for the Holidays? Boost, Mask, and Test Beforehand

Steps to take to protect your family from Covid-19, RSV, and flu.

Winter 2020 was the season of Zoom holidays. By 2021, the omicron surge spoiled end-of-year plans. So far, the 2022 holiday season is off to a bumpy start with an early, sharp surge of flu and respiratory syncytial virus cases with an expected wave of Covid-19 cases on the horizon.

With a lack of national and local precautionary guidance, individuals are now on their own to gauge risk and protection. However, Americans have more tools in their arsenal when it comes to protecting themselves against Covid this holiday season: vaccines, boosters, tests, masks, knowledge of how the virus spreads.

Keep these best practices in mind, experts say, and you can celebrate like it's 2019. “This is going to be the first year we’re actually going to go visit our family for Christmas because we haven't done it the previous two years because I’ve been too nervous,” says Sarah Ruff, a family medicine physician at UNC Family Medicine. “There’s really no reason to not do it this year because we do have all these tools.”

Keep Your Most Vulnerable Guests Top of Mind

The amount of risk the group is willing to take should depend on the guest list. Think about the people who will attend each gathering this season. Elderly people, those who are immunocompromised or who have other medical conditions, or newborns (vaccines are available to babies 6 months or older) are most susceptible to severe cases of Covid-19. Take precautions in order to best protect them. “It does make sense to think of the most vulnerable person when you’re trying to make decisions about what precautions to take,” Ruff says.
Make Sure You’re Up to Date with Your COVID Booster (And Flu Shot)

The most effective way to avoid Covid-19 this holiday season is to stay up to date on your vaccines, says Bernard Camins, the medical director for infection prevention at the Mount Sinai Health System. Most people are eligible for a bivalent booster at least two months after completing their first two shots, according to the Centers for Disease Control and Prevention.

In an October press briefing, White House Covid-19 response coordinator Ashish Jha recommended Americans receive their boosters before Thanksgiving in order to gain the most protection this holiday season. If you recently recovered from Covid, wait three months before getting boosted, Camins says. Schedule your annual flu shot, too, which you can get the same day as your Covid booster.

Be Strategic with Your Masking

While nationwide mask mandates have expired, it’s still a good idea to keep N95 or KN95 masks on hand for travel purposes. Wear a mask at the airport and during takeoff and landing or if the flight is short, keep it on for the entire flight, Camins says. “It’s relatively safe if you’re up in the air because the air is HEPA-filtered,” he says. “When you’re taxiing, when you’re deplaning, when they turn off the engines, you want to make sure your mask is on.”

For train or bus travel, where the air isn’t as well-ventilated as on planes, Camins suggests masking for the entire trip.

Ensure All Guests Test for COVID-19 Before the Event

According to CDC guidelines, if you have symptoms of Covid-19, test immediately. If you’ve been exposed, wait five days and then test.

However, if you’ve been around other people lately in any capacity, “you can no longer tell who among your vicinity was positive for Covid,” Camins says. “You just assume you were exposed prior to your event.” He suggests serial testing in the days leading up to your party. For example, if you’re gathering for Thanksgiving, do a rapid test on the Sunday and Tuesday before the holiday, and then once more on Thanksgiving, he says.

If you’re showing symptoms such as fever, body ache, sore throat, cough, and chills, but are still testing negative for Covid-19, you should consider staying home. Because RSV and flu are circulating, it’s possible you could risk infecting a loved one with another respiratory virus. “You shouldn’t be going anywhere if you have a fever,” Ruff says. “You want to make sure you’re at least 24 hours [without] having a fever.”

For people with common colds, Camins says as long as they wear a mask, they can attend. Ruff says to be transparent with your family in such a case and ask them if they’re comfortable with you coming.

Stay Aware of Certain COVID Trends

Since reported case data isn’t released as regularly as in the past, and is likely an undercount due to rapid tests taken at home, Ruff says to keep an eye on the CDC Community Level, which measures hospitalizations and cases and offers prevention strategies for each tier of community spread.

You can enter the state and county where you’ll be having Thanksgiving to check community levels and determine what amount of precaution you’ll take. “If we’re going to a higher-risk area, it may be worth putting your mask on when you’re going out in public around people you don’t know, and maybe you choose not to wear your mask around your family who’s all vaccinated,” Ruff says, “but when we all go out as a big group, maybe you do.”

For all intents and purposes, Camins says this holiday season is a return to form. Just take a little extra care in the days leading up to your gathering and you can celebrate like years past. “Can people sit around the table again instead of having the grandma and grandpa eating by themselves in another room?” Camins says. “I think we can.”

For more information visit: https://www.msn.com/en-us/travel/tripideas/going-home-for-the-holidays-boost-mask-and-test-beforehand/ar-AA14gINj

BY THE PRESIDENT OF THE UNITED STATES OF AMERICA

A PROCLAMATION

During National Family Caregivers Month, we recognize the love and sacrifice of more than 50 million Americans providing crucial care and medical assistance to parents, children, siblings, and other loved ones, ensuring their health and dignity.

Today, far too many Americans find themselves sandwiched between the enormous tasks of supporting aging parents, raising young children, and earning a living. Others bear the responsibility of caring for loved ones with a disability or looking after wounded, ill, or injured service members and veterans who have sacrificed so much for us all.
Our American Rescue Plan provided $145 million to help the National Family Caregiver Support Program deliver counseling, training, and short-term relief to family and other informal care providers.

We have expanded the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers so more veteran caregivers have the financial and mental health support they deserve, and we helped launch the “Hidden Helpers” initiative to serve the 2.3 million children now living with a disabled veteran. Meanwhile, we have pushed the Congress to lower child and elder care costs across the country and provide paid family and medical leave.

We have more to do to win that fight, and I will not give up. Family caregivers are the backbone of our Nation’s long-term care system, doing essential work with devotion, often at great emotional and financial cost. We owe them. It is time to bring their service out of the shadows and celebrate and support them in living their own happy, healthy, and fulfilling lives.

NOW, THEREFORE, I, JOSEPH R. BIDEN JR., President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim November 2022 as National Family Caregivers Month.

I encourage all Americans to reach out to those who provide care for our Nation's family members, friends, and neighbors in need, to honor and thank them. IN WITNESS WHEREOF, I have hereunto set my hand this thirty-first day of October, in the year of our Lord two thousand twenty-two, and of the Independence of the United States of America the two hundred and forty-seventh.

-JOSEPH R. BIDEN JR.

Every racial and ethnic group has its own needs and challenges when it comes to care, Black and brown Americans face higher rates of infection and death due to COVID-19. There are myriad reasons why — stemming from policies and practices rooted in longstanding racism. The compounding of a lifetime of disparities affecting people of color, who are also family caregivers, is dangerous.

Caregivers of color are at special risk of not only contracting the virus but also potentially passing it on to someone they live with or for whom they care.

The nationwide outbreak of the novel coronavirus laid bare and heightened awareness of inequality that has long existed. But through recognition also comes opportunity to make real reforms that will directly benefit family caregivers of color, both during and after the pandemic.

A first step is to recognize that the treatment of older adults — and the responsibility for their care — is part of the bedrock of many cultures. It is innate to who we are as people, as Americans who care for each other, and fundamental to many traditions related to ethnicity. While caregivers of color may be referred to as a single similar group, the experiences and cultural values, including how they choose to care for family — and where they care for them — vary widely.

Thanks to efforts by the Diverse Elders Coalition and AARP, it is clear that a one-size-fits-all approach won't address the challenges faced by diverse caregivers. Each racial and ethnic community has its own unique needs, responds to caregiving differently and is informed by expectations, traditions and cultural norms that are critically important.

For example, research has shown us that African American and Hispanic caregivers are more often in high-intensity care situations than white and Asian American caregivers. Asian American caregivers often report feeling higher levels of emotional stress than African American or Hispanic caregivers.

For caregivers of color, the ability to care and advocate for their family member is often impeded by the larger context of institutional racism, implicit bias and inequities that affect people of color in every aspect of their lives.

Caregivers are often encouraged to enroll in formal training or respite programs to receive support. But for caregivers of color living in under-resourced communities without such programs, where are they supposed to turn? If programs do exist, but all the materials are in English when Spanish is the primary language of caregivers in the community, what good does that do?

What Should Be Done?

So, how can we help? Advocates must press for policies that address the challenges faced by Black and brown caregivers by lifting up their stories and experiences to promote more equitable solutions. Additionally, the voices of diverse family caregivers must be included in the research that informs health practice and policy, and the researchers doing that important work should reflect the communities they study. This helps promote policy and practice decisions that are truly representative.
Health care providers and hospital administrators must meet the needs of caregivers from all backgrounds, recognizing it is paramount to quality patient care. Learning what matters to older people and their caregivers is key to offering the highest quality care. Prioritizing staff training to support diverse caregivers, establishing new methods to measure progress, ensuring equal access to resources, and requiring accountability can drive this change. It will take resources, but the potential to reduce disparities and improve patient outcomes outweighs any cost.

There is no denying caregiving can be hard — period. For Black and brown caregivers, there are significant institutional challenges and biases that must be considered, too. Only by recognizing these challenges and acknowledging each caregiver as an individual with unique experiences can we start to address historical inequities and begin to make a positive difference.

Recognition is a requirement for action, and the time to take action is now.

Contributing Author: Rita B. Choula, Rani E. Snyder, and The John A. Hartford Foundation

Caregivers Corner

Caregivers play a critical role in the health and well-being of their loved ones. The Caregiver Corner is here to help with useful links and resources. Everyone’s caregiver story is different, but below are some common questions received at the Eldercare Locator.

1. **Who can help me with transportation, in-home care (bathing, dressing, sitter services, preparing meals) and other local services such as respite care that I may not even know about?**

   Your local Area Agency on Aging can connect you to information about transportation options and in-home care support (bathing, dressing, sitter services, preparing meals). They can also inform you about other local caregiving services, like those provided under the National Family Caregiver Support Program. To find an Area Agency on Aging that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

2. **My father is a veteran. What programs could he or his spouse be eligible for?**

   Caregivers of Veterans can contact the VA Caregiver Support Line by calling 1-855-260-3274. The VA Caregiver Support Line is available Monday through Friday 8a to 8p EST. Counselors can answer questions and provide information about resources and support for Veterans and their caregivers. In addition, you can visit the VA Caregiver Web site at www.caregiver.va.gov to learn more.

3. **Can I get paid for caregiving?**

   Come states have programs that provide funding or reimbursement to family caregivers. The eligibility, reimbursement policies for these programs vary by state. For information on what, if any, caregiver reimbursement programs are available in your state, contact your local Area Agency on Aging. To find an Area Agency on Aging that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

4. **Who can I call for free or low-cost legal assistance?**

   Legal assistance programs help people with low and moderate incomes with legal needs. Programs and services offered differ by state and are often dependent on funding sources. To find a legal aid program that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

Welcome to the Eldercare Locator, a public service of the U.S. Administration on Aging connecting you to services for older adults and their families. You can also reach us at 1-800-677-1116.
5. My mother has been diagnosed with dementia. Where can I go to learn more about what to expect?

Learn more about programs and support services for persons with dementia by calling the Alzheimer’s Association 24/7 Helpline at 1-800-272-3900. In addition, Alzheimers.gov is the federal government portal to information on Alzheimer’s disease and related dementias care, research, and support.

6. Where can I get help understanding Medicare, Medicaid, and prescription assistance programs?

State Health Insurance Counseling Programs (SHIPS) offers no-cost, unbiased health benefit counseling, education and advocacy services to help empower people to make informed benefit decisions. To find a SHIP that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

7. I have a complaint about the quality of care my friend is receiving in a nursing home. Who can I call?

The Long-Term Care Ombudsman (LTCO) advocates for residents in nursing homes and assisted living communities. While the LTCO does not license or regulate facilities, they protect the rights of residents and can provide education to family members and caregivers about the state’s licensing authority. To find a LTCO program that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

I live pretty far away. Where can I learn more about programs for my parent who lives in another state?

Area Agencies on Aging can provide information about services and programs that are offered in local communities. To find an Area Agency on Aging that serves your area, enter your ZIP code or city and state in the search bar at the top of this page. The National Institute on Aging offers tips and information to help you with long distance caregiving.

8. I am concerned about a situation involving my neighbor. Where do I report suspected elder abuse?

In the event of an emergency related to elder abuse, call 911. All instances of suspected abuse, neglect or exploitation involving an older adult should be reported to the designated adult protective services program in your state. All reports are confidential. To find the contact information for the adult protective services program that serves your area, enter your ZIP code or city and state in the search bar at the top of this page. The Eldercare Locator publication, Older Adults and Elder Abuse, provides additional information about elder abuse.

9. My brother is not yet 60 but has a disability. Is there a statewide number to call so I can learn more about programs for people with disabilities?

All states operate Aging and Disability Resource Centers (ADRCs). Many are also coordinated through local Area Agencies on Aging. ADRCs can connect you to critical programs and services in your area. To find an Aging and Disability Resource Center that serves your area, enter your ZIP code or city and state in the search bar at the top of this page.

10. I am a caregiver. How do I work with my employer?

Check with your human resources department or employee assistance program at your workplace to learn more about company leave policies or other guidelines and regulations of your employer. Visit the Family Caregiver Alliance and AARP websites to learn more about work and eldercare issues.

11. How do I handle family conflict?

Open communication and family meetings are important parts of caregiving. A counselor or mediator may be able to help families resolve disagreements and difficult situations. Your local Area Agency on Aging can connect you to information and resources that may be helpful for family members facing challenging situations.

To find an Area Agency on Aging that serves your area, enter your ZIP code or city and state in the search bar at the top of this page. The National Institute on Aging offers tips for sharing caregiver responsibilities among family members.

12. I am a caregiver. How do I know that I am making the right decisions?

Having good open communication with the person receiving care is an important first step. Become informed about local programs and services, including caregiver support groups. Your local Area Agency on Aging can help provide information about resources and providers.

The National Institute on Aging offers helpful information about things to consider when making decisions on care. To find an Area Agency on Aging that serves your area, enter your ZIP code or city and state in the search bar at the top of this page. The Family Caregiver Alliance sponsors a secure online service and offers a personal dashboard of information, support, and resources for caregivers.
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Check with your human resources department or employee assistance program at your workplace to learn more about company leave policies or other guidelines and regulations of your employer. Visit the Family Caregiver Alliance at https://www.caregiver.org/resource/work-and-eldercare/ and AARP websites to learn more about work and eldercare issues.

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Resources and Useful Links

There is a wealth of information available online designed to assist family members and caregivers of older adults. Here are a few useful links to get you started.

**Healthfinder.gov** provides health information and tools on variety of topics including caregiving. For more information, visit: https://health.gov/myhealthfinder/healthy-living/mental-health-and-relationships/get-support-if-youre-caregiver

**National Institute on Aging** provides several guides and factsheets that provide help and assistance for caregivers. For more information, visit: https://www.nia.nih.gov/health/caregiving

**VA Caregiver Support Program** connects caregivers to their local caregiver support specialists who can share information about several service options and programs for Veterans. For more information, visit: https://www.caregiver.va.gov/index.asp

**AARP Caregiving** provides information and resources to assist family caregivers. For more information, visit: https://www.aarp.org/home-family/caregiving/

**Alzheimer’s Association** assists individuals with Alzheimer’s disease in finding good care in their community. For more information, visit: https://www.alz.org/

**ARCH-The National Respite Locator Service** helps parents, caregivers and professionals find respite services in their state and local area that match their specific needs. For more information, visit: https://www.aarp.org/home-family/caregiving/

**Family Caregiver Alliance** features information on programs at the national, state, and local levels that support and sustain caregivers. For more information, visit: https://www.caregiver.org/

**Grandfamilies.org** serves as a national resource in support of grandparents and other relatives raising children within and outside the child welfare system. For more information, visit: https://www.grandfamilies.org/

**Caregiver Action Network** provides education, peer support, and resources to family caregivers across the country free of charge. For more information, visit: https://www.caregiveraction.org/

**National Alliance for Caregiving** provides links to resources to help family caregivers. For more information, visit: https://www.caregiving.org/resources/general-caregiving/

**Training Curriculum: Alzheimer’s Disease and Related Dementias** The Health Resources and Services Administration (HRSA) has created a curriculum to train the primary care workforce about dementia care. A curriculum for caregivers is also offered on the website. For more information, visit: https://bhw.hrsa.gov/alzheimers-dementia-training

For more information, visit: https://eldercare.acl.gov/Public/Index.aspx
The Inflation Reduction Act of 2022 will help millions of Americans better afford their life-sustaining medications and also help them pay for other out-of-pocket health care costs. Here are the answers to some commonly asked questions about the new law.

**Lowering Drug Prices**

**When will Medicare drug-price negotiations begin?**

The U.S. Department of Health and Human Services (HHS) will begin the negotiation process in 2023. By 2024 the agency will identify which 10 prescription drugs will be the first whose prices will be negotiated. By 2029, up to 60 drugs will be subject to price negotiation.

**When can we expect to see a difference in drug prices?**

The first prices resulting from the negotiations between HHS and drugmakers will take effect in 2026.

**Which drugs will be subject to negotiation?**

The drugs selected will be among the 100 medications that Medicare spends the most on. The drugs selected for negotiation can't have any direct competition from generic or biosimilar (a generic form of a biologic drug) alternatives. And they have to have been on the market for a certain number of years.

**What will happen to the money Medicare saves from lower prices?**

Lower prices mean the Medicare program will save money while providing the same drugs to beneficiaries. And beneficiaries taking drugs with negotiated prices will have lower out-of-pocket costs. The money Medicare doesn't need to spend on medicines should help bolster the program's budget, reduce premiums, and improve long-term solvency.

**Is there anything else in the new law to help rein in soaring drug prices?**

Yes. Starting in 2023 drugmakers who raise their prices more than the rate of general inflation will have to pay Medicare a rebate for the amount of their price increases above the rate of inflation.

**Medicare Part D Changes**

**When will the $2,000 out-of-pocket cap take effect?**

Beginning in 2025 Medicare beneficiaries will not have to spend more than $2,000 a year on their medications. Before that, in 2024, Medicare enrollees who reach the catastrophic phase of the Part D prescription drug program will not have to pay any more out-of-pocket for their drugs during that year.

**Which vaccines will be free?**

Starting in 2023 Medicare will cover at no cost to beneficiaries’ vaccines that have been approved for adults by the Centers for Disease Control and Prevention (CDC) Advisory Committee for Immunization Practices. Among the shots to be fully covered is the shingles vaccine, which currently requires cost-sharing for those on Part D.

**When will my insulin be capped at $35 a month?**

Beginning in 2023, copays for a 30-day supply of any insulin that a Medicare drug plan covers will be capped at $35.

**What will happen to my Part D premium?**

Beginning in 2024 and continuing through 2029, Part D premiums cannot increase by more than 6 percent a year. Be aware that premiums for these private insurance drug plans vary widely depending on which plan you pick and where you live.

**Do these changes apply to Medicare Advantage plans?**

Yes. Almost all Medicare Advantage (MA) plans include prescription drug coverage, and those who belong to the few that do not can enroll in a standalone Part D prescription drug plan. All the Part D changes apply to all Medicare beneficiaries with drug coverage — whether they enroll in original Medicare with a standalone drug plan or an MA plan with prescription drug coverage.
Making Health Care More Affordable

**How will the new law help Medicare beneficiaries pay Part D premiums and copays?**

The new law expands eligibility for Medicare’s Part D Low-Income Subsidy (LIS) benefit, also known as the Part D Extra Help program. Beginning in 2024, Medicare beneficiaries with annual incomes of up to 150 percent of the federal poverty limit ($20,385 for an individual in 2022) who also meet the program’s resources limit can qualify for full benefits under the Extra Help program. The income threshold for full benefits currently is 135 percent of the federal poverty guidelines ($18,347 for an individual in 2022).

**I’m not on Medicare yet. Is there anything in the law to help me afford ACA policies?**

Yes. The new law extends until the end of 2025 the expanded Affordable Care Act (ACA) premium subsidies that were instituted under the American Rescue Plan Act of 2021. This means that more people will continue to be eligible for the ACA subsidy and no one will have to pay more than 8.5 percent of their annual income for an ACA health insurance plan premium.


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Balancing Career and Caregiving

**Alternatives to quitting work for Family Caregivers**

Karen is passionate about her career. For nearly a decade she has worked with the same local law firm as a legal aide and truly enjoys contributing to the business. However, since Karen’s mom was diagnosed with dementia last year, she has found herself needing to spend more time away from work transporting her mom to and from doctor’s visits and ensuring she has the help she needs to safely cook, clean and complete simple activities like bathing. As her mother’s dementia progresses, Karen fears that she may need to leave her job altogether and focus on caring for her mom, a prospect that she finds frightening because of her finances and her personal wellbeing.

Thousands of caregivers find themselves in the same position as Karen: needing and wanting to work, while simultaneously having to act as the primary caregiver for an ill or elderly loved one. While leaving the workplace often seems like the only solution for overburdened caregivers, this decision can have a devastating impact on a caregiver’s financial standing now and in the future, their health insurance coverage, and their feeling of self-worth.

Work is often a place for caregivers to temporarily focus on something other than caregiving, and to have an identity outside of being a caregiver. However, in today’s working world, there may be options available for you other than quitting a job. Technology has made working from afar a more realistic option, and an increasing number of caregivers juggling a career, their own family responsibilities, and caring for an ill or elderly loved one have made many employers more flexible with working caregivers.

Below, we examine a few options that you may find useful in determining how to balance work and caregiving without stretching yourself too thin financially or risking your own health and sanity.
Telecommuting

Depending on your job, telecommuting may allow you to complete your work from a location other than your office, such as the home of your elderly loved one. Via email, online shared documents and telephone communications, this option calls for caregivers to complete work off-site, granting you the ability to manage your workload while being present for caregiving duties. With online time-tracking technology and the ever-increasing popularity of electronic communications, employers in an office setting may be open to offering a telecommuting option on a part-time basis to allow you time both in and out of the office to manage work-related responsibilities.

Job Sharing

If the responsibilities of your position have become too much for you to juggle with your caregiving duties, consider talking to your employer about a job-sharing arrangement. “Job sharing” allows two individuals to work part-time in fulfilling one position, thus reducing the hours required for your job while still ensuring that the work gets done for your employer.

For some caregivers, job sharing or reducing hours may be coordinated with another family member to share caregiving duties during the time you’re at work; ensuring that your loved one has the assistance they need, and you can focus on your job-related duties, rather than worry while you’re away. In deciding if this is a good option for you, talk with Human Resources at your job about how this will affect your health insurance coverage and retirement plans.

Creating a Network of Help

If adjusting your work schedule or hours isn’t an option, you might consider creating a patchwork of family, trusted friends and neighbors who can assist you with checking in on your elderly loved ones while you’re at work.

For example, perhaps a sister-in-law could stop by to help with the breakfast and morning pill routine a few days each week, while a neighbor drops in to help prepare lunch every now and then. By having a network of various, trusted individuals available to help when you’re focused on work, you can ensure that your loved one is having their needs met. Having multiple helpers creates a safety net of back-ups when work demands, or unexpected situations make it impossible for you to be there. Online tools and calendars exist to help families coordinate care among multiple family members and friends.

Also, if it’s in the budget, home care assistance coupled with the help of family and friends can provide additional senior care coverage. Adult Day Programs may also provide regular supervision and socialization for your loved one in a safe environment.

Communicating with your employer

While not all employers will be open to work schedule adjustments, many caregivers have found that it is best to be honest with your employer about your current personal situation. If you are comfortable doing so, let them know that you are currently acting as a caregiver and feeling jammed between your personal and work responsibilities.

By presenting the above options as a way to ensure that you best fulfill both roles, and keep your talents and expertise with the company, you may find that you employer is willing to work with you, at least on a short-term basis, to help ease your stresses – and also reduce their stress of having to hire and train a replacement. In addition to the options above, talk with your employer about whether or not you are eligible for the Family and Medical Leave Act (FMLA).

This allows for up to 12 weeks of unpaid leave to care for a seriously ill parent, spouse, or child, while protecting job security at companies with 50 or more employees.

During discussions with your employer, you also want to ask about the minimum hours required to keep your benefits with the company and plan to keep your health insurance or other benefits in effect for as long as possible. By reasonably addressing the pros and cons of “caregiver friendly” work situations, your employer may be able to become an ally in your quest to successfully manage caregiving and career.

For more information, visit:
COVID-19’s Negative Impact on Caregivers and 4 Ways to Help Them

The COVID-19 pandemic has had unprecedented effects on our society and even more so on our senior population, as they struggle to manage care. In some cases, they are without their loved ones being able to visit them, creating a further sense of isolation, heightened anxiety, and depression due to fear of contracting the virus.

Statistics show 43% of seniors experienced loneliness during this period. While taking care of loved ones is priority, caregivers experienced higher levels of stress as they tried to manage their own needs while taking care of their loved ones, leading to further negative health outcomes.

Per research conducted by the National Rehabilitation Research and Training Center, family caregivers experienced more negative effects from the pandemic than those who weren’t, including more emotional, physical and financial burdens. Female caregivers, younger caregivers and especially families with lower incomes experienced significant issues.

The pandemic has increased our awareness on the burden our caregivers face. We would need to further create a strong ecosystem to address this issue. Here are four ways we can address and support our caregivers as part of a care infrastructure for better health in our nation.

Most of our caregivers spend 78% of their income to take care of their loved ones, leading them to diminish their savings and retirement. There are also situations where caregivers have to leave their jobs, leading to lesser incomes, more debts, unpaid bills and reduced Social Security retirement benefits. Some solutions that have emerged include adopting policies that allow flexible work hours. Furthermore, municipalities can provide tax credits to employers offering a minimum number of weeks of paid leave to family caregivers, make tax credit eligibility criteria more accessible to middle income families and extend job protections.

Second, caregivers face enormous difficulty being able to access services within their communities such as transportation, tailored meals, and in-home health services due to lack of financial stability, better nutrition education and understanding resource availability overall.

According to the National Alliance for Caregiving, 27% of caregivers found it very difficult and 62% of the caregivers needed training and access to information to better understand how to take care of themselves and their loved ones. Systems need modernization and integration as it can be difficult to find all information that is needed in one place. Finally, mental health services would be critical for caregivers as well as for their loved ones they are supporting.

Caregiver burnout is significant for professional and family caregivers. The exhaustion and burden of work results in caregivers not being able to attend to their own needs and have a state of physical, mental, and emotional exhaustion. There needs to be additional support for caregivers to provide relief and mitigate the risk of burnout.

Fourth but not least, we need to leverage technology. By 2020, approximately 120 million older Americans will need care at home. According to the American Association of Retired Persons (AARP), many caregivers—some 45 million—will be unpaid (compared to 5 million paid caregivers), and many will care for more than one aging family member.

Technologies such as telehealth and bio sensors, with their capabilities to meet members where they are and to proactively detect health concerns, could help provide education, consultation, psychosocial/cognitive behavioral therapy (including problem solving training), data collection and monitoring, clinical care delivery and social support. Better data and predictive analytics will lead to more tailored interventions. As technology is used by caregivers, it will require digital literacy as well to be as effective but could also reduce caregiver burden.

In conclusion, caregivers are an integral part of our society. They need additional support, access to mental health professionals, care infrastructure and a living wage. We need to move forward by creating solutions at the intersection of innovation, partnerships, and awareness. Employers for example can create partnerships with caregiver organizations. Our caregivers need care in order to give care.

For more information, visit: https://wfin.com/uncategorized/covid-19s-negative-impact-on-caregivers-and-4-ways-to-help-them/
Key Takeaways

- Housing costs represent the greatest expense and share of household budgets among those age 55+.
- Rental assistance and housing voucher programs are available at the state and local level to help older adults afford rent.
- If you’re an older homeowner, you might want to explore tapping your home equity or home sharing as a way to bring in extra income.

Housing costs are the greatest expense and share of household budgets for adults age 55+, according to the Consumer Expenditure Survey. Prior to the COVID-19 pandemic, nearly 10 million older adults were having trouble paying for housing. Today, skyrocketing inflation and rents mean those numbers are likely much higher.

Whether you’re a homeowner or a renter struggling to afford your housing, there are resources that may help.

The HOPE™ Hotline: 1-888-995-HOPE (4673)

995HOPE offers free renter counseling and education to support people in addressing their housing concerns. Professional, caring counselors will work with you to assess your situation, explain the options or solutions available, and help you create a detailed action plan. You will get referrals to local, statewide, and national resources. The HOPE Hotline does not directly administer rental assistance programs or offer financial support to renters.

The HOPE Hotline is administered by the Homeownership Preservation Foundation and its affiliate, GreenPath, which are trusted, national nonprofits dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health.

Learn more at https://995hope.org/ or call 1-888-995-4673.

Where to find state and county rental assistance programs

In response to the dire financial impact of the COVID-19 pandemic, the government provided funded to states for emergency rental assistance programs to assist those who may have fallen on hard times. While the majority of these temporary programs are no longer accepting applications, there still may be rental assistance available in your community.

Use this U.S. Treasury directory to find rental programs offered by state, local, and Tribal governments.

Can older adults get public housing and housing vouchers?

Public housing provides eligible low-income families, including older adults and adults with disabilities, a place to call home and ranges from scattered single-family houses to high rise apartments. Housing vouchers (sometimes referred to as Section 8) can help you afford a rental that is not limited to specific housing units.

Find your local housing authority to see if you qualify for public housing or a housing voucher. The U.S. Department of Housing and Urban Development (HUD) also has a search tool you can use to find an apartment or home with reduced rent in your area and landlords who accept Section 8 housing vouchers.

Should you tap into your home equity?

If you’re an older homeowner, you may be able to tap into your home equity to afford to keep living in your home. Home equity is the difference between what your home’s value is and what you may still owe on a mortgage if you have one.

A home equity line of credit works like a credit card. You can borrow up to a certain limit for a set period, such as 10 to 15 years. During that time, you can withdraw money as needed, and may be able to pay only the interest on the balance. Once the time is up, you must pay back both principal and interest within a repayment period, such as 10 years, making the monthly payments much higher. Costs to set up these loans may be relatively low.

Similarly, a home equity loan lets you take out the money in a lump sum. Then you must pay it back over a set amount of time, with fixed monthly payments that include both principal and interest.

Our publication, Use Your Home to Stay At Home, lists some of the pros and cons of taking out a home equity line of credit or home equity loan.
A reverse mortgage is not right for everyone. You may want to consider a reverse mortgage if your home is steadily increasing in value, and you plan to live there for many more years. It's important to note that reverse mortgages are not the best way to get cash in an emergency.

You should not consider a reverse mortgage if you:

- need immediate financial help
- cannot afford your property taxes or upkeep on your home
- wish to leave your home to a spouse or heirs

**How can home sharing help older adults afford housing?**

Home sharing is a way for older adults who own a home to bring in some extra money and for those looking for an affordable place to live to find a roommate.

**If you own a residence with a spare bedroom or unit (such as a basement apartment), you might consider renting it through a home share arrangement.**

If you're interested in home sharing, you may want to work with a reputable company to make it easier to find a roommate. Companies such as Silvernest and Senior Homeshares provide help with background screening, creating a lease, and matching roommates.

**Find other resources to ease your housing budget**

If you struggle to find affordable housing, you may want to explore other benefits that can free up income that you can put toward rent or mortgage payments. Thousands of public and private programs are available to help low-income older adults pay for home heating and cooling, health care, prescriptions, food, and other expenses.

NCOA’s BenefitsCheckup is a confidential benefits screening tool that can help you see if you qualify for these programs. Just visit BenefitsCheckup.org and enter your ZIP code to get started.

**For more information, visit:** https://www.ncoa.org/article/how-older-adults-can-get-help-paying-for-housing

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NCBA hosted a Halloween party and movie night for residents and their grandchildren and families at Samuel J. Simmons NCBA Estates.

We hope to see you next year!
Founded in 1970, The National Caucus and Center on Black Aging, Inc. (NCBA) is a national 501 (c) (3) nonprofit organization. Headquartered in Washington, DC, NCBA is the only national aging organization who meets and addresses the social and economic challenges of low-income African American and Black older adults, their families, and caregivers.

NCBA Supportive Services include:

**Job Training & Employment**

NCBA administers Senior Community Service Employment Program (SCSEP) with funding from the U.S. Department of Labor (DOL) to over 3,500 older adults, age 60+ in North Carolina, Arkansas, Washington, DC, Illinois, Missouri, Michigan, Ohio, Florida, and Mississippi.

SCSEP is a part-time community service and work-based job training program that offers older adults the opportunity to return or remain active in the workforce through on the job training in community-based organizations in identified growth industries.

Priority is given to Veterans and their qualified spouses, then to individuals who: are over age 65; have a disability; have low literacy skills or limited English proficiency; reside in a rural area; may be homeless or at risk for homelessness; have low employment prospects; failed to find employment after using services through the American Job Center system.

Annually, NCBA and CVS partner to host job fairs to orient SCSEP participants about the benefits of working at CVS as a mature worker.

**To learn more about the Senior Community Service Employment Program (SCSEP), visit:** [https://ncba-aging.org/employment-program-resources](https://ncba-aging.org/employment-program-resources)

NCBA administers the Environmental Employment (SEE) Program with funding from the U.S. Environmental Protection Agency.

Agency (EPA) to older adults, age 55+ with professional backgrounds in engineering, public information, chemistry, writing and administration the opportunity to remain active in the workforce while sharing their talents with the U.S. Environmental Protection Agency (EPA) in Washington, DC, and at EPA Regional Offices and Environmental Laboratories in NC, OK, FL, and GA.

**To learn more about the Senior Employment Environment Program (SEE), visit:** [https://www.ncba-aged.org/environmental-employment-program-resources](https://www.ncba-aged.org/environmental-employment-program-resources)

**Health**

The NCBA Health and Wellness Program offers continual education, resources, and technical assistance either in-person, online, or through self-paced learning opportunities. The program offers a wide variety of social and economic services and support including, the delivery and coordination of national health education and promotion activities, and the dissemination of and referral to resources.

**To learn more visit** [https://ncba-aging.org/health-and-wellness](https://ncba-aging.org/health-and-wellness)
Established in 1977, the NCBA Housing Management Corporation (NCBA-HMC) is the organization’s largest program and service to seniors. NCBA-HMC provides senior housing for over 500 low-income seniors with operations in Washington, DC, Jackson, MS, Hernando, MS, Marks, MS, Mayersville, MS and Reidsville, NC.

To learn more about NCBA Housing Program, visit https://www.ncba-aged.org/affordable-housing/

![Image of NCBA Estates](image)

**Medicare Open Enrollment is Here!**

Now is the time to compare your current coverage to all your choices for 2022 and select the plan that best fits your health care needs. Medicare’s Open Enrollment period gives everyone with Medicare the opportunity to make changes to their health plans or prescription drug plans for coverage beginning January 1, 2022.

**Don’t delay**, the Open Enrollment period ends on December 7.

For more information about Medicare open enrollment, visit [www.cms.gov](http://www.cms.gov).

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**NCBA Presents Free Tool Kit and Recorded Webinar for Dispelling Fears and Myths about COVID-19 Vaccines**

Rather than a live webinar, we have linked a recorded webinar for you to view at your convenience to help in your outreach to older African Americans in your community who are still wary about the Covid-19 vaccines or have trouble accessing services. The webinar runs less than 20 minutes.

The webinar offers practical learned about organizations seeking to educate their members and facilitate vaccinations, but it also includes a Tool Kit with an infographic, tip sheet, a brief informational video that addresses myths and facts about the vaccines, and appointment cards to help recipients keep track.

**Here is the link to the Recorded Webinar and the Tool Kit.**

We strongly encourage you to download the informational video in the Tool Kit for public showings, to email it to members, or to share with other organizations and individuals who are engaged in Covid-19 education. There is no copyright on the video, so feel free to distribute it far and wide.

We would very much appreciate your feedback about this webinar, the Tool Kit and your distribution numbers. Please let us hear from you at [covided@ncba-aging.org](mailto:covided@ncba-aging.org).

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**NCBA social media**

To learn more about NCBA programs, services, and upcoming events, follow us on Facebook, Twitter, and Instagram!

**Facebook @NCBA1970**
**Twitter@NCBA1970**
**Instagram@NCBA_1970**

You’re also welcome to learn more about NCBA by visiting our website at [www.ncba-aging.org](http://www.ncba-aging.org). We look forward to hearing from you!
Tips and Tools for Safe and Supportive Caregiving

Most people either are caregivers, know a caregiver, will become a caregiver, or will need care during their lives. Caregiving, and in particular caregiving for a close family member, chosen family, partner, or friend, can be a very rewarding and meaningful role. It can also be a challenging one.

What challenges do family caregivers face?

- As a loved one’s medical needs increase and caregiving duties expand or continue over time, unexpected physical, emotional, and/or financial hardships may arise.
- Family carers may not identify themselves as caregivers. They may not recognize that their roles are being redefined as the demands of the situation change.
- It may be difficult for some caregivers to accept that they are now responsible for parents who raised and cared for them.
- Most people are surprised to take on the new roles and few know where to turn for financial, legal, medical, and emotional support.
- Shifting roles may become more complicated for families with histories of unresolved conflict. Caregivers harboring residual anger may respond to a loved one inappropriately and without fully understanding the changes that have occurred.
- Family caregivers may feel guilty about having any negative feelings. They may not have someone to talk with who understands their experience.

What is the impact of caregiver challenges on the care recipient?

- The demands of caregiving may get in the way of providing proper, quality care. For example, a caregiver may desire a break and leave an adult who is unable to care for themselves alone.
- Caregivers who have not acknowledged their caregiving role or are new to the challenges of caring for a loved one may lack knowledge and skills to adequately meet their needs. This may lead to failing to assist a loved one who can’t remember to take their medication.
- Unprocessed feelings of anger held from childhood or adolescence may result in caregiver ambivalence and poor care. A reluctant caregiver may threaten to move the family member into a long-term care facility, a fear for many older adults.
- Family conflict among siblings and other relatives about their caregiving roles and responsibilities may negatively impact care for their loved one.
- Without appropriate supports in place, unchecked caregiver challenges could potentially lead to elder mistreatment.
- On the other hand, these new roles can help with learning resilience, patience, and problem-solving. Caregivers and care recipients understand and can promote the value of care, and model roles for future generations.
What services are available to support family caregivers and their loved ones?

**Caregiver education and training**
Discover strategies to assist loved ones with dementia or other diseases and conditions.

**Counseling**
Learn cognitive techniques for stress management.

**Support groups for caregivers**
Exchange resources, share caregiving struggles without judgment, and learn from peers.

**Family meetings**
Address and resolve family conflicts around caring for a loved one.

**Adult Day Health Care**
Programs offer a range of services including therapy, engaging activities, and meals for older people.

**Respite care**
Receive short-term relief from caregiving for a day or several weeks, at home, in a facility, or in an adult day center.

**How can practitioners and service providers better support family caregivers?**
- Exercise cultural humility in all interactions with caregivers and care recipients.
- Provide accessible, multilingual, and culturally competent resources.
- Become educated in the needs of diverse communities through community advisors and informants.
- Ask about the preferences and values of the care recipient.
- Listen to the lived expertise of family caregivers.
- Enlist the support of multidisciplinary team members to provide comprehensive care and support.

**How can policies promote better caregiving?**
- Economic policies can better support health equity for older adults to advance elder care and wellness.
- Tax exemptions can help to reduce out of pocket expenses for care recipient necessities.
- Flexible workplace policies can be adopted to support family caregivers.
- Health providers can be reimbursed for the additional time spent in helping families understand their loved ones' care needs and explaining available supports.
- Policies can help support post-graduate education for providers to become better informed on caregiver responsibilities and care recipient needs to best support families.
What are some best practice tips and takeaways for family caregivers?

**Ask for help**
Support is available to help manage caregiving duties and maintain mental wellness.

**Talk to someone**
Reach out to a trusted friend, family member, support group peer, or faith leader.

**Advocate for loved ones**
Honor that you are the expert for you and your family. Be curious, ask questions, gather information, and become educated.

**HELPFUL RESOURCES**
Check with [local community centers](#) or [faith centers](#) for community-based resource directories or health fairs, or access [community-based services](#) such as:

- [Caregiver Action Network](#)
- [California Caregiver Resource Centers](#)
- [Alzheimer's Association - Caregiving](#)
- [Adult Day Health Care](#)
- [AARP Resources for Caregivers and Families](#)
- [ARCH National Respite Locator Service](#)
- [National Resource Center on LGBT Aging's Resource Locator](#)
- [National Resource Center on Native American Aging's Service Locator](#)
Dear NCBA staff:

As you begin to wind down for the holidays and new year, I hope this letter finds you content and well. My intent is to keep this message optimistic and uplifting because I think we can all use positive inspiration and cheer right now. The holiday season means different things to different people. It can represent wonderful and joyful memories, or it may be overwhelming and lonely. My heart recognizes and empathizes with those experiencing hardships and mixed emotions this holiday season. Somewhere in the whirlwind of mixed emotion, many of us are experiencing gratitude for this past year and eagerness for a fresh start in the year ahead; I know I am.

I want to express my gratitude to all who continue to provide the good service NCBA is known for. In celebrating our 53rd anniversary this coming year, we will continue to deliver uniquely tailored, equitable, and inclusive services and supports that protect and improve the well-being of older adults, grand families, and family caregivers across their lifespan.

Before the holidays kick in, I would like to encourage you to take steps to protect your family from Covid-19, the flu, and RSV. According to the Centers for Disease Control and Prevention, the Covid-19 bivalent vaccine booster (the latest booster) and the flu shot are effective. EVERYONE who is eligible should get vaccinated to avoid getting sick and spreading viruses to others. While there is no vaccine or specific treatment for RSV in adults, I encourage you to contact your doctor or healthcare provider to learn who is at risk of severe complications from RSV so that you can protect yourself and your loved ones.

For now, I hope you take some time to relax and reflect on your positive accomplishments this past year. I encourage you to step out of the norm and try something new. This may include acting as a tourist and doing a little sightseeing around your town, writing a letter to an old friend, trying new food, pampering yourself at a spa, or just binge watching multiple episodes of a new television program. Whatever you do, do it heartily.

On behalf of the NCBA Board of Directors, I wish you all Happy Holidays! I am looking forward to another successful year. With certainty, I know we will continue our mission—to improve the quality of life of the people we serve.

Sincerely,

Karyne Jones
NCBA, President and Chief Executive Officer