

Care for the Caregiver

**Supporting Physical,
Financial, Mental and
Emotional Well-Being**





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SELF-CARE: NOT SELFISH OR OPTIONAL

Caring for family members or friends can be deeply rewarding, but it also takes a toll. It's often stressful, physically and mentally exhausting, emotionally draining and at times traumatic. Many caregivers experience anxiety, depression and burnout; some develop post-traumatic stress disorder (PTSD). As you focus on meeting the needs of others, it's easy to neglect your own well-being, which can make everything feel even harder to manage.

According to AARP's 2023 study, *A Look at U.S. Caregivers' Mental Health*, more than half of family caregivers say their role makes it difficult to take care of their own mental health; about 2 in 5 report being lonely.

While it can be challenging to prioritize personal wellness while caregiving, it's essential—not only for your well-being, but also for your ability to care for others effectively. Just as a car can't run on empty, neither can you. Self-care isn't selfish or optional: it must be a vital part of your caregiving plan.

Even when we understand how important it is to prioritize our own needs, it can still be hard to make time, find the energy or give ourselves permission to do it. This guide is here to support you in making self-care more manageable. It will help you become more aware of your own physical, financial, mental and emotional needs—the first step in practicing self-care—and point you toward practical resources and support systems that can make a real difference.

Even with the demands of caregiving, self-care is possible.



FIVE WAYS TO CARE FOR YOURSELF

1. BE PROACTIVE IN MANAGING YOUR WELL-BEING

- » **Recognize that your physical health is closely connected to your mental health and emotional well-being.** Stress impacts your body, increasing the risk of heart disease, raising blood pressure and weakening the immune system. Depression and anxiety can also lead to muscle tension, digestive issues and sleep disturbances. The effects of caregiving stress on your mind and body can have lasting repercussions. The good news is that by practicing the basics self-care, you can improve your physical and mental health, both now and in the future.
- » **Prioritize sleep.** Without adequate, good quality rest, it's extremely difficult to cope with the ups and downs of caregiving. To improve your sleep, create a consistent bedtime routine as best you can, given the unpredictability of caregiving. Make your bedroom quiet, cool and dark to create an ideal sleep environment. Wind down with calming activities like reading, listening to soft music, meditating or turning off devices that emit sleep-disrupting blue light at least one hour before bedtime. You might also try listening to a sleep meditation as you nod off or using lavender essential oil in a diffuser to help you relax.
- » **Consciously fuel your body and mind.** Purposefully eat nutritious foods and drink plenty of water to fuel your

body and support your well-being. While it's natural to seek comfort during tough times, be mindful not to create additional health problems by relying on food, smoking, alcohol or drugs to cope with difficult emotions. Find healthier sources of comfort and outlets for your emotions.

- » **Exercise regularly.** Physical activity - even a quick walk or yoga stretches - stimulates the production of endorphins, also known as "feel-good" hormones, which can help improve mood and reduce feelings of stress, anxiety and depression. Exercise can also help improve sleep. Try exercising with your loved ones - guiding them in gentler movements while you step it up with more repetitions, heavier weights or extra steps. Even 10 minutes at a time, several times a day, can make a positive difference in your stress levels.



- » **Stay on top of preventive health care,** including checkups, vaccinations, and screenings. While it's natural to prioritize your loved ones' health above yours, missing these appointments can lead to bigger issues. Schedule future appointments before leaving your doctor's office; it's easier to change a scheduled appointment than to remember to book a new one.
- » **Make a list of quick energizers and emotion releasers.** Even if you only have five or ten minutes, you can still consciously recharge and center yourself. Dehydration drains energy, so hydrate with water, coffee, tea, etc. Listen to calming, energizing or inspiring music - or express yourself with songs that match your current mood (angry, sad, frustrated, nostalgic), gradually shifting to tunes that evoke calm or peaceful emotions. Ground yourself with nature. Get your blood flowing and work out frustrations with jumping jacks or dancing, punching a pillow or screaming

in the shower. Cry when you need to. Close your eyes, take deep breaths and stretch.

- » **Advocate for your own health and well-being**, just as you do for your loved ones, by speaking up for your needs and actively seeking support.

2. ACKNOWLEDGE AND ACCEPT YOUR EMOTIONS AND FEELINGS

- » **Never minimize your emotions or mental health concerns.** Whatever you are experiencing is real and valid. Feeling anxious, depressed, overwhelmed, hopeless or guilty are common reactions to stressful or traumatic situations. These emotions are natural and shared by many other caregivers. Don't downplay or dismiss your feelings - they matter, and you are worthy of support.
- » **Talk with someone you trust** - like a friend, family member, therapist, counselor, faith leader or members of a support group - about how you are feeling. Expressing your feelings may help you process them more easily. You can connect in person or virtually, which may be easier with your busy schedule.
- » **Try not to compare your feelings to those of others.** Everyone responds to stress, grief, trauma and the challenges of caregiving in their own way, and that's okay. Comparing yourself to others isn't helpful--your experience is uniquely yours. What's easy for you may be harder for others and vice versa.
- » **Accept ambiguity and uncertainty as integral parts of caregiving.** Caregiving is inherently unpredictable. There may be no clear answers or definitive solutions. You may be unsure of your role or others' expectations of you. Just when you think you have it all figured out, your loved ones' needs may change. Try to embrace lack of control as part of the process and focus on what you can manage. Just do your best with the information and resources you have right now. You can always make another decision in the future.

- » **Remember that you are doing your best.** Many caregivers express feelings of guilt because they cannot meet every need or be a “perfect” caregiver. Instead of guilt, view it as love because you want to do more. The reality is that you are one person who can only do so much. You can only be in one place at a time. There are no perfect caregivers. Just do your best with the energy and resources you have right now - that’s what makes you a successful caregiver.

3. SET BOUNDARIES FOR YOURSELF

- » **Be realistic about how much you can accomplish and build your caregiving team.** Caregiving is an enormous undertaking, and while you may feel like it is your



responsibility, no one can do it alone - especially if you are also working or caring for other family members. It's ok to seek and accept help - you're still fulfilling your responsibilities, but it takes a team to get everything done. Be clear about tasks you cannot take on and find other people or

services to fill the gaps. If you are feeling overwhelmed or burned out it's time to make a change - even a few hours of help a week can make a big difference.

- » **Take regular respite breaks.** Explain to those you care for that you need dedicated time to focus on your work, home, healthcare, finances, relationships, rest and recreation. Reach out to family, friends or respite care programs for support in caring for your loved ones so you can take time for yourself.
- » **Schedule fulfilling activities.** Schedule a few regular, replenishing self-care activities that you only cancel in a true emergency. You know best what helps you the most: exercise classes, meditation, massage, nature, creative hobbies, time with family and friends or doing absolutely nothing. If it's on your calendar, you'll be less likely to skip it.

- » **Limit time online.** Take intentional breaks from social media and news. While staying informed and connected is important, constant viewing, texting and scrolling can become overwhelming, drama-filled, time-consuming and unproductive, exacerbating emotional distress.
- » **Manage emotional overload.** Caregivers often experience overwhelming stress and emotional strain, which can lead to difficulty in taking on or even hearing about others' problems. If you find yourself feeling disconnected or unable to empathize, it may be a sign of compassion fatigue, which can lead to burnout. Setting limits on hearing about others' pain can help.
- » **Protect your financial security.** Caregiving can be financially draining, and part of self-care is ensuring your financial stability - both now and in the future. Consider taking a free online personal finance course or working with a financial advisor to create a budget and set clear limits on how much of your own money you can reasonably spend on caregiving while saving for your retirement. Getting help to plan for your future financial security may feel like a difficult expense now, but it could save you a lot in future.

4. TAKE NOTICE OF CHANGES IN YOUR HEALTH AND BEHAVIOR

- » **Watch for red flags of declining health and well-being.** Be alert to unusual differences in your moods, pain levels, eating, sleeping, exercising, socializing, communication, personal hygiene or work habits. Look for shifts in alcohol, drug, or medication use. Are health problems becoming more frequent, or are you increasingly neglecting your health? Also, be mindful of any challenges in your cognitive functions such as thinking, judgment, decision-making, memory and focus.
- » **Enlist family and friends** to pay attention to any changes they perceive in you and to alert you if they are concerned. They may see things you don't.

5. REMEMBER THAT SUPPORT IS ALWAYS AVAILABLE

- » **Being alone doesn't mean you are without support.** It may be true that you are physically alone with the person you care for, and you may have no family members with whom to share the responsibilities of caregiving. And at the same time, it is also true that there is always a way to get support, whether in-person or online/virtual. Getting support can help you feel less alone.
- » **Seek and accept support.** If someone offers support, don't hesitate to accept it. If you are feeling overwhelmed, reach out for help. Speak with a social worker, healthcare provider, friend, family member, spiritual leader, therapist/counselor or fellow caregivers - or call **988** for the Suicide and Crisis Lifeline.
- » **Find help dealing with conflict among family members.** Many caregivers experience conflict within their families about how best to care for a loved one. These disagreements can be deeply disappointing, frustrating and hurtful. A family therapist, social worker, aging life care professional, care manager or family mediator can help you navigate difficult conversations, improve communication and work toward agreements.
- » **Join a caregiver support group** to learn how others cope with stress and care for themselves. Group members share caregiving experiences, support each other, help with problem-solving and provide inspiration. Contact your local area agency on aging (see Eldercare Locator, below) or Veterans Affairs office to find out about local support groups.
- » **Find other family caregivers in online groups.** Connecting online may be more convenient for you, or it may be a good supplement to in-person groups. Consider these online groups:
 - **The AARP Family Caregivers Discussion Group on Facebook** is for all types of caregivers.
facebook.com/groups/aarpfamilycaregivers
 - **The Elizabeth Dole Foundation's Hidden Heroes Caregiver Community** is for military and veteran caregivers.
hiddenheroes.org/community

- » **Maintain a consistent connection with someone.** Check in with a friend or family member daily so they can ensure you are ok and be aware if you need help. Even brief chats or text messages can be a lifeline when you are isolated. Often, fellow caregivers understand the need for this and are fine with very brief interactions due to time limits.





WARNING SIGNS OF MENTAL HEALTH CRISIS AND/OR RISK OF SUICIDE

- » **Vastly increased social isolation and purposeful withdrawal from the rest of your life:** Not answering the phone or replying to messages, refusing invitations to see family or friends.
- » **Major personality changes:** Extreme variances in regular patterns of thinking, feeling or behaving.
- » **Erratic and excessive mood swings:** Unpredictable, inconsistent and intense shifts in emotional state, with extreme highs and lows.
- » **Unusual lack of basic personal hygiene:** Not bathing or taking care of hair, nails and clothing, wearing the same clothes every day.
- » **Uncharacteristic inattention to housework:** Laundry piling up, dirty dishes filling the sink, overwhelming clutter and unsafe conditions.
- » **Marked, sustained dietary changes:** Not eating enough or overeating, poor nutrition.
- » **Resistance to help:** Not asking for or accepting help with caregiving, mental and physical health or other aspects of your life.

- » **Total hopelessness:** Feeling despair, emptiness, and a sense of being trapped; unable to look forward to anything or believe that your situation could improve.
- » **Suicidal thoughts:** Believing that you have no reason to live and that everyone would be better off without you, wishing not to wake up in the morning, thinking about how you might end your life.

988 Suicide and Crisis Lifeline

Offers free and confidential support seven days a week, 24 hours a day for people who are experiencing a mental health or emotional crisis or having suicidal thoughts.

Call or Text: 988 Chat: chat.988lifeline.org





VETERAN AND MILITARY CAREGIVERS

AARP recognizes that there are approximately 6.5 million veteran and military caregivers in the United States. These individuals provide unpaid labor valued at around \$14 billion annually.

If you're caring for a veteran or current service member, be aware that your own health, financial security and overall well-being may be at greater risk.

- » Military caregivers tend to start younger and provide care longer than civilian caregivers, due to service-related injuries according to AARP and the National Alliance for Caregiving's *Caregiving in the U.S.* 2020 report.
- » AARP's 2021 *Caregiving Out-of-Pocket Costs Study* found that those who care for veterans spend nearly 60% more of their own money than other caregivers on out-of-pocket expenses.
- » According to a 2024 Rand Corporation study:
 - Military and veteran caregivers for those age 60 and under are at higher risk of depression and are less likely to seek care than non-caregivers.
 - One in six military and veteran caregivers to those over age 60 needed mental health treatment but did not access it. Cost was the primary barrier in this case.

- » A 2021 study by researchers at the University of Texas Health Science Center at San Antonio found that veteran and military caregivers experience higher rates of suicidal ideation than other types of caregivers.

Because of these risks, in addition to the resources outlined above, be sure to take advantage of the supports designed specifically for veteran and military caregivers.





ADDITIONAL RESOURCES

988 Suicide and Crisis Lifeline

Offers free and confidential support seven days a week, 24 hours a day for people who are experiencing a mental health or emotional crisis or having suicidal thoughts.

Call or Text: 988

Chat: chat.988lifeline.org

AARP Family Caregiving Resources

AARP Family Caregiving Resource Line is toll-free, Monday through Friday from 7 a.m. to 11 p.m. ET.

English: 877-333-5885

Spanish: 888-971-2013

AARP Family Caregiving website offers tips, tools and resources for all types of family caregivers.

aarp.org/caregiving

Key articles include:

- **Caregiver Life Balance:** a hub for information and advice about how to care for the caregiver and how to avoid burnout while caregiving, including when balancing work, childcare and other responsibilities.
aarp.org/caregiving/life-balance
- **Caregiver Burnout: Tips to Prevent and Manage Stress** provides advice about managing stress, recognizing the signs of burnout and finding help.
aarp.org/caregiverburnout
- **How to Find a Caregiver Support Group That's Right for You** offers guidance for finding a local caregiver support group.
aarp.org/caregiversupport
- **Respite Care: Create a Plan to Give Yourself a Caregiving Break** is a guide to lining up respite care for loved ones so family caregivers can take a break.
aarp.org/caregiverrespite

AARP Financial Workbook for Family Caregivers

Helps plan and track caregiving spending, including worksheets and resources.

aarp.org/caregivermoney

AARP Mental Health Center

Vital information from top experts about mental health concerns of caregivers and how to cope.

aarp.org/mentalhealth

Academy of Professional Family Mediators

Find a family mediator.

apfmnet.org/find-a-mediator

Aging Life Care Association

Provides a search tool to find an aging life care expert or care manager in your area.

aginglifecare.org

ARCH Respite Locator

A search tool for respite care in your local community.

archrespite.org/respitelocator

Eldercare Locator

Find your local area agency on aging where you can ask about caregiver support programs such as respite care and support groups.

eldercare.acl.gov or call **800-677-1116**

Find a Therapist

Search tool provided by *Psychology Today* to find a therapist, grief counselor or support group.

psychologytoday.com/us/therapists

VETERAN AND MILITARY CAREGIVING RESOURCES

AARP Financial Workbook for Veteran and Military Family Caregivers

Helps caregivers of veterans plan and track caregiving spending and connect with resources specific to veterans and military service members.

aarp.org/vmfcaregivermoney

AARP Military Caregiving Guide

Helps you get organized, determine your loved ones' needs and find resources and support.

English: aarp.org/vetscareguide

Spanish: aarp.org/cuidarveteranos

AARP's Veterans and Military Families Initiative

Offers veterans and their caregivers a wealth of resources around family caregiving, healthcare, employment and financial assistance.

aarp.org/veterans

Blue Star Families

Committed to strengthening military families by connecting them with their neighbors – individuals and organizations – to create vibrant communities of mutual support through their programs, workshops and online connections.

bluestarfam.org

Caregiver peer support network:
bluestarfam.org/caregivers

Elizabeth Dole Foundation

Works to help veteran and military family caregivers thrive, including financial and mental wellness programs, a family resource hub and online Hidden Heroes community.

hiddenheroes.org

Veterans Crisis Line

Provides confidential, secure, private and free support for veterans and their caregivers (sharing your personal information is optional). You or your loved one do not have to be enrolled in VA benefits or healthcare to connect.

Call: **1-800-273-8255, press 1**

Text: **838255**

Chat: veteranscrisisline.net

U.S. Department of Veterans Affairs (VA)

Caregiver Support Program (CSP)

offers clinical services to caregivers of eligible and covered veterans enrolled in the VA health care system. The program's mission is to promote the health and well-being of family caregivers who care for our nation's veterans, through education, resources, support and services. Local caregiver support teams are located at every VA facility.

caregiver.va.gov or call **1-855-260-3274**

The CSP includes:

- **The Program of General Caregiver Support Services (PGCSS),** which is available to caregivers of veterans enrolled in VA health care who served in any era and offers skills training, mobile support, one-on-one coaching, group support and coaching, self-care, peer support mentoring, telephone support, online programs, other services and referrals to available VA and community resources.
- **The Program of Comprehensive Assistance for Family Caregivers (PCAFC),** which is available to caregivers of veterans who meet specific eligibility requirements and offers education and training, health insurance (if caregiver is otherwise uninsured), mental health counseling, monthly financial stipend, respite care and other services.

VA Mobile Apps are tools to help those coping with PTSD and other mental health conditions.

PTSD.va.gov/appvid/mobile

NOTES



aarp.org/caregiving



601 E Street NW,
Washington, DC 20049

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