

The Heart of Care



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The Agency for Integrated Care (AIC) aims to create a vibrant care community for people to live well and age gracefully. AIC coordinates and supports efforts in integrating care to achieve the best care outcomes for our clients.

We reach out to caregivers and seniors with information on staying active and ageing well, and connect people to services they need.

We support stakeholders in their efforts to raise the quality of care, and also work with health and social care partners to provide services for the ageing population.

Our work in the community brings care services and information closer to those in need.

Caring for The Elderly 101

A Resource Guide for Caregivers



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Am I a Caregiver?

Anyone can become a caregiver at any point in their life.

Often, people see the act of caregiving as the expected duties of parents, spouses, adults, children or other family members. While some people may identify themselves as caregivers, many do not realise that they are caregivers, or may be reluctant to identify themselves as such.

The simple checklist below will help you determine if you are a caregiver.

Checklist:

1. **Are you** sharing responsibility for someone's health, well-being and safety?
2. **Are you** looking after someone who is not able to take care of himself/herself?
3. **Are you** helping him/her with daily living activities like bathing, feeding, grooming and walking?
4. **Are you** taking care of an elderly care recipient who is suffering from physical and/or mental illness, disabilities or other conditions?

If you have ticked **Yes** to any one of the questions above, you are a caregiver and you may be providing care for a family member, friend or neighbour.

You are a caregiver if you care for someone who may be frail and elderly with a combination of the following conditions:

Managing One or More Chronic Conditions



A person who has a chronic condition (e.g. stroke)

Mentally Ill



A person who has a condition like schizophrenia, bipolar disorder or depression

Disabled



A person who may have intellectual, sensory or physical disabilities

Having a Terminal Illness



A patient with end-stage cancer receiving palliative care and/or who is near the end of his/her life

This guide will direct you to the information and resources to help you in your caregiving role and enable you to make better decisions on the care needs of your care recipient.

My Guide to Caregiving

What am I Expected to Do as a Caregiver?

A caregiver is expected to:

1. Gather information regarding your care recipient's current condition
2. Help your care recipient with his/her physical needs
3. Monitor your care recipient's health
4. Support decisions regarding your care recipient's medical needs
5. Understand your care recipient's emotional needs
6. Acknowledge your care recipient's spiritual needs
7. Manage your care recipient's financial needs
8. Look ahead and plan for your care recipient's care needs



Caregiving is never easy. Most of the time, a caregiver has to juggle caregiving with other duties. These duties may include full/part-time work, caring for children, and their own social and leisure lifestyles.

In addition, a caregiver may need to care for someone who has difficulty coping with daily life. This might involve helping, assisting, or just supervising their care recipient. The time and energy involved usually drains a caregiver.

With the many needs that a care recipient requires, what exactly does a caregiver do? Typically, a caregiver has to care for his/her care recipient's:



Physical Needs

Helping your care recipient dress up – buttoning of shirts and blouses, and conducting household tasks such as grocery shopping



Health and Medical Needs

Ensuring the care recipient gets a balanced meal and sufficient nutrition, and reminding him/her to take his/her medicine on time



Emotional and Psychosocial Needs

Catering to his/her emotional needs – expressing your love and support for him/her constantly even in his/her lowest moments, listening and finding support groups in the community when necessary



Spiritual Needs

Your care recipient's religion can bring encouragement and comfort at this time – so help him/her remember and celebrate important religious dates



Financial and Legal Needs

Managing your care recipient's insurance and assets when he/she is unable to do so, and planning constantly for his/her future

“ As a caregiver, you perform a variety of roles – you can be a financial advisor, lawyer, nurse, doctor, social worker and chauffeur all rolled into one. ”

Most caregivers may find themselves having to take charge of finances, making decisions on legal matters, taking care of health and medical needs, providing counselling, emotional and religious support, and accompanying the care recipients to their medical appointments.

A caregiver may be daunted by the long list of tasks they are expected to do and feel that they are not up to it. Indeed, caregiving is never simple and caregivers often face complex situations. For instance, a caregiver might not know how to make proper plans for finances, or perform essential caregiving tasks like transferring or bathing.



One of the most important things that a caregiver requires is directions on how to get things done.

In the past, most caregivers learnt through the hard way – through trial and error. This has also led to undue stress placed upon the caregivers as they had to spend time experimenting with the best ways of caring.

Today, training courses are available to aid the caregiver. Spread over a wide range of courses, providers and topics, the training aims to equip the caregiver with the right caregiving skills and knowledge. In addition, caregivers can also tap on the **Caregivers Training Grant (CTG)** to attend these courses.

How do I Determine the Amount of Care Required?

Most caregivers spend more than eight hours daily providing care for their care recipient. As such, it is important that you assess the amount of time you need to provide care right from the start. This will allow you to better allocate your time and manage your expectations in caregiving.

Ask yourself the following questions:

1

What activities of daily living (such as eating, dressing, or bathing) can your care recipient do, or cannot do?

2

Can your care recipient move around with minimal supervision?

3

Does your care recipient have multiple medical needs?

4

Does your care recipient require constant care and attention?

5

Are you the only caregiver?

Knowing how much care is required is crucial in caregiving. You need to know how much time you require to provide care. This allows you to better plan and manage your own time. In addition, it would also enable you to plan for alternative services to be provided so that you can have time to rest.

What are My Own Needs and Capabilities?

You need to recognise your own needs as a caregiver.

When you first become a caregiver, you might have to make drastic changes to your lifestyle. Caregivers often have to sacrifice social and leisure activities, like entertainment, going out with friends or doing sports.

Besides these, most caregivers also need to find a balance between work and caregiving, as the latter can take up the bulk of their time. This can stretch for years on end, as caregiving is usually a long-term commitment.

When considering your own needs and capabilities, it is important that any changes you make to your life should be discussed with your family.

Finding a balance between work and caregiving could often result in fewer working hours and less pay, affecting your finances. Giving up social and leisure activities could also affect your health as a caregiver [see Section 5 to read more about how caregivers can manage their mental well-being].

While taking care of your care recipient is important, taking care of yourself is just as, if not more, important.

“
A happy caregiver often results in a happy care recipient.”

”

Considering My Care Recipient's Preferences

What the care recipient needs and prefers is just as crucial as that of the caregiver's. When making decisions about care for your care recipient, be sure to include him/her in the decision-making process.

While it is important to consider your own needs and preferences, do consider what your care recipient feels as well. Your care recipient might prefer an environment or caregiver familiar to them, instead of being in a nursing home or institution.

When making a decision, it would be wise to do the following:



Make a list of factors affecting the decision



Weigh the pros and cons of each factor



Discuss the options with your care recipient



Explain your available options and final decision to your care recipient



Ensure that your care recipient understands the decision that you have made

Making a decision is never easy, and your care recipient may express doubts and unhappiness over certain decisions. Constantly reassuring your care recipient about the decision made would also help in his/her understanding.

Training for Caregiver

Caregivers should consider getting proper caregiver training in order to give your care recipient the best care possible.

Most inexperienced caregivers are frequently unprepared for their new roles and may become stressed when taking on the complex role of a caregiver.

Many caregiver training programmes are conducted by caregiver training providers to help individuals learn important techniques and useful tips on how one can provide a safe, healthy and supportive environment for their care recipients.



Typical subjects covered in such training may include:

1. Personal care techniques – including proper bathing techniques and lift-and-carry techniques
2. Recognising early warning signs of health issues and illnesses, how to check for basic vital signs and management of chronic illnesses
3. How to meet the physical and nutritional needs of the care recipient
4. Emotional support and wellness issues
5. How to access and take advantage of local resources for both the caregiver and the care recipient
6. Special-needs equipment such as oxygen tanks and wheelchairs
7. Maintaining one's health and well-being as a caregiver

Where is Caregiver Training Available?

Prior to your care recipient's discharge from hospital, training may be conducted by the hospital if it is deemed necessary so that you can provide better care for your care recipient.

Caregiver training can be conducted at the care recipient's home or at selected training facilities. The trainers are qualified professionals comprising doctors, nurses and other allied health professionals.

If you have a family member who requires care, and you wish to attend caregiver training to provide him/ her with better care, you may apply for the **Caregivers Training Grant (CTG)** which provides subsidies for your course fees. Under this grant, you can tap on an annual training grant of \$200 for every dependent under your care to attend approved training programmes.



Financial and Legal Matters

Financial Matters

Making decisions about health, caregiving and housing needs can be overwhelming, and the choices can be very costly. That is why it is a good idea – if possible – to do financial planning for future care needs of care recipients.

Decisions may need to be made, for example, about how to sell a house and finance a flat, or whether to purchase long-term care insurance.

Caregivers should try to do financial planning for their own future needs as well. For those approaching or past the age of 60, their ability to provide care may depend on making changes to their own financial plans.



There are many financial schemes and assistance programmes available in the community to help those who need it. The following lists the services that provide such assistance:

Assistive Technology Fund (ATF)

www.sgenable.sg

The Assistive Technology Fund (ATF) provides subsidies for persons with disabilities (PWDs) to purchase assistive technology devices to enable independent living.

Caregivers Training Grant (CTG)

www.aic.sg/CTG

The Caregivers Training Grant (CTG) provides caregivers with subsidies to attend training to better care for their care recipients' physical and socio-emotional needs.

Car Park Label Scheme (CPLS) for Persons with Physical Disabilities

www.sgenable.sg

The Car Park Label Scheme (CLPS) supports persons with mobility impairment who are medically certified and require the vehicle door to be fully opened in order to board or alight from the vehicle. The scheme provides car park labels which can be used for any accessibility parking in public carparks.

Chronic Disease Management Programme (CDMP)

www.moh.gov.sg

The Chronic Disease Management Programme (CDMP) allows patients to use their Medisave to pay part of their outpatient treatment for 20 chronic conditions.

Community Health Assist Scheme (CHAS)

www.chas.sg

The Community Health Assist Scheme (CHAS) enables all Singapore Citizens, including Pioneer Generation (PG) and Merdeka Generation (MG) cardholders, to receive subsidies for medical and/or dental care at participating General Practitioner (GP) and dental clinics.

CareShield Life
www.careshieldlife.gov.sg

CareShield Life is a long-term insurance scheme that provides basic financial support should Singaporeans become severely disabled, especially during old age, and need personal and medical care for a prolonged duration (i.e. long-term care).

ElderShield
www.moh.gov.sg

ElderShield is a severe disability insurance scheme offering basic financial protection to those who need long-term care during old age.

Enhancement for Active Seniors (EASE)
www.aic.buzz/EASE

EASE enhances the safety and comfort of seniors living in HDB flats by providing subsidies to home modifications so that residents can live at ease in their own homes.

Home Caregiving Grant (HCG)
www.aic.sg/HCG

The Home Caregiving Grant (HCG) is a monthly grant of \$200 to support elderly with at least a permanent moderate disability.

Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities
www.aic.sg/FDWLC

The Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities scheme enables families to pay a lower monthly concessionary FDW levy when employing FDWs to help look after their care recipients with disabilities.

Interim Disability Assistance Programme for the Elderly (IDAPE)
www.aic.sg/IDAPE

The Interim Disability Assistance Programme for the Elderly (IDAPE) is an assistance scheme providing financial help to needy and disabled elderly Singaporeans who are not eligible for ElderShield because of their age or pre-existing disabilities.

MediFund
www.moh.gov.sg

MediFund is an endowment fund set up by the Government. It provides a safety net for patients who face financial difficulties with their remaining bills after receiving Government subsidies and drawing on other means of payment including MediShield Life, MediSave and cash.

MediShield Life
www.moh.gov.sg

MediShield Life is a basic health insurance plan, administered by the Central Provident Fund (CPF) Board, which helps to pay for large hospital bills and selected costly outpatient treatments, such as dialysis and chemotherapy for cancer.

Pioneer Generation Disability Assistance Scheme (PioneerDAS)
www.aic.sg/pioneerDAS

PioneerDAS is part of the Pioneer Generation Package whereby pioneers who have disabilities can receive \$100 which they can use for expenses.

ComCare Long-Term Assistance Scheme
www.msf.gov.sg

The ComCare Long-Term Assistance Scheme assists Singaporeans and Permanent Residents who need long-term financial assistance due to old age, illness or disabilities, and have no family support to rely on for their daily needs.

Public Transport Concession Scheme for Persons with Disabilities
www.transitlink.com.sg

This scheme provides a concession card that offers concessionary rates for persons with disabilities when they are travelling on public transport to enjoy a 25% discount off adult fares with no additional cost for distance travelled beyond 7.2km.

Seniors' Mobility and Enabling Fund (SMF)
www.aic.sg/SMF

The Seniors' Mobility and Enabling Fund (SMF) provides holistic support to the elderly, helps them live independently in their homes and to move with ease within their community.

Subsidies for Government-funded Intermediate Long-Term Care (ILTC) services
www.moh.gov.sg

ILTC Services assists Singaporeans or Permanent Residents who require further care and treatment after being discharged from an acute hospital or who needs supervision and assistance to manage daily life.

Taxi Subsidy Scheme (TSS)
www.sgenable.sg

The Taxi Subsidy Scheme (TSS) is for persons with permanent disabilities who are medically certified as unable to take public transport, and totally dependent on taxis for travel to school, work, or employment-related training supported by SG Enable.

Disabled Persons Scheme (DPS)
www.sgenable.sg

The Disabled Persons Scheme (DPS) is for persons with permanent physical disabilities who are medically certified as unable to take public transport (i.e. bus and/or MRT) and who require a vehicle to earn a living.

VWO Transport Subsidies (VWOTS)
www.sgenable.sg

The VWO Transport Subsidy (VWOTS) Scheme supports persons with disabilities who need to use dedicated transport provided by Social Service Agencies (SSAs) to access schools and care services.

Legal Matters

Establishing a precedent when it comes to the care of a care recipient is essential, especially with the legal aspects of finances and healthcare. Here are some points to consider when taking control of the legal responsibilities for your care recipient.

Tips to Remember:

1. Find a lawyer who can help you establish a will or estate plan for your care recipient. A lawyer can also provide strong advice on other key developments in the life of your care recipient.
2. Discuss with your care recipient important financial aspects such as the location of documents, gaining access to their banking accounts, and stepping in to take over any financial responsibilities they may have.
3. Consider Advance Care Planning. This is a series of voluntary discussions, guided by one's values and beliefs, to record one's preferences. These will be used to guide the healthcare team in making healthcare decisions on one's behalf, if one is unable to do so.
4. Look into the possibility of becoming the power of attorney for your care recipient if he/she becomes incapable of caring for himself/herself or lose his/her mental faculties. Often, a durable power of attorney can provide better coverage instead of a simple one. The Office of Public Guardian can assist with the creation of a Lasting Power of Attorney (LPA). For more information on LPA, please visit www.msf.gov.sg/opg
5. Talk to other family members about the intentions of your care recipient and ask for their advice should you feel unsure about any matter.

Caregiver's Well-Being

Managing Your Stress

There are many caregivers who may potentially suffer from physical and emotional strain caused by heavy multi-tasking, feeling underappreciated, compromising on their personal time, trying to meet high expectations of care and having to deal with the death of their loved one.

It is important to talk to someone about it if you are feeling stressed from being a caregiver – and to note that acknowledging your stress is not a sign of weakness.

Common Symptoms of Caregiving Stress

Headaches	Constant fatigue
Sudden weight loss or gain	Insomnia
Feelings of depression and frustration	

Caregiver's Stress Checklist

Let's check your stress level. There is no right or wrong answer. Please tick the response that best applies to you and add up the points.

In the last two weeks, have you been...

Yes (1 point)	No (0 point)	
<input type="radio"/>	<input type="radio"/>	1. Feeling more irritable than usual?
<input type="radio"/>	<input type="radio"/>	2. Feeling more unhappy or resentful about looking after your care recipient?
<input type="radio"/>	<input type="radio"/>	3. Having less energy to complete your daily tasks?
<input type="radio"/>	<input type="radio"/>	4. Having less interest in attending or participating in social events?
<input type="radio"/>	<input type="radio"/>	5. Deriving less interest from your favourite activities?
<input type="radio"/>	<input type="radio"/>	6. Getting angry very quickly?
<input type="radio"/>	<input type="radio"/>	7. Feeling tired most of the time?
<input type="radio"/>	<input type="radio"/>	8. Spending less time on yourself as compared to before?
<input type="radio"/>	<input type="radio"/>	9. Feeling less motivated to get up in the mornings?
<input type="radio"/>	<input type="radio"/>	Total Score

* If you score more than five points, you are likely to be feeling more stressed than usual. Should these feelings persist, seek advice from your family doctor or professionals involved in the care of your care recipient.

While most caregivers are efficient in managing their care recipients' conditions, they tend to neglect their own needs. It is important to look after yourself before you can take good care of your care recipient.

Below are some tips on managing your stress:



Take good care of yourself

Give yourself frequent breaks to rest before continuing the long caregiving process. You may consider respite care to help take care of your care recipient during your break.



Find time for your personal life

Spend some time with your friends to unwind and recharge.



Learn to appreciate yourself

Learn to focus on your successes. You may not be the perfect caregiver but you are doing your best.



Get support from your family

Seek help from your family members with various tasks to ensure some personal time to yourself.



Plan your finances

Financial difficulties can most likely lead to stress. Plan your budget and check out various financial assistance schemes that can help support your load.

Coping with Depression Arising from Taking Care of Your Care Recipient

While caring for someone, you may feel so stressed that you might neglect your own well-being. You might be suffering from depression if you find yourself crying for no apparent reason, or feel tired, angry, frustrated, anxious or alone.

Here are some tips to help you better cope with it:



Make time for yourself

You need to eat well, exercise moderately and take control of your own life.



Pace yourself

Focus on those daily tasks that absolutely must get done. Schedule the other tasks when you have time. Once you start to prioritise your work, you'll notice that you actually get more accomplished.



Ask for help

Seek help from family members and, together, figure out when others can come in so you can have a break. If you have no family members, you may want to hire in-home help, or make arrangements at a senior day care facility. Do whatever it takes to get time off. Your health and well-being depend on this.



Ditch the feeling of guilt

Guilt is an immobilising emotion. Let it go and you will feel better instantly.



Have some fun

It is important to be socially active despite being a caregiver. Your health will benefit, and you never know when you will befriend another caregiver and share useful tips with each other.

Beware of Caregiver Burnout

Burnout occurs if the caregiver is over-burdened from having to multi-task between various responsibilities such as managing feelings of aggression and agitation, as well as conditions like delusion and poor sleep – plus helping the care recipient in daily activities like feeding and bathing.

These are made more challenging if the caregiver does not have the necessary resources (both social and financial) to cope with his / her circumstances and responsibilities. It can also lead to medical conditions such as high blood pressure and lowered immunity. Caregivers can feel isolated, depressed and trapped in their role. Therefore, it is important for siblings, relatives or friends to step in to provide respite for caregivers.

Caregiver Support

A caregiver support group is a great way to share your troubles and find people who are going through the same experiences that you face every day. If you are unable to leave your house, many support groups are also active on the Internet.

In most support groups, you will be able to talk about your problems and listen to others talk. You will not only get help, but you'll also be able to help others. Most importantly, you will often find out that you are not alone and that the knowledge that other caregivers bring can be invaluable – especially if they are caring for someone with the same illness as your care recipient's.



Respite Care

For many, the challenges of caring for an elderly, chronically ill, or disabled family member are simply a part of daily life. Caregiving, though, is a demanding, difficult job and no one is equipped to do it alone. Since your health and resilience are critical for your care recipient's welfare, it is essential for both of you that you get appropriate help when you need it.

Respite care provides much needed short-term breaks that can relieve stress, restore energy, and promote balance in your life. Apart from working with family members, relatives, friends, neighbours or hiring a domestic helper, there are also commercial respite care options that can ensure you get the help you need to restore your energy and better fulfill your role as the caregiver of your care recipient.

Home-Based Respite Care

Home-based respite care is the provision of care by a relief caregiver in the comfort of your home. Your care recipient is cared for in a familiar environment, hence you do not need to arrange for transport to and from another location. Moreover, care is personalised on a one-to-one basis. However, it can be a costly option.

Residential-Based Respite Care

Residential-based respite care is the provision of care out of your home by an institution such as a nursing home. You are required to send your care recipient to the facility where he/she would be taken care of by the nursing home team. Depending on the nursing home's admission criteria, the minimum period of stay could vary from a few days to weeks.

Other Forms of Respite Care

You can also consider using home care services or day care services such as day rehabilitation centres. You can make use of the time afforded from such services to take a break or run your errands.

Whether it is home-based or residential-based respite care, home care services or the different types of day care centres services available, you can find out more and locate these services at www.aic.sg

Home Modifications

Making Your Home Safe

When you are caring for someone, it is important to consider modifying your home to help your care recipient perform tasks with less effort, reduce accidents and support independent living.

Removing potential hazards and enabling your care recipient to be independent in the home makes it easier for caregivers to provide for them with minimal stress while performing routine tasks.

An occupational therapist will be able to assess your home and recommend the correct actions to remove the hazards in your home. Rectifications may range from simple modifications, like addition of grab bars, to complicated structural changes like addition of ramps or removal of walls. The occupational therapist will assess your home setting, the habits of your care recipient and your resources before making a recommendation.

If you are able to plan your home's interior or completely renovate your home for your care recipient, it is important to create a barrier-free environment. Consider these points when you discuss your plans with your interior designer or contractor:



Avoid steps and curbs as far as possible



Locate switches in easy-to-reach spaces



Use lighting and tap fixtures that are easy to handle



Remove hazards (e.g. clutter, throw rugs). Room layouts and furniture should not obstruct movement

Examples of Home Modifications

Below are some examples of home modifications that have made it easier for the care recipient to live in a safe environment and be independent.

Prevent Accidents Caused by Uneven Toilet Flooring



Before:
Toilet flooring that is not level due to step-down shower area.

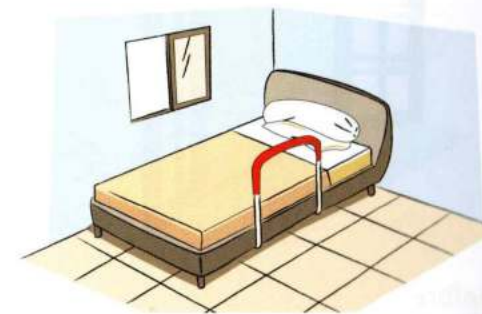


After:
Filling up the step-down shower area with cement and tiles to level the toilet flooring.

Help Your Care Recipient Get Up from Bed



Before:
Normal bed.



After:
Installation of bed rail to help your care recipient to get up from bed.

Examples of Home Modifications

Allow Your Care Recipient to Sit While Showering

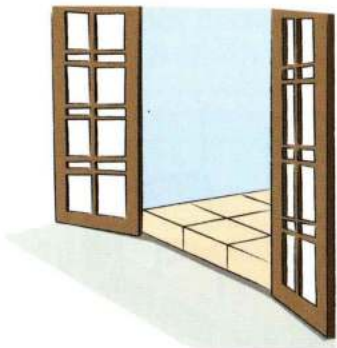


Before:
Standard toilet.



After:
Installation of foldable shower seat against the wall.

Help Your Wheelchair-Bound Family Member Cross the Threshold



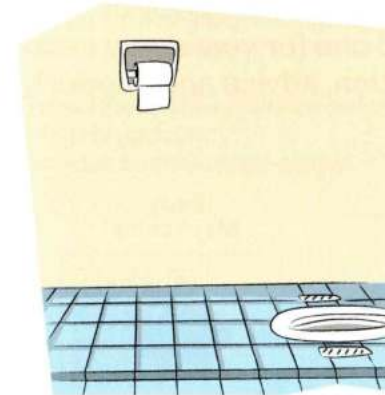
Before:
Presence of kerb at door entrance.



After:
Installation of removable wooden ramp with non-skid covering.

Examples of Home Modifications

Make Your Toilet More User-friendly for Your Care Recipient's Safety and Convenience



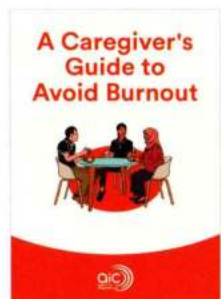
Before:
Squatting toilet with mosaic tiles.



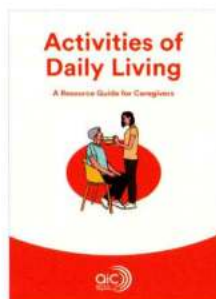
After:
A sitting toilet with an additional toilet raiser, installation of grab bar and anti-slip floor treatment.

Additional Resources

Whether you are just starting your journey as a caregiver or someone who has been caring for a loved one for years, you need to arm yourself with up-to-date information, advice and support.



Practical information and self-care tips to help caregivers maintain their well-being.



Useful tips and information on how to assist your loved one in aspects of daily living.



Tips on safely moving your loved ones without causing any injury to yourself.



For more information on caregiver support, training and events, subscribe to our mailing list by scanning this QR code or visit www.aic.sg

Qic Stories

AIC Stories is published by AIC for caregivers and seniors to read more about financial assistance, Community Care services, caregiving support, and tips on active ageing and ageing well.

www.aic-blog.com

Subscribe to the email newsletter and get regular, monthly updates.

www.aic.buzz/aic-blog-signup



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Let's Stay Connected

AIC Singapore Social Media

An online community for caregivers in Singapore to share information, resources and experiences.

 www.facebook.com/AICSingapore

 www.instagram.com/aic_singapore

 www.tiktok.com/@aicsingapore

 www.linkedin.com/company/agency-for-integrated-care-singapore/

 www.youtube.com/aicsingapore

Contact Us

AIC Link

Island-wide resource centres where our Care Consultants advise caregivers and their loved ones on getting the right care at the right place, enabling our seniors to age-in-place.

AIC Link @ Maxwell

7 Maxwell Road #04-01
MND Complex Annexe B
Singapore 069111
(Above Amoy Street Food Centre)

Operating Hours:

Mondays to Fridays: 8.30am to 5.30pm
Closed on Weekends and Public Holidays

For other AIC Link locations, visit

www.aic.sg/about-us/aic-link

AIC Hotline

1800 650 6060

A one-stop toll-free helpline providing convenient access to information on eldercare and caregiving support services.

Operating Hours:

Mondays to Fridays: 8.30am to 8.30pm
Saturdays: 8.30am to 4.00pm
Closed on Sundays and Public Holidays

For enquiries, please email us at

enquiries@aic.sg