Caregiving through the Stages of Aging

Supporting elderly relatives and friends through various stages of aging can be complex for several reasons. Initially, signs of decline may be subtle but can accelerate over time. The best course of action is to stay informed about these stages and the resources available to you and your loved one. Conversations about their capacity, safety, or physical decline can be especially sensitive if the senior is unaware or unwilling to acknowledge these changes.

By utilizing available resources and involving your loved one in decisions whenever possible, you can navigate care options more effectively. This collaborative approach helps ensure that quality of life, financial security, and well-being are considered at each stage.

Stage 1: Early Aging

What to Look For

Initially, the senior may be fully independent, and you should encourage them to pursue or continue healthy habits to maintain their independence. This includes eating well, getting regular exercise, and socializing with friends and family.

Aging is normal, but your loved one may begin to exhibit signs of physical decline, prolonged illness, or diminished mental capacity. An early diagnosis can lead to better outcomes when it comes to memory-related diseases such as Alzheimer's and dementia. See the Appendix: "Ten Symptoms to Watch Out For" and "Signs of Dementia vs. Typical Age-Related Changes," from Alzheimer's Association.[1]

Start the Conversation: Early Stage

If you're new to caregiving, you might be unsure of where to start. The National Institute on Aging recommends starting with medical information. Learn as much as you can about any treatments the senior receives and current medications. Knowing these details can help you anticipate how their health might change over time.

Having a first-time conversation about living arrangements, finances, or capabilities can sometimes come across as sudden and unwarranted to the senior.

> Frame the conversation around their goals to better understand wants, needs, and perceived capabilities regarding their independence.

This will open the conversation, provide a framework for future conversations, and enable you to have a better understanding of the senior's situation before a serious illness, injury, or accident occurs.

Long-Distance Caregivers

Many people still wish to help but live far away from their family or friends who need support. You can still provide support if you don't live nearby, such as:

- Assisting with finances, money management, insurance claims, or paying bills
- Arranging for care management or in-home care by hiring formal caregivers such as home health aides
- Ordering medical equipment, medicines, and other supplies
- Researching long-term care options, such as an assisted living facility or nursing home
- Serving as an information coordinator by researching information about relevant health conditions and medicines, navigating changing needs, and overseeing insurance benefits

See also: Coordinating Caregiving Responsibilities worksheet to identify who will be responsible for completing tasks, including informal caregivers (friends and family), caregivers who live far away, and professional help.

Documentation: Early Stage

To keep everyone involved in caregiving informed, compile a notebook with details about medical care, social services, contact numbers, financial information, and other pertinent details. This information can be maintained in a notebook that is kept in a central location. There are also smartphone apps that enable delegation or caregiving tasks, keeping an appointment calendar, and sharing updates with other caregivers. Whichever format you choose, make sure everyone has access to the information and that it is reviewed regularly and updated as needed.

- Get guidance on necessary legal documents, including power of attorney, durable power of attorney for health care, and advance directives through consultation with attorneys and legal professionals.
- Life sustaining treatment wishes can be documented on the nationally recognized POLST (Physician Orders for Life Sustaining Treatment) Form.
- Ask your financial professional for a copy of D.A. Davidson's "What My Family Should Know" booklet. This document provides a framework to record important financial information, contacts, and the location of estate documents.
- Review the estate plan for any needed updates, including real estate, investments and brokerage accounts, retirement plans, and household items.
- Consider reviewing how property is titled to ensure assets will pass as intended and remain under the proper controls.
- If you are named as agent within your loved one's durable power of attorney document, ensure they have formally provided authorization for you to speak with their financial professional. Many institutions also allow for Trusted Contacts; however, being listed as a Trusted Contact does not allow you to act on the account holder's behalf.
- Consider working with a daily money management service/bill pay service.
- For caregivers assisting with finances and paying bills, consider looking into the Social Security Representative Payment Program.

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Stage 2: Additional Assistance Needed

What to Look For

As your loved one ages, you may notice small changes in their abilities with daily tasks or habits. Simply having difficulty with activities is not necessarily an issue, and reasonable accommodations are a great first step. For example, if someone can get dressed on their own but struggles with buttons, switching to zippers on clothing is a minor adjustment and could mean maintaining their independence for longer. Areas where you might notice changes can include: using technology to communicate (email, phone, internet, mail); financial management (paying bills, budgeting, managing assets); shopping (groceries, clothing, other essentials); meal preparation (all steps, including chopping, using the stove, tidying); housework (all chores required to maintain a clean and safe home); and medication management (taking medication as directed and getting refills).

Even if accommodations can be made, refusal to do them might be a sign additional care is needed. Your loved one may or may not feel comfortable bringing these things to your attention or discussing them. It is important for all caregivers involved to be observant and even compare notes to spot new patterns that may be forming.

Other signs of aging are more obvious. The term “activities of daily living” refers to the range of basic tasks that each of us go through every day that allow us to live safely and independently. These activities can be great markers to determine when and how much additional help is needed.

Before the senior reaches a point when they are no longer able to manage some elements of self-care or safety, be ready to provide or seek outside assistance.

Activities of Daily Living

- **Mobility:** getting from one place to another, such as getting out of bed or a chair and walking independently
- **Toileting and Continence:** control of bladder and bowel function, and being able to use the toilet independently and hygienically as needed
- **Eating:** the ability to feed oneself, doesn’t include shopping for or preparing food
- **Personal Care and Hygiene:** all grooming essentials, including bathing, dental hygiene, hair and nail care
- **Dressing:** picking out clothing and physically dressing oneself

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Aging in Place: Making Home Safer and More Accessible

There are a variety of ways to make an older adult's surroundings safer and easier to manage. Go through the house room by room to identify potential problems and safety issues. Pay special attention to things such as floors, stairs, security, bathrooms, and kitchens. First correct any immediate dangers, such as loose stair railings and poor lighting, and then work on other ways to ensure the person will be as safe as possible at home. Auto shut-offs for faucets and the stove, as well as adhesive tape (floors, showers) may make mobility easier for the senior and ensure their safety.

If there are repairs or extensive changes required, you may be able to get financial help. Check with your state housing finance agency, social services department, community development groups, or the federal government for financial aid programs and discounts. You can also contact the Eldercare Locator for help finding resources at **www.eldercare.acl.gov** or by calling **800-677-1116**.

See also: Home Safety Checklist which provides a list of potential hazards and modifications to make room by room.

Bringing Your Loved One Home

Sometimes it makes sense for an older parent, relative, or friend to move into your home so you can take care of them. Here are some things to consider before making this decision a reality:

- Is there space in your home? Is the home safe and accessible for an older person?
- How does the older person feel about moving into your home? How do you and others in the household feel about it? Do you get along well?
- Is someone around to help the older person during the day? Is transportation available?
- What is the older adult able to do on their own? What do they need help with?
- What personal care are you willing and able to provide — for example, moving the person from a chair to a bed or toilet, giving medications, changing incontinence pads, or bathing?
- Are there other family members, friends, or neighbors nearby who can help care for the older person?
- What services for older adults are available in your community? Can you afford to hire professional services to assist with caregiving?
- What kind of specialized medical care is available nearby? Will the person have to switch doctors or other health care providers?
- What other living options are available? Have you considered all the alternatives?

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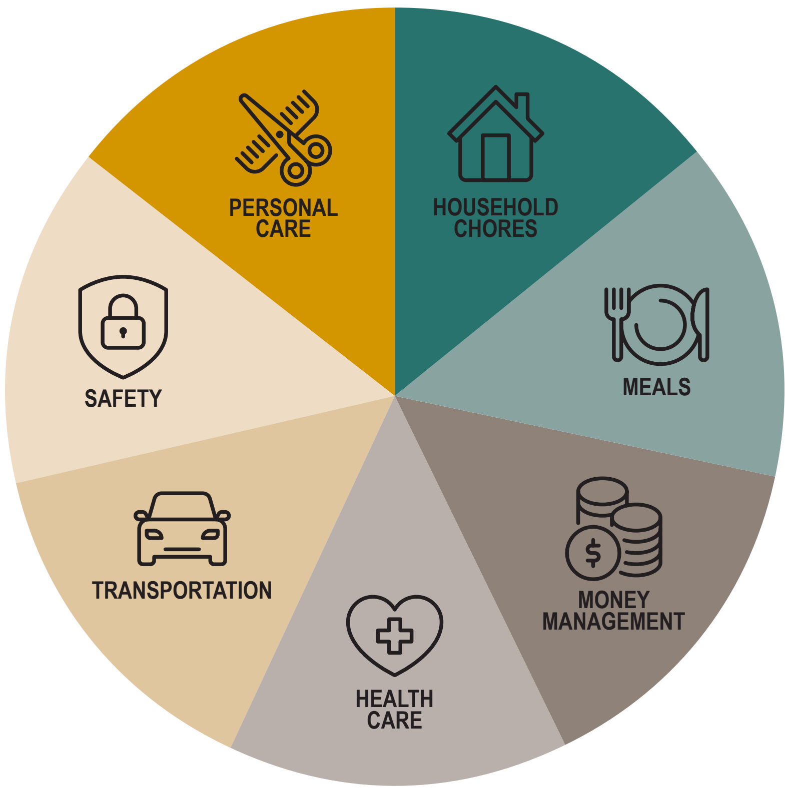
Finding Additional Help at Home

Depending on your senior's needs, not all their care can always be met by family and friends. There are many services available to meet long-term care needs when someone is still living in their home.

Personal Care is the most common type and includes the activities of daily living (bathing, dressing, grooming, toileting, eating, and moving around). This support can be completed in a short time each day by a relative, friend, or trained aide.

Household Chores are the living activities related to running a household, such as cleaning, grocery shopping, yardwork, and laundry. Some grocery stores take orders online or over the phone and even offer delivery. A neighbor or a friend might have a housekeeper or gardener that they recommend. Laundry and dry-cleaning services that pick up and deliver clothes are another option.



Meals not only provide a chance to socialize but are important for maintaining health through proper nutrition. Maybe there is a friend they could share cooking duties with or arrange for a potluck dinner with friends or neighbors. Religious communities or a local senior center might also serve meals on certain days of the week. If it is hard for the senior to get out of the house, plan to bring them a healthy meal a few times a week, ask a neighbor or friend to help out, or consider a meal delivery program.

Money Management support can include paying bills on time or completing health insurance forms, as well as managing investments and legal matters. Setting up autopay for things like the rent or mortgage, utilities, car payments, and other regular bills can help simplify things for the older adult, and the caregiver as well. Trained volunteers, financial counselors, and other professionals can help, in addition to family and close friends.

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Ideally before support is needed, ask your senior to consider providing legal permission to discuss their financial information with you and/or someone else. Power of attorney is one way to accomplish this, which allows the person named to step in and make financial decisions for the adult in the case they become incapacitated. Whoever is named power of attorney could help deal with creditors, pay bills from the older person's bank account, or find out about Social Security or Medicare benefits. For more information, visit the Consumer Financial Protection Bureau online at **www.consumerfinance.gov** or call **855-411-2372**.

Health care will vary by state slightly. In some areas, medical professionals can perform health care services in a person's home. Telehealth is also becoming more prevalent and a more accessible way to access health care services for those without reliable transportation or for those with compromising health conditions.

Transportation means both getting around the house and leaving the house. If your senior has trouble walking, using a cane or walker could improve their mobility. You can also consider an electric chair or scooter. Be cognizant of driving abilities and road safety awareness of your loved one. Elderly adults can have a hard time giving up their independence in the form of losing their driver's license, but it is better that they lose it before a serious accident occurs, even if they are not at fault. If driving is no longer an option, rideshare services or low-cost public transportation could be alternatives.

Safety can be a concern, especially if an older person lives alone. If they become sick, fall, or get lost when there is no one around to help, services such as an emergency medical alert system, fall monitor, or GPS tracking device can help. These technologies make it easier for emergency personnel to locate and assist when someone can't provide directions themself or when they need urgent medical attention. These devices must be set up correctly and worn by the older adult to be useful, and they should not replace regular check-ins by family, friends, and other caregivers.

Looking for someone to help an older adult at home? The Eldercare Locator can help you learn which services are offered in your area. Visit **www.eldercare.acl.gov** or call **800-677-1116** to find Area Agencies on Aging and other resources in your community.

Common Financial Scams Targeted at Older Adults

Unfortunately, there are many scams aimed at older adults, who are often trusting, respectful of authority, and have assets to lose. If you think that an older adult in your life has been the target of a scam, contact your financial institution, your D.A. Davidson financial professional or the National Elder Fraud Hotline at **833-372-8311**.

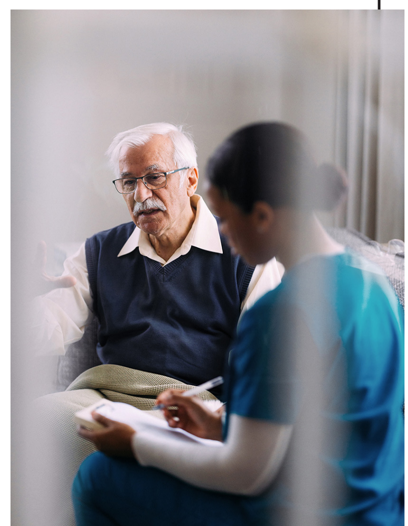
Scams to be aware of: Sweetheart/ Romance, Government Impersonator, Fake Prize/Sweepstakes/Lottery, Tax Refund, Computer Tech Support, Grandparent, Funeral, Veteran Buyout, and Fake Charity scams.

Medicare (**www.medicare.gov**) and Medicaid (**www.medicaid.gov**) may cover the cost of some home-based services. Find out whether you are eligible and which benefits are available.

A tool for finding Medicare-certified home health agencies is available online at **www.medicare.gov/care-compare**. Contact the Center for Medicare and Medicaid Services at **877-267-2323**.

Here are questions to ask when hiring a care provider:

- Is your service licensed and accredited by the state or local government and/or a professional association?
- How long have you been providing care management services?
- What are your fees? Will you provide information on fees in writing prior to starting services?
- What is included and not included in your services?
- How many days per week and hours per day will a care provider come to my home?
- Is there a minimum number of hours required?
- Will it be the same provider each time?
- How do you check the background and experience of your care providers? Can you provide references?
- How do you train your care providers?
- Are you available for emergencies around the clock? What types of emergency care can you provide?
- How will you communicate information to me?
- Who do I contact if there is a problem?
- If I wish to discontinue services, how much notice do you require?



Tips and Action Steps

- Create a list of the areas where your loved one needs assistance and a list of how much assistance family members or friends can reasonably provide. This can help you better assess how your loved one remains safe and receives proper care.
- A resource available in most areas to provide rides is www.GoGoGrandparent.com. The 24/7 service is summoned to the senior’s home address or another location using smartphone location services. Summoning the ride is done through a phone call and can be easier for seniors to navigate than rideshare apps.
- Many services provide assistance with homemaker services and chores. Consider a local resource for in-home care that can assist in the senior’s home. Websites such as these below are resources to find and compare hourly home health care services located in many states nationwide.
    - www.TheKey.com
    - National Alliance for Care at Home: www.allianceforcareathome.org
    - U.S. Administration on Aging: www.eldercare.acl.gov
- Register for a service that alerts a caregiver of falls.
- Additional resources for advice in caregiving for your loved one are www.DailyCaring.com and the book “How to Care for Aging Parents” by Virginia Morris.

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Stage 3: Full Time Care, Assisted Living, and Nursing Care

Making the decision to relocate an older adult from their home is often difficult and emotional. Some families and caregivers find that a meeting or conference call is a good way to connect and discuss the pros and cons of each option. The goal is to come up with a plan that works for everyone—most importantly, the older person.

What to Look For

If their home becomes too much to manage or there are safety concerns, be ready to discuss the possibility of change with your loved one. Prepare for this decision by learning as much as possible about the available housing options. These may include:

1. Moving to a smaller home, such as from a single-family home to a condominium or apartment
2. Sharing a residence with a family member or friend
3. Relocating to a residential facility, such as an assisted living facility or a nursing home

The choices for where to live might be limited by factors such as illness, ability to perform activities of daily living, and personal preferences. The financial situation is often a large factor in this decision as well. In some cases, selling a primary residence can create more liquid assets so the older adult can better afford a more suitable care option. Many seniors opt to live in a community where independent living is offered as a starting point and additional support in the form of nursing services or memory care is available if/when needed.

If you recognize that your loved one needs additional help, but they aren't open to the idea of a nursing home, there are two main alternatives: residential care homes and assisted living facilities. Some facilities offer only housing and housekeeping, but many also provide personal care, social and recreational activities, meals, and medical services. Some facilities offer special programs for people with Alzheimer's disease and other types of dementia.

Residential Home Care	Assisted Living	Nursing Home
< 20 residents	25 to 100+ residents	Varies; 105 certified beds per home on average in the U.S.[2]
Private or shared rooms	Private room with shared common areas	Private or shared rooms
Personal care, meals	Many levels of care, personal care, medication assistance, laundry, housekeeping, social and recreational activities.	Range of services, primarily medical care. 24-hour supervision, meals, assistance with daily living activities, and rehabilitation services.
Self-funded. Medicare does not cover these costs. Medicaid might offer partial coverage. Long-term care insurance policy may or may not include residential care.	Self-funded. Usually more expensive than residential care but less expensive than a nursing home. Medicare does not cover assisted living. Medicaid may provide partial coverage depending on the state and eligibility. Long-term care insurance policy may provide partial coverage.	Self-funded. Medicare doesn't typically contribute to the nursing home itself but may cover doctor services and medical supplies. Medicaid may cover some costs for eligible based on income and personal circumstances.

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When investigating assisted living facilities, be sure to obtain a thorough explanation of each facility's cost structure and what services result in additional charges. It is not unusual for a facility to have an affordable fee for room and board, but fees for additional assistance and nursing services are based on a needs assessment for each individual. The total cost for services will depend on the level of additional care needed. Be sure to ask how assistance is delivered—by facility staff or contracted help—and find out how much it will cost. Some costs may be covered by Medicare/Medicaid or long-term care insurance.

Process for Finding the Right Long-Term Care Facility

1. Identify which services your loved one needs, now and in the future. It might be helpful to get permission to speak to their health care provider. Do they need assistance with everyday activities? Would they benefit from some form of rehabilitation? Do they have memory problems?
2. Consider what they want. What features are important? Examples might include recreational activities, a religious connection, or being close to family and friends.
3. Ask people you trust. You can also ask your financial professional if they have a recommendation. Ask health care professionals which facilities they feel provide high-quality care.
4. Call different facilities. Put together a list of options and start reaching out. Ask questions (see the following list) and begin to assess if it might be a good fit for your loved one.
5. Visit the facility. Before deciding, it is best to visit in person. Arrange to meet the director, nursing director, and other key staff members. Visit www.medicare.gov and search for "Nursing Home Checklist" to download a form to fill out when visiting. For example, look for:
   - Medicare and Medicaid certification
   - State licensing
   - Accessibility for people with disabilities
   - Residents who look appropriately dressed and well cared for
   - Warm and respectful interaction between staff and residents
   - A clean, fresh-smelling, well-maintained facility

If/when a move becomes necessary, seek out additional resources to help the person handle the transition. These may include counseling and support, guidance from health care professionals, and suggestions from your local senior center or Area Agency on Aging.

Questions to ask when investigating assisted living communities:

- Is there a waiting list or do you have immediate availability?
- What is the policy on obtaining a refund of the entry fee?
- What does the monthly fee cover?
- Does the monthly fee change when the resident's living arrangements or care needs change?
- Is any of the fee tax deductible as a medical expense?
- What if spouses require different levels of care?
- How many care providers are there per resident? What kind of training do they have? How many of them are trained to provide medical care if needed?
- How long have the director and heads of nursing, food, and social services departments worked at the facility? How often do key staff members turn over?
- Is there a doctor who checks on residents on a regular basis? How often?
- What activities are planned for residents during the week and on weekends? Can you attend activities yourself to observe what they're like?
- Is there a safe place for the older adult to spend time outdoors?
- How will the person get to medical appointments?
- Does the facility have a special unit for people with Alzheimer's or another form of dementia if needed? If so, what kinds of services are provided?
- Is there information available about state regulations and standards of care? For example, what happens when there is an infectious disease outbreak requiring quarantine?
- How do they ensure residents still get the physical activity and social interaction they need if they have to stay in their rooms for extended periods?
- Is nursing home care guaranteed?
- Who pays for health care? Is the community approved for Medicare/ Medicaid reimbursement?
- Who decides when a resident needs more care?
- What is the policy for visitation and overnight stays?
- What are the staffing levels?
- What are the grounds for eviction?

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Paying for Care

Medicare. Federal health insurance program that helps with some costs for people over age 65 with certain disabilities and serious health conditions. Call Medicare at 800-633-4227 or visit www.medicare.gov.

Medicaid. A combined federal and state program for low-income people that covers the cost of medical care and some long-term care for people with limited income and other eligibility requirements. Contact your state agency at www.medicaid.gov.

Program of All-Inclusive Care for the Elderly (PACE). A combined Medicare and Medicaid program offered by some states that provides services to people who would otherwise need to be in a nursing home. PACE enables people to continue living at home for longer instead of moving to a long-term care facility. PACE covers medical costs, social services, and long-term care for frail older adults. Contact Medicare at 800-633-4227 or visit www.medicare.gov or search for local programs by state or ZIP code at www.npaonline.org/pace-you.

State Health Insurance Assistance Program (SHIP). National program that provides one-on-one counseling and assistance with Medicare, Medicaid, and related programs to individuals and caregivers. SHIP helps with navigating eligibility, coverage, appeals, and out-of-pocket costs for families. Call 877-839-2675 or visit www.shiphelp.org.

U.S. Department of Veterans Affairs (VA). Provides coverage for long-term care at a facility or a home for veterans. There might be a waiting list for VA homes. Call 877-222-8387 or visit www.va.gov/geriatrics.

Social Security Disability Income (SSDI). Social Security provides financial benefits to retired people and to those with disabilities. SSDI is a type of Social Security for people with a medical condition that meets the Social Security Administration's definition of "disability." To quality, the person must be able to show that:

- They worked in job(s) covered by Social Security
- They are unable to work
- The condition will last at least a year or is expected to result in death

For details on eligibility, benefits, and the application process, call 800-772-1213 or visit www.ssa.gov.

Finding Government Benefits

Benefits.gov is the federal government's official benefits website. It offers numerous state and local resources for health care and financial assistance. The Benefit Finder questionnaire can help you find specific benefits and learn where to apply for them.

You can also check out the National Council on Aging's free service called BenefitsCheckUp (www.benefitscheckup.org) to find federal and state benefit programs for older adults.

Tips and Action Steps

- Tour the facility with your senior loved one to gain an understanding of the activities, housekeeping, transportation, care, nursing, and any other amenities offered.
- Request to have a meal at the facility to evaluate the quality of food provided, the atmosphere, ability to meet dietary needs or restrictions, and to meet staff and residents.
- When considering a senior care facility, the major factors for evaluation are care needs (short and long term), cleanliness, staff, culture/activities, transportation, amenities, services provided, and costs.
- Consider a service to assist you in locating an assisted living facility in your desired area and consider additional criteria such as cost and amenities. A Place for Mom or Concierge Care Advisors are good resources.
- Hiring a Geriatric Care Manager (GCM) is one way to navigate the complex caregiver journey.
- Find and compare Medicare-certified nursing homes in your state by visiting **www.medicare.gov/care-compare**.

If you have any questions, please reach out to your D.A. Davidson financial professional.

1 Alzheimer's Association, "10 Early Signs and Symptoms of Alzheimer's and Dementia". Alz.org/alzheimers-dementia/10_signs.
2 https://www.cdc.gov/nchs/fastats/nursing-home-care.htm

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Appendix

Ten Symptoms to Watch Out For from the Alzheimer's Association:

1. **Memory loss that disrupts daily life** such as forgetting recently learned information (someone's name, dates, or events) or asking the same questions repeatedly.
2. **Challenges in planning or solving problems** can mean having trouble following numbers like a monthly budget, bills, or even a familiar recipe. They may have difficulty concentrating and take longer to do tasks than they used to.
3. **Difficulty completing familiar tasks** is not needing help occasionally (e.g., recording a television show or adjusting the thermostat) which is typical of aging. People living with memory issues may find it hard to remember the rules to their favorite game or have trouble driving to a familiar location.
4. **Confusion with time or place** may look like confusion if something is not happening immediately or losing track of the seasons and the passage of time. Sometimes they may forget where they are or how they got there.
5. **Trouble understanding visual images and spatial relationships** happens for some people with dementia issues and it leads to difficulty with reading, judging distances, or determining color or contrast. This can affect their ability to drive safely as well.
6. **New problems with words in speaking or writing** goes beyond sometimes having trouble finding the right word. It is having trouble joining or following a conversation or stopping in the middle of their thoughts and having no idea how to continue. They may struggle to find familiar words or use the wrong name (e.g., calling a "watch" a "hand-clock").
7. **Misplacing things and losing the ability to retrace steps** may evolve into accusations of stealing as the disease progresses and they can no longer go back and find things they once had.
8. **Decreased or poor judgement** will alter someone's ability to decide what's "right" or acceptable for themselves, such as how to spend money or their physical appearance/hygiene. You may notice this as a departure from how they normally present themselves or act. Making the occasional bad decision, like neglecting an oil change, is typical of aging, but memory-affected individuals may be prone to scams/fraud and pay less attention to keeping themselves clean.
9. **Withdrawal from work or social activities** can be a continuation of their inability to join or follow conversations. They may withdraw from hobbies, social activities, or have a hard time following a favorite team or activity. Typical aging, however, would mean sometimes feeling uninterested in family or social obligations voluntarily.
10. **Changes in mood or personality** such as becoming confused, fearful, suspicious, depressed, or anxious. Their way of being might shift, and they may be easily upset at home, with friends or when out of their comfort zone. It's typical as people age, however, to develop very specific ways of doing things and become irritable when a routine is disrupted.

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Appendix Continued

Signs of Dementia vs. Typical Age-Related Changes:

It's normal to change we as age. Note the differences between the signs of Alzheimer's and dementia and typical aging.

Signs of Alzheimer's and Dementia	Typical Age-Related Changes
Poor judgement and decision-making more consistently	Making a bad decision once in while
Inability to manage a budget, feeling lost with finances	Missing a monthly payment deadline
Losing track of the date or the season	Forgetting which day it is and remembering later
Difficulty carrying a conversation	Sometimes forgetting which word to use
Misplacing things and being unable to retrace steps to find them	Losing things from time to time

Pet Care for Older Adults

1. **Identify care options.**
   - **Pet sitter:** Hire a professional pet sitter to visit your home and feed, walk, and play with your pet as usual.
   - **Boarding facility:** Consider a reputable boarding kennel or veterinary clinic for pet care, especially if your pet requires extensive attention.
   - **Family or friends:** Ask a reliable friend or family member to temporarily take your pet in if they can provide proper care.
   - **Local shelters or rescues:** Reach out to animal shelters or rescue organizations in your area to explore temporary foster care options if other arrangements are not possible.

2. **Prepare a care plan.**
   - **Detailed instructions:** Create a comprehensive document outlining your pet's feeding schedule, medication details, exercise requirements, dietary restrictions, behavioral quirks, and any special needs.
   - **Emergency contact information:** Include your veterinarian's contact number and details about any allergies or medical conditions your pet has.
   - **Pet supplies:** Gather necessary supplies like food, water bowls, bedding, toys, leashes, and medications to leave with the caregiver.

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3. **Communicate with the caregiver:**
   - **Thorough discussion:** Clearly explain your pet's routine, personality, and any potential issues to the person taking care of them.
   - **Regular updates:** Stay in touch with the caregiver to check on your pet's well-being and address any concerns.

4. **Important considerations:**
   - **Check with the hospital or facility:** Some health care facilities might allow pet visits under specific conditions, so inquire about their pet policies.
   - **Assess your pet's needs:** Consider your pet's age, health, and temperament when deciding on the best care option.
   - **Research and vet potential caregivers:** If using a pet sitter or boarding facility, research their reputation and experience beforehand.
   - **Financial planning:** Factor in the costs associated with pet care arrangements, including boarding fees or pet sitter charges.

The decision to give up a pet is never easy. In some cases, an owner or family may decide to surrender their pet because they are not aware of other resources that may be available to them. The following resources can help when it comes to longer-term solutions or rehoming:

- Rehome by Adopt a Pet: www.rehome.adoptapet.com
- Rehome by Home To Home: www.home-home.org

If you have any questions, please reach out to your D.A. Davidson financial professional.