

The background of the entire page is a photograph of two hands reaching towards each other against a bright blue sky with scattered white clouds. One hand is positioned higher and further away, while the other is lower and closer to the viewer, creating a sense of reaching or support.

CAREGIVING...

the journey starts with you!

A Handbook for Caregivers developed by AWWA Centre for Caregivers

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FOREWORD

WHO CARES FOR THE CAREGIVER?

If you are looking after a chronically or mentally ill, disabled, or elderly family member or close friend you are a caregiver. So many caregivers provide home care yet don't even know they are caregivers thinking this is part and parcel of their "duty" to serve the person they love.

Caregiving involves many challenges. Many times round the clock care takes its toll on you emotionally, physically, and even financially. You often need to learn new skills and develop new ways of relating to family, friends, healthcare professionals, and helpers. You need to be resourceful and many times make tough decisions. But often one of the greatest challenges through this journey is taking care of YOU.

This handbook has been developed as a response to hearing from many caregivers across Singapore as to their need for resources and advice on how to balance multiple priorities in their life. They voiced a need on how to manage stress, time, and be more organised, and how to maximize their quality of life. Whether you have cared for a loved one for years or are new to the caregiver role, one thing is clear and that is you don't have to care ALONE.

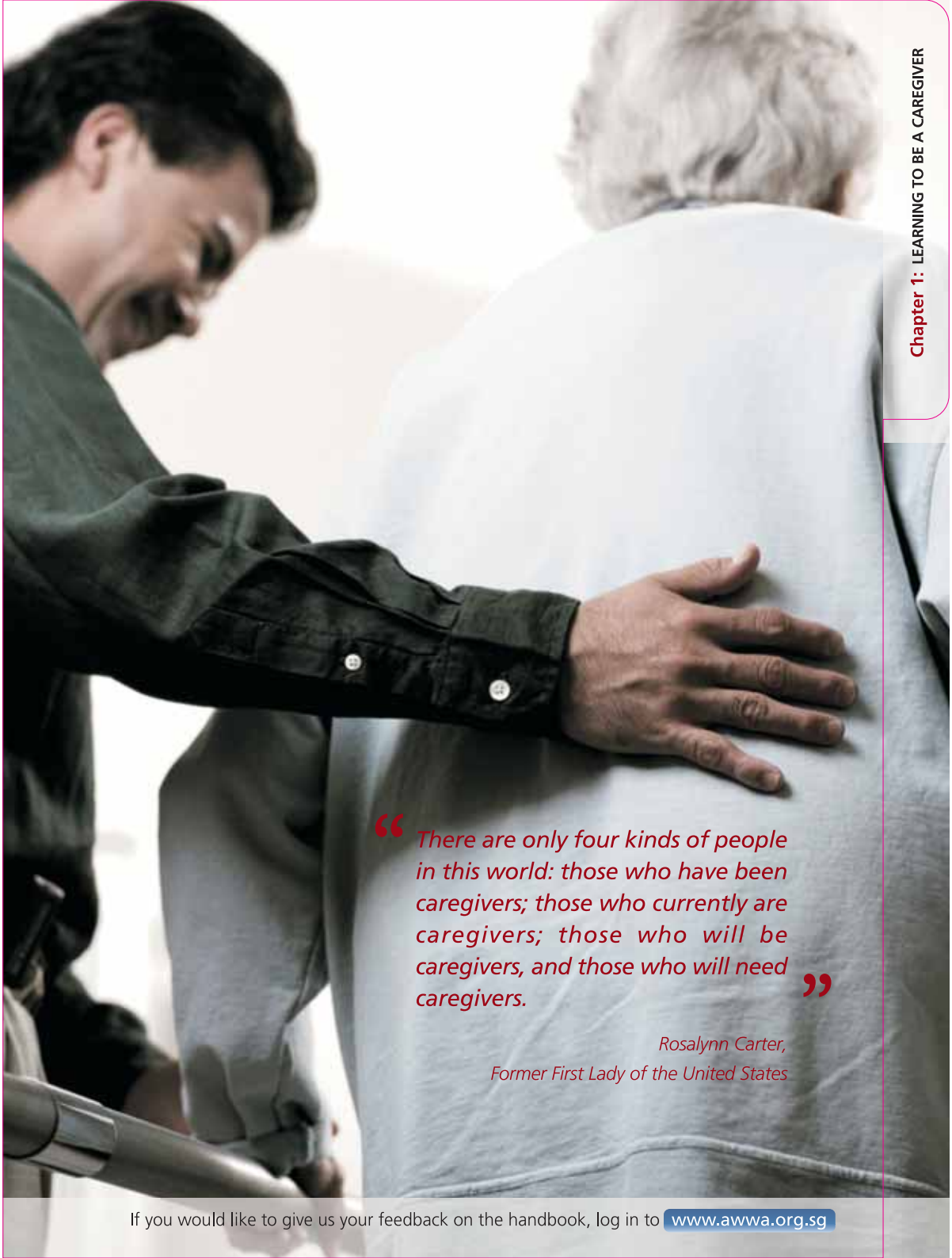
The AWWA Centre for Caregivers (AWWA CFC), a nationally appointed centre by MCYS and NCSS in April 2006 is proud to develop this "first of its kind" handbook for caregivers in Singapore. Our focus is on helping YOU take care of YOU! In the chapters that follow, you will learn strategies on how to take care of oneself as a caregiver, as well as discover ways of coping with the stresses and strains that come along with the role. At the same time you will gain information on various topics related to caregiving, and find out what resources are available to you in the areas of training, support, information and referral, as well as counseling.

May this handbook resonate with you, giving voice to concerns and issues that come your way as you provide care. This handbook is comprehensive yet basic. Zoom into the chapters you need in an emergency or digest the whole handbook to help you plan your caregiving role and responsibilities always keeping in mind, yourself.

Also featured in this handbook are caregiving stories which we hope will allow you to identify common experiences as well as inspire you further in your caregiving journey.

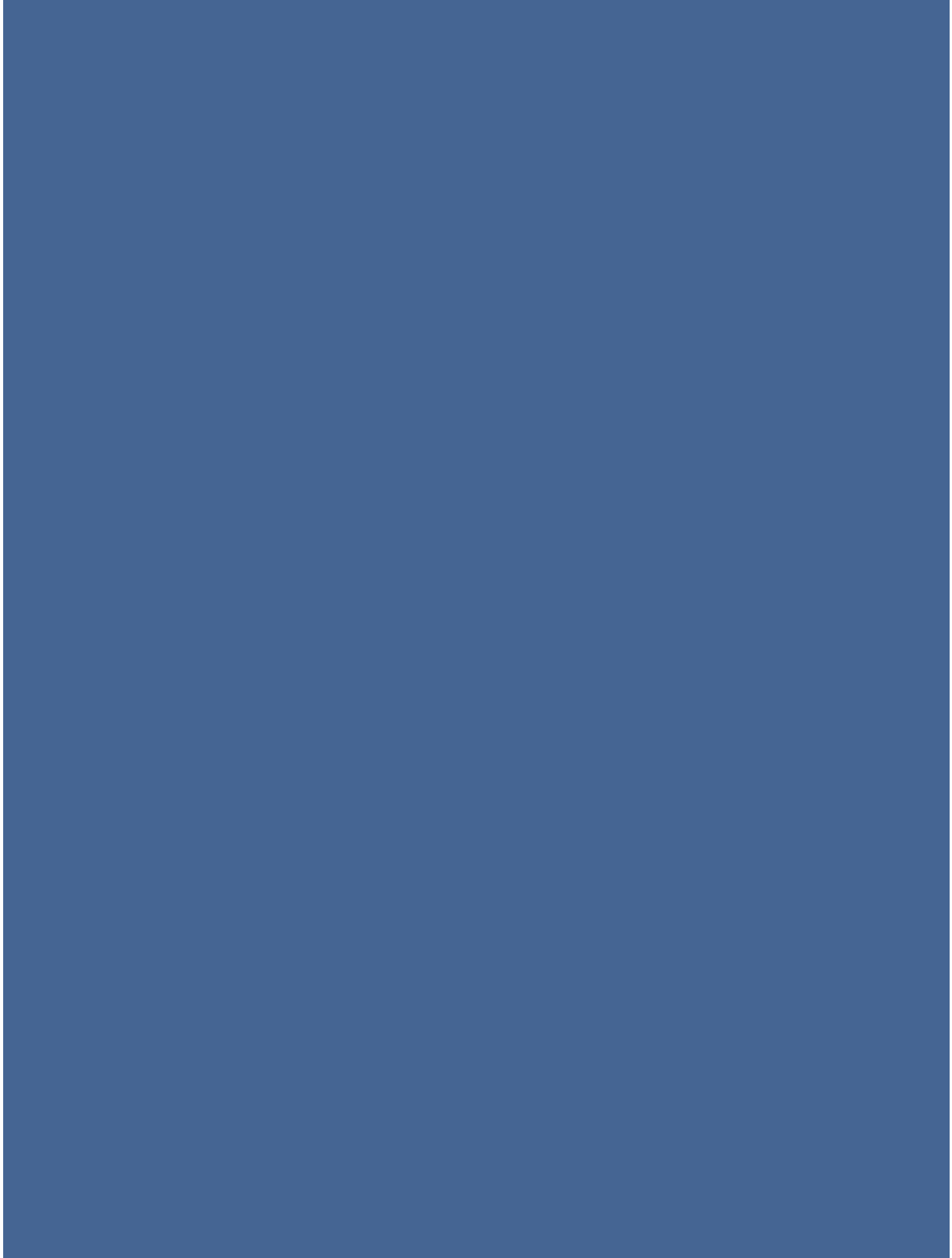
CAREGIVING: THE JOURNEY STARTS WITH YOU has been developed and carefully designed with many helping hands. We would especially like to thank the support from Ministry of Community Development, Youth and Sports, National Council of Social Service, and the Health Promotion Board for their support in the production of this Handbook.

Mrs. Pearl Goh
Chairperson
AWWA Centre for Caregivers
December 28 2008



“ There are only four kinds of people in this world: those who have been caregivers; those who currently are caregivers; those who will be caregivers, and those who will need caregivers. ”

*Rosalynn Carter,
Former First Lady of the United States*



Chapter 1. LEARNING TO BE A CAREGIVER

CAREGIVING - A COMMON LIFE EXPERIENCE

As we journey through life, many of us will become **'caregivers'** and experience care giving in some form or another. We have all heard of or seen - adult children looking after old parents; parents looking after children with special needs; spouses looking after one another; siblings and family members helping with extended family as and when the need arises, as a part of life. Chances are, you will not have to look far to come across caregivers like yourself. Do you have a neighbour who is caring for her intellectually disabled child; maybe you have a colleague who has recently resigned to look after her father with dementia? Perhaps a friend's wife is undergoing treatment for cancer and needs care?

Today, modern medicine allows people to live longer, healthier lives. A longer life-span means more time spent looking after old parents with dementia, disabled children and others that needs to be cared for and looked after. Caregiving is challenging and physically and emotionally demanding. While every situation is unique, care giving in general, is a common life experience and caregivers as a community, share similar physical, emotional and financial concerns.

We at AWWA bring you this guide in the hope that it will serve as both a comforting companion and a comprehensive resource of information on your caregiving journey. We hope it helps you to understand your role as a caregiver better and that this in turn helps you become a better caregiver to your loved one. As you read the list of resources available, you will realize that **'you are not alone'** and that there is help available to make your caregiving journey more comfortable. Read on!

WHO IS A CAREGIVER?

Simply put, a 'Caregiver' is anyone who 'takes care' of people, who are unable to take care of themselves for a variety of reasons that are usually medical (physical disabilities, strokes, accidents) but also mental conditions such as depression or schizophrenia.

The term applies equally to the nurse who looked after you in hospital after a stroke and to your spouse, who looks after your needs at home. This guide is for all those who are already involved or are likely to be involved in a caregiving role in the future. Most caregivers are family members. They form the bulk of the caregiving community.



Are you caring for a loved one who belongs to one of the categories below?

- People with disabilities
- People with mental illness
- People who are chronically ill
- Older persons who have difficulty coping with daily living
- People who are terminally ill or suffering from life limiting illnesses

Then that makes you a caregiver.

In Singapore, the main or primary caregiver is usually a family member who provides either full-time or part-time care.

YOUR ROLE AS CAREGIVER

A caregiver does exactly what the word implies – “gives care”. In your role as caregiver, you will find yourself helping your ‘care receiver’ in many ways beyond just ‘physical care’. You will be a nurse, a doctor, a counsellor, a friend and sometimes even a banker – all rolled in one! All this in addition to the role you already have, of a parent, a spouse, a sibling etc! It can be overwhelming, but do not worry. Know that you are not alone and that there is help and support available, to guide you on your journey.

Every caregiving situation is unique and there is no one ‘perfect’ caregiving method.

Most caregivers learn from trial and error, the best way to look after their ‘care receiver’. Some people have time to prepare for their role, others do not.

Sometimes the role can last your entire lifetime, sometimes for just a few months. Whatever the cause, or however long the duration, caregiving involves time, commitment and sacrifice. There may be many challenges initially, but over time, you will gain more experience and learn the skills needed to manage better.

As a caregiver, you will also act as a coordinator between healthcare professionals and VWOs to ensure the best possible care for your ‘care receiver’. Remember caregiving is not a ‘static’ process but rather a dynamic one that changes as often as the care receiver’s condition does.



WHAT TO EXPECT IN YOUR CAREGIVING ROLE

If you are preparing to become a caregiver, the chart on the next page will give you an idea on what to expect in your role, the tasks with which you might have to help your care receiver. Many of these tasks are things we 'normal folks' take for granted but are extremely challenging for our 'patients'. If you are already a caregiver, you can use the list to help you anticipate potential areas of care that your loved one may need in the long term and plan ahead on how to manage the tasks.

The task-list may seem long and intimidating but don't be afraid! Remember, not everyone needs help with all tasks, at all times. What is important is for you to understand the types of needs and the level of care required by your loved one.

Changing Needs

Know that the level of care can change as your loved one's physical, medical, emotional and mental conditions improve or decline over time. Whenever you are unsure, discuss the situation with the team of healthcare professionals looking after your loved one.



bright idea!

If you are a first time caregiver, have a look at the chart on the next page and use it to make your own task list.

Items to Consider When Making A Task List

Physical Needs (activities of daily living)	<ul style="list-style-type: none"> ▪ Walking ▪ Bathing ▪ Dressing ▪ Grooming e.g. washing up, combing hair ▪ Feeding ▪ Toileting ▪ Getting in and out of bed/ a chair
Other Physical Needs	<ul style="list-style-type: none"> ▪ Meal preparation and washing up ▪ Laundry ▪ Household tasks e.g. cleaning of room/ apartment ▪ Transportation ▪ Running errands
Health/ Medical Needs	<ul style="list-style-type: none"> ▪ Ensuring a proper diet and adequate exercise ▪ Keeping track of medical appointments ▪ Accompanying the care receiver for medical appointments ▪ Supervising medication ▪ Communicating with healthcare professionals for details about health/medical conditions and treatments ▪ A caregiver may have to make decisions regarding treatment when the care receiver is unable to do so himself, especially in the case of a child or a care receiver with psychiatric condition
Emotional Needs	<ul style="list-style-type: none"> ▪ Assuring the care receiver of your love, concern and support in spite of his condition ▪ Providing emotional support through companionship and lending a listening ear. ▪ Helping the care receiver establish his own support network ▪ Enabling the care receiver to stay connected to his own network of peers and friends so as to prevent feelings of isolation and loneliness ▪ Linking the care receiver to a support group or counsellor if and when the need arises
Spiritual Needs	<ul style="list-style-type: none"> ▪ Faith or religion can be a source of strength for some care receivers. As far as possible, enable them to maintain their religious practices and beliefs ▪ Help them observe feasts and festivals and days of religious significance that are important to them by including them in the celebrations ▪ Keep in mind that the spiritual needs of a care receiver can change over time, especially in times of sickness or in the face of death, when a non-believer might suddenly become interested in spiritual matters
Financial Needs	<ul style="list-style-type: none"> ▪ Managing finances such as medical costs, insurance matters and long-term financial planning

DOING THE BEST YOU CAN: HOW TO BE AN EFFECTIVE CAREGIVER

STEP I **KNOW**

As the saying goes, “Knowledge is Power”. Your first step should be to gather information about your loved one’s condition, available treatments and possible outcomes.

- Learn as much as you can about the illness, treatment options, disease progression, care needs and community resources.
- Learn a new skill that you feel will help you take better care of your loved one. This could include anything from learning to operate a wheelchair safely, to learning sign language.
- Speak to the healthcare team, to your family and of course most importantly to the care receiver.
- Many resources are now available – the Internet, fellow caregivers, training, support groups and practical guides like this one can all help you in the process. Chapter 11 of this guide acts as a resource book, giving you information about organizations that can help and services available.
- Gathering information is an on-going process that will continue throughout your caregiving journey as you learn from experience; both yours and from others. You will feel more in control, empowered and capable, with proper knowledge and skills.

STEP II **PLAN**

The next logical step would be to plan. Once you know what is needed, it will be much easier to plan how it can be done. A family meeting would be an ideal place to discuss issues and come up with a plan.

- Surround yourself with supportive family members, relatives and friends who can lend a listening ear or extend a helping hand when you need it. Even if you are the main caregiver, it does not mean that you have to care alone.
- Work with your ‘care receiver’ and support system to come up with a plan on how you will manage the situation.
- Ask your family members to help with caregiving tasks.
- Seek support from community agencies that provide services such as special education schools, day care centres, meals-on-wheels, laundry services, transport services and home nursing just to name a few.
- Sometimes you may need to oversee your care receiver’s financial and legal affairs. If your loved one is mentally capable, encourage him or her to plan for such matters as writing a will.

- Who will be the primary caregiver, who can pitch-in in an emergency, will you need to hire extra help, can you manage at home or should the care receiver stay in hospital awhile longer, how will the finances be handled? Decide all these issues at the beginning to avoid confusion later.

STEP III COMMUNICATE

Effective communication is the key to effective caregiving. Without this, even the best laid plans risk failure! Remember that every caregiving situation is unique and changes depending on how the care receiver responds to treatment.

- Keep in touch with your healthcare team. This exchange of information will allow you to update them on the care receiver's progress and be updated on any new treatments available.
- Talk to your loved ones, to understand their feelings and get their feedback. Remember you are doing this for them – their feedback is important!

STEP IV ACKNOWLEDGE

Understand the power of a simple 'Please' or 'Thank You'! Never forget to acknowledge the help of your support team! Everyone needs a morale booster now and again, and what better way than to celebrate an improvement in your loved one's condition, than with the team that helped you?

- Talk to a trusted friend, psychologist or counsellor about how you feel.
- Take time to come to terms with the difficult feelings or any loss that you experienced.
- Remember to celebrate the good times, it gives everyone involved the encouragement to go on.

STEP V SELF CARE

This is probably one of the most difficult things to do and yet the most important! Many caregivers feel guilty about taking care of themselves, when their loved ones are unable to do so. Always remember, caregiving starts with you. You will be able to provide better care, only when you are physically, mentally and emotionally healthy.

- Eat well
- Take rest
- Arrange for regular breaks from your caregiving routine
- Have a positive attitude

(Chapter 8 shows you how to manage your stress effectively).



bright idea!

Organise a “Care Book” for easy access to information. Use it to store medical, legal, financial information, telephone numbers, emergency contacts and all other information related to caregiving. Having all the information in one book will be extremely useful in a crisis.

Although caregiving comes naturally to some, for others, it can be a burden, especially when it happens suddenly. Yet, when dealt with in a balanced, mature way, caregiving can be a positive learning experience as it strengthens family bonds and enriches the lives of all involved!



the positive side

Caregiving allows us to:

- express our love and concern for our loved ones
- develop closer relationships with our loved ones
- gain a sense of satisfaction
- achieve personal growth and development

YOU ARE NOT ALONE: BECOMING A PART OF THE CAREGIVING COMMUNITY!

As a caregiver, you do not have to do everything yourself. Be realistic about how much you can handle and ask for help when you need it. In fact, getting help can help you become a better caregiver, as you tap every resource available, to provide the best care for your loved ones. You will be surprised at how many people are eager to help once you ask!



The picture above is symbolic of the caregiving community. At the centre of the circle is the main caregiver – You! Since caregiving is such a challenging process physically as well as emotionally, many caregivers tend to neglect themselves once they take on this role. They need their family around them to boost their spirits. Domestic helpers, healthcare professionals and community resources also provide help and support to the caregiver and his family.



IN A NUTSHELL

Because you care does not mean you have to care alone

- Understand your role and responsibilities as a caregiver
- Accept and express your feelings
- Know what you can and cannot do
- Establish a strong support system for yourself
- Get the family involved in the caregiving process
- Communicate with your healthcare professionals
- Use available community resources
- Plan financial and legal matters ahead
- Take care of yourself first
- Organise a “Care Book” for easy access to information

THE COURAGE TO CARE

Florence Goh, 42, is a part-time teacher. Her son was diagnosed with autism when he was about three years old. From a place of struggle to finally accepting her son's condition, Florence discovered a new understanding of unconditional love.



Florence Goh (centre) with son, Noah (right) who loves going to Pathlight School, and daughter Lois (left)

Nine years ago, Florence Goh, 42, had never heard of 'autism', a condition in which affected children have difficulties with social skills, communication and dealing with change. However, she sensed that something was not right with her older son Noah, now an 11 yr old (she has a younger daughter). Though he was a pleasant toddler, he did not make much eye contact, was not fond of hugs and walked on tiptoe.

When Noah was two, he was admitted to hospital for a viral infection. The nurses observed his drooling, which was not typical for a child

his age. The occupational therapist (OT) suspected autism and placed him in a playgroup with other autistic children. Florence began to research autism online to find out more about this condition that was slowly changing her son. She discovered that Noah's behaviours matched those described in autistic children and arranged for a medical consultation. Unfortunately, her suspicions were confirmed. Noah was just about three years old then.

"I was really scared, and the more I read about autism, the more worried I got, because I realised it was incurable and was a life-long condition. I felt so lost," says Florence as she recalls those initial moments after Noah's diagnosis. "When Noah was younger, he was such a good-looking baby with beautiful features and a very sweet nature. He was obedient too, and our first-born. There was a lot of pain before I finally accepted reality. It felt like a part of me had died because I had such high hopes for my children but now I simply have to change and lower my expectations," she reveals.


When Florence began her journey as caregiver, she was still going through an emotional struggle. Even though it had been difficult to come to terms with Noah's condition, as a mother, she knew she would continue to love him and would never give up on him. She returned to the Internet to look for information on how to help Noah.

Meanwhile while she was researching local resources for helping Noah, she heard of the Autism Resource Centre (Singapore). Within the Centre is a comprehensive library for parents of children with autism. The centre also has programmes for children with autism and their parents. Florence joined the Centre's parents support group, which has now evolved into an online e-group.

Florence shared the information she gathered from the Internet and the Autism Resource Centre (Singapore) library, with her husband, to help him understand autism and come to terms with his son's condition. It was tough as he was less accepting than her at first and reality took a much longer time to sink in.

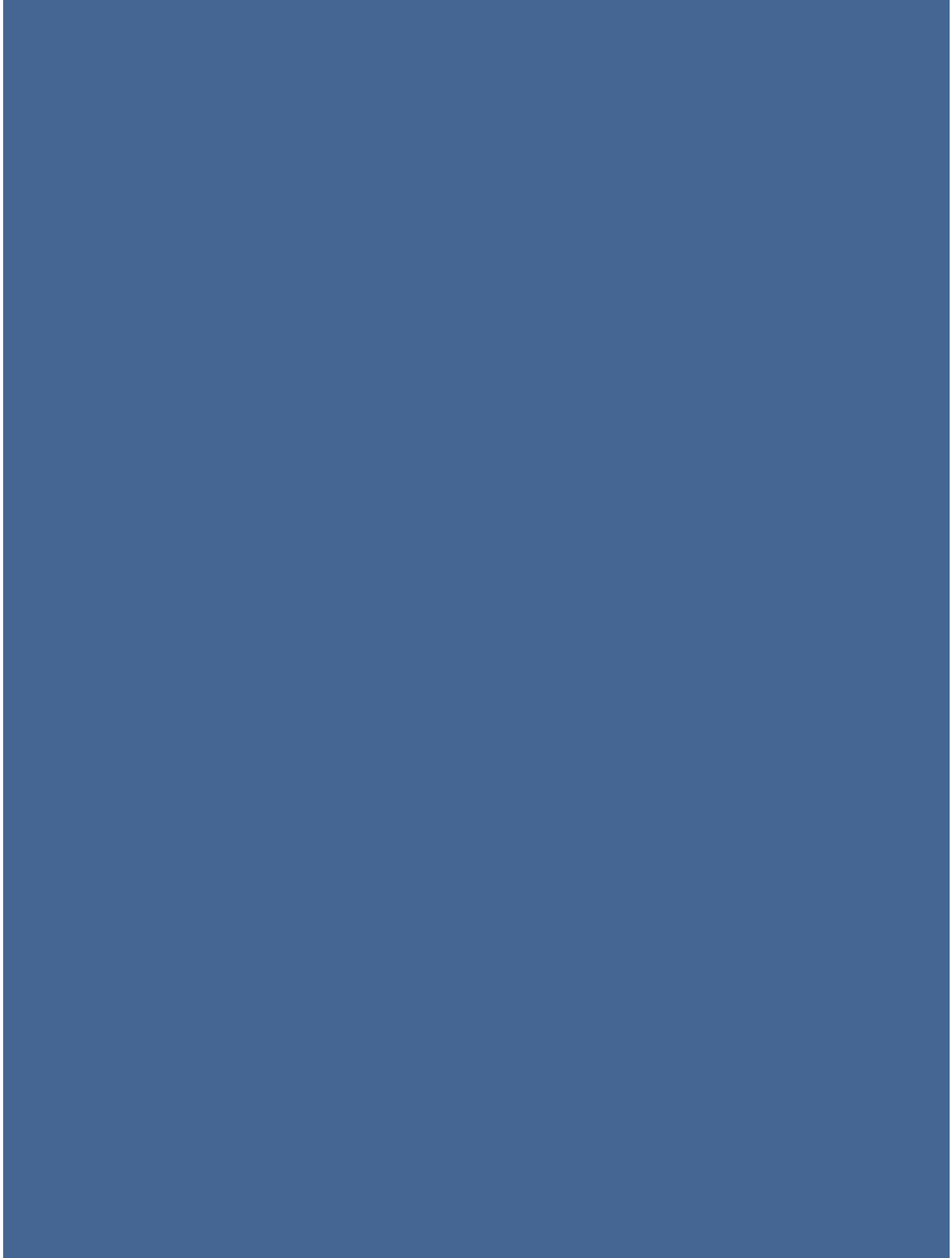
Even though Florence has come to terms with Noah's condition, she still feels sad sometimes. "But it gets less and less frequent. I learn to look at the positive side," she says. Ever since Noah's diagnosis, she defines success differently. She is thankful that Noah is bright and doing well at school. He is attending the Pathlight School, a facility dedicated to teaching children with autism, where Florence now works as a part-time teacher. "God loves my children as they are and so will I!" says this proud mother.

NOTES:



“The strength of the team is each individual member... the strength of each member is the team.”

Phil Jackson,
Coach of the Chicago Bulls



Chapter 2. CAREGIVING WITH THE FAMILY

CAREGIVING FAMILIES

Every family is unique and so is the way in which they react to a given situation. For instance, in close-knit families, it is common for members to rally together in times of crisis or difficulty and provide the physical, emotional or financial support needed for caregiving. Other families may not enjoy such closeness. In some cases, relationships between members are distant or even strained, and help for the caregiver is likely to be non-existent. If there is any, it may be minimal or involuntary at best.

It is natural for you, to feel responsible for looking after your loved one, as the main caregiver. However, sometimes you may not be able to handle the situation alone. This can happen when your loved one's condition deteriorates or you have other emergencies that need your attention. Yet you hesitate to ask for help, because you feel guilty for not being able to manage it alone, or worry that seeking help from other family members may cause conflict.

These feelings are very common and come from the guilt you feel about not being able to manage alone. This also makes you feel inefficient. Work through these feelings and you will realise that it is not wrong to ask your family for help. People are often willing to help but do not know where to start. You will be surprised to note how some of your family members will gladly lend a hand when you tell them what you need help with. Furthermore, involving other family members in caring for your loved one will also help strengthen family relations.



Picture shown is for illustrative purpose only.



thinking point

You know your family best. As a caregiver, be realistic about how much other family members can or are willing to help.

However, if you find it difficult to ask for help, keep it short and simple. Be clear about what you need or want, when you want it and how often.

A FEW POINTERS:

- Prepare a list of things you need help with
- Let family members decide what they can or want to help with
- Be realistic about the extent of help each family member can provide
- Don't criticize or blame
- Be appreciative of all help
- Stay in touch with regular updates

REALITY BYTE

Every family member is a link in the caregiving puzzle. When they work together as a unit, we get the complete picture and the caregiving process is smooth!
Keep in mind...

T - TOGETHER
E - EVERYONE
A - ACHIEVES
M - MORE



Here is how a family worked as a team to provide better care.



Picture shown is for illustrative purpose only.

When he was well, Mr Ng, a widower would spend a few months each throughout the year at either of his two sons' homes so that he could be with his grandchildren .Since he suffered a stroke in June 2008, Mr Ng has been undergoing rehabilitation at a community hospital and has moved in with his oldest son, who with his wife has become the primary caregiver. His children sat together and made a schedule to help them manage his care in a way that would be convenient for them all and comfortable for him.

Here is what a schedule would look like. It lists out the tasks that each member of the family has to perform, with the time and the frequency. It also provides for emergencies and unplanned events. You can update the list as your needs and tasks change.

<i>Task</i>	<i>Date/Time</i>	<i>Who can do it</i>
Daily		
Housekeeping, laundry	10 a.m. every Mon, Wed, Fri	Part-time domestic helper
Weekly		
Grocery shopping	Every weekend	Damien
Physiotherapy for dad at day rehabilitation centre	Every Tues, 9.30 a.m.	Sharon
Monthly		
Dad's appointment with Neurologist at SGH	Once every three months Next appointment: 10/11/2008 (Mon), 11.15 a.m.	Damien to help with transport, Sharon accompany dad to see doctor
Mom's check up at polyclinic	Once every three months Next appointment: 15/10/2008 (Wed), 2 p.m.	Helen and Karen
Unplanned events & Emergencies		
-	-	Cousin Amelia and Aunt Sophia



bright idea!

- Make your own task list and give it to all the members of your care giving team so that everyone knows his or her task details. It will help you avoid conflicts and confusion.
- Set up a telephone chain, an SMS or online group, an email list, e-newsletter or start a blog journal. These interactive tools can be very useful as a way to brainstorm ideas and actions, share your feelings and get updates.

FAMILY CONFLICTS

Where there are families, there is conflict! Caregiving families are no different; in fact, things can go seriously wrong because there is more stress. We have listed some of the common causes of conflicts in caregiving families below. Does your family have to deal with any of them?

Common Sources of Conflict

1. **Care and Living Arrangements** – Where will the care receiver live? What type of care is needed? Why am I always the one doing things while everyone else lives their own life? These are some of the questions that can give rise to fights between family members.
2. **Financial Issues** – How will I pay for the treatment? Can I afford full-time help? Will I be able to afford hospital care? How will I find the money to pay for my child's piano classes? Why can't my brother pay for some things? Money and money-related issues are a very common cause of family disagreements.
3. **Role Conflict** – Being a caregiver doesn't mean you stop being a parent, a spouse, a sibling etc. Often sacrifices must be made and this can lead to internal conflict within the caregiver. A working mother caring for her disabled child may unintentionally compromise her role as a wife or employee. This can result in tension with her husband and problems at work.
4. **Decision-Making** – Who will make treatment decisions? Who is in charge overall? Why should I listen to you? Decision-making is a critical area of arguments in any family, especially if there is no single person who is in charge. This is where ego and attitude can cause problems.
5. **Unrelated Family Issues** – Sometimes family members fight over issues that have nothing to do with their caregiving roles. If they cannot sort out their problems, however, it can affect their caregiving abilities in the long-term.



thinking point

If you have to work with a family member that you do not normally get along with, set up a one on one meeting to sort things out. Focus on the fact that you are both working towards a common goal – better care for your loved one.

FAMILY CONFLICTS (cont.)

Resolving Conflicts

Caregiving is stressful and can bring out the worst and best in people. If you are in the middle of a family conflict, the best thing to do is to find a solution or a compromise as quickly as you can, before the constant fighting and arguments affect the quality of the care you are giving your loved ones.

Family meetings are a good start in this direction. Use the meeting, to identify and discuss all potential sources of problems and disagreements in a calm and unbiased manner. It is best to have the meeting as soon as you know you will be involved in a caregiving situation.

At the Meeting:

- Discuss one issue at a time
- Stay calm and focussed
- Avoid going off topic
- Take turns to let everyone express his or her views
- Be creative and think outside the box while looking for solutions
- Try to reach a consensus on a solution if possible
- Agree to try the solution for a finite period before accepting or rejecting it
- If necessary, arrange another meeting to talk about other issues

Sometimes however, things are so bad that family members do not want to speak to one another or even be in the same room. In such cases, it is best to meet in the presence of an unbiased, unrelated person, who is respected by all the members and whose opinion will be valued.



bright idea!

Be creative and take the initiative. If you have a family that doesn't get along, how about making an appointment with a counsellor or social worker, to discuss your issues? Request all those involved to be present.

CHILDREN AND CAREGIVING

We often tend to forget that children are an important part of the family and that they are affected by caregiving. It changes their routine and illness can frighten or depress them. Many parents are concerned that their children are too young to understand or want to shield them from the harsh realities of life. However, even young children can observe or sense changes in attitude and feelings and know that something is happening. They can sense when something is not right. They may not be able to explain their feelings to their parents however and as a result suffer in silence.

Since your life and theirs will change, if you are going to be taking on a caregiving role, make it a point to discuss this with your children. They need not know every detail, but they should know the basic facts and how their life might change. Older children may even want to help in some caregiving tasks. Most importantly – always remember to tell them you love them!

- Explain what is happening in simple terms.
- Involve the children in caregiving but let them perform “age-appropriate” tasks e.g. read to grandmother, bring a glass of water for grandfather, or to get them to clean their own rooms so that you can focus on the ‘adult’s business’ of caregiving.
- As far as possible, stick to their normal routine.
- Try and spend as much time as possible with them, if not during the week, then on weekends.
- Talk to them – ask them about their feelings and take care of their emotional well-being. They could be anxious, worried or even grieving, especially if you are caring for someone very close to them, such as your spouse or their sibling.
- Assure them that they are not to blame for any emotional or physical distress they may be witnessing in the family.

(Some of the points above are adapted from www.netofcare.org.)

When sensitively handled and properly explained, children can learn a lot from the caregiving experience. They can learn independence, responsibility and commitment as they help to care for a loved one. If you are caring for a child with a disability, involving their siblings will prepare them for the long-term caregiving role they may have to take on in future.

CAREGIVING TIPS FOR THE FAMILY

1. **Be Patient.** Sometimes, a family member not helping out with caregiving does not mean a lack of concern. It is possible that he has not come to terms with the condition of your loved one and needs time and space to deal with his feelings.

2. **Forgive and Forget.** Forgiveness brings healing to you and at times, it might be the only way to resolve a conflict. Once a conflict is resolved, do not bring it up again. Let it go and move on.
3. **Be Positive.** Try to learn from your disagreements, so that you don't repeat your mistakes. If taken in a positive way, conflicts can help you gain a better understanding of your family, provide you with an opportunity for growth and enable you to develop better ways of communication while ultimately strengthening your relationships.
4. **Take Time To Listen To The Care Receiver.** Since, caregiving can be tiring and time consuming it is easy to forget that the care receiver has his or her own feelings and thoughts.
5. **Include Family Members Who Live Overseas.** Don't assume that a family member who is overseas is unable or unwilling to help. They can offer emotional support, financial help, research for community resources or offer respite when they are next back in town. You can also consider taking a break by visiting your family member overseas. An interactive blog is a great way to stay in touch with your relatives overseas.
6. **Plan For The Long-Term.** Be knowledgeable about your loved one's medical condition so that you can anticipate future changes in caregiving and make plans as a family to meet those new caregiving challenges.
7. **Take Time Out To Enjoy One Another's Company.** As the saying goes, "A family that plays together stays together". So besides carrying out caregiving tasks, find other reasons to come together and bond as a family - celebrate birthdays and achievements, play sports together or take turns to host movie parties in one another's homes!



IN A NUTSHELL

- Every family is different
- There is no 'right' or 'wrong' approach to caregiving. What is important is to find out what works best for you and your family.
- It is all right to ask for help. Asking for help with caregiving tasks does not mean you are any less capable. It also gives other family members a chance to participate actively, and make caregiving a meaningful task.
- Conflict is usually due to differences in perceptions, values and beliefs among family members. Seek to quickly resolve the conflict and if necessary, seek external help with the issues. It is not a sign of weakness to seek help.
- Children can be involved in caregiving too. Simply guide them and give them suitable tasks for their age.

WE ARE FAMILY

Fabian Lee, 42, used to stay with his paternal grandparents, aunt, uncle and cousin. Though he is now married with a baby daughter, he continues to care for his cousin, who is diagnosed with schizophrenia, by accompanying her for medical appointments. He also tries to help his aunt and uncle financially.

When we think of a caregiver, we usually think of someone from the immediate family. But for 36 year-old Rebecca (not her real name), her cousin Fabian Lee has been helping to care for her since she was diagnosed with schizophrenia. Fabian, 42, stayed with his paternal grandparents, Rebecca and her parents when he was young. He developed close bonds with them and regards them as his own family.

When Rebecca was in her final year at the Polytechnic, her parents and Fabian first began noticing unusual behaviour from her. In one particular incident, Rebecca came home from school and went around the house, collecting sharp objects such as scissors and knives. When Fabian confronted her and refused to let her go out, she turned violent, took a fruit knife and threw it at him, screaming about her grades and how she would get even with her lecturers. It was then that Fabian realized something was terribly wrong.

Nevertheless, in spite of her illness, Rebecca did manage to finish her studies and graduated with a Diploma in Civil Engineering. Fabian helped keep an eye on Rebecca when he was still staying with her and her parents. When she suffered a relapse, she would sometimes turn violent and he was there to ensure that she did not harm herself or her parents.

In 2002, Rebecca's father suffered a stroke. He used to work in a construction company. After the stroke, he was partially paralysed and had to stop working. Rebecca's mother was working as a tea-lady in an office but had to quit her job to look after her husband as well as Rebecca. After his uncle suffered a stroke, Fabian took over the role of taking Rebecca to The Institute of Mental Health for her check-ups. When she was admitted with a relapse, he visited her on his aunt and uncle's behalf. After her discharge, there were



weekly follow up appointments for up to 15 weeks. These were later reduced to once every two, three weeks. Although Fabian had to take time off from work to make these appointments, he did the best he could.

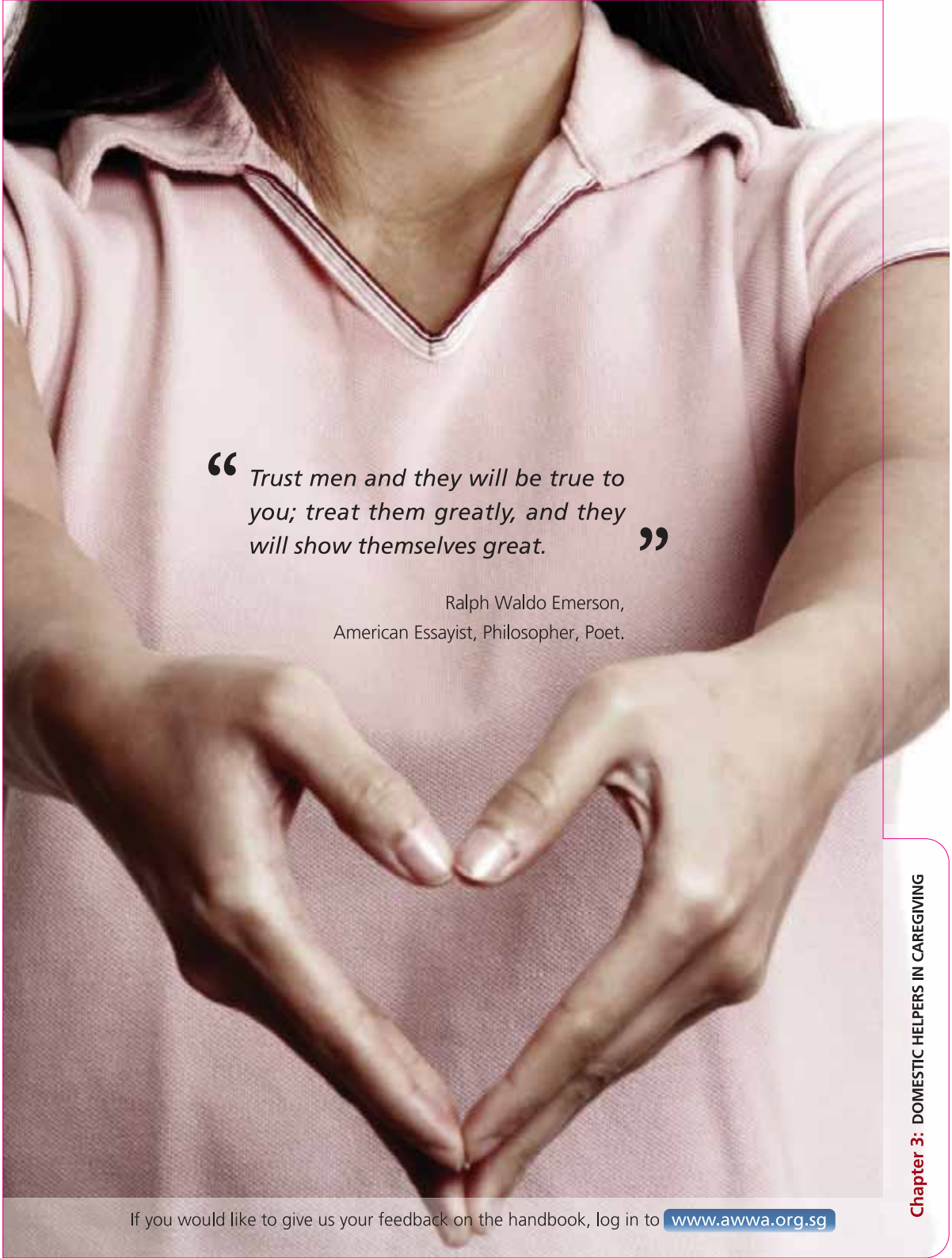
Rebecca's parents have almost depleted their Medisave account for her hospitalisation and treatments. While the family gets by with whatever savings they have, Fabian, now married with a baby daughter, tries to assist by giving them a monthly sum. In addition, Rebecca is also receiving aid for her medical expenses through Medifund.

"I come from a broken family and grew up together with my cousin in the same house. My aunt has cared for me like her own child and I also treat her like my mother," says Fabian. His aunt has suffered much hardship in life but even after Rebecca became ill, she never complained but took things in her stride.

"I really admire her for that. I really cannot imagine how sad she must be deep inside but I can see the pain in both my aunt and uncle's eyes," shares Fabian and so he tries as much as he can to lighten his aunt and uncle's burdens.

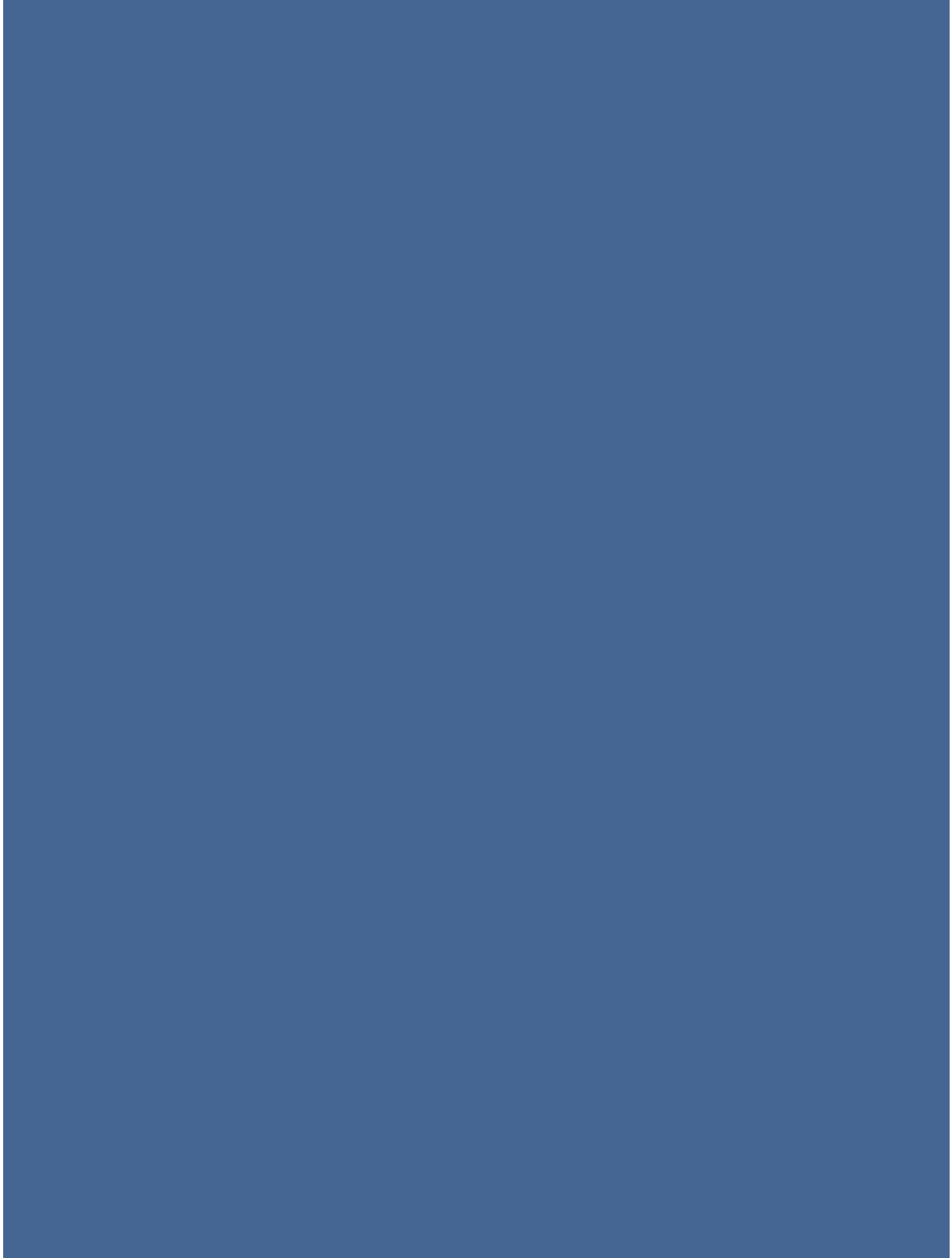
Though sometimes it might be hard for even his own family to understand why he is helping, he will still do as much as he can, "Because I see my aunt, uncle and Rebecca as my family!"



A close-up photograph of a person wearing a light pink polo shirt. Their hands are positioned in front of their chest, with the index and thumb fingers of each hand touching to form a heart shape. The background is a plain, light color.

“ *Trust men and they will be true to you; treat them greatly, and they will show themselves great.* **”**

Ralph Waldo Emerson,
American Essayist, Philosopher, Poet.



Chapter 3. DOMESTIC HELPER IN CAREGIVING

SHOULD I HIRE A DOMESTIC HELPER?

When families decide to hire a domestic helper to assist with caregiving, it is usually for the following reasons:

- **Increasing demands:** When a care receiver's condition worsens and the caregiver finds it hard to manage alone.
- **Change in caregiver's circumstances:** A married daughter who is pregnant may not be able to continue caring for her mother, who needs a lot of physical help. In such situations, if there is no alternative caregiver available in the family and she does not want to send her mother to a nursing home, getting a domestic helper is the next best option.
- **Necessity:** If a care receiver needs 24-hour supervision and there is no family caregiver available or they have a job, it might become necessary to hire a domestic helper.

However, hiring a domestic helper means added expense and increases the financial burden on most families. It also means adjusting to the presence of a new member in your home and dealing with cultural and language barriers.



Courtesy of Transient Workers Count Too (TWC2)

CAN I AFFORD A DOMESTIC HELPER?

Here is a break-up of the finances involved in hiring a domestic helper. Have a look at the costs and then decide whether you can afford one. The main factors affecting cost include:

- Nationality
- Experience,
- Levy charges: whether normal or concession rates apply
- Agency fees

1. LEVY

A Foreign Domestic Worker's levy is either \$265 (normal) or \$170 (concession) a month.

If you belong to any of the categories listed below, you are eligible for a concession:

Category A

The employer or spouse has a child or grandchild (Singapore Citizen) below 12 years old living with him/her.

Category B

The employer or spouse is a Singapore Citizen aged 65 years old and above; or
The employer or spouse is a Singapore Citizen while the other party is a Singapore Permanent Resident aged 65 years old or above, both living at the same address as in the NRIC.

Category C

The employer or spouse has a parent, parent-in-law, grandparent or grandparent-in-law who is a Singapore Citizen/ Permanent Resident aged 65 years old or above, living with him/her.

Category D

Employers with disability or have family members with disability and require a full-time caregiver's assistance.

** The information above is from the Ministry of Manpower website www.mom.gov.sg, and is accurate at the time of printing*

2. SALARY

The starting salary range on average is between \$300 - 350 per month, depending on your helper's nationality and her experience. Some families request agencies for helpers with a nursing background to look after loved ones who need some form of medical/nursing care. Do note that you will probably have to pay a higher salary for such trained helpers.

3. SECURITY BOND AND BOND PROTECTOR

Employers are required to pay a security deposit of \$5,000 with the Work Permit Department, Ministry of Manpower (MOM). If an employer fails to repatriate the maid after the cancellation of her work permit, he will risk losing the security bond. Not everyone can afford such a large amount. An alternative is to purchase an insurance policy, i.e. bond protector, so that in the event the domestic helper disappears and cannot be found to be repatriated, the employer will only have to pay the insurance company \$250.

4. INSURANCE

Employers are required to purchase insurance for hospitalisation and day surgery for their foreign domestic helper, with a minimum coverage of \$5,000 a year. It is also mandatory for employers to take up a Personal Accident Insurance policy for their helpers. The minimum sum to be assured is \$40,000.

5. AGENCY FEES

Agency fees can range from about \$100 to over \$600. Do not choose an agency based on lower fees. Instead, consider the services they offer and their reputation.

6. OTHERS

Hiring a domestic helper also means having to pay for her daily expenses, meals, toiletries etc. Remember to budget for these extra expenses.

CHOOSING AN AGENCY

1. **Is it licensed** with the Ministry of Manpower (you can obtain a directory of agencies from the MOM website).
2. **Is it a member** of either the Association of Employment Agencies (AEAS) or Case Trust.
3. **Is it under surveillance**, or is its license revoked or is it unlicensed by checking MOM website
4. **Does it meet your needs.** Ask if it has a system or a method to match your needs with doestic helper's skills.
5. **How does it mange your relationship** with your domestic helper, especially during the first few months of employment. So ask the agency how it goes about doing that, especially when the helper is homesick, has difficulties adjusting to her new work environment or in cases of conflict between you and your helper.
6. **Can you get recommendations** from your friends, relatives and colleagues of some reliable agencies?

7. **Before you sign up with any agency**, read the agency contract thoroughly.
 - Do they provide free, unlimited replacement for a stated period?
 - Do they require you to use the helper for a minimum period before you can reject and send her back to the agency?
 - Are there any hidden costs that are not stated upfront?

WHAT TO LOOK FOR IN A DOMESTIC HELPER

Before you hire a domestic worker, be sure you are doing it for the right reasons! Be specific about the tasks you want her to help with:

Do you expect her to help you with housework?

or

Is she going to be the caregiver when a family member is not available?

This is an important question to answer honestly, since the skills required for the two roles are quite different. Ask the agency to arrange an interview with the helper. It can be in person or over the phone if the helper is in her own country.

SELECTING THE RIGHT HELPER

1. **Experience:** Don't just rely on information in the bio-data. Interview the helper about her experience:
 - Has she worked for another family before?
 - What are the specific tasks she has previously handled?
 - If she claims to have relevant experience, probe further. For example, if she has experience looking after elderly person, ask "What are the important things to look out for when caring for an elderly person?"
2. **Maturity:** This is especially important if you are hiring a worker to take on a caregiver's role. Age and marital status can be an indicator of maturity, but a young person who has to take care of her siblings is likely to be more mature than her peers.
3. **Commitment:** In general, a married helper has more financial commitments and would probably be more committed. An eldest child might have to shoulder the financial responsibility at home and is likely to be more serious about caregiving.
4. **Education:** In general, a better-educated helper learns and adapts faster and would probably be more efficient. Try to confirm her qualifications by asking about the course and school she attended and what subjects she liked or did not like.
5. **Rapport:** This is perhaps the most important factor in setting the tone of your relationship. While rapport has little to do with abilities, it is an indicator of your comfort level with each other. With a good rapport, one is usually more tolerant of mistakes and open with communication.

6. **Language:** Get a helper who is familiar with the language your family speaks. This will save you a lot of time and frustration while giving instructions.

The above are just some factors you should consider. But selecting a suitable domestic helper is both an art and a science. There is no fixed formula to finding the right helper, and luck plays a major part!

TRAINING YOUR HELPER

Think about the tasks that your helper can perform. Ease her into her role step-by-step and lead by example. Do not expect her to perform physically demanding tasks such as lifting, bathing or transferring alone. There is a real risk of injury to her and your loved one. If your loved one needs round-the-clock care, a domestic helper cannot do it alone. The family and the helper will have to take turns.

THE 5 'D's

1. **Define**
 - Explain clearly the tasks to be done and reasons why some things must be done in a certain way.
 - Explain the risks involved when instructions are not followed, such as with tube feeding or helping a loved one on peritoneal dialysis at home.
2. **Delegate**
 - Be realistic about the amount and type of tasks that you assign to your helper.
 - Set achievable goals to help her build up her confidence and competency.
3. **Do it one step at a time**
 - Break down complex tasks to simple steps so that your helper does not feel overwhelmed.
 - If need be, get her to take down notes so that she can remember better.
4. **Demonstrate**
 - Always show her how to do something the first time.
 - Do not scold her if she does not get it right the first or even second time. Think about why she might not be doing it right.
 - Could it be that you are explaining too fast? or
 - Is there a language barrier?
5. **Draw up a work schedule and task list**
 - Plan her work schedule and be certain to include time for her own rest and leisure.

Remember that just because you have hired a helper, it does not follow that you can stop participating in the daily care routine. Should the helper be unable to manage the caregiving role for any reason e.g. she falls ill, goes out on her day off, returns to her home country for holiday or the contract ends, you will have to take over.

Mr. Lim's Story: Caring Together

One night, Mr Lim, 70, fell while going to the toilet and sustained a hairline fracture in his left leg. He was hospitalised for three weeks. When he first came home from the hospital, his disorientation meant he would stay awake throughout the night.

Worried that he might fall and hurt himself again, Mrs Lim and their domestic helper, Siti, had to watch over him round the clock. Siti would keep watch throughout the night till 6am. Then Mrs Lim would take over while Siti slept, ensuring that Siti got enough rest.



Picture shown is for illustrative purpose only.



thinking point

Most helpers come from small villages in their home countries. They are not familiar with a lot of our modern day appliances. Take the time to explain how these work. Show her how to operate the washing machine, dryer, and the dishwasher. Be patient and give her time to adjust to her new routine in her new home.

P.L.E.A.S.E

Provide your helper with support, direction and understanding.

Let her get used to the environment and culture, especially if she is working overseas for the first time.

Explain why your loved one needs care. Your helper may not understand the special needs if she has never seen a similar situation before.

Aadjust your schedule and instruction methods to her needs and comfort level. Run through the things you want her to do, but do not try to do everything at once.

Start with the most urgent and basic things. It might take three months for an inexperienced helper to learn all about your family's needs, routines and wishes.

Educate her in the art of care giving if that is the reason you hired her. This could take place at the hospital before your loved one's discharge, in a 'classroom' training session with hands-on practice or at home through your home medical or nursing team.

The acronym P.L.E.A.S.E also reminds you to use the magic word.

CARING FOR YOUR HELPER

The wellbeing of your domestic helper is important to ensure that she is an effective support for you and your loved one. Employers who look after their helper's needs, and value her work contributions, are actually investing in a happier, healthier and more effective helper and future.

HAPPY HELPER TIPS

- **Treat her well** as you would an equal human being not just a helper.
- **Ensure good nutrition** and opportunities to prepare her own meals that are culturally familiar so that she can eat something comforting.
- **Allow her enough time for rest** and leisure, especially if she is awake at nights in a caregiving role.

- **Do not judge her** harshly in the initial stages, especially if she is a first-time caregiver.
- **Listen to her concerns** if any about her role as caregiver. Offer your support and encouragement at all times.
- **Encourage her feedback** on your loved one's condition. She can be a valuable asset in noticing new signs or symptoms that you might have missed.
- **Enquire after her family, allow her to stay in touch with her family.** She will appreciate your concern and be more likely to care for yours.
- **Pay her promptly** and help her set up a system to send money back to her family.
- **Respect her faith.** As far as possible and within reasonable limits, allow her to practise her beliefs in her personal space or in a religious institution. This is also a great place for her to build up an informal support network.
- **Encourage her activities on her day off.** Visit www.dayoff.sg for the section on Support for Domestic Workers to learn more.



Picture shown is for illustrative purpose only.



IN A NUTSHELL

- Make the decision to hire a domestic helper after careful thought and consideration with your family.
- With your support and training, your helper can become a competent caregiver.
- Always ensure enough time for rest and leisure. Be patient, encouraging and supportive.
- Be realistic in your expectations and use a task list so she can keep a track of her duties.
- As an employer, tap community resources that will allow your helper to adjust to life in Singapore.

HELPING HANDS

Victoria Joyce Pereira, is caregiver to her mother, Bella Fernandez. As she works full-time, Victoria decided to hire Criselda Mirador Pulido, a domestic helper from the Philippines, to assist with her mother's care. They work together as a team to care for Bella.

Bella Fernandez, 85, has a range of medical ailments including asthma, hypertension, dementia and depression. She needs constant care and help in all her daily routine tasks. Her daughter, Victoria Joyce Pereira works full time and so decided to hire Criselda Mirador Pulido, a domestic helper from the Philippines, to assist with her mother's care. Criselda's main tasks include cooking meals for Bella, bathing her and giving her, her medicines.



Criselda (right), helping Victoria's mother, Bella to do simple exercises. With help and support from TOUCH Caregivers Support, Victoria and Criselda are now more confident in taking care of Bella.

While Criselda took care of her mother's daily needs, Victoria faced a greater challenge. Bella was depressed, withdrawn and dreaded going for medical check-ups. This made it very difficult for Victoria to take her to the doctor for treatment. As a result, she felt physically

and mentally exhausted. Although she tried very hard, she did not quite know what to do for Bella and neither did Criselda.

On one of Bella's previous medical screenings, Victoria got to know of the TOUCH Caregivers Support (TCG). She decided to seek help from their team of doctors, nurses, occupational therapists and a physiotherapist. With home medical care and caregiver training, Victoria soon felt more confident about attending to her mother's needs.

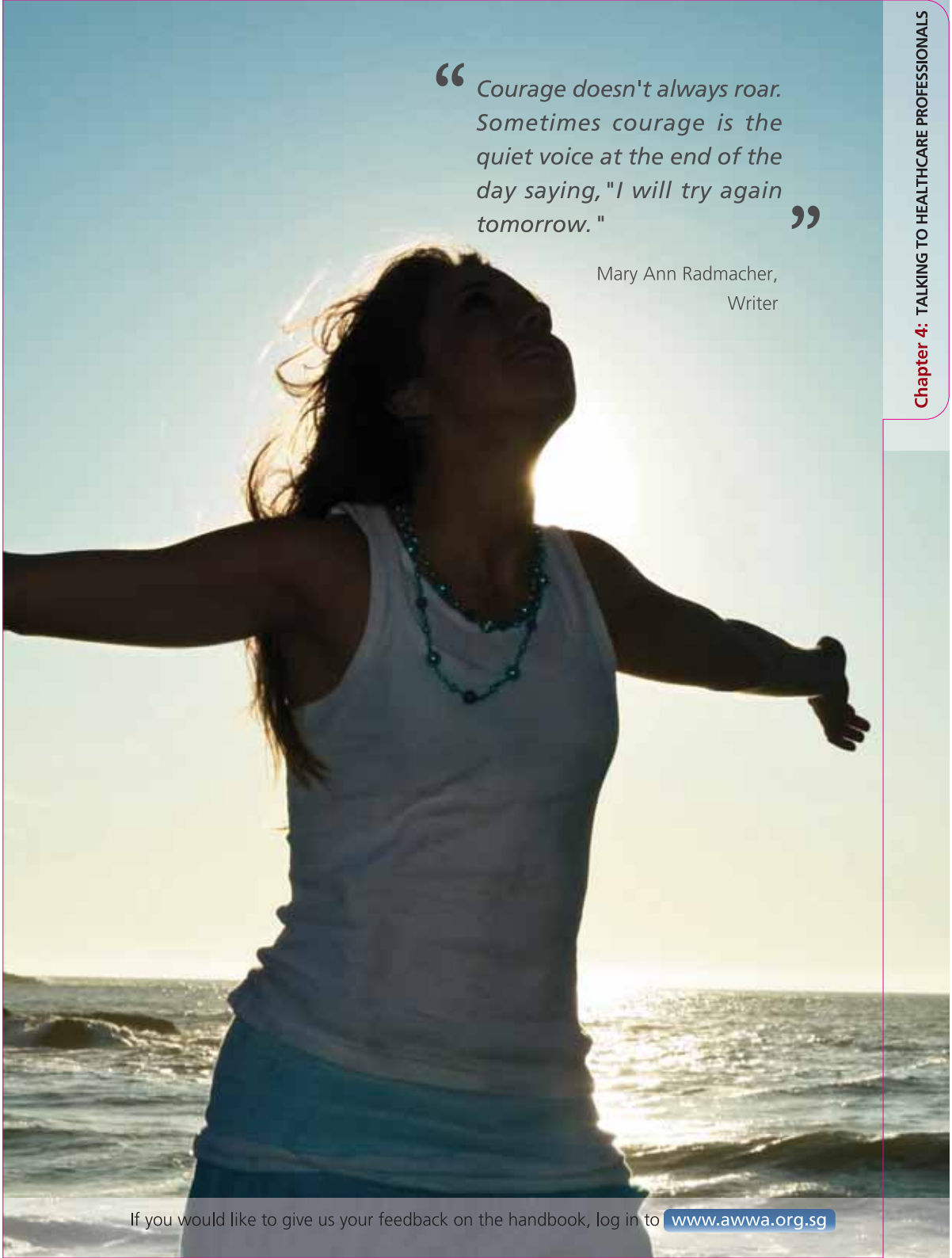
Assessed by the doctor, and subsequently seen by the nurse and physiotherapist in the familiarity of her own home, Bella's health gradually improved. The physiotherapist and nurse trained both Victoria and Criselda to manage Bella's medical conditions and provide quality caregiving at home. They were taught simple exercises to strengthen Bella's muscles and learnt ways to manage her shoulder pain. Criselda was also educated on medication management and learnt what the medicines were for and the correct way to administer them.

Equipped with the necessary skills and knowledge, Criselda felt more confident in her ability to look after Bella. Victoria and Criselda maintained a smooth, cordial relationship. They spoke regularly and often, updating each other on Bella's progress, discussing new techniques and resolving any problems that came up.

As a result of this team effort, visible improvements were seen in Bella's health. She is more cheerful, confident and independent, and is able to walk unassisted. In addition, her hypertension, mood swings and depression are under control. The doctor continues to check on Bella's chronic medical conditions. The nurse visits fortnightly to manage her medication, review her dietary intake and provide emotional support to Criselda.

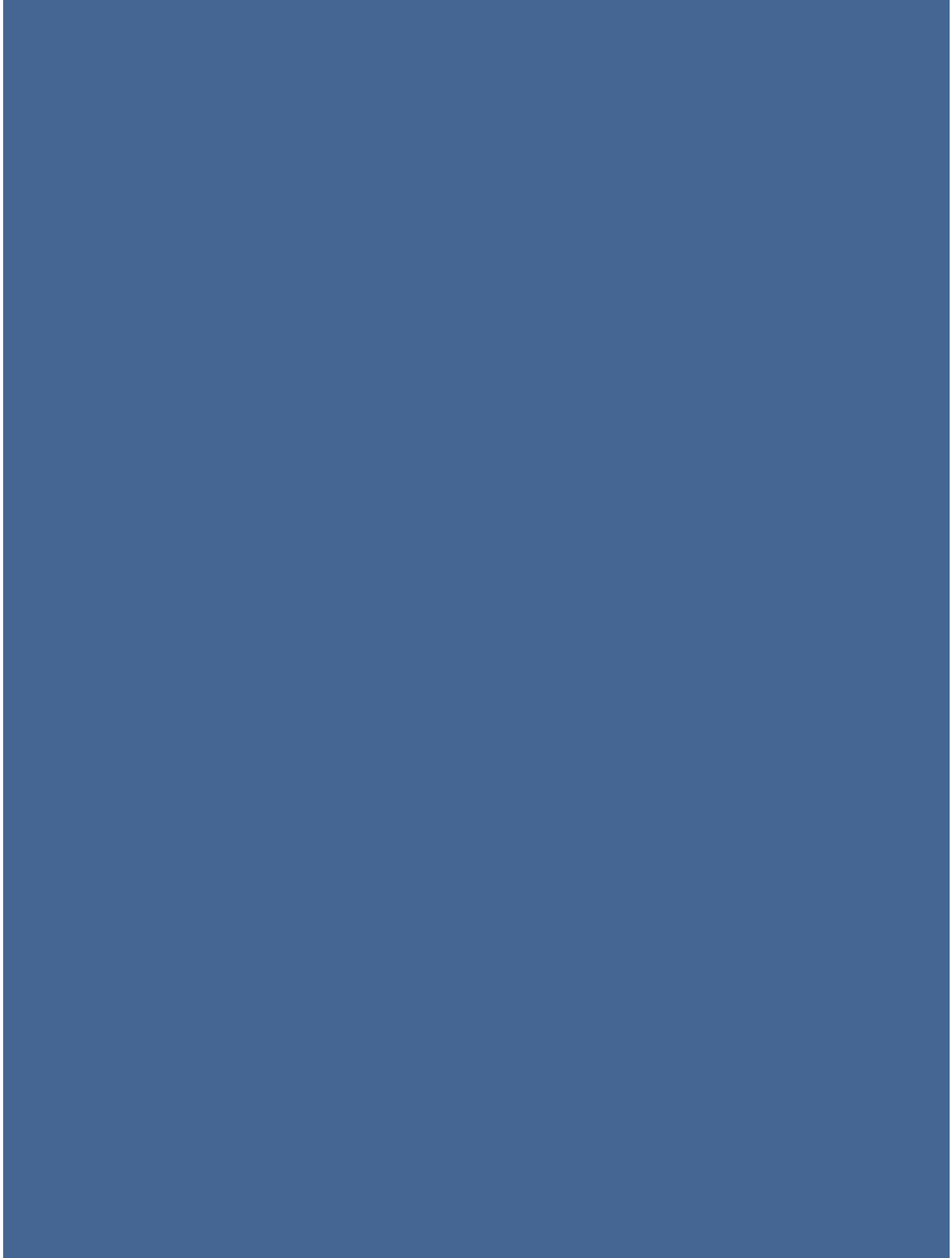
Victoria is thankful to the support of the TCG team and the increased confidence that both she and Criselda now have in their ability to care for Bella. She is also happy that Criselda treats Bella like a mother and is very attentive to her needs.

(Article contributed by TOUCH Caregivers Support (TCG)).

A woman with long dark hair, wearing a white tank top and a blue skirt, stands on a beach with her arms outstretched. She is looking up at the sun, which is low on the horizon, creating a silhouette effect. The ocean waves are visible in the background.

“ *Courage doesn't always roar. Sometimes courage is the quiet voice at the end of the day saying, "I will try again tomorrow."* **”**

Mary Ann Radmacher,
Writer



Chapter 4. TALKING TO HEALTHCARE PROFESSIONALS

As a caregiver, you will need to interact with many healthcare professionals on a regular basis. A 'healthcare professional' is a person who works in the area of healthcare. Doctors, nurses, social workers and therapists are some of the professionals, you will have to talk to and work with. Many people find this difficult to do. However if you are polite and respectful, there will be no problem developing a mutual understanding. Until then you may feel uncertain about what questions to ask and of whom to ask them.

Remember, that you do not have to agree with everything that healthcare professionals say or the treatments they suggest. You and your loved one have the right to ask any questions that help you understand the diagnosis and treatment options. You have the right to raise any concerns no matter how small or insignificant they may seem.

Healthcare professionals have a duty to answer your questions to the best of their ability. Remember that family and care receiver inputs are very important in deciding an appropriate treatment plan. A treatment plan can only be successful when all concerned, co-operate in an atmosphere of mutual understanding.

Mr. Tan's Story



Picture shown is for illustrative purpose only.

Mr Tan, 65, with kidney failure, needs regular dialysis. The doctor suggests home-based peritoneal dialysis. Mr Tan, who hates hospitals, readily agrees.

Mrs. Tan however has concerns. She is uncertain her husband will follow instructions and maintain the hygiene standards needed, as he tends to get stubborn and moody. She reluctantly agrees however, deciding not to voice her concerns and goes along with the decision, thinking, “The doctor knows best,” and because it is more convenient than repeated trips to the dialysis centre. Furthermore, she does not wish to trouble their children, unless in an emergency.

Within a month of starting treatment, Mr. Tan is admitted to hospital twice with abdominal infections. His doctor realizes that Mr. Tan is not following his instructions about observing good hygiene and that Mrs. Tan is unable to supervise him effectively because of her work commitments.

Had Mrs. Tan raised her concerns with the doctor earlier, they could have addressed them together and worked out a more suitable treatment plan, possibly preventing these complications. Mr. Tan is now on haemodialysis and his family takes turns bringing him to the dialysis centre.

KNOW YOUR HEALTHCARE PROFESSIONAL

The example above shows the need and importance of asking the right questions and sharing your concerns. Remember that as a caregiver, you can provide unique and important information about the people under your care. Healthcare professionals are generally busy and do not have much time for conversation.

1. **Always schedule an appointment to meet with them face-to-face** or leave your contact number for them to get back to you. Going without an appointment will more often than not result in disappointment.
2. **Bring along a trusted friend or family member for moral support.** They can also help you remember instructions, take note of information better and sometimes may even help ask the more difficult questions that you may not be able to.

With such a wide range of professionals that you have to deal with as a caregiver, it is easy to get confused. Specialist doctors, psychiatrists, psychologists, counsellors and various therapists all deal with their own specialties.

- Know who you are talking to, so you can work out the best treatment plan, and
- Know what sort of questions you should ask to help you with the decision-making. Here is a list of the common professionals you may have to deal with, their roles and an example of questions you can ask them.

Here is a list of the common professionals you may have to deal with, their roles and an example of questions you can ask them.

<i>Quick Guide to Healthcare Professionals</i>	
<i>Specialty</i>	<i>Role & Expertise</i>
<i>Physiotherapist</i>	<ul style="list-style-type: none"> ▪ Helps patients to restore their movement, physical function and to relieve pain. ▪ Advises patients on how to prevent physical injuries. ▪ Treatments typically include exercises and the use of electronic or mechanical devices such as the ultrasound machine.
<i>Occupational Therapist</i>	<ul style="list-style-type: none"> ▪ Surveys the patient's home, work environment, and recommends appropriate equipment or devices or even home modifications to minimize risks and maximize the patient's independence — after their illness.
<i>Speech Therapist</i>	<ul style="list-style-type: none"> ▪ Treats speech defects and disorders (common in patients of strokes) with exercises and audio-visual aids that develop new speech habits. ▪ Assesses a patient's ability to swallow which is important because difficulty in swallowing, can lead to complications like lung infections.
<i>Psychologist / Clinical Psychologist</i>	<ul style="list-style-type: none"> ▪ Specialises in diagnosing and treating psychological, emotional, cognitive and behavioural problems through counselling and psychotherapies.
<i>Medical Social Worker</i>	<ul style="list-style-type: none"> ▪ Provides support to patients and caregivers who are facing psychological, emotional, caregiving or financial difficulties arising from patients' medical condition. ▪ Help comes in the form of counselling, group therapies, referral to community resources and financial assistance.
<i>Dietician / Nutritionist</i>	<ul style="list-style-type: none"> ▪ Educates and advises the patient and his/her family on proper nutrition for patient's wellbeing. ▪ Assists with meal planning for the patient after discharge.
<i>Pharmacist</i>	<ul style="list-style-type: none"> ▪ Dispenses the medicines as prescribed by the doctor ▪ More importantly, a pharmacist advises the patient and family members, on the purpose of the drugs prescribed, proper ways of taking the drug and possible side effects. ▪ Advises on drug costs and subsidies.

KNOW THE HEALTHCARE SYSTEM

As a caregiver, you will visit doctors and other professionals in different settings. You may see your local, neighbourhood General Practitioners (GPs), who might then advise you to see a specialist in a hospital. You may need treatment for a short time, say a few months or for a long time, a couple of years or even a lifetime, depending on the illness. Knowing the levels of healthcare available will better prepare you for every situation.

- In Singapore, there are several levels of healthcare: primary healthcare, hospital care, and interim and long-term care (ILTC).
- You need to know how each level can serve the care receiver's needs.
- Generally, the care receiver will need a range of healthcare services and may be in more than one level of healthcare at any point in time.

Here is an example of how one patient can need different levels of healthcare.

Alan's Story

Sally has been bringing her baby boy, Alan, to a polyclinic for his vaccinations and inoculations since he was born. When Alan was four, he began to have mood swings, temper tantrums and extremely high levels of energy. A confused and scared Sally, asked his regular doctor at the polyclinic for help (primary healthcare). The doctor then referred Alan to the Child Development Clinic at KK Women and Children's Hospital (hospital care) where he was assessed and diagnosed with Attention Deficit Disorder (ADD). Now, Sally continues to bring Alan to the polyclinic for his regular coughs and colds and takes him to the specialist at KK to manage his ADD.



Picture shown is for illustrative purpose only.

ASKING THE RIGHT QUESTIONS

Remember that as a caregiver, you are the best person to provide important insights and information about your loved one.

The professional team will depend on you for:

- Information on the patient's symptoms
- Any progress or deterioration in their status
- Your loved one's mental well being and other details



time savers

Be prepared!

- Always make appointments.
- Come prepared with a list of questions and concerns.
- If you miss the doctor on his ward visit, leave your contact number with the ward nurse or the counter staff.

Many people feel they are not smart enough to ask the right questions, especially to doctors and feel uncomfortable. Some of you may feel ashamed that you cannot speak English or Mandarin correctly. Do not be! If you feel uncomfortable in any language, bring along a trusted friend or relative who can help you. This will make the consultation easy and comfortable, for both you and the healthcare team.

Always remember, the professional team is there to help you – and you have a right to information.



bright idea!

Don't let language get in the way. Bring along a trusted family member or friend who is bilingual (can speak more than one language), to translate or ask for someone on the healthcare team to help.

Every Situation Is Unique

- Since every caregiving situation is unique, there is a unique set of questions and concerns in every instance.
- Every problem may not be due to the main condition. It is important not to overlook such problems, as they could be symptoms for some other conditions.
- Look out for new symptoms or difficulties that your loved one may be experiencing.
- In cases of long-standing physical disability or illness, patients suffer from a lot of emotional and mental stress and even depression. They may worry about the financial burden that their families have to deal with and worry about how this will affect their care and their relationships with other family members.
- It is a time that requires mature, sensitive handling all around.
- Use the three sets of questions and the Doctor's Visit Checklist given below, to help you prepare for your visit. If you make an effort at first, it will soon become a habit and improve your interaction and experience with the doctor!

A. Questions related to medical condition and treatment:

1. What is this illness or condition called?
2. What are the current available treatment options/methods?
3. What is the treatment plan?
4. How does this treatment help in the recovery?
5. What are the risks involved?
6. What side effects can we expect?
7. How will this treatment change the care receiver's lifestyle?
8. What do I have to do to monitor the illness/help in the treatment?
9. How do we evaluate the effectiveness of the treatment?
10. What tests does the care receiver have to undergo?

B. Questions related to costs and financial aspects:

1. What is the total estimated cost of the entire treatment/hospitalisation?
2. What costs can be covered by Medisave/ Medishield/ private insurance?
3. Can I pay for the services in instalments and will it incur additional costs?
4. What relevant schemes or financial assistance schemes are available?
 - This allows patients to use their funds for outpatient treatment of four chronic diseases (diabetes, high blood pressure, lipid disorder and stroke).
 - The Primary Care Partnership Scheme (PCPS) allows the needy elderly, who cannot travel long distances, to see a general practitioner near their home at rates similar to those offered at polyclinics.
 - Medifund Scheme for needy Singaporeans (eligibility is based on income and other family circumstances).
 - Other hospital schemes like endowment funds or schemes provided by Voluntary Welfare Organisations.
5. Can I speak to a medical social worker for financial assistance?

C. Questions related to Care Plans:

1. What care arrangements are needed when the care receiver returns home?
2. Can I get help from the Medical Social Worker (MSW) or discharge planner to arrange for community based or home based services, if needed?
3. Is any special equipment needed? (e.g. hospital bed, wheelchair, commode etc) Where can I buy, rent or borrow these? (doctor, nurse, or MSW can advise)
4. What is the schedule for medication and important things to note when giving medication?
5. Is there any physiotherapy or follow up medical care required by healthcare professionals? What is the required frequency and what are the costs involved?
6. What can the care receiver do and/or not do? E.g. exercise, walking, diet etc.
7. What are the numbers to call in the event of emergencies and directions for ambulance if necessary?

DOCTOR'S VISIT CHECKLIST

Before The Visit

- ☐ Gather your questions
- ☐ Identify current symptoms
- ☐ Check the case file containing the medical information and observations you have made
- ☐ Call to confirm appointment
- ☐ Before entering the health setting, take a deep breath and a moment to calm your mind

During The Visit

- ☐ Be positive and confident
- ☐ Describe symptoms accurately
- ☐ Allow the care receiver to state complaints and concerns in his/her own words
- ☐ Help your loved one to be clear about his or her symptoms
- ☐ Ask relevant questions
- ☐ Record doctor's instructions
- ☐ Discuss recommendations

After The Visit

- ☐ Review your notes
- ☐ Check prescriptions
- ☐ Discuss the visit
- ☐ Update your calendar with the next appointment



did you know?

The source of your referral will determine how you are charged! If referred from a polyclinic to see a specialist in an outpatient clinic in a government restructured hospital, you will pay subsidised rates. If a private practitioner or hospital refers you, or you select a specific specialist, you will be charged higher private rates.

TALKING ABOUT THE CARE PLAN

Healthcare professionals often work in multi-disciplinary teams to give their patients maximum benefits. Each individual professional sees things from different angles and has a different role to play in creating a care plan. Together they work as an efficient unit.

A care plan states the patient's diagnosis and the plan on how to manage it.

- The healthcare team will work closely, together with the care receiver and caregiver, to come up with a customized care plan that suits both the caregiver and the care recipient.
- Settling down into a routine is helpful for both you as a caregiver and the person you are looking after. It allows for a feeling of normalcy and makes scheduling easier.
- Some healthcare teams will work with you to design a daily care plan. That way, you do not have to rely too much on your memory and another person can take over for respite care without too much trouble.

A CARE PLAN INCLUDES THE FOLLOWING:

- Diagnosis (what is 'wrong')
- Prognosis (what is likely to happen)
- Medications (medicines)
- Functional limitations (what the person can or cannot do)
- Patient's needs –medical, nursing, social, physiotherapy, occupational therapy, speech therapy etc. (depending on who is in the medical team)
- Care receiver's goals
- Treatment goals –immediate, medium term and long term
- The role of each healthcare professional
- The role of the caregiver
- Detailed instructions and comments to caregiver
- A list of equipment needed
- The date on which the care plan will be reviewed

Your Role In The Care Plan

The care plan provides caregivers with the 'big picture' of what the care receiver needs, while at the same time providing detailed and specific instructions on care. When discussing your care plan with the healthcare professional, always be honest and realistic.

- State your expectations, needs and desires clearly. Be realistic!
- Discuss possible difficulties you will face.
- Be honest and share your concerns about symptoms, progress and the mental and emotional well being of your care receiver.
- Never hide any fact from your care team – no matter how small or insignificant you think it might be. All information is important while preparing the best care plan.
- Ask for clarifications and explanations if you hear something you do not understand.
- Repeat any instructions in your own words, to check that you have understood them properly.
- Take your time. Do not be in a hurry to end the consultation.



thinking point

- Be honest, patient and set realistic expectations
- Do not hesitate to ask for clarification of something you did not understand
- Repeat the instructions you receive in your own words – this will help you understand better

Your Care Receiver's Role In The Care Plan

As far as possible, involve the care receiver in establishing the care plan. We all know that when we make decisions about our life, we want to be involved. Well, care receivers are no different – even though they are dependent on their caregivers for many routine daily tasks, they like to be asked and involved in the decision-making process. This gives them a sense of control over their own lives, a sense of worthiness and the joy of being able to contribute, a feeling they value deeply.

As a caregiver, it is important to respect that feeling and value their inputs. It is helpful to talk to them before the consultation and understand their thoughts and feelings about their problems. After all, who can be better equipped to explain their situation and feelings than the patients themselves!



thinking point

- Involve the patient in putting together the care plan - he will then, be more likely follow it and cooperate
- Allow and encourage a direct conversation between the healthcare professionals and the care receiver
- It is especially important to know the patient's views on matters related to end-of-life issues

TALKING ABOUT MONEY

As you know, caregiving can be expensive! Long-term healthcare adds to the financial burden of the family. Many people are stressed about the financial burden that caregiving brings and refuse to discuss the issue.

However, Singapore has many options and healthcare plans that you, as a citizen, can use to pay your bills and ease your worries. Talk to your healthcare professionals, your social workers or even friends and family about financial options.



bright idea!

Use your Medisave account to help an immediate family member pay a hospital bill when their Medisave balance is not enough.

When it is time to leave the hospital, there are often mixed feelings; happiness at a loved one's recovery but worry and tension about the costs! Billing can be a scary process. You may have to fill up and sign several forms. It is a time, when everyone is worried and tense about how much they will have to pay and whether they will manage. If you are one of those worried about billing procedure, why not let these few simple steps, make the process, simpler and easier to understand. Always remember, the system exists to help you – but you must ask for it!

Steps You Can Take To Clarify Billing Matters:

1. Check with the Patient Service Officer/Customer Service Officer at the ward, clinic or **Intermediate and Long Term Care (ILTC)** to find out your estimated costs. They should be able to tell you the amount you need to pay before the appointment or admission, with or without subsidy.

2. Speak to the Business Office staff for more details if necessary. Find out about instalment payment options if you cannot pay the entire bill immediately. Ask your doctor for a referral to a Medical Social Worker if you face financial difficulty. A financial assessment will be done to see if you qualify for government assistance like Medifund.
3. Check the Ministry of Health (MOH) website at www.moh.gov.sg for a list of average inpatient bill sizes according to diagnosis and the class of the ward, in the restructured hospitals. Alternatively, you can visit the hospital's website for a list of inpatient and outpatient charges.
4. Visit the Agency for Integrated Care website www.aic.sg for information on how to calculate subsidy levels for ILTC.

****Please refer to Chapter 10 for more details on means testing, level of subsidies, financial assistance in polyclinics, hospitals and ILTC.***



IN A NUTSHELL

- Be polite, respectful, and patient and share all the information asked for during the consultation. This helps build a good relationship.
- Remember, it is your right to ask questions and be involved in decision-making, regarding the care receiver's treatment and wellbeing.
- Go prepared with a list of questions you need to ask. This saves time and makes for a more meaningful discussion.
- Identify a key person in the family to speak with the healthcare team. If possible, let the same person be in charge of all communication with the healthcare team. This helps keep the process simple and ensures continuity.
- Get familiar with the different levels of healthcare in Singapore. This can help you use services in a better way.
- Get familiar with the roles of various healthcare professionals. This allows you to approach the right person for help.
- Always try to make appointments and keep them, once made. Be on time – it makes a good impression.

ONE STEP AT A TIME

Jolene Wong, 39, is a mother of three and her eldest son has Global Developmental Delay. In 2007, with support from her husband she resigned from a part-time job to become a homemaker and caregiver for her son.

This is the story of Nigel Low, a ten-year old boy who suffers from Global Developmental Delay. Though he looks like any other normal ten-year old boy, his life is very different. He cannot talk and in order to indicate his needs, he pulls his mother's hair or scratches her face. As it is difficult for him to understand reasoning, he may cry, pull hair, pinch, and bite and kick others when he is unhappy. His mother, Jolene Wong, 39, is his caregiver. She resigned from a part-time job last year to look after him full-time. She has two younger children.



Caring for Nigel is a great challenge. For one, his tantrums have worsened, as he grows older. "I can understand why he is like that because he cannot speak. You have to guess what he is trying to tell you. If you guess wrong and he gets tired of telling you, he gets angry and he bites," explains Jolene. It gets worse when they are outside because Nigel is obsessed with escalators, lifts and so on.

He insists on riding up and down escalators incessantly and it is often a challenge to pull him away. Furthermore, Nigel is not toilet trained and wears diapers. This makes changing him when they are out even tougher now that he is 10 years old. The situation is more difficult if Jolene cannot find a special handicapped-friendly toilet and suffers disapproving looks from the public when she has to use the female toilet instead.

Despite the challenges, Jolene is a dedicated mother and finds the strength to be there for her son. She is especially thankful to the staff at the AWWA Special School, which Nigel now attends, and credits the school for his progress and development. She makes it a point to work closely with the teachers, occupational therapist (OT), physiotherapist (PT), speech therapist (ST) and psychologist. “We have to work hand in hand to make him more independent,” she says.

Every little step Nigel takes is a huge achievement for him, Jolene, and his hard-working care-team. For example, to enable Nigel to drink by himself from a cup, the teacher and Jolene trained him for over a year. Now, he is able to hold his own cup, drink from it and put it back neatly on the table. In working with the school, one thing which Jolene finds helpful is the communication notebook (every student at the School has one); it allows her to communicate easily with the teacher. “We communicate almost everyday through the notebook. I write any questions that I may have, in it, and the teacher will answer,” she explains. The teacher also updates her on Nigel’s behaviour and performance in school through the notebook.

Besides that, she also approaches the OT or PT directly via the phone or through email on questions she has. Jolene also highlights the twice-yearly case conference as an encouraging and motivating event for her as a parent. She and her husband, attend the conference together with the teacher and healthcare professionals, such as the OT, who are involved with Nigel’s training. During the meeting, the teacher does a computer presentation of Nigel’s progress and achievements over the past six months. “It is very motivating to see what Nigel has accomplished. It can seem like a simple task, but to us, that kind of achievement is like winning an Olympic medal for Nigel!” says Jolene excitedly.

Jolene’s love for her son has carried her through many tough moments and the support and appreciation from her husband adds to that strength. She also draws inspiration from Nigel. “Every little step he achieves motivates me to go on. I am encouraged when he is able to walk down the stairs or overcome his fear of water. Also, what motivates me is to see him laugh loudly. His laughter cheers me up. As a person, I have learnt to be positive, patient and persistent,” says the loving mother.

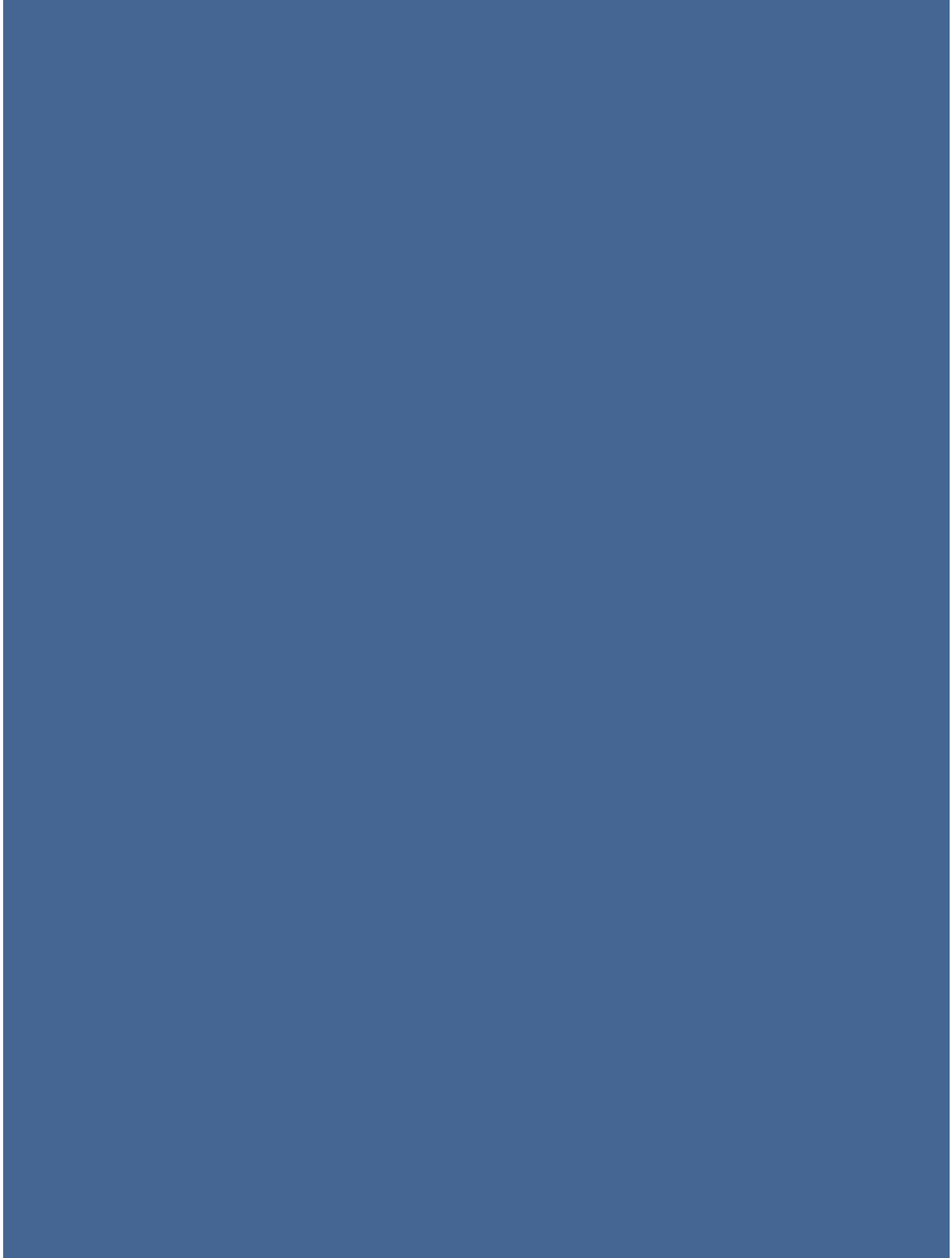
THINK



SAFETY

“ *Safety is something that happens
between your ears, not something
you hold in your hands.* **”**

Jeff Cooper



Chapter 5. HOME MODIFICATION AND ASSISTIVE DEVICES

SAFETY AT HOME



Safety is an important consideration when taking care of your disabled loved ones. Although most people consider their homes safe, most accidents take place at home.

Most home accidents can be prevented. Here are some simple tips to help you create a safe home environment for you and your loved one.

HOME SAFETY TIPS

- Create a barrier free environment to allow easy movement.
- Reduce number of steps and curbs so care receiver can move about independently.
- Have enough bright light throughout the house.
- Install night-lights, especially between bedroom, toilet and stairways.
- Lock away sharp objects and household chemicals.
- Leave an emergency number where you can be easily contacted.
- Put important phone numbers on speed dial or sign up for specialised phone systems for the elderly.
- If the care receiver tends to wander out of the house, keep doors locked and keys away.
- Make sure there is easy access in and out of the house in an emergency.

HOME MODIFICATION

Home modification refers to the changes you make in your home so that your care receiver can move about safely and be more independent and comfortable in their environment. This in turn makes it easier for you – the caregiver, to perform your routine tasks, with minimal stress.

Some modifications can be as simple as installing grab bars in the toilet or changing to a better light source. Others can be more complicated and involve structural changes, for example, installing ramps and getting rid of walls to enlarge living spaces.

Consult with an occupational therapist before you make major changes in your home. Bring along your home/room dimensions and photos/videos of what you feel are problem areas like the toilet, bathroom, steps or curbs, doorways etc. Once they understand your home setting, your loved one's habits and your family's resources they can work together with you to come up with creative solutions that may not involve a lot of money and already exist in your home!



thinking point

If you have the means to plan your home interiors or completely renovate your home, think of how you can create a barrier-free environment. Discuss your plans and reasons clearly to your interior designer and contractor.

- Avoid steps and curbs as far as possible
- Plan where to locate the switches
- Use lighting and tap fixtures that are easy for the care receiver to handle
- Lay out the rooms and furniture for ease of movement

Some examples of Home Modifications:

- Installing grab bars
- Replacing curbs and steps with permanent or temporary ramps
- The use of non-slip mats or application of non-slip treatments on floors, especially in wet and slippery areas like the bathroom and toilet
- Highlighting steps and stairs with fluorescent tape for people with bad vision
- Removal of rugs and wires on the floor to prevent falls
- Placing frequently used items and appliances within reach
- Changing switches to accessible levels

- Ensuring good lighting
- Widening doorways for easy access into rooms e.g. replace toilet doors with bi-fold doors or shower curtains
- Ensuring that the height of the wheelchair seat allows safe and easy transfer from the bed to the chair and allows easy access at the dining table during meals.

ASSISTIVE DEVICES

Assistive devices are special tools which allow your loved one be more independent. They help a person with a disability perform activities that might otherwise be difficult or impossible. In addition, assistive devices help make tasks like lifting and transferring easier.

Examples of Assistive Devices:

- Walking aids: walking stick, crutches, quad stick, walking frame (seek a physiotherapist's assessment on what type of walking aid your loved one should use)
- Hoists (to help with transfers)
- Commodes /Shower chairs
- Wheelchairs / Motorised Wheelchairs/ Electric Scooters
- Long handled reacher to pick up things that are out of reach or on the floor
- Modified feeding cutlery
- Equipment to help with grooming/ bathing
- Restrainers / Mittens and gloves (seek an occupational therapist's assessment on what devices are suitable for your loved one)



ASSISTIVE TECHNOLOGY

1. Augmentative and Alternative Communication (AAC) devices:

- These devices help people who have problems with communicating and interacting.
- This is very important because communication either written or verbal is essential for interacting with others.
- Individuals who have disabilities that affect one or both of these communication processes need an alternative way of communicating.
- Some examples of AAC devices and software are letter and picture boards and dedicated electronic voice output devices.



****See chapter 11 for resources on Home Modification and Assistive Technologies.***



2. Information Technology (IT):

- Assistive Technology in computer and computer-related accessories help an individual with a disability to make use of IT for study, work or leisure purposes. This includes both hardware and software.
- Seek an occupational therapist's assessment on what devices are suitable for your loved one.

Chee Meng's Story

Tan Chee Meng, 65, suffered a stroke that resulted in weakness on the left side of his body. Since he needed rehabilitation, he went from the hospital where he first received treatment, to a community hospital where he would continue to receive rehabilitation from physiotherapists and occupational therapists.

At the community hospital, his wife, Lee Yin, informed the physiotherapist that their flat was on a level without a lift and expressed her worries about Chee Meng managing the stairs. Lee Yin also spoke to the occupational therapist about the ledges in the toilet and bathroom area.

Chee Meng's physiotherapist, Sandra, trained him to use a quad-stick. In addition to walking on level surfaces, Sandra taught Chee Meng how to go up and down the stairs. She also showed Lee Yin how to help Chee Meng on the stairs to prevent falls.



Picture shown is for illustrative purpose only.

Alan, the occupational therapist, noticed that Chee Meng had difficulty eating and dressing. He suggested that Chee Meng try out some modified eating equipment. Soon mealtimes became more pleasant and dignified. Alan taught Lee Yin to sew Velcro strips on Chee Meng's clothes instead of buttons, to make it easier for him to dress himself.

Before discharge, Alan visited Chee Meng's home for an assessment. They decided to fit grab bars in the toilet and bath areas. They stuck brightly-coloured non-slip tape on curbs to help Chee Meng avoid them. After some discussion, Chee Meng agreed to use a commode placed in his bathroom at night, as this was safer and less tiring for his wife who still had to help him get to the toilet.

After his discharge from the community hospital, Chee Meng continued to see his physiotherapist and occupational therapist at a day rehabilitation centre and his condition gradually improved with the care and support from his wife and the therapists.



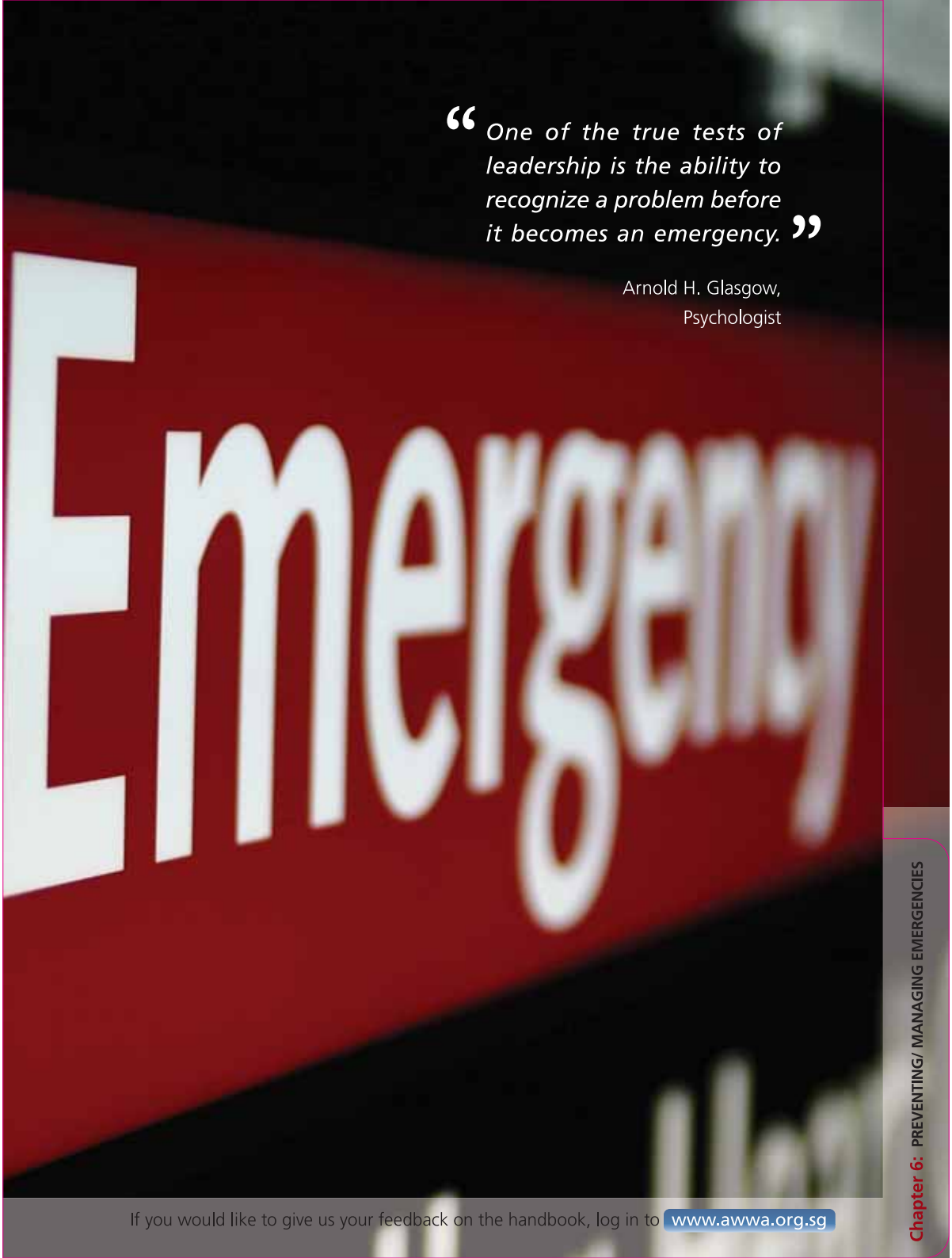
IN A NUTSHELL

- Make the home safe for yourself, your loved one and the rest of the family.
- Home modification and the use of assistive devices can help the care receiver be more independent. It also makes caregiving tasks easier.
- Speak to an occupational therapist and physiotherapist to know what type of assistive devices, assistive technology and home modifications will help you and your loved one live a more comfortable, independent lifestyle.

RECOMMENDATIONS BY THE NATIONAL LIBRARY BOARD

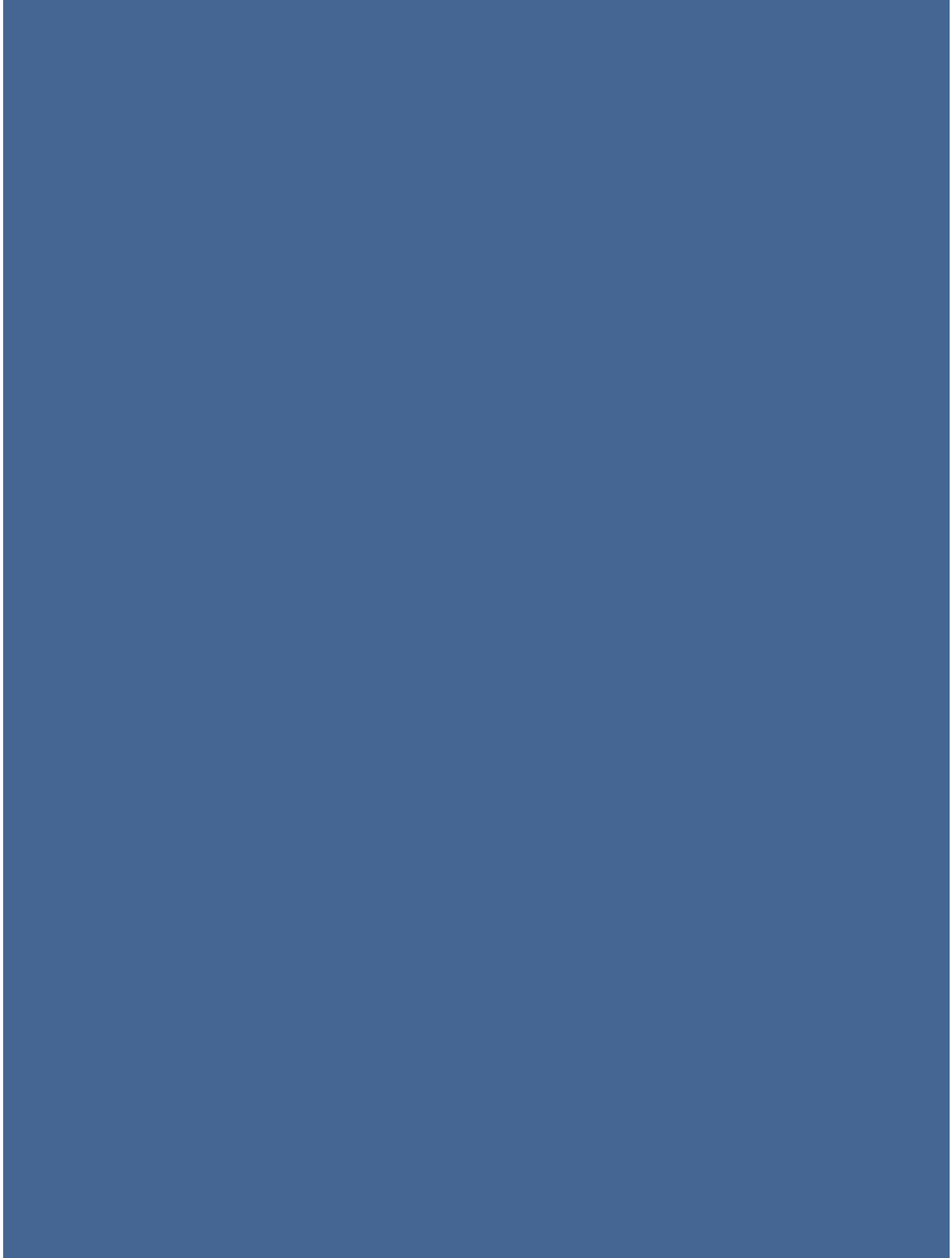
You can find these books at a library near you. Go to www.nlb.gov.sg to check their availability. You can even reserve the book online and collect it at the most convenient location.

TITLE	AUTHOR	CALL NO.
Creating a safe & healthy home	Linda Mason Hunter	q643.0289 HUN
Smart technology for aging, disability, and independence : the state of the science	William C. Mann	R 681.761 SMA
Assistive technology for young children with disabilities : a guide to family-centered services	Sharon Lesar Judge & Howard P. Parette, editors	362.40483 ASS -[HEA]
Easy things to make .. to make things easy: simple do-it-yourself home modifications for older people and others with physical limitations.	Doreen Brenner Greenstein	362.4048 GRE -[HEA]



“ *One of the true tests of leadership is the ability to recognize a problem before it becomes an emergency.* **”**

Arnold H. Glasgow,
Psychologist



Chapter 6. PREVENTING / MANAGING EMERGENCIES

BE PREPARED!

You may be so busy caring for your loved one that it does not cross your mind to plan for emergencies; or maybe you prefer not to think about the possibility that unpleasant events may occur. Nevertheless, it is important and necessary, for you as a caregiver to plan for emergencies.

Although an 'Emergency' is typically a sudden, urgent crisis for which it can be impossible to plan, you can still anticipate and be prepared for such an event. Your knowledge of your loved one's condition and the problems that you may face can help you make plans.

Once you have a plan in place, you will be calmer and more confident in any situation. Share your plan with at least one trusted family member or friend who can respond promptly. You may also want to share your plan with community service providers, and neighbours, who are in regular contact with your loved one. With a plan in place, **if you fall ill** a substitute caregiver will know almost immediately, what needs to be done and your loved one's routine will not be disturbed.

YOUR EMERGENCY CHECKLIST

- ☐ Keep a list of emergency telephone numbers handy. e.g. ambulance, civil defence, police etc. Use the Useful Numbers List in Chapter 11 to begin.
- ☐ Keep a list of all the medicines that your loved one takes with dosage and special instructions if any.
- ☐ Learn to operate and use any medical equipment, (oxygen concentrator, nebulizer, inhaler) that your loved one may need in an emergency and keep the contact details of the service provider or supplier handy.
- ☐ Keep all manuals and operating instructions of instruments handy.
- ☐ If your loved one lives alone, see that all the information is easily available in the house, preferably next to the phone or the bed or on the fridge.
- ☐ Keep copies of contact numbers in your own home, stored in your computer, your PDA or hand phone.
- ☐ Learn Cardio-Pulmonary Resuscitation (CPR). It can mean the difference between life and death.



bright idea!

Preferably take a computer printout of your Emergency List as not everyone has good handwriting. The last thing you need is to have a List that people do not understand in an emergency!

TRAINING A SUBSTITUTE

Emergencies do not strike only care receivers; they can strike caregivers as well! As a caregiver, your loved one depends on you for their day-to-day living and more. Sometimes however, you can have a crisis of your own, unrelated to your caregiving role – a crisis at work, or your child is ill or you are. In such an event, it is critical to have a substitute caregiver in place, so that if an emergency does occur, they can take over the caregiving and will know what to do.

Here are some useful pointers to consider:

- **Discuss the issue of substitute caregivers** with your family and friends.
- **Choose at least** two people as substitutes in case one is unable to take on the task immediately, given that an emergency is unplanned and usually needs prompt response.
- Research respite care services such as homes for the physically disabled, community hospitals, nursing homes, day care centres, in the event that no suitable substitute caregivers are available and you and/or your family members are temporarily away or ill. Refer to Agency for Integrated Care for available resources in your region and see Chapter 11.
- Make a list of your loved one's routine and the tasks that you help them with, so that the substitute caregiver knows what needs to be done.
- **Teach substitute** caregivers (and other family members) how to operate the medical equipment that your loved one uses.
- Your loved one should know what to do and whom to call in the event that you are taken ill while you are with them. e.g. you faint and cannot contact a substitute.
- Keep all important documents such as medical appointment cards, latest medical reports together in a folder by your loved one's bed or in a secure location for easy access.
- If travelling overseas, leave all your contact details such as mobile, office and hotel numbers and addresses, so that the substitute caregiver can reach you.



bright idea!

When leaving instructions for a substitute, remember to use the language they are comfortable with. There is little use of instructions, if they cannot be read or understood!

Sam's Story

Five year-old Sam, who is in a wheelchair, was recovering from a bad attack of flu. He was constantly tired and coughing. As he got better, his parents, Rani and Muthu fell ill and were prescribed bed-rest and injections. They did not panic however as they had discussed how to handle such a situation, with their family earlier. Rani called her sister, Lila, to let her know.

Lila arranged for Sam to stay at her place for three days. Although Sam was shy and did not adjust well to new surroundings, he was comfortable staying with Lila and his cousins. He had done it before. Earlier, Rani had also trained Lila to manage the wheelchair and help Sam in and out of it. Lila managed quite easily. Soon Rani recovered and Sam was once again home with his parents.



Picture shown is for illustrative purpose only.



IN A NUTSHELL

- Planning for emergencies means that every situation can be managed in the most effective way possible and that proper care for your loved one is maintained.
- In an emergency involving you, having an Emergency Data Form with all the relevant information will help the substitute caregiver to manage the care of your loved one more easily.

IN THE EYE OF THE STORM

Yeo Soo Hong, 51, works as a student care co-ordinator for underprivileged children. With assistance from a domestic helper, Mdm Yeo takes care of her husband, who is wheelchair-bound. Their daughter is a polytechnic student.



Yeo Soo Hong, 51, and her family have been through some difficult times. In 1991, her husband, Tan Thuan Miang, now 55, underwent an operation to remove a brain tumour that left him with weakness in the left side of his body. Both husband and wife were shocked and unprepared for the outcome. The result was a two-month stay in the hospital and another eight months in a rehabilitation hospital.

Those were hard times for Soo Hong. She juggled her time between work, visiting Thuan Miang in hospital and taking care of their two-year-old daughter. She felt overwhelmed but did not give up, remembering her marriage vows to be with him in sickness and in health. She also pressed on for the sake of their daughter and their future.

Unfortunately, Thuan Miang needed a second operation three years later. After that, he was well for the first few months, walking about as before with a walking stick. However, one day his condition suddenly became worse and Soo Hong had to rush him to the hospital for tests and investigations. This time he had developed weakness in his right leg as well.

During those initial years, Soo Hong had to cope with many emergency situations, often alone. For instance, when her husband fell or experienced severe headaches, she would leave her work to rush back home immediately. "Only if I was too far from home or I was not able to leave immediately, would I try to get my brothers to help," she says. Even after they decided to hire a helper, it was not all-smooth sailing. "Before our current helper, we had a few others. Some of them left me after just three days, some after a year," she recalls. She then had no choice but to take leave to look after her husband until a new helper arrived. She is therefore extremely thankful for her current helper, "She is the only one that stuck with us and is so patient. She cries with me, laughs with me,

and I can talk and discuss things with her.”

Soo Hong says there was a time when she would be scared to receive phone calls from home, because she didn’t know what to expect, but over time, she has learnt to manage. She offers great advice, “First of all, don’t jump to conclusions. Stay calm and ask exactly what is happening. If it’s a medical situation, call the doctor, tell him exactly what the situation is and ask whether to send the patient to the hospital or not. If the doctor is busy, or not in the clinic, speak to the nurse and either get her to contact the doctor immediately or get the doctor to return your call. If you think it is really serious, send the patient to the A&E immediately.”

Today, Thuan Miang, who is in a wheelchair, continues with rehabilitation. He visits the Handicaps Welfare Association (HWA) twice a week. They help him both physically and mentally. Besides getting the exercise and treatment he needs, he meets with others who are in a similar situation. When he feels depressed, he shares his thoughts and feelings with the Rehabilitation Centre Manager.

Soo Hong, on the other hand, is involved in community service. As she and her family received comfort and help through difficult times, she would like to do the same for others, “When I had a need, God sent someone to help me. My need has been met. I have crossed that hurdle. Now I can help others with a grateful heart.”

THE EMERGENCY DATA FORM

In an emergency, it is crucial for everyone involved to have easy access to important information; trying to get information at the last minute makes an already stressful situation, worse!

To avoid such confusion, prepare an emergency data form in advance and systematically present all the useful information that family members, substitute caregivers, healthcare professionals and community service providers will need to take care of your loved one. Review and update the information regularly.

EMERGENCY DATA FORM

CARE RECEIVER INFORMATION

1. Name: _____
2. IC. no.: _____
3. Phone no: _____
4. Address: _____

5. Directions to the home: _____
6. Preferred spoken language: _____
7. Medical condition: _____
8. Drug allergies: _____
9. Recent symptoms: _____
10. List of medicines and dosage: _____

11. Family doctor address & contact no:

12. Hospital follow-up dates: _____
13. Use of hearing or visual aids: _____
14. Use of mobility device: _____
15. Use of assistive device: _____
16. Use of assistive technology: _____

17. Use of medical equipment: _____
18. Medical equipment provider contact no.: _____
19. Means of payment (outpatient bill/clinic):
Work insurance/ personal insurance/ Medishield /Medisave/ CDMP with Medisave/
Civil Service Card/ PCPS with Cash/ others _____
20. Means of payment (inpatient /hospital bill):
Work insurance/ personal insurance/ Medishield /Medisave/ Civil Service Card/
others _____
21. Power of Attorney: _____

CAREGIVER INFORMATION

1. Name: _____
2. Contact no.: _____
3. Address: _____

4. Temporary address: _____
5. Relationship: family member _____ / friend/ others _____
6. Preferred language: _____
7. Daily care giving tasks carried out:
- a. Am : _____
- b. Pm : _____
- c. Night : _____

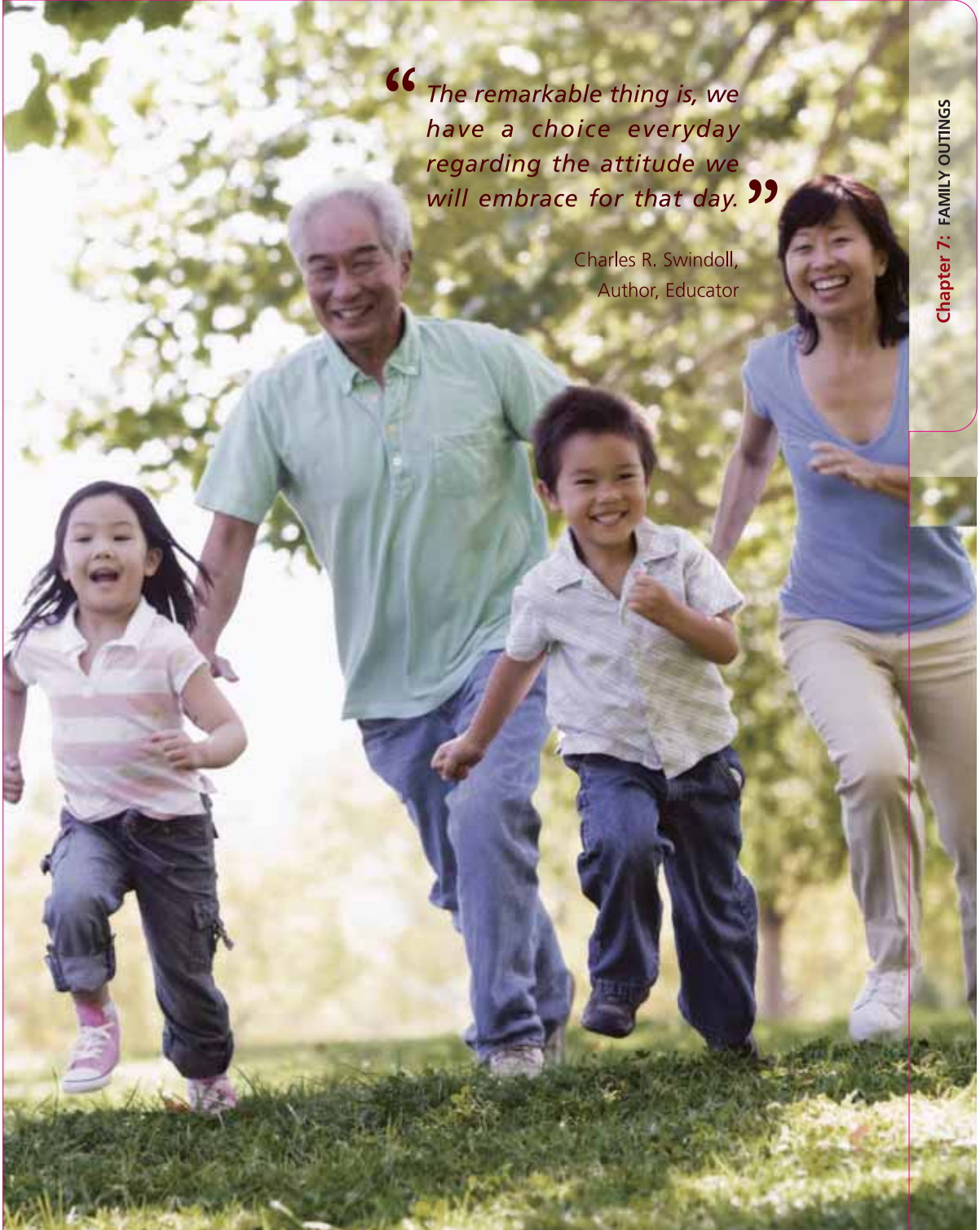
EMERGENCY NUMBERS

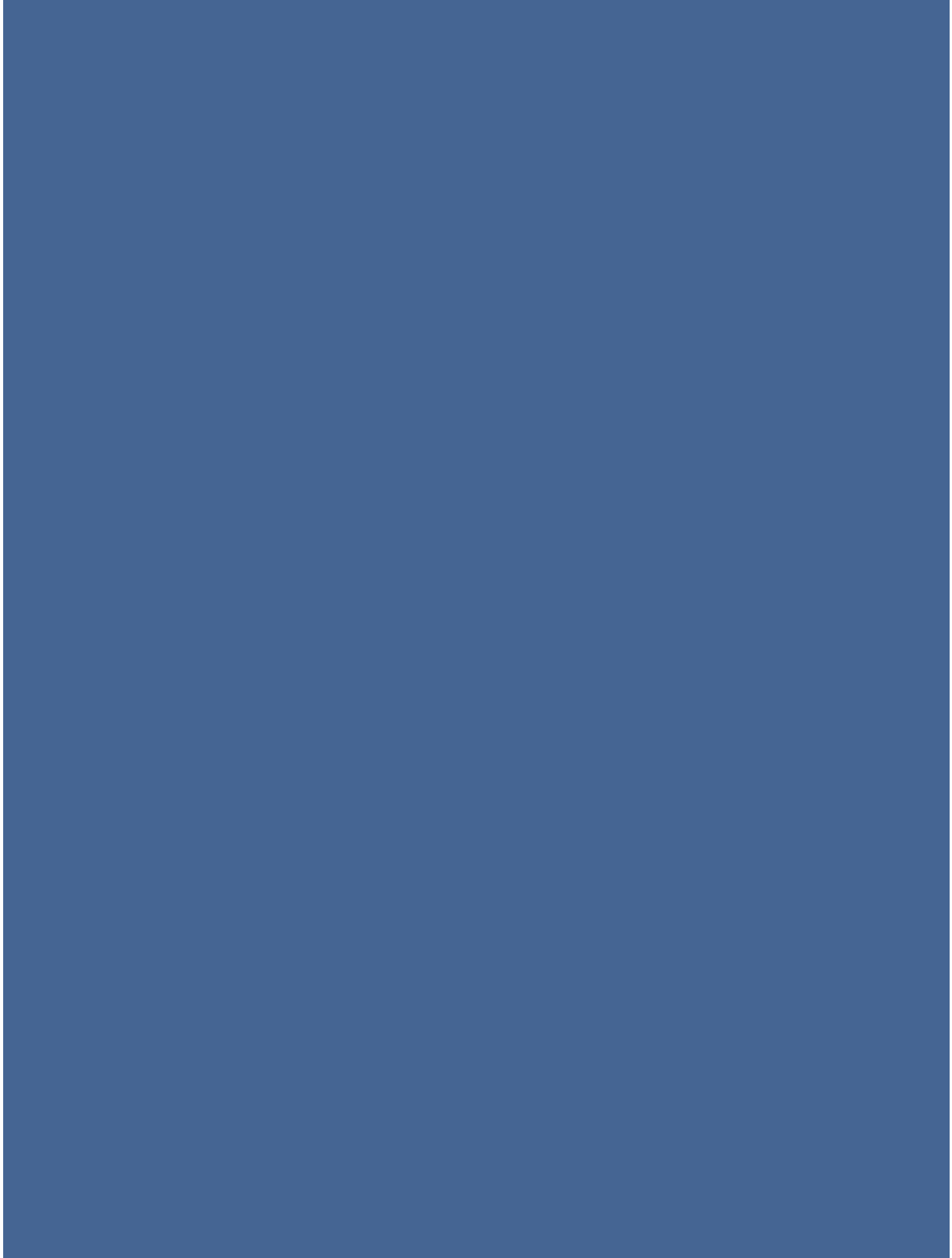
1. Police: _____
2. Ambulance (emergency): _____
3. Taxi: _____
4. Family doctor: _____
5. Home medical service: _____
6. Medical equipment supplier(s): _____
7. Family member to contact in emergency (name and tel. no.):

NOTES:

“The remarkable thing is, we have a choice everyday regarding the attitude we will embrace for that day.”

Charles R. Swindoll,
Author, Educator





Chapter 7. FAMILY OUTINGS

Taking trips and going on vacations is a common family activity. These outings, whether just a family meal or a movie, a daytrip or a longer vacation, are great for bonding, relaxation and enjoyment. If your loved one suffers from a condition which restricts his/her movements, a trip is also, one of the few times they can connect with people and places outside their homes, in the outside world.

However, planning a trip around your loved one with a disability can be quite a challenge and is very different from planning a trip under normal circumstances. In such situations, you have to deal with not only your loved one's physical or medical limitations but also with a new and perhaps not so friendly environment. Many of you might have had trouble while travelling because you chose the wrong place to visit or the wrong time or the wrong hotel.

Since preparation is the key to success, here are some steps you can take to ensure that your next trip with your loved ones is an enjoyable one.

STEP I PLANNING AN OUTING

While planning an outing around a person with special needs, consider these factors:

1. **Physical & Medical Limitations:** If they are in a wheelchair, you will need to find out if there are ramps or elevators that can help you get around; you may also need to use wheelchair-friendly toilets. Research these options before you plan your trip.
2. **Suitability of the Venue:** This is of utmost importance. You need to know the 'layout' of the venue in detail before you plan a trip.
 - Is it indoors or outdoors?
 - Are there steps?
 - Is there parking?
 - Are there ramps and special toilets?
3. **Mode of Transport:** If you decide that the venue is suitable, you must then consider how to get there.
 - Do you drive your own vehicle?
 - Will you be taking a cab or will you use public transport – the bus or the MRT?
 - If you are using public transport, do you need help while getting on and off the vehicle?
 - Perhaps you can take a helper or family member along so managing a wheelchair will be easier.

PRACTICAL TIPS

- Wheelchair Accessible Bus Services (WAB)
 - Services 2, 7, 12, 14, 21, 51, 72, 76, 80, 123, 143, 147, 171, 172, 174, 185, 189, 196, 198, 307, 811, 851 and 945 run wheelchair-friendly services. To get the WAB timetable select the respective services from the Basic Services drop-down box on the SBS website (http://www.sbstransit.com.sg/doyouknow/facts_wab.aspx). A handy function allows you to print out a credit card sized bus timetable.
 - NTUC Comfort/Citicab: Handicare Cab (24-hour taxi booking hotline: 6552 1111). This is a dedicated service for wheelchair-bound customers that guarantees a cab that is driven by a specially trained driver. To be eligible for this service, you need to register with Handicaps Welfare Association (HWA). For more information, you may call HWA hotline at 6254 3006.
 - Call 98173770 for Maxi Cabs. Some of the cabs have ramps for wheelchairs. For more information go online at www.ezymaxi.com.
4. **Time of Travel:** The time of day and the day of the week you plan to travel can make a difference to your travel experience.
- Places of interest and shopping malls are less crowded on a weekday and therefore more manageable.
 - If possible, avoid public transport during the 'peak hours'.
 - Think about the time you tried entering the lift of a shopping mall in Orchard Road on a weekend with your loved one in a wheelchair. Remember how difficult that was!
5. **Care Receiver Inputs:** This is the most important part of planning.
- Always be sensitive to the needs, fears and concerns of your loved ones.
 - Consult them while planning your travel.
 - Do not force them to do things or go places that they do not feel ready for.
 - If your loved one has a mental illness, going to certain places might trigger some unpleasant feelings or a negative response.

Remember, if their first travel experience is stressful, they may refuse to travel altogether. As with all other aspects of caregiving, planning an outing with your loved one is more about using common sense than following a set method. If a particular method or plan doesn't work, don't panic or give up. Be creative, try something different. As with everything in life, travelling with your loved ones will become easier as you learn from experience.

STEP II TRANSPORTATION

As discussed above, taking your loved one to and from a venue can be a major problem. Here are some options that you can consider:

1. **Public Transport:**

- Most MRT stations now have wide fare gates and elevators from street to platform levels.
- MRT stations also have raised markings on the floor to help the visually impaired move around independently.
- Certain bus services are equipped with a ramp to allow wheelchairs on board. Bus captains are trained to operate these devices.
- Certain taxis now have special ramps and fittings for wheelchairs.

2. **Home Help Services:** Some Volunteer Welfare Organizations' (VWO's) offer transport services.

- Some of these vehicles come equipped with stair crawls and wheelchair/hydraulic lifts to enable easy transfer of wheelchair-bound individuals.



- Private home help services on the other hand, should be able to provide you with transport and arrange for trained staff to help throughout the journey and outing.

3. **Self-Transport:** If you own a vehicle, consider the following:

- How big is the interior?
- Is it roomy enough for you to transfer your loved one in and out of it, without risk of serious injury? Make sure you learn the correct techniques for such transfers.
- If you are driving, do you need help to watch your loved one or can they manage on their own?

STEP III ASSESSING THE LOCATION

In general, Singapore's main places of interest and tourist attractions are barrier free and disabled-friendly, as are many cinemas and shopping malls. However not every building and location is barrier free. Use the points below to prepare ahead of time.

- Call in advance to find out what the location is like physically and structurally.
- Ask if there are services available should you need help with your loved one. For example, if there are no elevators, is there trained staff that can help you, is there a chair lift?

- Some shopping malls offer wheelchairs for their customers to use on the premises.
- Visit the place or get someone you trust to do so for you, before you make the trip with your loved one.
- Take note about availability and location of important facilities e.g. ramps, lifts and disabled-friendly toilets.
- Contact service providers who work with your loved one's disability. They can advise you based on their experience and put you in touch with groups of people with similar needs.
- Visit the website of the Building and Construction Authority at www.friendlybuildings.sg to search for locations/buildings with barrier free accessibility.

PRACTICAL TIPS

- Staircases are difficult to manage and the risk of accidents is high. Do not try to manage alone.
- If the elevator does not stop at your floor in your HDB complex, request a friend or neighbour to help you manage.
- Remember to say Thank-You!



A TRAVEL CHECKLIST

- ☐ Visit this website for barrier-free and disabled-friendly places in Singapore: www.friendlybuildings.sg
- ☐ Consult your loved one/care receiver on his/her preferences before deciding on the outing venue; choose a day and time that ensures fewer crowds.
- ☐ Find out available and most convenient mode of transport and WAB bus services.
- ☐ Keep your EZ-Link card topped up and ensure that you have extra cash to take a cab.
- ☐ Keep some handy numbers on hand like the Taxi hotline: 6552-1111.
- ☐ Stay calm should any unforeseen circumstances happen and have on hand emergency numbers like ambulance and the contact number of someone accessible like family member or good friend.
- ☐ Relax and enjoy your day out!

TRAVELLING OVERSEAS

If you are planning an overseas holiday with your loved one, it is advisable to travel with a companion who can help you. In an unfamiliar environment, you may not be able to get hold of what you need so readily, especially in an emergency.

AN OVERSEAS TRAVEL CHECKLIST

- ☐ Check with the doctor if your loved one is fit for travel and address any special concerns.
- ☐ Request a brief memo from the doctor stating the diagnosis, current medical status and any recommended treatment for emergencies.
- ☐ Doctors can recommend a particular hospital in the country or region you are visiting.
- ☐ See that the care receiver carries his/her ID and passport at all times.
- ☐ Do remember to bring along adequate quantities of all essential medicines.
- ☐ Pack prescription medications in your carry-on luggage and carry them in their original containers.
- ☐ Carry copies of the prescriptions in case you lose your pills or they run out.
- ☐ Carry the generic name of prescription medicines in case a local pharmacist is unfamiliar with the brand name.
- ☐ Decide on the best mode of transport and explain your special needs to the service provider e.g. coach service, train service, airline, cruise service.
- ☐ Discuss boarding, seating, alighting, emergency disembarkation and meal arrangements.
- ☐ Be specific with the hotel about your care receiver's needs, paying attention to the toilet and bathing facilities.
- ☐ Handle/grab bars, a shower area with anti-slip mats, or chair for bathing your loved one sitting down are some items to consider.
- ☐ Surf the internet or ask the hotel staff for information about nearby medical facilities and pharmacies in case of emergencies.
- ☐ The hotel should be able to help you arrange for medical help, any time it is needed.

Getting travel insurance is an important and essential part of travelling. It helps to cover risks, financial losses and unforeseen circumstances while you and your loved one are overseas. It also gives you peace of mind when you travel, knowing that if anything is to happen, professional assistance is available and you will not have to bear huge financial costs.

To purchase travel insurance, you can either approach your travel agency or insurance companies. Most travel insurance policies are either annual insurance (covers you for a year) or single trip insurance (coverage is for a specified time period and destination).

The benefits offered by different insurance companies will vary but they usually cover the following:

- Accidental death
- Injury, disablement/disability
- Medical expenses
- Emergency evacuation
- Trip cancellation
- Delayed departure at the airport or seaport
- Loss, theft or damage to personal effects and valuables
- Loss of money
- Delayed baggage

Some insurance policies even include coverage against financial collapse of NATAS travel agencies, medical expenses for pregnancy related sickness while overseas; purchase of essential items in the event of baggage loss and so on.

PRACTICAL TIPS

- **Buy travel insurance** as early as possible before you start your travel.
- **Research policies available** before you decide to buy. **Choose one with coverage** that best meets your needs.
- If you are travelling in a group, you can opt for a group insurance. Some insurance companies offer discount for group insurance. Do note that most travel insurance exclude claims arising from pre-existing conditions. Inform your travel agent/insurance company about your loved one's medical condition and any condition you may have.
- Make sure you know what conditions will and will not be covered for the care receiver as well as for yourself. If your policy does not cover overseas medical expenses, you can check your existing health policy for coverage. Talk to your insurance agent before planning the trip. Trip cancellation claims usually apply to situations that occur due to death, an unforeseen accident, illness or other specified event that affects you, a close family member or your travelling companion. Be clear about the reasons for cancellation accepted by your insurance provider.
- Read policies carefully. Many terms, such as "unforeseen," "other specified event" and "close family member" are not always self-explanatory and may have a different meaning than expected. Similarly, be aware that your insurer may define "close family member" differently from you.
- Clear all doubts before you purchase a policy.

A vacation with the care receiver may not be respite for the caregiver. As pleasant as a holiday can be, remember that you will continue to play the role of caregiver throughout. If your intention for the vacation is to take a break from your caregiving role, do not travel with your care receiver.



That said going for a vacation with your loved one is part of family life. It allows for bonding and communication in a new and refreshing environment. It also allows the care receiver to experience the environment outside their homes.



IN A NUTSHELL

- A well-planned outing is the key to a good travel experience.
- While planning take into account the physical environment, the suitability of the venue and the time of travel.
- There are several disabled-friendly travel services available in Singapore such as Wheelchair Accessible Buses, special Taxis and the MRT.
- As far as possible, try to visit a location with barrier free access and features that make it easy for you and your loved one to move around and use its services.
- When planning for a vacation overseas, get permission to travel from your doctor.
- Be specific with the transport service provider, hotel and tour agency about what your care receiver needs and research nearby medical facilities.
- Buying travel insurance is an important part of planning for an overseas trip. It will provide you with peace of mind as you go on your holiday with your loved one.

GOING PLACES, HAPPY FACES

Theresa Goh, 21, and Ye Huiqi, 20, may have physical disabilities. But that does not stop these two ladies from leading active social lives and they enjoy going out with family and friends.

Theresa Goh, 21, and Ye Huiqi, 20, share two places, where they love to hang out! Theresa finds it easy to move around in her wheelchair while window-shopping with her family in the Tampines Mall and though Huiqi uses crutches, nothing stops her and her friends from bonding over a karaoke session at Cathay Cineleisure on Orchard.

Theresa's Story

Theresa Goh, 21, and her family find the Tampines Mall, close to their home, a good place for to hang-out and window shop. As Theresa uses a wheelchair, it is difficult for her to manage steps. The Mall is well equipped with lifts and even if they get too crowded, her dad can still help her up and down the escalator. The Mall also has disabled friendly toilets. "This allows peace of mind. I do not worry about finding a toilet if I need one," says Theresa. Since the Mall is close to her home and there are ample, accessible parking spaces in and around the building, she does not have problems getting there. When she wants to meet up with her friends, she either gets a ride from her dad or takes a cab.

Huiqi's Story

Ye Huiqi, 20, leads an active social life despite the fact that she has Cerebral Palsy and uses crutches to get around. She works as a programme assistant at the AWWA Centre for Caregivers and makes an effort to meet up with friends on her days off.

Cathay Cineleisure Orchard is one of their favourite places to watch a movie, get a meal, go shopping and enjoy a karaoke session. "We catch up with one another, find out how are we coping, and get the latest updates about school, work, family and relationships." Such outings are invaluable. "It is through get-togethers like these that we derive empathy, comfort and encouragement from one another," says Huiqi.



She appreciates the fact that the elevator leading up to the street from the nearby MRT station is within walking distance to the mall and sheltered along most of the way.

"This is an advantage. I can't carry an umbrella when it's raining because my hands are on the crutches," she explains. "Besides the fact that the mall is well-equipped with disabled-friendly features such as specially designed toilets and elevators,

the officers-in-charge go the extra mile to manage the crowd and give priority to physically challenged persons boarding the elevators. Some of the cinema theatres have slopes instead of steps, making them wheelchair friendly." she further enthuses.



NOTES:



“The time to relax is when you don't have time for it.”

*Attributed to both
Jim Goodwin and Sydney J. Harris*

Chapter 8. MANAGING CAREGIVER STRESS

WHAT IS CAREGIVER STRESS?

All of us suffer from varying degrees of stress in our lives and stress is not always necessarily a bad thing. It is a natural part of life and sometimes it gives us that extra push we need, to get something done. Many people feel they do their best work under stress! However, stress on a long-term basis affects us negatively. It drags us down, drains us both emotionally and physically, and in some cases may lead to a breakdown.

‘Caregiver Stress’ is the physical and emotional strain that comes from care giving. It is normal to feel stressed as a caregiver. The important thing is how you respond. You can either be weighed down by it, or you can choose to use it as a driving force to create a positive outcome.

WHAT CAUSES CAREGIVER STRESS?

In care giving as in life, when certain needs are met, you feel ‘in control’ and become a better caregiver. In Chapter 1, we discussed the 5-Step Plan, Knowledge, Planning, Communication, Acknowledgment and Self-Care, which you can use to become better in your caregiver role. When you have trouble meeting these needs, it can result in **‘Caregiver Stress’**.

Here are some common causes of Caregiver Stress. Do any of them sound familiar?

1. **Multi-tasking** - As a caregiver, you need to multi-task as a spouse, parent, employee, sibling and other roles. Performing all these roles at once is physically impossible and overwhelming and often, sacrifices must be made and one or more roles may suffer. For example, you may have to miss your child’s concert due to a medical emergency involving your ailing mother. Such compromises can lead to strong feelings of guilt and emotional stress.
2. **Lack of Appreciation:** This has to be one of the most common causes of stress. Many caregivers say that they consider it their duty to look after their loved ones and that they do not expect gratitude, but after years of doing a difficult, thankless job, even a seasoned caregiver can become stressed and depressed. As a caregiver, you work hard to care for your loved ones. If they, on the other hand, never appreciate your efforts, you can feel like you have been taken for granted and/or your efforts are not good enough.

3. **Lack of Personal Space and Time:** Since caregivers almost always put their loved ones needs above their own, they never have enough time to run their personal errands, hang out with their friends or even just spend a relaxing, private evening at home. This constant physical and emotional drain on their time is another major cause of stress.
4. **Relationship Issues:** Every family has its share of problems and sour relationships. If your relationship with the person you are supposed to look after was poor in the past, you may be uncomfortable taking care of him or her in the present and experience emotional conflicts in the process. The extra effort needed to get along in such a relationship can lead to stress.
5. **Stress Triggers:** Different people have different triggers. Some cannot handle their care recipient's mood swings; others find the physical strain overwhelming. Still others cannot deal with loss and grief. Is it the amount of tasks that you are handling that make you feel stressed or are you stressed from not knowing how to cope with your loved one's tantrums?
6. **Unrealistic Expectations:** A lot of stress can arise from the need to be the 'perfect' caregiver. Caregivers expect to be able to do everything, handle every emergency, know every answer. When they cannot, they feel inadequate, powerless and stressed and this makes them doubt their abilities.
7. **Dealing with Death:** Often, for caregivers of elderly parents or a loved one who is terminally ill, the caregiving journey may end on a sad note. More often than not, the care recipient's condition will worsen despite your best efforts and leave you feeling guilty, depressed and stressed. Even adult children have trouble dealing with the deaths of a beloved parent.

If you think you might have caregiver stress, do talk about it with someone. It could be a family member or a counsellor or even your doctor. **Do not ignore your feelings!** It is not a sign of weakness to ask for help. On the contrary, it is an act of great courage to admit that you cannot handle the situation and would like to get help to improve the situation. In the long run, this decision will benefit you and your loved ones.

SYMPTOMS OF CAREGIVER STRESS

Ignoring stress, or not dealing with it in an effective manner, can cause physical, emotional and mental health problems in the long term, including caregiver burnout.

These are some common symptoms of Caregiver Stress:

- Being easily irritated, angered or saddened
- Mood swings; crying suddenly for no 'proper' reason
- Feeling frustrated, angry or guilty
- Constant fatigue and tiredness
- Sleep problems – either too much or too little
- Change in eating habits, resulting in either weight loss or weight gain
- Relationship problems between spouses or between parents and their children etc
- Withdrawal/isolation, lack of interest in activities you used to enjoy
- Frequent headaches, stomach aches and other physical symptoms

What is Caregiver Burnout?

Caregiver burnout happens when a person reaches a state of physical, emotional and mental exhaustion. Generally, anyone going through burnout may experience a change in attitude, from positive, caring to negative, and unconcerned. Be aware that burnout can occur when you do not get the help you need, or if you push yourself beyond your limits. Symptoms of caregiver burnout are similar to caregiver stress, but they are of greater intensity or seriousness.



MANAGING CAREGIVER STRESS

As a caregiver, you are an 'expert' in managing your care recipient's stress levels. You know how to soothe them and counsel them when they are having a rough day. What about your stress levels? Are you conscious of your own stress or are you like the majority of caregivers, who feel guilty about looking after themselves because they feel that will compromise the care and time they give to their loved ones? If so, you are not alone! Such feelings are very common and most caregivers feel this way if not all the time, then at least at some point during their care giving journey. We would like to take this opportunity to tell you to Stop! Stop feeling guilty and start looking after yourself. Here's how:

1. **Take Care of your Health:** Take breaks from caregiving whenever you can. Give yourself time to rest and relax, time to recharge your batteries as it were. Keep in mind, 'A happy caregiver is a good caregiver.'
 - Have a well balanced diet and regular meals
 - Get sufficient sleep and rest
 - Get regular exercise
 - Go for regular medical and dental check-ups
2. **Don't Ignore your Social Life:** Even though it is hard to find time in your busy daily routine, try to schedule some time to be social. Spending time away from care giving, in the company of friends will help renew your spirits and boost your energy levels. Friends may also come up with solutions to your problems. If you cannot find time during the week, do it over the weekend.
 - Catch up with friends over a meal or coffee, or simply over the phone
 - Run errands together with a friend
 - Join interest groups to meet people who share common interests with you
3. **Get a Support Team:** You don't have to do everything alone. Ask for help with what you cannot manage. Very often, caregiving cannot be managed alone, especially if the 'care recipient' requires constant care and supervision. When you do ask for help, be specific and give clear instructions.
 - Be realistic about your own limits and about what you can accomplish
 - List your care giving tasks, prioritise and work on the important ones first
 - Try breaking a big task into smaller steps so that it is more manageable and does not overwhelm you
 - Ask family or friends to help with tasks so you can take time out to do something you enjoy or just relax and re-energise yourself

- Join a support group for caregivers in the same situation (e.g. caring for a child with autism) to learn from others' experiences
- Make use of community resources such as home medical services, meals delivery, respite care facilities, day care centres
- Explore alternatives and think of creative solutions to your problems.



stress busters

IF YOU HAVE:

- 10 min – Call a friend, meditate
- 30 min – Meet a friend for coffee, read a book, take a power nap, spend time with your pet, listen to music
- 1 hour – Meet a friend for lunch, take a walk, take a relaxing bath, go to the gym, get a massage
- Over the weekend – Catch a movie, visit family, take a day-trip

1. **Plan your Finances:** Money worries are a major cause of Caregiver Stress. Avoid these by planning and budgeting ahead.
 - Plan a monthly budget and stick to it
 - Work out a financial plan to ensure adequate protection and develop plans to meet financial goals
 - Find out about financial assistance schemes and how they can help you or your loved one
2. **Appreciate Yourself:** This may sound strange but sometimes you have to do for yourself what you don't get from others! You deserve admiration for choosing to take care of your loved ones. It is a tough job and not everyone is willing to do it. So don't feel guilty about not being the 'perfect' caregiver. You are doing the best you can with whatever resources you have, and that is what counts. Accept that some things have to change and give yourself time to come to terms with that change.
 - Focus on your successes not your failures
 - Pat yourself on the back occasionally and give yourself a treat for a job well done
3. **Nourish your Soul:** Many caregivers turn to their faith to help them get through tough times.
 - Read inspirational stories and books

- Share your concerns with religious leaders or a trusted friend
- Visit your place of worship regularly
- Continue to observe those religious practices that are important to you, that bring you comfort and strength e.g. praying, meditating
- Celebrate festivals of significance to you

CAREGIVERS SHARE THEIR EXPERIENCES

STORY 1: Practising the 3Ps

In managing my wife's 33-year battle with schizophrenia and severe arthritis which was diagnosed two years ago, I have practised the **3 Ps**- Perseverance, Patience and Prayer. These qualities are not always easy to follow, but I fervently believe that if caregivers apply the **3Ps**, and show encouragement, understanding and support, patients suffering from illnesses can recover and go on to lead perfectly normal lives. My wife, who is the author of four books, two of which are bestsellers, is a living example of someone who has beaten all odds. And I am so proud of her.

To cope with the grind and pressure of caregiving, I listen to country and western music, write stories and poetry. Writing is very therapeutic and keeps the mind active. Keep your sense of humour and have a good laugh whenever you can. I also enjoy playing with children, as they are so full of life.

*Raymond Anthony
Fernando*



Raymond Anthony Fernando listens to country music to cope with the pressure of caregiving

STORY 2: Don't Forget to Relax and Enjoy

Before my husband got a stroke in 1999, we used to travel a great deal both for his work and for our relaxation.

Now that is no longer possible because of my husband's physical disability. My weekend therapy these days is to get together with my sisters in a rousing game of mahjong. During these games, we update one another with what's happening with our lives, our families, our challenges. The mahjong games are always with family so I can let my hair down and share my anxieties and triumphs. Playing mahjong also helps to keep my mind alert and my wits sharp.

Besides mahjong, I have also found reading a great way to de-stress. It transports me into another world, be it whether I am chasing spies or solving a murder or living in England back in Victorian times.

Rose Chan



Picture shown is for illustrative purpose only.



stress busters

Why not try some of these activities to help lower your stress levels?

- Join a yoga class
- Get a hobby – you might find a hidden talent, perhaps you are budding musician or a painter!
- Pamper yourself with a day at the spa
- Learn a new language
- Learn to play a musical instrument

Remember, you are an individual with various roles in life and being a caregiver is just one of them. Only when you are healthy and happy, will you be able to give your best to the people you are looking after. So look beyond the caregiving role and do not forget about the rest of your life. Self-care and stress management are important to help you avoid caregiver burnout and will benefit you and your care recipient in the long term.

Starting today, stop neglecting your own needs. Start looking after yourself, so that you can be strong for those who depend on you. Do not feel that you have to address all your needs, all at once. As caregivers you will need to focus on different needs at different times in your caregiving journey. Focus on an area that you feel needs help today! Allow yourself this first step and the rest will seem easier. Remember, one-step at a time!



IN A NUTSHELL

- Remember, caregiving is just one of the many roles you have. It is NOT the ONLY role.
- Stress is inevitable in life but long-term stress is unhealthy and can lead to physical, mental and emotional health problems.
- Recognize your stress-triggers so you can avoid stressful situations, manage stress more effectively and have better control.
- Know and respect your limits. Ask for help and support from family, friends and the community.
- Prioritise – Decide which tasks are the most important and do those first.
- Simplify – Be on the lookout for people, organisations and gadgets that can help make your life easier.
- Take Care of Yourself – Understand and accept that a healthier, happier 'You' will make a better, more efficient caregiver.
- Avoid Guilt – Do not feel guilty about not being the 'Perfect Caregiver'. There is no such thing!
- Stay Positive – This can be hard at times, but if you manage your stress well, it will be much easier to do!



A SEASON TO CARE

Stella Lee, 59, decided to retire from her profession as a teacher to take care of her elderly mother, who is diagnosed with various medical conditions that left her bedridden. Together with her younger brother, they now dedicate their time to caring for their mother.

For Stella and Richard, both single, looking after their mother is definitely a team effort. "My brother and I work together to perform some of the daily tasks, such as transferring her from the bed to the wheelchair, bathing or sponging, feeding and dressing her," shares Stella. It is not possible for any one of them to manage these tasks alone.

When their mother is unable to sleep at night, they stay awake with her throughout the night. To prevent her from making too much noise that would disturb the neighbours, they stay by her side and turn on the television to distract her.



Stella Lee (left) is full-time caregiver to her mother, Mak Sow Wan (right)


For Stella and Richard, 2007 had been a difficult year. Their mother was admitted to hospital because she could not eat or drink. She was diagnosed with functional decline and had problem swallowing. Eventually, she had to be fed from a tube that went to her stomach. At the hospital, Stella received training on how to tube-feed. Despite the initial anxiety, she became more confident through guidance from the nurses in the hospital.

However, tube feeding meant that their mother required more medical attention than before and bringing her to a polyclinic or general practitioner posed a greater challenge since she was bedridden. Stella decided to look for help and home medical services, and was introduced to the Hua Mei Mobile Clinic.

After an assessment from the doctor of Hua Mei Mobile Clinic, Mdm Mak was accepted into their care. "I sought advice from Hua Mei's medical team on numerous occasions and they have been very helpful, caring and compassionate," commends Stella. "The nurses have also assisted me considerably on the treatment of sacral bed sores and tube feeding complications," she adds.

In May 2008, Mdm Mak was admitted to hospital again with pneumonia. "I kept vigil at her bedside during her stay at the hospital as she was emotionally unstable. I was fatigued," admits Stella, but she has learnt to find strength through her faith.

Indeed, caregiving for someone who is bedridden and dependant on others for all their routine tasks, is a tough job. "She brought us up. Now that she is old and sickly, it's time for us to reciprocate," say these hardworking siblings. We commend Stella and Richard for the dedication and love with which they care for their mother and ensure that she is as comfortable and as happy as she can be. The dedication and love with which Stella and Richard care for their mother and ensure that she is as comfortable and as happy as she can be is certainly commendable.



*“ The dark today leads into
light tomorrow
There is no endless joy
....and yet no endless sorrow ”*

*Ella Wheeler Wilcox
Author, Poet*

Chapter 9. COPING WITH CAREGIVER GRIEF

DEFINING LOSS

A sense of loss results when someone or something that you value deeply is gone. When you lose a loved one, a deep sense of loss follows. However, feelings of loss are not always related to death. You and your loved ones may suffer loss in any one of the scenarios given below:

1. **Physical Loss:** When your loved one loses parts of their body either through disease or amputation.
 - Amputation of a limb in a diabetic
 - Loss of hair during chemotherapy are two common examples
2. **A Loss of Identity:** Sometimes caregivers lose their identity by becoming so involved that they let their role as caregiver overshadow all their other roles in life; that of a parent, spouse, child and friend.
3. **Emotional & Spiritual Loss:** This is very common and results from a loss of hopes, dreams and expectations for the future.
 - Parents of terminally ill children suffer the loss of not being able to watch them grow up and graduate or marry.
 - Be prepared to feel grief on death anniversaries and for milestones that were never achieved.
 - Loss of your loved one's "former or true self" as their illness changes them physically, emotionally and mentally, especially in cases of dementia.
 - Spouses who lose their partners may feel unable to cope with the thought of leading their lives and raising their children alone.

Mrs Ong's Story: The Multiple Meaning of Loss

Mrs Ong was only 32 years old when she was diagnosed with end-stage liver cancer. The diagnosis came as a shock to her and her family, as she had been healthy all her life. They had very little time to come to terms with the fact that there was no cure and she was not expected to live for more than six months.

With the diagnosis, came a deep sense of grief and loss. Mr and Mrs Ong grieved for the fact that she would not live to see their two children, only four and six years old, grow up. Their dream of a happy life together as husband and wife, growing

old together, travelling and enjoying their grandchildren was shattered. Mr Ong dreaded having to raise his two children on his own and worried about how they would cope with the loss of their mother.

In this terrible period of pain, fear and grief, they turned to their faith and religion for support. They believed that their unity and faith would strengthen them for the difficult journey ahead.

DEFINING GRIEF

Grief is defined as the emotions and sensations that one feels after the loss of someone or something dear to them. It is not a single emotion as is commonly thought but rather a very painful, yet necessary process that people go through in the aftermath of a major loss.

What is anticipatory grief?

Anticipatory grief is what you feel when you know there will be a loss, but it has not yet happened. During this time, life is an emotional roller coaster but this is an important part of coping with a loved one's extended illness. It prepares both you and your loved one for the end of life. You and the family may want to consider making use of this time left:

1. To tell your loved one how you feel about him/her. Your loved one can do the same with you, and other family members especially with the children.
2. To resolve any regrets you may have with or about your loved one.
3. To end all fights and make amends.
4. To try to let go of anger or guilt.
5. To have important, heart-to-heart talks with your loved one about such sensitive topics as death, his end of life and funeral wishes.

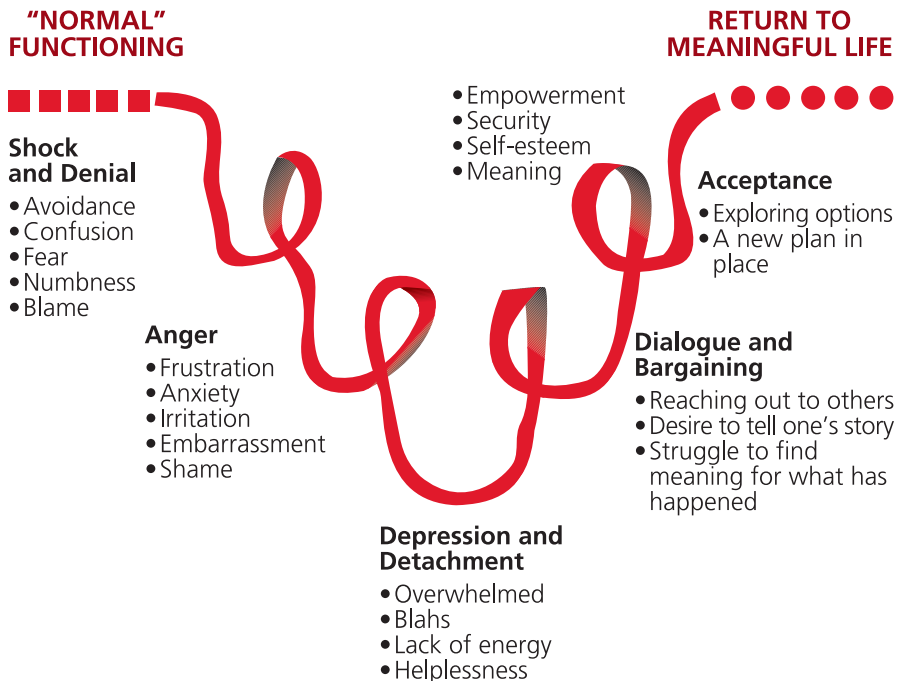
Anticipatory grief is normal. Make the best of every moment by focusing on the positives, such as forgiveness, settling affairs, and helping your loved one make plans for their passing. Ultimately, anticipatory grief is a way of allowing us to prepare emotionally for the passing of a loved one, when the illness is at its end stage.

THE FIVE STAGES OF GRIEF

Every person being unique, so is their way of grieving. Avoid comparing your grief and grieving process with others.

Elisabeth Kübler-Ross, a Swiss-born psychiatrist and author of the book *On Death & Dying*, described five stages of grief: Denial, Anger, Guilt, Depression and Acceptance. These stages apply to those who face death as well as those left behind. (See box below for details). These stages do not necessarily follow a set order and you may find yourself skipping a stage or going back and forth throughout your grieving period.

Stages of the Grief Cycle



Adapted from Kübler-Ross, 1969

HOW LONG DOES GRIEVING LAST?

Grief affects each individual differently. Your grieving process depends on your belief system, religion, life experiences, personality and coping style, how close you were to the person who has died and the type of loss suffered.

Healthy grieving can help you move through your loss with minimal physical and mental damage to yourself. It is natural to grieve the death of a loved one before, during, and after the actual time of their passing. The process of accepting the unacceptable is what grieving is all about. Learning to deal with grief is learning to live again.



thinking point

There may be set times for rituals and ceremonies following your loved one's death, but there is no timetable for grieving. Do not feel pressured to feel better if you are not ready. Your grief is your own. No one else can tell you when it is time to "move on" or "get over it."

THE MOURNING PERIOD

Most faiths have definite mourning periods marked by rituals and ceremonies to commemorate a loved one's passing and honour their memories. These help in the grieving process and allow mourners time to move beyond their loss.

Wendy's Story - Healing Through Love

Wendy was eight when she died of a brain tumour. She had been struggling with cancer for about two years before she succumbed and passed away peacefully at home. Before her death, Wendy's parents were always open and receptive when she talked about death, God and heaven. They also went about fulfilling her last wishes. This helped everyone to be more prepared. After her death, Wendy's parents and her two younger siblings coped by remembering her every day in small ways. They visit her niche in the columbarium every week and decorate it with cards and flowers. They commemorate her birthday and death anniversary. Wendy's parents wrote a book about her life and dedicated the proceeds to helping the underprivileged. Through grieving their loss as a family and remembering Wendy in meaningful ways, the family has gradually healed.

It is important to take care of yourself during the period of mourning, especially when you do feel like it.

SELF-CARE TIPS IN TIMES OF GRIEF

- **Accept your emotions.** Allow yourself to feel emotions. It is okay to find little joys and new pleasures in life. Try to focus on the occasional happy thoughts that come to mind.
- **Talk to someone** about your feelings and thoughts. Look for a good listener, not someone who gives advice.
- **Write down your thoughts and feelings** or things you wish to tell your loved one who is dying.
- **Engage your soul** in whatever way you find helpful, like meditation, prayer, soothing music or nature walks.
- **Visit the grave, crematorium or temple** to commemorate and talk to your departed loved one.
- **Keep a memento of your loved one.** A ring, a watch, a card perhaps.
- **Maintain a healthy lifestyle.** Eat balanced meals, have adequate sleep and exercise regularly even when you don't feel like it.
- **Avoid turning to alcohol, smoking or drugs** (e.g. sleeping pills). Their effects are temporary and do not help your underlying emotions or health issues. They will only delay your return to a normal life and can lead to long-term dependence.
- **Postpone major life changes.** Avoid any major changes, such as moving, remarrying or changing jobs. Give yourself time to adjust to your loss.
- **Seek professional help.** If you feel unable to cope and experience emotional, financial, family relationships or parenting difficulties, Family Service Centres (FSCs) offer counselling and professional help. (Refer to Chapter 11 Resource Directory under section "Dealing with Loss" for more organizations who can support you)
- **Consider joining a support group.** Sharing your grief and experiences with others who are suffering loss like you, can help lessen the pain.
- **Be patient.** It can take months or even years to absorb a major loss and accept your changed life.
- **Allow yourself to rest.** Your body, spirit and mind need time to recover. Take time to return to normal. Pay attention to your body signals like tiredness.
- **Acknowledge the care you gave to your loved one.** Rather than blame yourself for not being able to save or heal a loved one, remember that you loved and cared for them as best you could.
- **Accept help from others.** Allow trusted friends and relatives to keep in touch and express their concern or help in practical ways. Try not to isolate yourself.
- **Fall back on your faith.** Your faith may deepen at times but at others, you may question God, the divine, the order of things or the meaning of life. A spiritual advisor or leader can help you address these feelings.



THE DIFFERENCE BETWEEN GRIEF AND DEPRESSION

If you are grieving, you may experience a number of depressive symptoms, such as frequent crying, deep sadness, and low mood. Grief is a normal and healthy response to bereavement. Needless to say it is painful but it helps you to recover. However, continuous grief that disrupts your life and does not allow you to function on a daily basis, can lead to depression. People with a prior history of depression or those that lack social support, should be extra careful. If you suspect depression, do consult your doctor, psychiatrist, counsellor or social worker.

Symptoms that suggest a grieving person is also depressed:

- Intense feelings of guilt
- Thoughts of suicide or preoccupation with death
- Feelings of worthlessness
- Slow speech and body movements
- Inability to function at work, home, and/or school
- Finds no pleasure in activities he or she previously enjoyed
- Hallucinations of the deceased

THE GRIEVING PROCESS IN CHILDREN AND TEENAGERS

You may have children and teenagers in the family. It is important to note that they may grieve differently from adults. Although coping with a child's grief adds to your strain as you struggle with your own grief, angry outbursts or criticism will only make them more anxious and delay their recovery.



Here is a list of things you need to be aware of to help a child overcome loss:

- Children need clear and simple communication: Avoid expressions like "passed on" or "went to sleep." Answer their questions about death simply and honestly. Only offer details that they can absorb. Don't overload them with information.
- Children can be fearful about death and the future: Take time to listen. Give them a chance to talk about their fears and accept their feelings.
- Children are more 'physical' than 'vocal' in grief: Watch their bodies, understand and support their play and actions as their "language" of grief. They may revert to earlier behaviours, such as bed-wetting or separation-anxiety or become

- withdrawn or aggressive. Pay attention to these feelings. Understand that this may be the way your child is expressing his/her grief and offer reassurance.
- Children grieve in cycles: Death anniversaries or birthdays may reawaken grief. Make sure you are available to talk if they need you.
 - Children need choices: Try to give them choices about how they want to remember the deceased loved one. Help them invent their own ways of remembering your loved one.
 - Children grieve as part of a family: They may grieve the loss of the former home environment and the "changed" behaviour of family and friends. Keep regular routines as much as possible and avoid major changes. Teenagers often respond well to their peers or a trusted adult in school, the extended family or their religious institution.
 - Be patient: Last but not least, be as patient as possible. This can be difficult since you are coping with your own grief. If you find yourself unable to attend to your children's emotions, get support from trusted friends, relatives or professionals to do so.

ARRANGING THE FUNERAL

It is important to plan details, especially if your loved one has special instructions or wishes about how the funeral is organized. You may wish to appoint a family member to help you with the preparations and planning.

Important Information on Funeral Arrangements:

- Step 1.** Allow yourself and family members time with your loved one in the immediate aftermath of the death
- Step 2.** If at a hospital, obtain a Certificate of Cause of Death (CCOD) from a doctor. If at home, contact the doctor who has been attending to your loved one, to certify the death. Alternatively, contact a neighbourhood doctor or ask your chosen funeral service provider to provide one
- Step 3.** Decide on a cremation or burial in accordance with the final wishes of your loved one. The funeral service will help to book the cremation timing/burial plot
- Step 4.** Bring the CCOD, the IC of the deceased and next of kin to any Police Divisional HQ, Neighbourhood Police Centre or Post to obtain the Certificate of Registration of Death (CRD)

Step 5. Contact your chosen funeral service provider and discuss the funeral arrangements. Be prepared with the original CRD, a recent photograph of the deceased and his/her clothes

Step 6. Contact your religious elders (priests, pastors, monks) or others who will conduct religious ceremonies. Go to your respective Town Council to apply for a permit to use the void deck or multi-purpose hall for the wake. Alternatively, contact your religious group if a place of worship is your preferred venue for the wake

Grief and loss are as much a part of life as happiness. We hope that with the information in this chapter helps you cope better with the loss of a loved one. We would like to end this chapter in the spirit of a renewal of hope and faith, with comforting verses by Helen Steiner Rice in *Fragrance of Hope*, (1997).



*May tender memories
soften your grief,
May fond recollection
bring you relief,
And may you find comfort
and peace in the thought,
Of the joy that knowing
your loved one brought.
For time and space
can never divide,
Or keep your loved one
from your side,
When memory paints
In colours true,
The happy hours that belonged to you*





IN A NUTSHELL

We need to acknowledge and deal with the losses we experience. Grief that is expressed and experienced can help in healing and eventually strengthen and enrich your life.

Let's look again at what we've talked about in this chapter:

- A sense of loss can take place once an illness is diagnosed and loss is experienced in various ways.
- Grief is an individual process and everyone experiences it differently, in their own time and way.
- Seek help from others when you cannot cope effectively with your emotions or daily functioning on your own. Remember, it is not a sign of weakness to seek help.
- Help your children through their own grieving process. Be patient, gentle and sensitive to their needs. Remember they may react differently than adults.
- Discuss your loved ones' final wishes when they are still alive. Respect their feelings and concerns regarding their passing and the funeral arrangements.

COMFORT AND PEACE

Yap Pang Yong is a 58 year-old retiree. He lovingly took care of his wife, who fought cancer for three years until she passed away in April 2008 at the age of 54. Together with their two sons, Mr Yap provided his wife with physical care and emotional support; alleviating her discomfort, managing her pain and keeping her company.

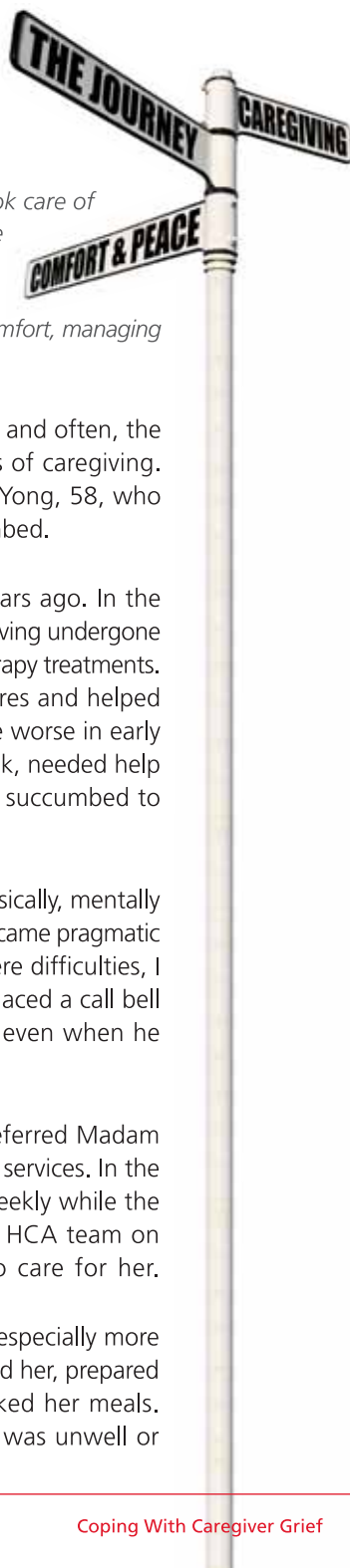
Caring for a loved one whose life is ending is tough and often, the emotional strain outweighs the physical challenges of caregiving. No one understands this better than Mr Yap Pang Yong, 58, who cared for his wife, Chua Choon Hiang, on her deathbed.

Madam Chua was diagnosed with cancer three years ago. In the early stages, she was able to care for herself despite having undergone two operations, as well as chemotherapy and radiotherapy treatments. Nevertheless, Mr Yap took over the household chores and helped her when needed. Her condition took a turn for the worse in early 2008. During her last months, she became very weak, needed help with her daily routine and required pain relief. She succumbed to cancer in April 2008 at the age of 54.

As a caregiver, Mr Yap prepared himself for how physically, mentally and emotionally demanding caregiving could be. "I became pragmatic and made sure I managed her pain well. If there were difficulties, I would find solutions," he recalls. For example, he placed a call bell next to her bedside so that she could call for him even when he was not in the same room.

Anticipating their needs, the Medical Oncologist referred Madam Chua to HCA Hospice Care (HCA) for home hospice services. In the six weeks under their care, the nurses visited her weekly while the doctor visited every month. Mr Yap consulted the HCA team on how to alleviate his wife's pain and how best to care for her.

Pang Yong attended to Madam Chua's every need, especially more so in the last week before she passed away. He bathed her, prepared her medicine, changed her adult-diapers and cooked her meals. He rested whenever she rested. On days when he was unwell or





Yap Pang Yong with a photo taken on his wedding day.

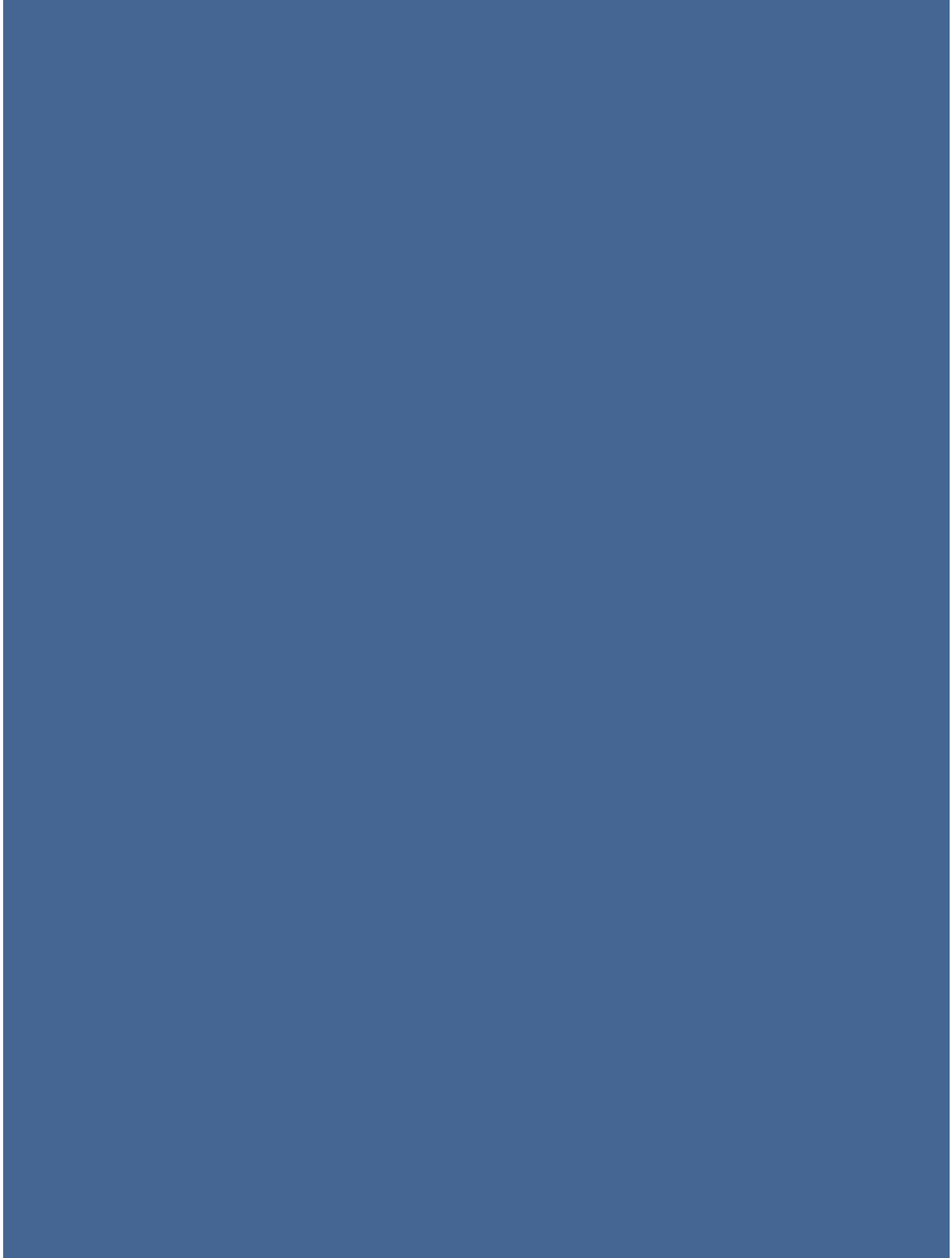
the tasks were too demanding, he enlisted the help of his two sons. He took time to talk to his wife about any concerns she might have. "I got her to talk to my two sons and me personally about what was on her mind and in her heart. That way she could vocalise any concern, question, anxiety or fear and we could help her take care of it," he says.

They talked about death too and he asked her to prepare a set of clothes for the funeral arrangements. She even planned for her wake and funeral! Pang Yong explains, "The most important aspect for me was spiritual. Because of our faith, I knew where she was going so there was no worry at all." He adds, "In a sense, we were prepared for the trip."

Mr Pang took care of his wife on the night she passed away. He rested next to her on their bed as usual. "I held her hand, felt her pulse, touched her forehead, spoke words of comfort and asked her not to be afraid," Pang Yong describes. He found comfort and peace in having been there for his wife during the end of her journey on earth. He says, "I was there for her all the time. I was able to meet most of her needs, alleviate her discomfort, manage her pain and keep her company."

“Becoming wealthy is not a matter of how much you earn, who your parents are, or what you do.. it is a matter of managing your money properly.”

Noel Whittaker,
Financial Author



Chapter 10. FINANCIAL PLANNING FOR CAREGIVERS

THE PRICE OF CAREGIVING

If you are a primary caregiver looking after a loved one with special needs, be prepared to see a substantial rise in your monthly expenses. Caregiving does not come cheap and most of the expenses are add-ons to the various financial commitments you might already have, such as a housing loan, car loan, school fees, household expenses etc.

Besides increasing expenses, caregiving can result in a reduction in your net income due to:

- A decision by you or a member of your family to work part-time or quit your job in order to become a full time caregiver
- A reduction or stoppage of your healthcare benefits from your employer when you switch to part-time work or resign
- Declining a promotion that requires longer hours at work or an overseas move
- A loss in Central Provident Fund contributions and long-term savings as a result of all of the above

The financial impact of caregiving is one of the most common causes of caregiving stress. It follows that financial planning is crucial, not only to ensure that you are able to care for your loved one, but also to ensure that you can provide for yourself and other family members, now and in the future.

A graphic showing a 'Financial Performance' checklist. The checklist has four columns: 'Excellent', 'Good', 'Average', and 'Poor'. Each column has a series of checkboxes. A black pen is shown checking off boxes in the 'Excellent' and 'Good' columns. The 'Excellent' column has 5 checked boxes, 'Good' has 4, 'Average' has 3, and 'Poor' has 2.

Excellent	Good	Average	Poor
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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YOUR FINANCIAL HEALTH CHECKLIST

Answer the questions below to understand your financial position.

- ☐ Do you have a monthly budget that you follow?
- ☐ Do you know where your money goes each month?
- ☐ Do you save a portion of your income each month? Do you think you are saving a sufficient amount?
- ☐ Do you have an adequate emergency fund for rainy days?
- ☐ Do you have any loans? How is your repayment progressing? Can you get better interest rates on those loans elsewhere?
- ☐ Do you have any debts? Are you able to pay them off or have you been incurring more debts?
- ☐ Do you rely heavily on credit cards? Do you have any outstanding credit bills?
- ☐ Have you been late on your bills in the past few months?
- ☐ Do you have life insurance? How about medical insurance? Are you covered in case of an accident or disability?
- ☐ Are you making appropriate financial plans for retirement?

How is your financial status? Is it healthy or unhealthy? Be honest with yourself. Knowing your financial status is the first step towards better money management.

FINANCIAL PLANNING

This is the process of evaluating your financial status, determining what you may need for the future and setting financial goals. It also involves drawing up and implementing plans to meet those needs and achieve those goals.

Financial planning is not a one-off activity. It requires regular re-evaluation and updating as financial needs and goals will change as you go through different stages in life as in care giving.

Financial planning focuses on three main areas:

- **Personal protection:** This is about minimising the financial impact on you, your family and your care recipient in the event that a mishap befalls you e.g. major illness or disability.
- **Asset accumulation:** This is about building up your wealth to provide for future needs and achieve financial goals.
- **Asset allocation:** This involves deciding on the distribution of yours or your loved one's estate in the event of death.

BASIC STEPS IN FINANCIAL PLANNING

Step 1: Know Your Current Financial Status

- Take stock of your financial situation by looking at your income, assets, debts and liabilities.
- Is it healthy or in bad shape?
- Are you and your loved ones well covered in the event of an accident or a sudden illness?



Step 2: Establish Financial Goals

- What goals do you have for you and your family?
- Is it to build up enough wealth so that your disabled child will be well provided for in his adulthood? Is it to retire by the age of 50?
- In setting financial goals, be very specific e.g. to set up a trust fund of \$1 million for your disabled child in 15 years.

Step 3: Develop Financial Plans

- How can you achieve your goals?
- What can you invest in and how much to invest?
- Developing a financial plan requires a good knowledge of various investment
- Perhaps you can look at ways to increase your income. Can you take on a part-time job? Start an online business? Rent out that spare room at home for some extra income?

Step 4: Implement The Plans

- It might be easier to develop the plan than to implement it.
- Implementation requires tremendous discipline and commitment.
- Often, it means postponing current gratification to the future, which is a challenge for many people.

Step 5: Review Your Progress

- Do a yearly review of your progress.
- Analyse why a certain plan may not work and what else you can do.
- If you have been through major life-changes such as a job-loss, a divorce, retirement or are paying for your child's college education, you may need to work out new goals and plans.

Many people turn to a professional financial planner to provide them with expert knowledge and help them achieve their goals as they are not confident of doing it on their own.

SPECIAL FINANCIAL CONSIDERATIONS FOR CAREGIVERS

As a caregiver, you need to ensure a steady source of income both for yourself and to meet your loved one's needs, sometimes even when you are gone, as the case of disabled children who outlive their parents.

- Ageing parents may like to finance their own care related expenses, through annuities, insurance, savings or a reverse mortgage. You may need to become a joint account holder or hold the power of attorney to help your parent manage their finances. You will need a lawyer to arrange the documentation.
- If you have a disabled child, ensuring that he or she is provided for, even after you are gone, is critical. In such situations, drawing up a will is necessary. You may also have to set up a trust or appoint a guardian to take care of your child. Seek advice from a lawyer to work out these details.



IN A NUTSHELL

- Caregiving can increase your costs while reducing your income.
- Plan and stick to your monthly budget. Speak to other family members if there are increasing needs to be met.
- Be aware that there are many financial assistance schemes available. There should be something that can help you and your loved one overcome your financial challenges.
- To find out more about these schemes approach your Central Development Council (CDC), the nearest Family Service Centre (FSC) or the Medical Social Worker of the restructured hospital where your family member is receiving treatment.

FINANCIAL ASSISTANCE SCHEMES

Financial planning and wealth accumulation are all very well, but they rarely offer immediate solutions. In the following sections, we will highlight various financial assistance schemes available in the community. They have been categorised for ease of reference.

I. SCHEMES TO PAY MEDICAL BILLS

SCHEME	DESCRIPTION & PROVISIONS
Primary Care Partnership Scheme (PCPS) <i>www.pa.gov.sg</i>	<ul style="list-style-type: none">• The PCPS provides subsidised medical and dental care to low-income elderly Singaporeans and persons with disability.• Under the PCPS scheme, participating private general practitioners (GP) and dentists provide common outpatient medical and dental treatment at polyclinic-level charges.• To qualify, your loved one needs to be a Singapore citizen who is 65 years old or above with a per capita household monthly income of \$800 or below.• Disabled people, who are unable to perform at least one of the six activities of daily living and meet the income criteria, may also apply for the scheme.
	<p>How Much Do I Pay Under PCPS?</p> <p>Please check with your doctor on the treatments for common illnesses/chronic diseases and basic dental services covered under the scheme as well as the medical fees that you will be charged before you receive any treatment.</p> <p>If you would like to apply for PCPS, please visit or call your nearest CDC. Alternatively, please call 6340 5354 if you have any other questions on PCPS.</p>

SCHEME	DESCRIPTION & PROVISIONS
Medishield www.moh.gov.sg	<ul style="list-style-type: none"> • Operated by the CPF Board, MediShield is a catastrophic illness insurance scheme that helps Singaporeans to meet medical expenses arising from major illnesses, which cannot be sufficiently covered by their Medisave account. • It operates on a co-payment and deductible system. The insurance can help to cover up to 60% of large medical bills at Class B2/C level and starting 1 December 2008, the payouts will be increased to 80% of the bill at Class B2/C level. • If B1 or higher ward is the choice of ward for your loved one, you may wish to consider purchasing Medisave-approved private Integrated Shield Plans in addition to MediShield.
Medifund www.moh.gov.sg	<ul style="list-style-type: none"> • An endowment fund set up by the Government to help needy Singaporeans who are unable to pay for their medical expenses even after Medisave deductions and MediShield claims. • To apply for Medifund assistance, you may see a Medical Social Worker with the restructured hospital where your loved one was hospitalised.
Chronic Disease Management Programme (CDMP) www.moh.gov.sg	<ul style="list-style-type: none"> • There are now a total of 8 chronic diseases under CDMP : <ul style="list-style-type: none"> ◦ Diabetes mellitus ◦ Hypertension ◦ Hyperlipidaemia (lipid disorders) ◦ Stroke ◦ Asthma ◦ Chronic obstructive pulmonary disease (COPD) ◦ Schizophrenia ◦ Major Depression • A deductible of \$30 will be set on each outpatient bill. Bills below \$30 will continue to be paid in cash; • A co-payment (in cash) of 15% on each outpatient bill in excess of the deductible will be set; and • Annual withdrawal limit: Withdrawals will be subject to an annual outpatient withdrawal limit of \$300 per Medisave account. Patients can also use the Medisave of their

SCHEME	DESCRIPTION & PROVISIONS																			
Chronic Disease Management Programme (CDMP) www.moh.gov.sg	<p>immediate family member(s) to pay for their treatment, up to a limit of \$300 per year per account. A maximum of up to 10 accounts may be used.</p> <ul style="list-style-type: none">For more information on the Programme, refer to the HPB website : http://www.hpb.gov.sg/chronicdisease/faq.htm																			
MOH Subsidy For Restructured Hospitals and Means-Testing www.moh.gov.sg	<ul style="list-style-type: none">Means testing will be implemented at all public hospitals.Only Singaporeans and Permanent Residents (PRs) are eligible for hospital subsidies. Non-PR foreigners are not subsidised for hospital services, except for services in Emergency Department.The subsidy level accorded will depend on patient's choice of ward class and resident status. For admissions to Class B2 and C wards, the subsidy level would also depend on patient's ability to pay. <table><tr><th rowspan="2">Average Monthly* Income of Patient</th><th colspan="3">Subsidy Level for Citizen **</th></tr><tr><th>Class C</th><th>Class B2</th><th>Class B+</th></tr><tr><td>≤\$3,200</td><td>80%</td><td>65%</td><td>50%</td></tr><tr><td>\$3,201 to \$5,200</td><td>66% - 79%</td><td>51% - 64%</td><td>36% - 49%</td></tr><tr><td>≥\$5,201</td><td>65%</td><td>50%</td><td>35%</td></tr></table> <p>* Patients who are not working will enjoy full subsidy (50% for Class B2+, 65% for Class B2 and 80% for Class C) unless they live in property with Annual Value exceeding \$11,000. The latter will receive subsidy at 35 % (B2+), 50% (B2) or 65% (C).</p> <p>** Subsidy for Permanent Residents is 10%-point less than citizens of equivalent income level</p>	Average Monthly* Income of Patient	Subsidy Level for Citizen **			Class C	Class B2	Class B+	≤\$3,200	80%	65%	50%	\$3,201 to \$5,200	66% - 79%	51% - 64%	36% - 49%	≥\$5,201	65%	50%	35%
Average Monthly* Income of Patient	Subsidy Level for Citizen **																			
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\$3,201 to \$5,200	66% - 79%	51% - 64%	36% - 49%																	
≥\$5,201	65%	50%	35%																	
MOH Subsidy For Intermediate and Long Term Care services (ILTC) means-testing www.moh.gov.sg www.aic.sg	<ul style="list-style-type: none">Assessment for eligibility for government assistance is carried out for Singapore citizens or Permanent Residents who require government subsidies for Intermediate and Long Term Care services such as home medical and nursing services, day rehabilitation centres, community hospitals, home and inpatient hospice services.The assessment for eligibility of subsidy will be carried out by the staff of the service you are applying for.																			

SCHEME	DESCRIPTION & PROVISIONS																														
MOH Subsidy For Intermediate and Long Term Care services (ILTC) means-testing www.moh.gov.sg www.aic.sg	<ul style="list-style-type: none"> Patients will need to be assessed for their eligibility for government subsidies. The assessment takes into consideration: <ul style="list-style-type: none"> gross income of the patient, his/ her spouse and the immediate family members number of family members, and dependants; and ownership of private property For all residential ILTC services, the subsidy framework is enhanced to a nine-tier subsidy framework to help patients cope with the relatively large bills. <p>Subsidy Levels for Residential Care Services (i.e. Community Hospitals, Hospices, Nursing Homes, Chronic Sick Units and Psychiatric Rehabilitation Homes)</p> <table> <tr> <th>Total Family Income (based on family of 4)</th><th>Subsidy Level for Singapore Citizen*</th></tr> <tr><td>< or = \$ 1,440</td><td>75%</td></tr> <tr><td>\$1,441 - \$2,200</td><td>70%</td></tr> <tr><td>\$2,201 - \$3,000</td><td>60%</td></tr> <tr><td>\$3,001 - \$3,800</td><td>50%</td></tr> <tr><td>\$3,801 - \$4,600</td><td>40%</td></tr> <tr><td>\$4,601 - \$5,200</td><td>30%</td></tr> <tr><td>\$5,201 - \$5,400</td><td>20%</td></tr> <tr><td>\$5,401 - \$5,600</td><td>10%</td></tr> <tr><td>> \$5,600</td><td>0%</td></tr> </table> <p>* Permanent Residents will receive 10%-point less subsidy</p> <p>Subsidy Levels for Non-Residential Care Services (i.e. Day Rehabilitation, Home Medical, Home Nursing, Hospice, Home Medical and Hospice Home Nursing)</p> <table> <tr> <th>Total Family Income (based on family of 4)</th><th>Subsidy Level for Singapore Citizen*</th></tr> <tr><td>< or = \$ 1,440</td><td>75%</td></tr> <tr><td>\$1,441 - \$3,800</td><td>50%</td></tr> <tr><td>\$3,801 - \$5,600</td><td>25%</td></tr> <tr><td>> \$5,600</td><td>0%</td></tr> </table> <p>A method to estimate the healthcare subsidies for Intermediate and Long Term Care (ILTC) services can be found on the Agency for Integrated Care (AIC) website www.aic.sg. AIC is the national agency for ILTC services.</p>	Total Family Income (based on family of 4)	Subsidy Level for Singapore Citizen*	< or = \$ 1,440	75%	\$1,441 - \$2,200	70%	\$2,201 - \$3,000	60%	\$3,001 - \$3,800	50%	\$3,801 - \$4,600	40%	\$4,601 - \$5,200	30%	\$5,201 - \$5,400	20%	\$5,401 - \$5,600	10%	> \$5,600	0%	Total Family Income (based on family of 4)	Subsidy Level for Singapore Citizen*	< or = \$ 1,440	75%	\$1,441 - \$3,800	50%	\$3,801 - \$5,600	25%	> \$5,600	0%
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II. SCHEMES FOR SENIOR CITIZENS

SCHEME	DESCRIPTION & PROVISIONS
Public Assistance (PA) Scheme and Special Grant www.pa.gov.sg	<ul style="list-style-type: none"> • The Public Assistance scheme assists Singapore Citizens who need long-term financial assistance due to old age, illness, or disability and have no family members who can provide support. The Special Grant, which is the equivalent of the Public Assistance scheme, is meant for Singapore Permanent Residents. • Benefits are: <ul style="list-style-type: none"> ◦ Subsidised medical care at government / restructured hospitals and government polyclinics; ◦ Monthly cash grants to help with basic living expenses; and ◦ School-going children will be referred to the Ministry of Education for assistance • Application can be made at a CDC nearest your home.
ElderShield www.moh.gov.sg	<ul style="list-style-type: none"> • This is a severe disability insurance scheme offering basic financial protection to those who need long-term care during old age. • It provides a monthly cash payout to help pay the out-of-pocket expenses for the care of a severely disabled person. • The three private insurers appointed by Ministry of Health (MOH) to run this Eldershield are: <ul style="list-style-type: none"> – Aviva (Hotline no: 6827 7788) – Great Eastern (Hotline no: 1800- 248 2888) – NTUC Income (Hotline no: 6332-1133) • There are currently two ElderShield schemes: <ul style="list-style-type: none"> – ElderShield300 offers a payout of \$300 per month for up to 60 months. – ElderShield400 has an improved coverage and pay-out of \$400 per month for a maximum of 72 months. – Singaporeans and PRs who join ElderShield after September 2007 will be on the ElderShield400 scheme.
Interim Disability Assistance Programme for the Elderly (IDAPE) www.moh.gov.sg	<ul style="list-style-type: none"> • IDAPE is a government 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. IDAPE is administered by NTUC Income.

SCHEME	DESCRIPTION								
<p>Interim Disability Assistance Programme for the Elderly (IDAPE) www.moh.gov.sg</p>	<ul style="list-style-type: none"> Should one qualify, IDAPE will provide \$100 or \$150 a month, for a maximum period of 72 months. To make a claim under IDAPE, one must meet the following criteria: <ul style="list-style-type: none"> Unable to perform 3 or more of the 6 Activities of Daily Living (ADLs; washing, feeding, dressing, toileting, mobility and transferring). Aged 70 and above as at 30 September 2002. If one is between 40 and 69 years as at 30 September 2002, his/her disability must occur before 30 September 2002. Your per capita monthly household income is less than \$1000. <p>The following table outlines the benefit payout:</p> <table> <tr> <th>Per Capita Monthly Household Income*</th><th>Monthly Payout</th></tr> <tr> <td>\$700 and below</td><td>\$150</td></tr> <tr> <td>\$701 and \$1,000</td><td>\$100</td></tr> <tr> <td>\$1,001 and above</td><td>Not eligible for IDAPE payout</td></tr> </table> <p>*Per capita monthly household income means the total monthly household income divided by the total number of persons in the household.</p> <p>For more information, call NTUC Income at 6788 3113</p> <ul style="list-style-type: none"> The Caregivers Training Grant (CTG) allows a caregiver to attend training seminars and workshops related to caregiving in order to equip them with relevant knowledge and skills and help them better cope with the challenges of caregiving. To be eligible for the CTG, the applicant must: <ul style="list-style-type: none"> ✓ Be a caregiver of a Person with Disability (PWD) or Senior (age 65 years and above), who is a Singapore Citizen or Permanent Resident ✓ Be a family member or domestic helper of the PWD or Senior <p>For additional enquiries, you may contact Centre for Enabled Living at 1800-8585 885 or schemes@cel.sg</p>	Per Capita Monthly Household Income*	Monthly Payout	\$700 and below	\$150	\$701 and \$1,000	\$100	\$1,001 and above	Not eligible for IDAPE payout
Per Capita Monthly Household Income*	Monthly Payout								
\$700 and below	\$150								
\$701 and \$1,000	\$100								
\$1,001 and above	Not eligible for IDAPE payout								

III. ASSISTANCE FOR PERSONS WITH DISABILITY

There are several funds administered by National Council of Social Services (NCSS) to help persons with disability.

SCHEME	DESCRIPTION & PROVISIONS
Assistive Technology (AT) Fund <i>www.cel.sg</i>	<ul style="list-style-type: none">• This provides financial assistance to the disabled to purchase assistive technology (AT) devices, pursue mainstream education or gain open employment.• AT includes hearing aids, computer-related devices, and synthesizer software.• The scheme excludes AT needed for daily living, not directly related to studying or for use in the workplace, such as daily living aids, mobility and transportation aids, recreation and leisure aids, and home adaptation devices.
Special Assistance Fund <i>www.cel.sg</i>	<ul style="list-style-type: none">• This fund provides financial assistance to persons with disability from low-income families to purchase assistive equipment or technical aids for mobility or rehabilitative purposes.• Examples of equipment include walking aids, wheelchairs, prostheses, special mattresses to prevent bed sores etc.
Traffic Accident Fund <i>www.cel.sg</i>	<ul style="list-style-type: none">• This scheme supports survivors of road traffic accidents who have acquired a permanent or temporary disability.• The fund can be used to purchase equipment or technical aids for activities of daily living, education and employment or retrofit homes to make them more accessible for persons with disabilities for mobility and rehabilitative purposes• The fund also reimburses taxi or ambulance fees for transport between the home and Rehabilitation Centre.• This fund helps working adults and students with physical disabilities:<ul style="list-style-type: none">– Who are totally dependent on taxis for transportation to work (certified by qualified medical professionals)– Have a monthly net per capita household income of \$1,300 or less

SCHEME	DESCRIPTION & PROVISIONS
'LTA Cares' Fund www.cel.sg	<ul style="list-style-type: none"> – Who do not own any vehicle and – Are not using any other form of transportation provided by NCSS and its affiliates – For adults in mainstream employment, the individual must be already employed or have been accepted for employment – For students, the individual must be already attending school or have gained admission to a school
Computer Access Trust Fund www.cel.sg	<ul style="list-style-type: none"> • The sole objective of this Fund is to provide financial assistance to students with disability in special education (SPED) schools from low-income families to purchase computers and computer-related assistive technology for educational use at home.
Caregivers Training Grant (CTG) www.cel.sg	<ul style="list-style-type: none"> • Caregivers of persons with disability or seniors (age 65 years and above) can defray part of the cost of training programmes (pre-approved for CTG) as they learn how better to meet the needs of their loved ones. • Each caregiver can receive subsidy of up to \$200/ year. • The Caregivers Training Grant allows a caregiver to attend training seminars and workshops related to caregiving in order to equip them with relevant knowledge and skills and help them better cope with the challenges of caregiving. • Caregivers of Persons with Disability (PWD) or Seniors (age 65 years & above) can receive training subsidies • If more than one caregiver of the same PWD or elderly attends the same training, only one caregiver will receive the subsidy from the CTG • A few caregivers per family can attend different training courses in a year but the claim per family (tied to the PWD or elderly) will be up to \$200 in total <p>To be eligible for the CTG, the applicant must:</p> <ul style="list-style-type: none"> ✓ Be a caregiver of a Person with Disability (PWD) or Senior (age 65 years and above), who is a Singapore Citizen or Permanent Resident ✓ Be a family member or domestic helper of the PWD or Senior <p>For additional enquiries, you may contact Centre for Enabled Living at 1800-8585 885 or schemes@cel.sg</p>

IV. OTHER ASSISTANCE

SCHEME	DESCRIPTION & PROVISIONS
<p>The Wan Boo Sow Charity Fund www.ncss.gov.sg</p>	<p>The Wan Boo Sow Charity Fund provides financial assistance to needy students studying in polytechnics, persons with disabilities, and homebound elderly. The Fund provides financial assistance to persons in the following categories:</p> <ul style="list-style-type: none"> • Able-bodied students from single parent families for their education expenses in a polytechnic. Exceptions can be considered for students pursuing GCE 'O' Level. • Persons with disabilities for their expenses on education, medical needs, therapy, transport, and purchase of assistive equipment. • Homebound frail seniors for their expenses on personal care, meals, housekeeping, laundry and escort services. <p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • Singapore citizens and referred by a VWO. Referring VWOs need to provide social report and supporting documents to justify the application. • Monthly per capita household income of less than \$1,300. • The percentage of subsidy is tiered based on monthly per capita household income and capped at a maximum of \$5,000 per annum. <p>Applications should be made through a VWO. Referring agencies must ensure and verify that all information provided is true and correct. For more details please contact Resource Allocation Division of National Council of Social Service (NCSS).</p>
<p>Ministry of Education (MOE) Financial Assistance and Bursary Schemes www.moe.gov.sg</p>	<p>The Ministry of Education provides financial assistance to needy Singapore Citizen pupils in Government or Government-Aided schools. It also provides subsidy for school fees to Singapore Citizen pupils from lower-income and middle income families in Independent schools, except Singapore Sports School, NorthLight School and School Of The Arts which have their own financial assistance schemes.</p> <p>The income limits and types of assistance given to needy</p>

SCHEME	DESCRIPTION & PROVISIONS						
Ministry of Education (MOE) Financial Assistance and Bursary Schemes www.moe.gov.sg	<p>pupils in Government or Government-Aided schools are shown in the table below:</p> <table> <tr> <th>Household Type</th><th>Subsidy Level</th></tr> <tr> <td>With 1 or 2 children</td><td>Not exceeding \$1,500/month</td></tr> <tr> <td>With 3 or more children</td><td>Not exceeding \$1,800/month</td></tr> </table> <p>Application forms are obtainable from the school.</p>	Household Type	Subsidy Level	With 1 or 2 children	Not exceeding \$1,500/month	With 3 or more children	Not exceeding \$1,800/month
Household Type	Subsidy Level						
With 1 or 2 children	Not exceeding \$1,500/month						
With 3 or more children	Not exceeding \$1,800/month						
Edusave www.moe.gov.sg	<ul style="list-style-type: none"> Started in 1993, the Scheme rewards students who perform well or make good progress in their studies or co-curricular activities (CCAs). In addition, it also provides students and schools with fund for enrichment programmes or purchase additional resources. If your child is a Singapore citizen and is studying full-time in a government, government-aided or independent school, junior colleges (JCs), centralised institute (CI), the Institute of Technical Education (ITE) or special education school, he can benefit from Edusave. 						
Edusave Pupils Fund www.moe.gov.sg	<p>For first, second and third Singaporean child who are aged between six to 16 years old. They will qualify for an Edusave account and will receive annual contribution from the government to their account. From 2009, the Government contributes \$200 and \$240 to the Edusave account of each eligible student at primary and secondary level respectively.</p>						
Edusave Grants www.moe.gov.sg	<p>This is an annual grant to all primary and secondary schools, junior colleges (JCs), centralised institute (CI), ITE and special education schools to organise enrichment programmes or purchase resources that benefit students.</p>						
Edusave Awards www.moe.gov.sg	<p>For Singaporean students who have done well or made significant progress in their studies or CCAs, as well as having good conduct. It includes the following awards:</p> <ul style="list-style-type: none"> Edusave Scholarships for Secondary Schools; Edusave Entrance Scholarship for Independent Schools; Edusave (Independent Schools) Yearly Awards; 						

SCHEME	DESCRIPTION & PROVISIONS
Edusave Awards www.moe.gov.sg	<ul style="list-style-type: none"> • Edusave Scholarship for Primary Schools; • Edusave Merit Bursary; • Good Progress Award; and • Edusave Award for Achievement, Good Leadership and Service
Post Secondary Education Account (PSEA) Scheme www.moe.gov.sg	<ul style="list-style-type: none"> • MOE will automatically set up a PSEA for every Singaporean who is between 7 and 20 years old, and send a letter to inform him of the top-up amount. PSEA will also be set up automatically for all who become Singapore citizens in 2008 or 2009 if they are between 7 and 20 years of age. • From May 08, a child can use his PSEA funds to pay for his own or his siblings' approved fees and charges for approved programmes conducted by the approved institutions which includes: <ul style="list-style-type: none"> • Approved Institutions Government supported Special Education (SPED) Schools • Approved Programmes Students' own fees and charges in SPED Schools from Jul 2008
Foreign Domestic Worker Levy Concession www.mom.gov.sg	<ul style="list-style-type: none"> • The levy concession (applicable for up to two helpers) has been extended and it applies to the following groups of employers: <ul style="list-style-type: none"> – The employer or spouse has a child/grandchild who is a Singapore Citizen below 12 years old living with him/her – The employer or co-residing spouse is a Singapore Citizen (while the other party may be a Permanent Resident) aged 65 years old and above – The employer or spouse has a parent, parent-in-law, grandparent or grandparent-in-law who is a Singapore Citizen/PR (in latter, the employer or spouse must be Singapore Citizen) aged 65 years old or above, living with him/her at the same registered address as in the NRIC

SCHEME	DESCRIPTION & PROVISIONS
Foreign Domestic Worker Levy Concession www.mom.gov.sg	<ul style="list-style-type: none"> • Employers with disability or who have family members with disability and require a full-time caregiver's assistance in activities of daily living.
Tribunal for Maintenance of Parents Helpline: 1800-258 5128	<ul style="list-style-type: none"> • This is not a financial assistance scheme, but is useful for families struggling to share the burden of cost in taking care of an elderly. • The Tribunal for the Maintenance of Parents (TMP) under the Maintenance of Parents Act (chapter 167B), provides a legal channel for aged parents who are unable to maintain themselves adequately, to seek maintenance from their children who have the ability to support them but are not doing so.
ComCare Self-Reliance Work Support www.cdc.org.sg	<ul style="list-style-type: none"> • Helps households with no working members find employment • Those placed on this programme are required to co-operate with the Work Support Consultant, a CDC officer, who will work out an action plan for you and your household to follow in order to become self-reliant. • Your Work Support Consultant will keep in touch with you to make sure you are on track with the action plan. • You must attend all the appointments that your Work Support Consultant makes with you. If you and/or your household do not co-operate with your Work Support Consultant or follow the action plan, you will be terminated from the programme.

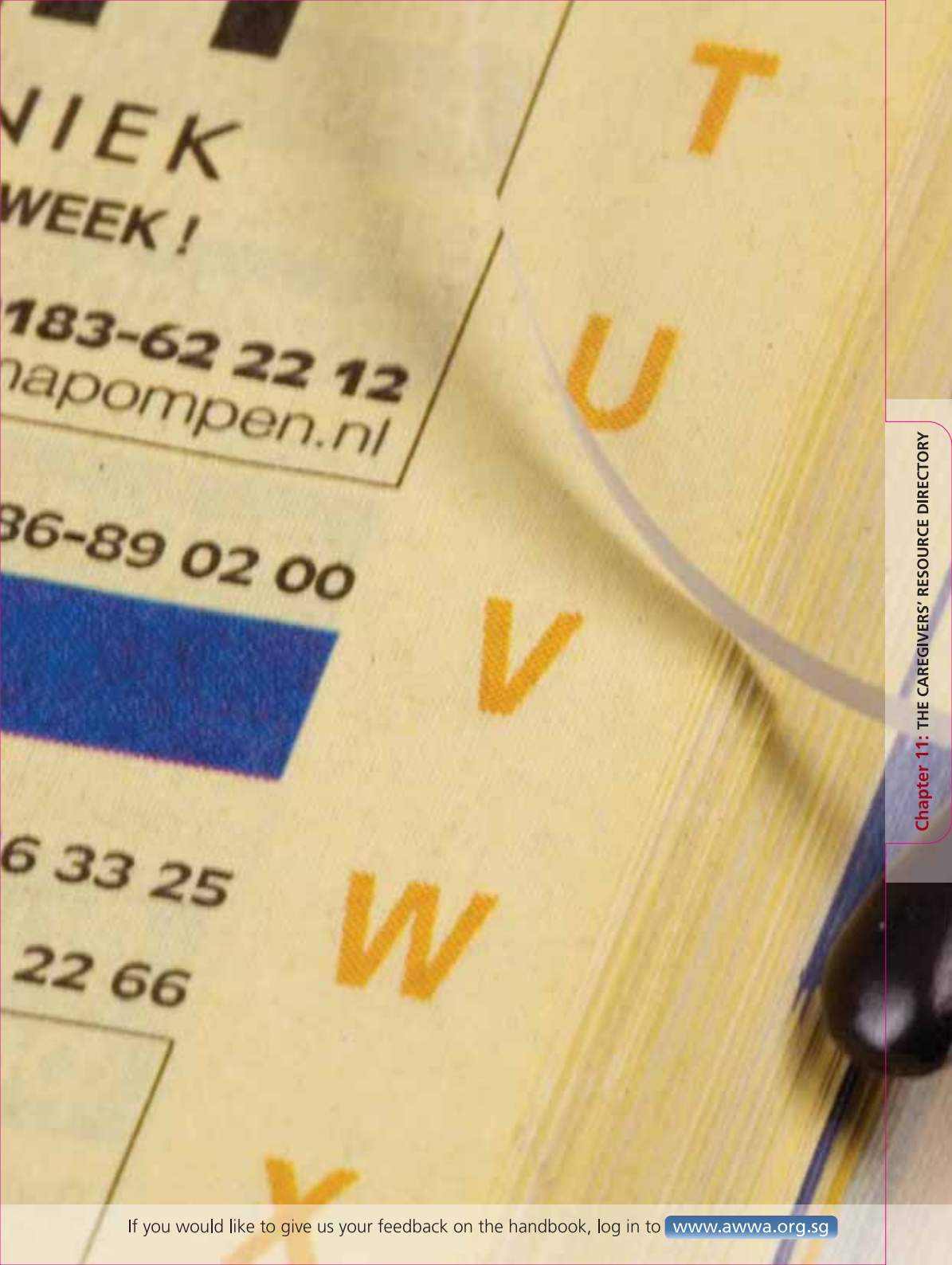


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Chapter 11: THE CAREGIVERS' RESOURCE DIRECTORY

AWWA CONTACT INFORMATION

1. AWWA Headquarters

ACCESS Building
9 Lorong Napiri
Singapore 547531
Tel: 6511 5200
Fax: 6489 0775
Website: www.awwa.org.sg
Email: awwahq@awwa.org.sg

Operating hours:
Monday to Friday: 8am - 6pm

2. AWWA Centre for Caregivers (AWWA CFC)

Infoline: 1800 2992 992

AWWA Centre for Caregivers was established in 2005 as a key organisation to look after the welfare of the Singapore Caregiving Community. We empower caregivers and caregiving families of the disabled, elderly, mentally, chronically and terminally ill through the provision of information and referral, training and support programmes, public education, enablement of the professional community, as well as being an advocate on key caregiving issues to enhance the quality of caregivers' lives and those of their families.

ACCESS Building
11 Lorong Napiri, Level 2
Singapore 547532
Tel: 6511 5318
Fax: 6511 5319
Email: awwacfc@awwa.org.sg

3. AWWA Educational Services

AWWA Educational Services cater to pupils with Autism spectrum Disorder (ASD) or multiple disabilities. Its services include early intervention, special education, occupational therapy, speech therapy, physiotherapy, music therapy, art therapy, social work, financial assistance, psychological services and health education.

AWWA School

ACCESS Building
11 Lorong Napiri
Singapore 547532
Tel: 6511 5280
Fax: 6511 5281
Email: awwaschool@awwa.org.sg

AWWA Early Years Centre

Tel: 6511 5300
Fax: 6511 5301
Email: awwaeyc@awwa.org.sg

AWWA CONTACT INFORMATION (CONT'D)

4. AWWA Elderly Services

AWWA Elderly Services consists of AWWA Community Home for Senior Citizens, AWWA ReadyCare Centre & AWWA Senior Activity Centre. Its services include sheltered housing, rehabilitation and day care, recreational and educational activities, as well as social work services.

AWWA Community Home for Senior Citizen

Blk 123 Ang Mo Kio Avenue 6
#02-4035
Singapore 560123
Tel: 6456 2557
Fax: 6553 0752
Email: awwahome@awwa.org.sg

AWWA Seniors Activity Centre

Blk 123 Ang Mo Kio Avenue 6
#01-4011
Singapore 560123
Tel: 6454 5465
Fax: 6454 6292
Email: awwasac@awwa.org.sg

AWWA READYCARE Centre

Blk 123 Ang Mo Kio Avenue 6
#01-4035
Singapore 560123
Tel: 6552 3955
Fax: 6552 7520
Email: awwareadycare@awwa.org.sg

5. AWWA Family Services

AWWA Family Services provides community-based family services through preventive, development and educational programmes for children, youth, adults and families to enhance their quality of lives. The AWWA Family Service Centre (FSC) provides information and referral services, casework and counselling to families with multiple difficulties. AWWA EXCErerate, introduced in 2010, aims to provide youths that are on the brink of success (between ages of 18 to 25 years old) with an alternative pathway to get them ready to return to vocational/ academic based education/skills and be equipped with relevant skills and job training for gainful employment and to be self-reliant.

AWWA Family Service Centre

Blk 107 Towner Road #01-356
Singapore 321107
Tel: 6291 1712
Fax: 6291 6639
Email: awwafsc@awwa.org.sg

AWWA EXCErerate Services

The AWWA EXCErerate
Block 6 Boon Keng Road, #01-52
Singapore 330006
Tel: 6396 5113
Fax: 6396 3791
Email: excererate@awwa.org.sg

AWWA CONTACT INFORMATION (CONT'D)

6. AWWA Resource Centre

Its objectives are to provide specialised teaching and learning resources to enhance the knowledge of children and adults with disabilities and learning difficulties.

ACCESS Building
11 Lorong Napiri, Level 3,
Singapore 547532
Tel: 6511 5310
Fax: 6511 5311
Email: resource_centre@awwa.org.sg

Operating hours:
Monday to Friday:
9:30am to 5:00pm (except public holidays)
1st & 3rd Saturdays:
9:30am to 12:30pm

7. AWWA TEACH ME (TM) Integration Services

AWWA TM is an integration service that caters to the educational, rehabilitative and social needs of children who have physical disabilities but otherwise are no different from their peers in the mainstream education. The service is available to children from preschool and continues throughout their educational career. It also has a team of professionals who provide therapy services, educational and psychological services as well as social work, counselling and enrichment services.

AWWA TEACH ME

9 Lorong Napiri
Singapore 547531
Tel: 6511 5210
Fax: 6511 5209
Email: teachme@awwa.org.sg

AWWA TM Inc.

Tel: 6511 5250
Fax: 6511 5251
Email: tminc@awwa.org.sg

AWWA SMILES

Tel: 6511 5260
Fax: 6511 5261
Email: awwasmls@awwa.org.sg

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (ELDERLY SECTOR)

AWWA Centre for Caregivers (AWWA CFC)

Infoline: 1800 2992 992

11 Lorong Napiri
ACCESS Building, Level 2
Singapore 547532
Tel: 6511 5318
Fax: 6511 5319
Website: www.awwa.org.sg
Email: awwacfc@awwa.org.sg

SERVICES PROVIDED

Caregiver's Training
Information & Referral
Public Education

Agency for Integrated Care

7 Maxwell Road
Annex B MND Complex, #05-01
Singapore 069111
Tel: 6603 6933
Fax: 6820 0723
Website: www.aic.sg
Email: enquiries@aic.sg

SERVICES PROVIDED

Eldercare Service Locator
Information & Referral

Alzheimer's Disease Association (ADA) Caregiver Support Centre

204 Bukit Timah Road
Boon Liew Building, #04-00
Singapore 229863
Tel: 6737 9971 (Main line)
6737 5667 (Dementia Helpline)
Fax: 6836 7925
Website: www.alz.org.sg
Email : infocsc@alz.org.sg

SERVICES PROVIDED

Dementia Helpline
Family Caregivers' Training
Information & Referral, Counselling
Safe Return Card, Resource Library
Support Groups in English, Mandarin and Malay
Training & Public Education

Caregiving Welfare Association (CWA)

3 Ghim Moh Road, #01-294,
Singapore 270003
Tel: 6466 7957
Website: www.cwa.org.sg
Email: contact@cwa.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (ELDERLY SECTOR) (CONT'D)

Centre for Enabled Living (CEL)

7 Maxwell Road
#05-08 Annexe B MND Complex
Singapore 069111
Infoline: 1800-8585 885
Fax: 6270 7024
Website: www.cel.sg
Email: information@cel.sg / schemes@cel.sg

SERVICES PROVIDED

Disability Service Locator
Information & Referral

HCA Hospice Care

12 Jalan Tan Tock Seng,
Singapore 308437
Tel: 6251 2561
Fax: 6352 2030
Website: www.hca.org.sg
Email: info@hcahospicecare.org.sg

SERVICES PROVIDED

Caregiver's Training
Hospice Day Care Service
Hospice Homecare Service (free of charge)

Hua Mei Centre for Successful Ageing (Tsao Foundation)

298 Tiong Bahru
#15-01/16 Central Plaza
Singapore 168730
Tel: 6593 9555 / 6593 9559
Website: www.tsaofoundation.org
Email: hmta@tsaofoundation.org

SERVICES PROVIDED

Education & Training
Health Assistance, Social Support

Singapore National Stroke Association

26 Dunearn Road
Singapore 309423
Tel : 6358 4138
Website : www.snsa.org.sg
Email: sporensa@singnet.com.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

St Andrew's Community Hospital

8 Simei Street 3
Singapore 529895
Tel : 6585 1000
Website: www.sach.org.sg

SERVICE PROVIDED

Casework & Counselling
Information & Referral
Training & Education

St. Luke's Hospital

CareConnect @ SLH
2 Bukit Batok Street 11
Singapore 659674
Tel: 6563 2281
Website: www.slh.org.sg
Email: general@slh.org.sg

SERVICES PROVIDED

Casework & Counselling
Education & Training for Caregivers
Information & Referral

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (ELDERLY SECTOR) (CONT'D)

Thye Hua Kwan Moral Society (Moral Community Case Management)

14 Buangkok Green
Singapore 539755
Tel : 6489 0721
Website: www.thkms.org.sg
Email: casemgt@thkms.org.sg

SERVICES PROVIDED

Caregivers' Training & Care Provider Services
Casework & Counselling
Information & Referral

TOUCH Community Services (TOUCH Caregivers Support)

Blk 173 Lorong 1 Toa Payoh, #01-1264
Singapore 310173
Tel : 6258 6797
Fax: 6377 0121
Website : www.caregivers.org.sg
Email : caregivers@touch.org.sg

SERVICES PROVIDED

Information & Referral
Support Groups & Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DISABILITY SECTOR)

Association for Persons with Special Needs (APSN)

900 New Upper Changi Road
Singapore 467354
Tel: 6479 6252
Website: www.apsn.org.sg
Email: hq@apsn.org.sg

SERVICES PROVIDED

Training

Autism Association (Singapore) (AAS)

101 Bukit Batok West Ave 3, #01-01
Singapore 659168
Tel: 6774 6649
Website: www.autismlinks.org.sg
Email: autism@singnet.com.sg

SERVICES PROVIDED

Education & Training

Autism Resource Centre & Pathlight School (Singapore) (ARC)

5 Ang Mo Kio Ave 10
Singapore 569739
Tel: 6323 3258
Website: www.autism.org.sg
Email: arc@autism.org.sg

SERVICES PROVIDED

Information & Referral
Training (WeCan Training Division)

AWWA Centre for Caregivers (AWWA CFC)

Infoline: 1800 2992 992

ACCESS Building
11 Lorong Napiri, Level 2
Singapore 547532
Tel: 6511 5318
Fax: 6511 5319
Website: www.awwa.org.sg
Email: awwacfc@awwa.org.sg

SERVICES PROVIDED

Caregivers Training
Information & Referral
Public Education

Centre for Enabled Living (CEL)

7 Maxwell Road
#05-08 Annexe B MND Complex
Singapore 069111
Infoline: 1800-8585 885
Fax: 6270 7024
Website: www.cel.sg
Email: information@cel.sg / schemes@cel.sg

SERVICES PROVIDED

Disability Service Locator
Information & Referral

Christian Outreach To The Handicapped

Blk 414 Tampines Street 41, #01-301
Singapore 520414
Tel: 6787 3200
Website: www.coh.org.sg
Email: admin@coh.org.sg

SERVICES PROVIDED

Information & Referral
Support Group

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DISABILITY SECTOR) (CONT'D)

Down Syndrome Association (Singapore)

9 Bishan Place,
#06-04 Junction 8 Office Tower
Singapore 579837
Tel: 6255 6112
Website: www.downsyndrome-singapore.org

SERVICES PROVIDED

Casework & Counselling
Education & Support Services
Information & Referral
Training

Dyslexia Association of Singapore (DAS)

1 Jurong West Central 2
#05-01 Jurong Point
Singapore 648886
Tel: 6444 5700
Website: www.das.org.sg
Email: info@das.org.sg

SERVICES PROVIDED

Educational Therapy
Psychological Assessments,
Speech & Language Therapy
Support for Dyslexia and other Specific
Learning Differences including ADHD,
Dyspraxia, Dyscalculia, etc.
Training for Teachers, Professionals and
Parents

Emmanuel Activity Centre @ Tampines

Blk 414 Tampines Street 41 #01-311
Singapore 520414
Tel: 6787 3200
Website: www.coh.org.sg
Email: admin@coh.org.sg

Emmanuel Activity Centre @ Toa Payoh

Blk 171 Toa Payoh Lor 1 #01-1144
Singapore 310171
Tel: 6253 5116

SERVICE PROVIDED

Day Activity Centre

Epilepsy Care Group (Singapore)

26 Dunearn Road, Level 2
Singapore 309423
Tel: 6358 0566
Website: www.epilepsycare.org
Email: ecgs93@singnet.com.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Handicaps Welfare Association (HQ)

16 Whampoa Drive
Singapore 327725
Tel: 6254 3006
Website: www.hwa.org.sg
Email: hwa@hwa.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Transport for people with disabilities
Job Placement & Social Integration Activities
Personal Care Service (Island-Wide)
Rehabilitation & Training
Transport for people with disabilities (Island-Wide)

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DISABILITY SECTOR) (CONT'D)

Handicaps Welfare Association (Rehab & Training Centre)

1 Jurong West Central 2
04-03 Jurong Point
Singapore 648886
Tel: 6790 8636 / 6790 9029
Fax: 67908637
Website: www.hwa.org.sg
Email: hwa@hwa.org.sg

SERVICES PROVIDED

Rehabilitation & Training

Movement for the Intellectually Disabled of Singapore (MINDS)

800 Margaret Drive, Level 5.
Singapore 149310
Tel: 6479 5655
Website: www.minds.org.sg
Email: minds@minds.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Muscular Dystrophy Association of (Singapore) (MDAS)

9 Bishan Place
#06-01 Junction 8 Office Tower
Singapore 579837
Tel: 6259 6933
Website: www.mdas.org.sg
Email: mdas@mdas.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Rainbow Centre - Margaret Drive School

501 Margaret Drive
Singapore 149306
Tel: 6472 7077
Website: www.rainbowcentre.org.sg
Email : familylife@rainbowcentre.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Singapore Association of the Visually Handicapped (SAVH)

47 Toa Payoh Rise
Singapore 298104
Tel: 6251 4331
Website: www.savh.org.sg
Email: enquiries@savh.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Training

Society for the Physically Disabled (SPD)

2 Peng Nguan Street
SPD Ability Centre
Singapore 168955
Tel: 6579 0700
Website: www.spd.org.sg
Email: information@spd.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DISABILITY SECTOR) (CONT'D)

Society for the Promotion of ADHD Research & Knowledge (SPARK)

1008 Toa Payoh North, #03-08
Singapore 318996
Tel: 6292 4456
Website: www.spark.org.sg
Email: SPARK_Singapore@yahoo.com

Spastic Children's Association of Singapore (Cerebral Palsy Centre)

65 Pasir Ris Drive 1
Singapore 519529
Tel: 6585 5600
Website: www.spastic.org.sg
Email: spastic@pacific.net.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (MENTAL HEALTH)

AWWA Centre for Caregivers (AWWA CFC)

Infoline: 1800 2992 992

11 Lorong Napiri
ACCESS Building, Level 2
Singapore 547532
Tel: 6511 5318
Fax: 6511 5319
Website: www.awwa.org.sg
Email : awwacfc@awwa.org.sg

SERVICES PROVIDED

Caregivers Training
Information & Referral
Public Education

Singapore Anglican Community Services

Blk 10 Simei Street 3
Singapore 529897
Tel: 6386 1069
Website: www.sacs.org.sg
Email: admin@sacs.org.sg

SERVICES PROVIDED

Casework & Counselling
Support Group & Training

Singapore Association for Mental Health (SAMH)

Blk 69 Lorong 4 Toa Payoh, #01-365,
Singapore 310069
General: 6283 1576
Website: www.samhealth.org.sg
Counselling hotline: 1800-283 7019
Counselling email:
counselling@samhealth.org.sg
Caregiver Support Group Tel: 6283 1576
Email: supportsvcs@samhealth.org.sg

SERVICES PROVIDED:

Counselling & Support Group
Psycho-educational Group

St Andrew's Community Hospital

8 Simei Street 3
Singapore 529895
Tel: 6586 1000
Website: www.sach.org.sg
Email: general@sach.org.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Training & Education

The Caregivers' Association of the Mentally Ill

84 Riverina Crescent
Singapore 518313
Tel : 6782 9371
Website: www.cami.org.sg
Email: contact@cami.org.sg

SERVICES PROVIDED

Support Group
Training & Education

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (ALL ILLNESSES)

Centre for Enabled Living (CEL)

7 Maxwell Road
#05-08 Annexe B MND Complex
Singapore 069111
Infoline: 1800-8585 885
Fax: 6270 7024
Website: www.cel.sg
Email: information@cel.sg / schemes@cel.sg

SERVICE PROVIDED

Disability Service Locator
Information & Referral

Changi General Hospital

2 Simei Street 3
Singapore 529889
Tel : 6788 8833
Website: www.cgh.com.sg
General email: feedback@cgh.com.sg

HCA Hospice Care

12 Jalan Tan Tock Seng
Singapore 308437
Tel: 6251 2561
Fax: 6352 2030
Website: www.hca.org.sg
Email: info@hcahospicecare.org.sg

SERVICES PROVIDED

Caregivers' Training
Hospice Day Care Service
Hospice Homecare Service (free of charge)

Jurong General Hospital

378 Alexandra Road
Singapore 159964
Tel: 6472 2000
Website: www.alexhosp.com.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Khoo Teck Puat Hospital (Medical Social Service & Geriatric Clinic)

90 Yishun Central
Singapore 768828
Tel: 6602 2588 / 6555 8000
Appointment: 6555 8828
Website: www.ktph.com.sg

SERVICES PROVIDED

Casework & Counselling
Information & Referral
Support Group & Training

Singapore Cancer Society

15 Enggor Street
#04-01 to 04 Realty Centre
Singapore 079716
Cancer Information Service: 6221 0133
Website: www.singaporecancersociety.org.sg
Email: enquiry@singaporecancersociety.org.sg

SERVICES PROVIDED

Cancer Screening
Home Hospice Care
Public Forums, Educational Talks, Smoking
Cessation
Rehabilitation & Support Group

Singapore General Hospital (SGH) (Carelink)

Outram Road
Singapore 169608
Tel : 6321 4355

SERVICES PROVIDED

Information & Referral
Support Group & Training

Tan Tock Seng Hospital

11 Jalan Tan Tock Seng
Singapore 308433
Tel : 6256 6011
Website : www.ttsh.com.sg

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (HOME MODIFICATION & ASSISSTIVE TECHNOLOGIES)

ADT Security Services

26 Ang Mo Kio Industrial Park 2, Level 3
Singapore 569507
Tel: 6389 8777
Website: www.adt.sg
Email: adt_enquiries@tycoint.com

SERVICES PROVIDED

24-hrs Alarm Monitoring
CCTV
Home Protection System
Medical & Fire Emergencies
Video Surveillance

Disabled People's Association (DPA) Independent Living Centre

25 International Business Park
#04-77 German Centre
Singapore 609916
Tel : 6899 1220
Website: www.dpa.org.sg
Email: dpa@dpa.org.sg

DNR Wheels Pte Ltd (Seating Project for Persons with Cerebral Palsy)

21 Kim Keat Road
#01-03 Colourscan Building
Singapore 328805
Tel: 6254 4070; Mobile: 9730 2362
Website: www.dnrwheels.com
Email: dnrwheel@singnet.com.sg

Foot Care and Limb Design Centre (FLC)

Tan Tock Seng Hospital
Blk 105 Jalan Tan Tock Seng,
Singapore 308433
Tel: 6259 4026
Website: www.ttsh.com.sg

Handicaps Welfare Association Towards Independent Living Centre (Rehab & Training Centre)

1 Jurong West Central 2
04-03 Jurong Point Shopping
Singapore 648886
Tel : 6790 8636 / 6790 9029
Website: www.hwa.org.sg
Email: hwa@hwa.org.sg

SERVICES PROVIDED

Loans out Assistive Equipment

Lifeline Corporation Pte Ltd (HQ)

5 Pereira Road
#04-02 Asiawide Industrial Building
Singapore 368025
Tel: 6289 2062
Website : www.lifeline.com.sg
Outlets: Tan Tock Seng Hospital & Ang Mo
Kio Thye Hua Kwan Hospital
(For enquiries: check out the website)

Rehabmart Pte Ltd (HQ)

23 Tagore Lane
#04-19 Tagore 23 Warehouse
Singapore 339155
Tel: 62500555
Website: www.rehabmart.com.sg
Email: mail@rehabmart.sg
Outlets: Balestier, Chinatown and Eunos
(For enquiries: check out the website)

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (HOME MODIFICATION & ASSISTIVE TECHNOLOGIES)(CONT'D)

Singapore Therapeutic, Assistive & Rehabilitative Technologies (START) Centre

49 Kaki Bukit View
Kaki Bukit TechPark II
Singapore 415973
Tel: 6743 0262
Website: www.start-centre.com
Email: info@start-centre.com

Society for the Physically Disabled (SPD)

2 Peng Nguan Street
SPD Ability Centre
Singapore 168955
Tel: 6579 0700
Enquiry Hotline: 6323 2303
Website: www.spd.org.sg
Email: information@spd.org.sg

SERVICES PROVIDED:

Specialised Assistive Technology

Spastic Children's Association of Singapore (SCAS)

65 Pasir Ris Drive 1
Singapore 519529
Tel: 6585 5600
Website: www.spastic.org.sg
Email: spastic@pacific.net.sg

Telecare Services Pte Ltd

1D Yio Chu Kang Rd,
Singapore 545510
Mobile: 9769 4101
Website: www.meditama.com.sg
Email: lennongoh@meditama.com.sg

SERVICES PROVIDED:

Alarm Systems that provides the appropriate help for emergency situations by trained professionals

The HomeCare Place

Changi General Hospital
2 Simei Street 3, Level 1
Singapore 529889.
Tel: 6850 1868
Homecare Products : 1800-7878 787
Website: www.mypharmacy.com.sg
Email: homecare@cgh.com.sg

SERVICES PROVIDED:

Homecare products
Medical/surgical supplies
Over-the-counter medication

Touch Caregivers Support (Home-based Services)

Blk 173 Toa Payoh Lorong 1, #01-1264,
Singapore 310173
Tel: 6258 6797
Website: www.caregivers.org.sg
Email: caregivers@touch.org.sg

SERVICES PROVIDED:

Information & Referral
Support Group & Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (FINANCIAL SCHEMES)

Listed below is a selection of websites where you will get detailed information about the various schemes available in Singapore.

Assistance Schemes for the Disabled

Website: www.cel.sg

Community Development Council (CDCs)

Website: www.cdc.org.sg

• Central Singapore CDC

Tel: 6370 9901

Website: www.centraisingaporecdc.org.sg

• North East CDC

Tel: 6424 4000

Website: www.northeastcdc.org.sg

• North West CDC

Tel: 6767 2288

Website: www.northwestcdc.org.sg

• South East CDC

Tel: 6243 8753

Website: www.southeastcdc.org.sg

• South West CDC

Tel: 6316 1616

Website: www.southwestcdc.org.sg

SERVICES PROVIDED

Initiates, plans and manages community programmes to promote community bonding and social cohesion. The CDCs also render various community and social assistance services initiated by the government.

NCSS Administered Schemes

Tel: 6210 2500

Website: <http://www.ncss.org.sg/>

Funds administered by NCSS:

www.ncss.org.sg/VWOcorner/funding_and_resources.asp

Download a comprehensive 'List of Assistance Schemes for Individuals and Families in Social and Financial Need' (pdf file) at http://www.ncss.org.sg/social_service/seek_social_service.asp

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DOMESTIC HELP)

ACMI Training Centre

11 Hillside Drive
Singapore 548926
Tel: 6284 8797 (Sundays)
Email: tc@acmi.org.sg

Aidha

2 Nassim Road,
Singapore 258370
Tel: 6732 5434
Website: www.aidha.org

Day Off Campaign

Website: www.dayoff.sg

Embassy of the Republic of Indonesia

7 Chatsworth Road
Singapore 249761
Tel: 6737 7422
Website: www.kbrisingapura.com
Email: info@kbrisingapura.com

Foreign Domestic Worker Association for Skills Training (FAST)

120 Kim Seng Road
Singapore 239436
Tel: 6735 7687
WSQ: <http://wsq.wda.gov.sg>
Website: www.fast.org.sg
Email: contact@fast.org.sg

Foreign Domestic Worker (FDW) Levy Concession for Persons with Disability

CPF Building,
1 Tampines Central 5, #08-01/02,
Singapore 529508
Tel: 6788 2215
Helpline: 1800 347 2222
Website: <http://www.sdf.gov.sg>

For more information on eligibility criteria
and application procedure, please
go to www.mom.gov.sg

High Commission of Bangladesh

91 Bencoolen Street
#06-01 Sunshine Plaza
Singapore 189652
Tel: 6255 0075
Email: bdoot@singnet.com.sg
Website: www.bangladesh.org.sg

High Commission of India

31 Grange Road,
Singapore 239702
Website: www.hcsingapore.com
Email: indiahc@pacific.net.sg

The High Commission of Sri Lanka- Singapore

51 Newton Road
#13-07/12 Goldhill Plaza
Singapore 308900
Tel: 6254 4595 / 6 / 7
Website: www.lanka.com.sg
Email: slhcs@lanka.com.sg

Humanitarian Organization for Migration Economics (H.O.M.E.)

304 Orchard Road
#06-22 Lucky Plaza
Singapore 238863
Tel: 6333 8384 / 6348 9939
Website: www.home.org.sg
Email: migrants.home@gmail.com

• Men Migrant Workers

86 Desker Road
Singapore 209608
Helpline: 6341 5535

• Women Migrant Workers

Helpline: 6341 5525

• Migrant Voices

Website: www.migrantvoices.org
Email: support@migrantvoices.org

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (DOMESTIC HELP) (CONT'D)

Ministry of Manpower

18 Havelock Road
Singapore 059764
Website: www.mom.gov.sg

Mujahidah Learning Centre

590 Stirling Road
Mujahidin Mosque
Singapore 148952
Tel: 6473 7400
Website: www.mujahidinmosque.org
Email: info@muhajirinmosque.org.sg

Philippine Bayanihan Society

43 Pasir Panjang Road
Singapore 118503
Tel: 6474 3700
Website: www.bayanihancentre.org
Email: info@bayanihancentre.org

Philippine Overseas Labor Office (POLO)/Overseas WWA

Embassy of the Republic of the Philippines
20 Nassim Road
Singapore 258395
Tel: 6737 3977
Website: www.philippine-embassy.org.sg
Email: php@pacific.net.sg

Singapore Workforce Development Agency

1 Marina Boulevard
#16-01 One Marina Boulevard
Singapore 018989
Tel: 6883 5885
Website: www.wda.gov.sg
Email: wda_enquiry@wda.gov.sg

Transient Workers Count Too

5001 Beach Road
#06-27 Golden Mile Complex,
Singapore 199588
Tel: 6247 7001
Website: www.twc2.org.sg

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (OTHER RESOURCES)

Ang Mo Kio- Thye Hua Kwan Hospital

17 Ang Mo Kio Avenue 9,
Singapore 569766
Tel: 6453 8033
Website: www.amkh.com.sg
Email: enquiry@amkh.com.sg

SERVICES PROVIDED

Information & Referral
Training

Health Promotion Board (HPB)

3 Second Hospital Ave
Singapore 168937
Healthline: 1800 223 1313 (health advice)
Website: www.hpb.gov.sg
Email: hpb_mailbox@hpb.gov.sg

SERVICES PROVIDED

Information
Health promotion & Disease Prevention
Programmes

Ministry of Health (College of Medicine Building)

16 College Road
Singapore 169854
Tel: 6325 9220
Fax: 6224 1677
Website: www.moh.gov.sg

SERVICES PROVIDED

Information on Healthcare Services and
Health-related Legislation

National Council of Social Service

170 Ghim Moh Road
#01-02 NCSS Centre
Singapore 279621
Tel: 6210 2500
Website: www.ncss.org.sg
Email: ncss_webmaster@ncss.gov.sg

SERVICES PROVIDED

Coordinates the social service sector in
Singapore & works with Voluntary Welfare
Organisations

HELPLINES

Organisation	Details	Operating Hours	Helpline Number
Agency for Integrated Care	Centralised agency for the handling of referrals to intermediate and long-term care services	8.30am - 5.30pm (except Public Holidays)	6603 6933
AWWA Centre for Caregivers	Provides information and referral service as well as Caregivers training and public education	Mon - Fri: 9am to 6pm	1800-2992 992
Centre for Enabled Living (CEL)	First-stop centre for users of eldercare and disability services, and their caregivers	Mon - Fri: 8.30am - 5.30pm	1800-8585 885
ComCare	Connect needy individuals and families to relevant social agencies	24 hours	1800-222 0000
Health Promotion Board (HealthLine)	Advice on health, nutrition and general enquiries on medical issues	Mon - Fri: 8.30am - 5.30pm	1800-223 1313
Institute of Mental Health	For psychiatric emergencies	24 hours	6389 2222
Legal Aid Bureau Lab_enquiry @Lab.gov.sg	For Singaporeans and Permanent Residents of limited means requiring legal assistance	Mon - Fri: 8.30am - 12.30pm 2.00pm - 5.00pm Sat: 8.30am - 12.30pm	1800-325 1424
The Seniors' Helpline	Provide information on resources available for elderly, helpline for family members and referrals for Counselling	Mon - Fri: 9.00am - 7.00pm Sat : 9.00am - 1.00pm	1800-555 5555
Samaritans of Singapore	For anybody in crisis and persons with suicidal tendencies	24 hours	1800-221 4444
Singapore Association for Mental Health	For people who have psychological, psychiatric or social problems and others who need information for such persons	Mon - Fri: 9am - 6pm	1800-283 7019

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (BEREAVEMENT, SUPPORT GROUPS & COUNSELLING)

Academy Of Human Development Pte Ltd (AHD)

37 Middle Road
#05-00 Uweei Building
Singapore 188946
Tel: 6425 2422
Website: www.ahd.com.sg
Email: admin@ahd.com.sg

SERVICES PROVIDED

Counseling
Short courses/workshops on "Dealing with
Grief & Loss"

Child Bereavement Support (Singapore)

Website: www.cbss.sg
Email: help@cbss.sg

SERVICES PROVIDED

Support Group

Counselling and Care Centre

Blk 536 Upper Cross Street
#05-241 Hong Lim Complex
Singapore 050536
Tel: 6536 6366
Website: www.counsel.org.sg
Email: info@counsel.org.sg

SERVICES PROVIDED

Counseling
Training for Professionals

HCA Hospice Care

12 Jalan Tan Tock Seng
Singapore 308437
Tel: 6251 2561
Fax: 6352 2030
Website: www.hca.org.sg
Email: info@hcahospicecare.org.sg

SERVICES PROVIDED

Caregivers' Training
Hospice Day Care Service
Hospice Homecare Service (free of charge)

Wicare@Bishan

9 Bishan Place
#08-01 Junction 8 Office Tower
Singapore 579837
Tel: 6354 2475
Website: www.wicare.org.sg
Email: contactus@wicare.org.sg

SERVICES PROVIDED

Healing Programme
Support Group & Training

INSTITUTIONS WITH A FOCUS ON CAREGIVER SUPPORT SERVICES (FUNERAL SERVICE PROVIDERS)

Association of Funeral Directors (Singapore)

127 Lavendar Street,
Singapore 338735
Tel: 6296 5051 / HP: 9119 5051
Personal HP: 9637 9909 (for destitute cases)
Website:
www.nea.gov.sg/passesaway/afd.htm

SERVICES PROVIDED

Tips on procedures after death and
organisations to contact

Ang Chin Moh Undertaker

Blk 88 Geylang Bahru
#01-2724
Singapore 339696
Tel: 6292 4376 / HP: 9862 3026

Ang Yew Seng Funeral Parlour

Blk 38 Sin Ming Drive
#01-537 / 543
Singapore 575712
Tel : 6456 8557 / HP : 9780 1526

Direct Indian Casket

127 Lavender Street
Singapore 228735
Tel : 6296 5051 / HP: 9119 5051

Hindu Casket

Blk 88 Geylang Bahru, #01-2726
Singapore 339696
Tel: 6222 4444 / HP: 9222 4444

Serbaguna Muslim Funeral Services & Contractor Pte Ltd

Blk 78 Geylang Bahru, #01-2910
Singapore 229686
Tel: 6440 8471 / HP : 9634 7145

Singapore Casket Co Pte Ltd

131 Lavender Street
Singapore 338737
Tel : 6293 4388

Singapore Muslim Casket & Marble Contractor Pte Ltd

Blk 78 Geylang Bahru, #01-2910
Singapore 339686
Tel : 6440 7259 / HP: 9623 2464

Trinity Casket Pte Ltd

Blk 38 Sin Ming Drive, #01-527 / 531
Singapore 575712
Tel : 6451 4496

The above list of Funeral Directors are members of the Association of Funeral Directors (Singapore). This information is provided for reference only. NEA is not responsible for the actions of any of the service providers listed. You are encouraged to make your own enquiries or to seek independent advice when necessary. You are under no obligation whatsoever to use the services from this list of service providers and are free to source for alternative service providers. More companies providing such services can be found in the Yellow Pages / telephone directory.

USEFUL NUMBERS

Emergency

Ambulance.....	995
Ambulance (non-emergency).....	1777
Fire Brigade.....	995
Police.....	999
Police Hotline.....	6225 0000

Community Hospitals

Ang Mo Kio-Thye Hua Kwan Hospital.....	6453 8033
Bright Vision Hospital.....	6248 5755
Kwong Wai Shiu Hospital & Nursing Home.....	6299 3747 / 6396 5601 / 6294 7509
Ren Ci Hospital & Medicare Centre (Moulmein).....	6358 0777
Ren Ci Hospital & Medicare Centre (Buangkok).....	6385 0288
St Luke's Hospital.....	6563 2281
St Andrew's Community Hospital.....	6586 1000

Government Hospitals

Changi General Hospital.....	6788 8833
Institute of Mental Health (24-hr).....	6389 2222
Jurong General Hospital.....	6472 2000 / 6379 3162
Khoo Teck Puat Hospital.....	6555 8000
KK Women's & Children's Hospital.....	6293 4044
National University Hospital.....	6779 5555 / 6772 5000 (A&E)
Singapore General Hospital.....	6222 3322 / 6321 4311 (A&E)
Tan Tock Seng Hospital.....	6256 6011 / 6357 8766 (A&E)

Private Ambulances (24-hour)

Assisted Medical Evacuation (AME).....	6247 7080
Blesswell.....	6273 0147
Civic Ambulance.....	6333 3000
Econ.....	6382 8888
ER.....	6222 2995
Green Crescent.....	6788 8911
Hope Ambulance.....	6100 1911
Lentor Residence.....	6100 1777 / 6451 6300
Life International Ambulance.....	6272 6018
Medic Network LLP.....	6255 4434

Please note that ambulance charges do vary.
Check with the respective companies to find out about cost.

USEFUL NUMBERS (CONT'D)

Private Hospitals

East Shore Hospital.....	6344 7588
Gleneagles Hospital.....	6473 7222
Mt Elizabeth Hospital.....	6737 2666 / 6731 2218/9 (A&E)
Mt Alvernia Hospital.....	6347 6688
Raffles Hospital.....	6311 1111 / 6311 1555 (A&E)
Thomson Medical Centre.....	6250 2222

Taxis

Comfort & Citycab.....	6552 1111
• SMS a Cab.....	71222
• Handicap taxi.....	6254 3006
General Booking No.....	6342 5222 (6-Dialcab)
Premier & Silver Taxis.....	6363 6888
Prime taxi.....	6778 0808
SMRT Taxis.....	6555 8888

Others

Electricity Emergency.....	1800 778 8888
Piped Gas Emergency.....	1800 752 1800
Water Emergency (24-hr).....	1800 284 6600

USEFUL WEBSITES

Assistive Technology (AT) Fund

www.cel.sg

Building and Construction Authority

www.bca.gov.sg/BarrierFree/Accessibility_Fund.html

Centre for Enabled Living

www.cel.sg

Chronic Disease Management Programme

www.moh.gov.sg

Civil Defence Guidebooks

www.scdf.gov.sg

Community Development Council (CDC)

www.cdc.org.sg

Health Net Café

www.healthnetcafe.com

Health Promotion Board - Mental Wellbeing

www.healthymind.sg

Interactive Map of Police Stations

www.spf.gov.sg/contactus/contactus_index.htm

Legal Aid Bureau

www.mlaw.gov.sg

List of Relief Caregivers

www.healthnetcafe.com/directory/home_nursing_svcs-relief-caregivers.html

'LTA Cares' Fund

<http://www.ncss.org.sg/vwocorner/taxisubsidy.asp>

Ministry of Community Development, Youth and Sports

<http://www.mcys.gov.sg>

Ministry of Education

<http://www.moe.gov.sg>

Ministry of Health

<http://www.moh.gov.sg>

National Council of Social Service (NCSS)

<http://www.ncss.gov.sg>

USEFUL WEBSITES (CONT'D)

National Healthcare Group (NHG)

www.nhg.com.sg

Online Job Database for Persons with Disabilities and their Caregivers

www.jobs-odf.com.sg/Home/Home.aspx

People's Association

www.pa.gov.sg

Respite Care Services/Day Centres for Senior Citizens

www.aic.sg

SingHealth

www.singhealth.com.sg

Singapore Civil Defence Force

www.scdf.gov.sg

SingHealth

www.singhealth.com.sg

Wheelchair Accessible Bus Services

www.sbstransit.com.sg/doyouknow/facts_wab.aspx

Wheelchair Accessible Cabs

www.ezymaxi.com

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