



LUTHERAN  
LIFE VILLAGES

# 10 Things

CAREGIVERS NEED TO  
KNOW ABOUT MEMORY LOSS



## The best care starts with understanding

If someone you love has been diagnosed with dementia, you are likely facing a mix of emotions and choices. The pages ahead will help you understand what to expect, how to plan ahead — and perhaps most importantly, knowing when to ask for help.



## Start planning as early as you can

Involve your loved one while they can still be a part of the conversation. Their voice matters most now — and including them early makes everything that follows a little easier.

- ▶ Put key legal documents in place: durable power of attorney for finances, durable power of attorney for health care (health care proxy) and other advance directives aligned with your loved one's wishes. Review a will and any existing trusts.
- ▶ Involve close family so roles, responsibilities and expectations are clear. Review finances (assets, income, benefits, insurance) and build a plan for changing care needs, keeping in mind Medicare does not cover long-term custodial care.
- ▶ Ask medical providers what permissions and paperwork are required, including HIPAA authorization, so you can communicate with providers, access medical information and coordinate care.
- ▶ Organize key documents, medication lists and provider contacts and note where they're kept.
- ▶ Consider an elder law attorney if the situation is complex; they can ensure documents are legally sound, address Medicaid planning and flag issues families often don't know to ask about.

# 1

Planning doesn't have to happen all at once. Spreading discussions out over several weeks — medical wishes one time, finances another — is easier for everyone and leads to better decisions while your loved one can still participate meaningfully.

## 2

### Understanding the road ahead

Caregivers who use support services — from respite care to community programs — are better able to sustain the care they provide and keep their loved ones at home longer.

Dementia care is rarely a short-term commitment and knowing what to expect can help your family plan with more clarity and confidence.

Dementia is progressive and symptoms typically worsen over time, although the pace of change varies widely from person to person. As your loved one's condition advances, tasks they could once handle independently — such as managing medications, preparing meals, or handling finances — often become more difficult. Many people with dementia also require increasing supervision to remain safe at home.

The caregiving commitment can be substantial. About one in four dementia caregivers report providing 41 hours or more of care each week, effectively taking on a full-time, unpaid role. According to the Alzheimer's Association, people age 65 and older live an average of four to eight years after an Alzheimer's diagnosis, though some live significantly longer depending on age, overall health and type of dementia.

## 3

### Caregiving costs more than most families expect

That's especially true when dementia is involved. AARP research shows that caregivers supporting someone with dementia spend nearly \$9,000 per year out-of-pocket on average — almost twice the amount spent by caregivers whose loved one does not have dementia. Expenses commonly include home modifications, medical supplies, paid assistance, transportation and health costs not covered by insurance.

The financial impact also extends to employment. Two-thirds of working caregivers report difficulty balancing their jobs with caregiving responsibilities. Many reduce hours, take extended leave, or turn down advancement opportunities — decisions that can permanently affect earnings and long-term retirement security.

Over a lifetime, the cumulative cost is substantial. The Alzheimer's Association estimates total lifetime dementia care costs at more than \$400,000, with roughly 70% borne by families through unpaid caregiving and direct out-of-pocket spending.

Understanding these realities early on can help families plan, budget and seek support before financial strain escalates.

Your local Area Agency on Aging is one of the most underused resources available to caregivers. They can connect you with grants, respite care, transportation and meal programs — often at little or no cost.



# 4

## Dementia caregiving is complex

People with dementia who wander are often found by strangers or police who don't know who they are or who to call. A wandering response service such as MedicAlert+ from the Alzheimer's Foundation of America provides an ID bracelet linked to a 24/7 hotline.

You'll need to learn new skills over time. Caregivers commonly need strategies to manage behavioral changes, adapt communication, support declining mobility and address eating and swallowing difficulties that can emerge as dementia progresses. Creating a safe, secure home environment is essential. People living with dementia have a higher risk of falls and changes in judgment or spatial awareness can increase the risk of injury or unsafe wandering.

- ▶ Trusted caregiver education resources — such as those from the [Alzheimer's Association](#) — can help caregivers understand what to expect and how to respond.
- ▶ Guidance from healthcare professionals, including occupational therapists, physical therapists and speech-language pathologists, can support safer daily routines and communication.
- ▶ Connecting with other caregivers can reduce isolation, provide practical insight and — research suggests — help sustain home-based care longer.

# 5

## Caring for a loved one can affect *your* health

Research shows that dementia caregivers experience higher rates of stress, depression and anxiety than other caregivers — and often report worse physical health too.

- ▶ Be aware of symptoms of stress: fatigue, sleep difficulties, headaches, anxiety and irritability.
- ▶ Take regular time away from caregiving to relax and do things you enjoy.
- ▶ Stay connected with family and friends — they can provide emotional support and keep you grounded.
- ▶ Consider joining a caregiver support group.
- ▶ Take steps to stay healthy: establish a good sleep routine, stay physically active and maintain a balanced diet.
- ▶ Seek out available supports: adult day programs, respite care and community services.

Many caregivers feel guilty about taking time for themselves. That's normal — but don't let it stop you. Taking care of yourself is one of the most responsible things you can do — for yourself and for the person you're caring for.

Regular contact with friends and family is among the strongest protectors against stress and depression. Even brief, casual connection counts.



# 6

## Know when home may no longer be the best fit

Consider this question: if you stepped away for a week, could someone else confidently manage medications, behaviors, mobility and medical changes without crisis? When care depends entirely on one exhausted person, the structure — not the love — may need to change.

Most adults want to age in place and for many that's possible — especially in earlier stages of memory loss— with the right support. But as dementia advances, the level of care required often grows beyond what family caregivers and in-home services can reliably provide.

Even with the best care at home, it can be difficult to consistently ensure adequate social engagement, daily activity and nutrition. Research shows that as dementia advances, people living at home are more likely to have unaddressed pain and medical needs — not because home is the wrong place, but because the support required often exceeds what can be managed at home.

If safety, comfort, or medical oversight can no longer be provided consistently — or if caregiving is seriously harming your own health — it may be time to consider a transition to memory care.

# 7

## Caring for a spouse brings additional challenges

When dementia affects a spouse, caregiving often develops gradually as roles shift and shared decision-making becomes harder. Communication changes, familiar routines fade and the balance of partnership can quietly give way to responsibility — even as the nature of your connection changes.

Many spouses also experience increasing isolation. Social circles may shrink, invitations may feel harder to accept and it can become easier to stay home than to explain what's changed or manage unpredictable situations in public.

Over time, caregiving can also become physically demanding. Tasks such as assisting with mobility, responding to nighttime needs, or helping a partner after a fall can exceed what one person can safely manage — especially when there are differences in size, strength, or health.

If you hesitate to ask for support, you're not alone. Needing help doesn't mean you've failed. It reflects how much the situation has changed.

A consultation with a geriatric care manager can offer an objective assessment of both partners' needs — clarifying risks and outlining options before exhaustion or crisis begins shaping decisions.



# 8

## Make sure your home is ready

Adding labels and visual cues — simple signs or pictures — on cabinet doors, drawers and rooms can help your loved one navigate independently and reduce frustration.

As dementia progresses, judgment and spatial awareness decline, making everyday environments — stairs, bathrooms, kitchens — increasingly dangerous. Modifications can reduce accidents, ease caregiving and help the person remain at home longer.

Here's where to start:

- ▶ Remove tripping hazards (loose rugs, clutter, cords).
- ▶ Improve lighting and visual contrast on stairs and transitions. Install nightlights.
- ▶ Install grab bars, handrails and non-slip mats in bathrooms.
- ▶ Secure medications, cleaning products, alcohol and sharp objects.
- ▶ Secure cabinets and drawers. Remove or securely lock away firearms.
- ▶ Set the water heater temperature to reduce scald risk.

### Additional modifications often needed as dementia progresses:

- ▶ Install door locks or alarms designed to reduce wandering while maintaining emergency access.
- ▶ Modify stove controls or appliance shut-offs.
- ▶ Make bathroom safety adaptations (raised toilet seats, shower chairs, step-in showers or tubs).
- ▶ Move essential living spaces to the first floor to reduce stair use.
- ▶ Install ramps or zero-step entries as balance and mobility decline.



## 9 There will be a point when you can't do it alone

People with dementia need significantly more daytime light to regulate sleep-wake cycles. Increasing natural morning light and reducing evening glare can stabilize nighttime restlessness. Dim or low lighting often worsens confusion.



As dementia progresses, there is often a point when one caregiver is no longer enough. Safety risks begin to surface unpredictably rather than occasionally. A person may leave the house, misjudge familiar surroundings, or make decisions that place them at risk. Sleep-wake cycles may reverse, increasing nighttime confusion and restlessness.

These changes signal the need for around-the-clock oversight.

Families commonly hire paid caregivers to help with supervision and personal care. As care needs increase, coverage often expands into longer days, overnight monitoring and transitions between multiple caregivers. Coordination becomes complex and gaps in coverage can carry serious consequences.

Cost becomes part of this reality. Hourly home care accumulates quickly. Families must assess whether a private home can reliably deliver the uninterrupted supervision that dementia now requires. This is often the point when the need for 24-hour care can no longer be deferred.



## The right memory care can make all the difference

Lutheran Life Villages' comprehensive care network includes highly rated communities dedicated to supporting individuals living with Alzheimer's and other forms of memory loss across Northeast Indiana.

Delivered through Lutheran Life Villages' integrated approach to memory support, care is tailored to the individual - ranging from personalized assistance with daily routines and early cognitive changes to more intensive, specialized support with 24-hour supervision in a secure setting for those with more advanced needs.

Whether you're ready to take the next step or just starting to explore your options, we're here to help.

## 10

Our assisted living residents are supported day and night by experienced caregivers and licensed nurses who are consistently present and actively involved in daily life.





# LUTHERAN LIFE VILLAGES

## **The Village at Anthony Boulevard**

*Senior Living Apartments • Assisted Living • Short-Term Rehabilitation •  
Long-Term Care • Memory Care*

6701 South Anthony Boulevard, Fort Wayne, IN 46816 • 260-286-8104

## **The Village at Inverness**

*Memory Care Assisted Living*

8075 Glencarin Boulevard, Fort Wayne, IN 46804 • 260-619-6638

## **The Village at Kendallville**

*Long-Term Care • Memory Care*

351 N Allen Chapel Road, Kendallville, IN 46755 • 260-286-8238

## **The Village at Pine Valley**

*Short-Term Rehabilitation • Long-Term Care*

9802 Coldwater Road, Fort Wayne, IN 46825 • 260-286-8276

## **The Village at Pine Valley Assisted Living**

*Assisted Living • Memory Care Assisted Living*

11430 Coldwater Road, Fort Wayne, IN 46845 • 260-286-8251

## **Piper Trail**

*Active Senior Living*

8151 Glencarin Boulevard, Fort Wayne, IN 46804 • 260-300-2523

