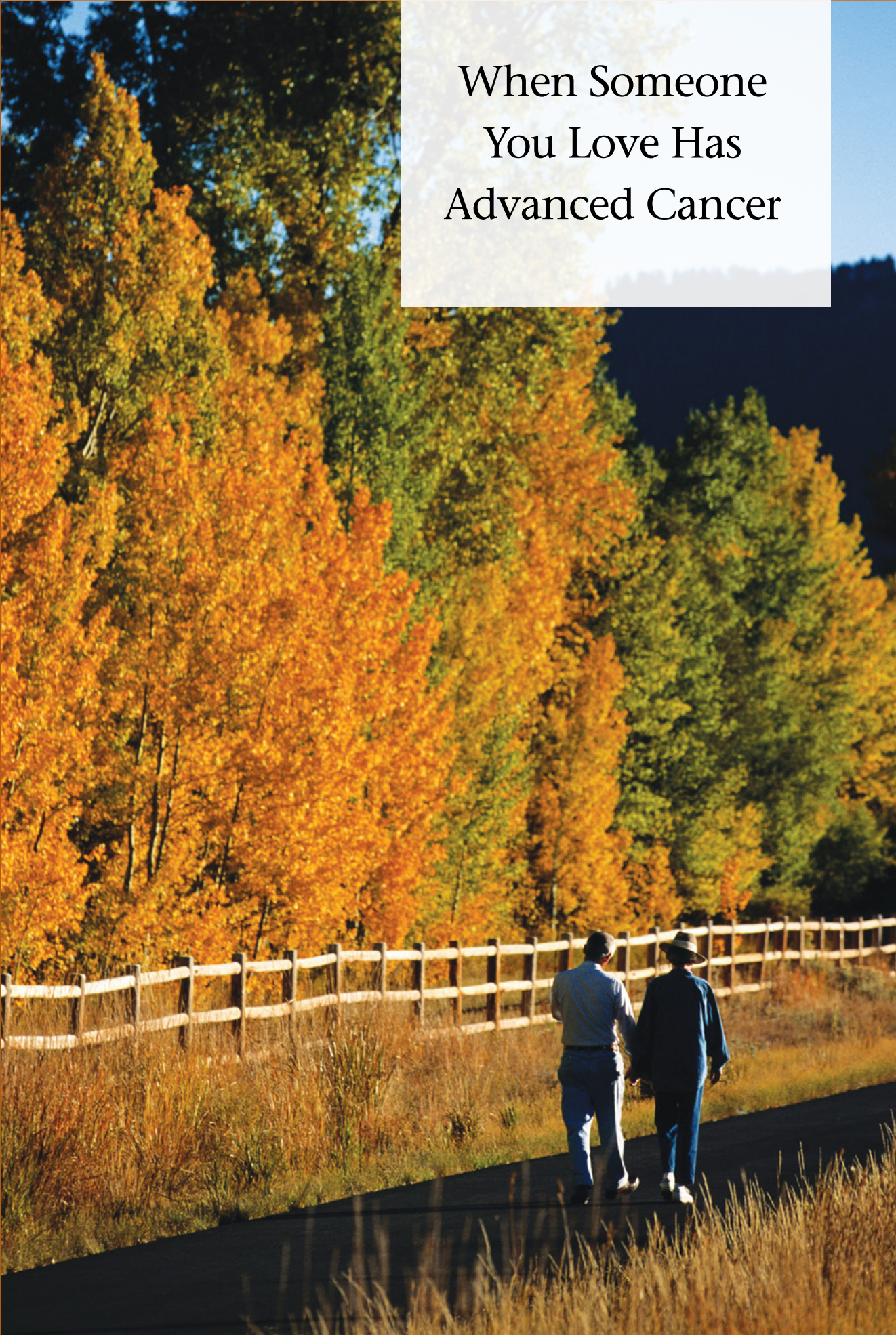


National Cancer Institute

Support for Caregivers

When Someone
You Love Has
Advanced Cancer



U.S. DEPARTMENT
OF HEALTH AND
HUMAN SERVICES
National Institutes
of Health

For more information...

The following free booklets may be helpful if your loved one has cancer treatment:

- *Chemotherapy and You*
- *Coping With Advanced Cancer*
- *Eating Hints for Cancer Patients*
- *Taking Part in Cancer Treatment Research Studies*
- *Pain Control*
- *Radiation Therapy and You*
- *Taking Time*
- *Thinking About Complementary and Alternative Medicine*
- *When Cancer Returns*

These booklets are available online from the National Cancer Institute (NCI). To learn more about specific types of cancer or to request any of these booklets, visit NCI's website (<http://www.cancer.gov>). You can also call NCI's Cancer Information Service toll-free at 1-800-4-CANCER (1-800-422-6237) to speak with an information specialist.

We would like to offer our sincerest gratitude to the extraordinary caregivers, health professionals, and scientists who contributed to the development and review of this publication.

When Someone You Love Has Advanced Cancer



*“If there’s one thing
that’s come out of taking care of someone,
it’s that I’ve learned what’s important
really fast. And it’s a lesson
I’ll carry forever.”*

—Maureen

The purpose of this book is to focus on you and your needs.

We've heard from many caregivers about things they wish they had known early on. We have collected their tips in this booklet. Some of the tips seem simple, but they may not always be easy to do.

Use this booklet in whatever way works best for you.

You can read it from front to back. Or you can just refer to different sections as you need them.

No two people are alike. Some chapters of this booklet may apply to you, while others may not. Or you may find that some sections are more useful to you later. Or you may decide that you would rather read a different booklet right now (see below).

Terms Used: This booklet uses the terms “**loved one**” and “**patient**” throughout to describe the person you are caring for. In addition, for ease of reading, we alternate using the pronouns “**he**” and “**she**” when referring to the person with cancer.

Other booklets for caregivers that can be printed from the NCI website are:

- *Facing Forward: When Someone You Love Has Completed Cancer Treatment*
- *When Someone You Love Is Being Treated for Cancer*
- *Children with Cancer: A Guide for Parents*
- *When Your Parent Has Cancer: A Guide For Teens*
- *When Your Brother or Sister Has Cancer: A Guide for Teens*

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Overview

Is This Booklet for Me?

This booklet is for you if your loved one has been told that he or she has advanced cancer that is no longer responding to treatment. It explores many of the questions and crossroads you may be facing now.

Until now, you have probably gone through cancer treatment with your loved one hoping for a remission or recovery. If your health care team is telling you that this may not be possible, you may be facing new choices to make about care and future steps.

Making these transitions in care can be hard. You'll need to focus on the things you can control and what you can do to make this time with your loved one special. You'll want to help the patient live life to the fullest. Many caregivers say that this time gave their life special meaning and a sense of what's important.

There are other booklets available that talk about how to give care to a loved one. But the purpose of this booklet is to focus on you and your needs.

Who Is a Caregiver?

If you are helping someone you love during cancer care, you are a “caregiver.” You may not think of yourself as a caregiver. You may look at what you're doing as something natural—taking care of someone you love.

There are different types of caregivers. Some are family members. Others are friends. Every situation is different. So there are different ways to give care. There isn't one way that works best.

Caregiving can mean helping with day-to-day activities such as doctor visits or preparing food. But it can also happen long-distance, when you are coordinating care and services by phone or email. Caregiving can also mean giving emotional and spiritual support. You may be helping your loved one cope and work through the many feelings that come up at this time. Talking, listening, and just being there are some of the most important things you can do.

During this time, the natural response of most caregivers is to put their own feelings and needs aside. They try to focus on the person with cancer and the many tasks of caregiving. This may be fine for a little while. But it can be hard to keep up for a long time. And it's not good for your health. If you don't take care of yourself, you won't be able to take care of others. It's important for everyone that you take care of *you*.

Helping Your Loved One Cope With Advanced Cancer

“When you’re taking care of somebody, you’re so busy. For me, staying busy was very fulfilling. But then, when it began to shift, I felt empty sometimes, wondering what to do next.” —Joe

Your loved one may be struggling with advanced cancer or with a cancer recurrence. Doctors may be saying that the cancer isn’t responding to treatment. You may have been told that long-term remission isn’t likely. Or your loved one may have decided to discontinue treatment and live out his or her days to the fullest.

This may be a time when new decisions need to be made. Shifts in care may be needed or may already be taking place. The burden of making these decisions together may seem much heavier than it used to be. These choices often come with many emotions, such as sadness, anger, and the fear of the unknown. They may also come with questions about how much longer your loved one will live.

Thinking or talking about these issues may feel like you’re giving up. But you aren’t. It doesn’t mean giving up hope. People usually cope better when they have different options. Having information about how to deal with tough situations will help. Your loved one still deserves good medical care and support from the health care team even if the treatment changes.

Making Decisions Together

You may have been caring for the cancer patient for a short or a long time. Most likely, you’ll be very involved in helping make choices about next steps for care. Some of these choices may include:

- Treatment goals
- When to use hospice care
- Financial decisions
- How to get support from family members

“I guess some people don’t want a lot of information because they aren’t sure they can handle what the possibilities are. But I don’t think you can really make a good decision without knowing everything. We had to ask a lot of questions, though, because we didn’t know all our options.” —Beth

When dealing with advanced cancer, people have different goals for their care. Some want to keep following more aggressive treatments. Others decide to choose other paths for care. You may wonder: “Have we done everything possible to treat the cancer, or should we try another treatment?” It’s natural to want to do all you can, but you should weigh these feelings against the positives and negatives for your loved one.

Questions to ask:

- What’s the best we can hope for by trying another treatment?
- Is this treatment meant to ease side effects or slow the spread of cancer?
- Is there a chance that a new treatment will be found while we try the old one?
- What are the possible side effects and other downsides of the treatment? How likely are they?
- Are the possible rewards bigger than the possible drawbacks?

“You really want to know if the treatment is worse than the illness. We’ve come to ask the question, what’s the quality of life after this? Is it worth being sick for 2 months if he’s got less than a year to live?” —Dan

Asking these questions may help the patient decide whether to continue or begin more treatment. It’s best to work together on this process. It will help you figure out both of your needs and the needs of others close to you.

It’s important to ask your health care team what to expect in the future. And it’s also important to be clear with them about how much information you and the patient want from them.



Understanding Your Loved One's Wishes

For many families, it's important that your loved one be in charge of making decisions. But in some families and cultures, it's common for the caregiver to make many of the decisions. And they may make them with or without the patient knowing. Or sometimes the patient wants the caregiver to make all the decisions. This may be hard, for many reasons:

- Your own stress may make it hard to decide.
- Your ideas about how to move forward may differ from the ideas of other family members or friends.
- The patient may have different beliefs about care than you or other loved ones.
- The opinions of your health care team may differ from your loved one's or yours.

"I think some people, like me, want to know everything. I want no surprises. But my husband doesn't want to know anything. We struggle with how to handle this issue."

—Dora

There may also come a time when you have to make decisions for your loved one because he can't anymore. It's important to get a sense of how he feels about this before it happens. How would he like to deal with it? This may mean letting go of some opinions that you have about treatment. (For example, you may want to keep your loved one alive, whatever it takes. But he may wish to stop receiving life-sustaining measures at a certain point.) Try to keep things in perspective by looking at the facts.



Palliative Care

All patients have a right to comfort and quality of life throughout their care. Care that makes patients feel better, but doesn't treat the disease itself is often called **palliative care**. It includes treating or preventing cancer symptoms and side effects caused by treatment. Comfort care can also mean getting help with emotional and spiritual problems during and after cancer treatment.

Sometimes patients only want to focus on the cancer itself. Yet they can improve their quality of life with palliative care.

People once thought of palliative care as a way to comfort those dying of cancer. Doctors now offer this care to all cancer patients, beginning when the cancer is diagnosed. Palliative care can go on through treatment, survival, advanced disease, and the time when treatment no longer controls the cancer. Members of the health care team may be able to provide comfort care. But a palliative care specialist may be the best person to treat some problems. Ask the doctor or nurse if there is a specialist your loved one can see.

Choices for Care

There are a number of options for your loved one's cancer care. These depend on the type of cancer and the patient's goals for care. These options include:

- Clinical trials (research studies)
- Palliative radiation, chemotherapy, or surgery
- Hospice care
- Home care

Many patients choose more than one option. Your loved one should base her decision on the risks and benefits of available treatments as well as her own feelings about life and death. You should both ask all the questions you need to. If she chooses *not* to get any more active cancer treatment, it does not necessarily mean a quick decline and death. And she will continue to receive palliative care and made comfortable. The health care team can offer information and advice on treatment options.

"We have to let patients and their family members truly understand that if they choose not to do chemo or some other aggressive therapy, there are other options where they will receive support, comfort care, and assistance from the health care team." —Dr. Hauser

Clinical Trials

Patients with advanced cancer may be offered the option to participate in early-phase clinical trials. These trials are designed to look at the safety of a new treatment and to identify the best dose.

The chance that the new treatment will benefit a patient in such a trial is low, but some patients join these trials because they have hope that the treatment may help slow the growth of their cancer. Another reason may be that they want to benefit future patients by taking part in a trial.

Clinical trials have both benefits and risks. Your doctor and the study doctors should fully explain these before you decide to join a trial.

Palliative Treatment

Many of the same methods that are used to treat cancer, such as medicines and certain treatments, can also be used to reduce pain or other symptoms, and help a patient feel more comfortable. In advanced cancer, palliative treatment may be given to help a person feel better, even if it isn't intended to treat the cancer. For example, doctors may give chemotherapy to slow the growth of a tumor that is causing pain. Or surgery may be performed to remove a mass that is pressing on certain nerves and causing pain.



Hospice Care

Choosing hospice care doesn't mean that you've given up. It means that the treatment goals are different now. It does not mean giving up hope, but rather changing what you hope for.

The goal of hospice is to help patients live each day to the fullest by making them as comfortable and as symptom-free as possible. Hospice doctors, nurses, chaplains, social workers, and volunteers are specially trained. They are dedicated to supporting the emotional, social, and spiritual needs of both patients and their families, as well as dealing with patients' medical symptoms.

Many people believe that hospice is only available in the last days or weeks of life. They don't realize that hospice can provide support for much more than a few weeks. As a result, many caregivers have said that they wished they had gotten hospice involved sooner in the care process. They were surprised by the expert care and understanding that they got. Often, control of symptoms not only improves quality of life but also helps people live longer. Check with the hospice you are thinking of using to learn what treatments and services are covered. Also check with your loved one's insurance company to see what it will cover.

People usually qualify for hospice services when their doctor signs a statement that says that patients with their type and stage of disease, on average, aren't likely to survive beyond 6 months. Patients will be reviewed periodically by the health care team to see whether hospice care is still right for them. Services may include:

- Doctor services
- Nursing care
- Medical supplies and equipment
- Drugs for managing cancer-related symptoms and pain
- Short-term inpatient care
- Homemaker and home health aide services
- Respite services to give you a break from caring for your loved one
- Counseling
- Social work services
- Spiritual care
- Bereavement (grief) counseling and support
- Volunteer services

"I can't say enough about our hospice nurse. We don't need her all the time yet, but she's here if we need help. She comes by or calls us to see if there's anything she can do. She's been a great source of comfort these past few months." —Gail

No One Knows the Future

It's normal for people to want to know how long their loved one will have to live. It's also natural to want to prepare for what lies ahead. You may want to prepare emotionally too, as well as make certain arrangements and plans.

But predicting how long someone will live is difficult. The doctor has to take into account the type of cancer, treatment, past illnesses, and other factors. Your loved one's doctor may be able to give you an estimate. But keep in mind that it's a guess. Every patient is different.

Some patients live long past the time the doctor first predicted. Others live a shorter time. Also, an infection or other complication could happen and change things. Your loved one's doctor may know the situation best. But even the doctor can't know the answer for sure. And doctors don't always feel comfortable trying to predict how long someone will live.

In truth, none of us knows when we are going to die. Unexpected events happen every day. The best we can do is try to live fully and for today.

What to Expect with Hospice Care

People can get hospice services at home, in special facilities, in hospitals, and in nursing homes. Hospice care also provides visits by nursing assistants, social workers, and chaplains, as well as nurses on call 24 hours a day in case you need advice. And they have many volunteers who help families care for their loved one. Some hospice services will give palliative chemotherapy at home as well. Hospice care doesn't seek to treat cancer. But it does treat curable problems with brief hospital stays if needed. Examples might be pneumonia or a bladder infection.

"I wish I'd found out earlier about hospice care. But you don't know what you need at the beginning. And I didn't realize they could help me sooner, rather than later." —Bruce

Medicare, Medicaid, and most private insurance companies cover hospice services. For those without coverage and in financial need, many hospices provide care for free. To learn more about hospice care, call the National Hospice and Palliative Care Organization at 1-800-658-8898. Or visit the website at <http://www.nhpco.org> to find a hospice program in your community.

Home Care

Home care services not only provide palliative care, but may treat the cancer itself. This is for people who get medical care at home rather than in a hospital. If the patient qualifies for home care services, they may include:

- Managing symptoms
- Monitoring care
- Physical and other therapies
- Providing medical equipment

Your loved one may have to pay for home care services. Check with your insurance company. Medicare, Medicaid, and private insurance companies will sometimes cover home care services when ordered by the doctor. But some rules apply. So talk to a social worker and other members of the health care team to find out more about home care.

Working With the Health Care Team

Your situation may be changing a lot now. It's very important to keep asking questions. Some caregivers feel that they were given a lot of information early on, but not as much later. And learning all the unknowns of the different care and treatment options can be stressful.

It's important for you and your loved one to sit down with the health care team. You need to talk about future steps and what to expect. You may be afraid of what you might hear. But other caregivers have said that they felt reassured after learning their options. It made them able to plan ahead.

Some people with cancer want to know everything. Others let their caregivers make the decisions. Sometimes these differences are cultural. Other times they are personal. The patient, your family, and you should decide who will be the primary contact for the health care team.

Asking About Pain

People who have their pain managed are able to focus on enjoying life. Caregivers often worry about their loved one being in pain. If they are preoccupied by pain, you may notice changes in their personality, such as being distant, not being able to sleep, or not being able to focus on daily activities they once enjoyed.

Your loved one does not have to be in pain or in any discomfort. Some people assume that there will always be severe pain with cancer. This is not true. Pain can be managed throughout treatment. The key is to talk regularly with the health care team about pain and other symptoms. You may want to ask if there is a pain specialist on staff as well.

Sometimes people with cancer don't want to talk to the health care team about their pain.

They worry that others will think that they're complaining or that pain means the cancer is getting worse. Or they think that pain is just something they have to accept. Sometimes people get so used to pain, they forget what it's like to live without it. The medical team should ask about pain levels, but it's up to *you and the patient* to be open about any pain she is having.

"It can be hard for me as a doctor, because many times I see patients who want to know everything. And then I have caregivers who don't want me to tell the patient everything. Yet the reality is that the patients know their bodies—they know what's going on. So sometimes I get a situation where everyone knows the truth but tries to keep it from the other person to protect them." —Dr. Crawford

Your Loved One's Eating

It's okay to offer your loved one food, but try not to pressure him to eat. We often think of eating well as bringing good health. But when people have advanced cancer, they may not have an appetite. Also, their bodies may need less food than in the past. Or, some people find it easier to eat smaller portions more often, rather than three full meals a day.

Although giving food may be a way you feel you can nurture your loved one, it's important for you to try not to force him to eat. There are a lot of changes going on in the body, and he needs to decide when he is hungry. Trust that he knows what is best for his body. If you are worried that your loved one isn't eating enough or eating properly, ask the doctor or nurse for an opinion.

This is when it's important for you to encourage her to speak up. Or you can speak up for her. Be honest with the doctor about pain and how it's affecting her routine. It may take more than one talk to feel comfortable about the pain medicines given. Some caregivers worry that they will give their loved one too much medicine. This rarely happens, but it's important for you to talk to the doctor about your fears and concerns.

Talk with the health care team about how to keep your loved one as comfortable as possible. Make sure to include any hospice staff you may have. There are drugs that can help treat pain. These drugs can also be adjusted or changed if they aren't working or have unpleasant side effects.

Don't be afraid to ask for stronger pain relievers or larger doses if the patient needs them. Addiction is not an issue in people with advanced cancer. Instead, they will help your loved one stay as comfortable as possible. People with a history of addiction will want to talk to their doctor about any concerns. For more information, see the NCI booklet, *Pain Control* (see inside cover).



Asking About Other Changes

Sometimes, as treatment continues, changes may take place in the person with cancer. These may be due to the side effects of treatment or the cancer itself. Or they may be caused by other drugs. Some caregivers have said that they wished they had known about these changes sooner. They wished they had known what to expect.

Changes may occur in:

- Looks
- Personality or mood
- Memory
- Sleep
- Appetite or nutrition needs

The person you are caring for may or may not go through any of these changes. But you should ask the doctor whether you need to be aware of them. At the same time, ask what you can do about them if they happen. It will help you to know that these changes are normal, and give you ways to be prepared.

Some caregivers who have lost their loved one say they wished they had known the signs that death is near. They say this would have helped them be less afraid or worried. A list of the most common signs is provided on page 52.

“No one told us what steroids would do. My partner started to have mood swings all of a sudden. She’d get really angry at me for no reason. Her nurse told me later this was common when taking these drugs, but how was I supposed to know that?” —Pat

“I remember in the early days my mom had a lot of depression, and I thought it was because of her cancer. But it wasn’t—it was the drugs causing it. If I had known about that earlier, I could have dealt with it a lot better.” —Debbie



Know Your Rights

People can refuse treatment at any time. In some states, doctors also have the right to stop aggressive treatment that they don't think is working. If your loved one will be in the hospital, make sure that her wishes for care are clear to you and to the hospital staff. You want the staff to know any measures she wants, or doesn't want, taken if her condition changes. Sometimes this information is not in a patient's chart.

General Tips for Meeting With the Health Care Team

If you are going with the patient to medical visits, here are some general tips for meeting with the health care team:

- Make a list of questions before each appointment.
- Take notes. Or ask the doctor if it's okay to use a tape recorder.
- Get a phone number of someone to call with follow-up questions.
- Keep a file or notebook of all the papers and test results. Make sure it's taken to medical visits.
- Keep records or a diary of all the visits. List the drugs and tests your loved one has taken.
- Keep a record of any upsetting symptoms or side effects. Note when and where they occur.
- Find out what to do in an emergency. This includes who to call, how to reach them, and where to go.



Getting Support

Knowing Your Strengths and Limits

You may be faced with new challenges and concerns now that your loved one has advanced cancer. If the illness has been going on for a long time, these challenges may wear you down even more. Many caregivers say that, looking back, they took on too much themselves. Or they wish they had asked for help sooner in sharing tasks or seeking support. Take an honest look at what you can and can't do. What things are you good at? What do you need to do yourself? What tasks can you give to or share with others? Be willing to let go of things that others can do.

Many people probably want to help but don't know what you need or whether you want help. And as the cancer progresses, you may see changes in the support you get from others. For example:

- People who have helped before may not help now.
- Others who have helped before may want to help in new ways now.
- People who haven't helped before may start helping now.
- Agencies that couldn't help before may offer services now.

Why Getting Help Is Important

Many people don't want support when they need it most, so it's normal to feel this way. You may pull back from your regular social life and people in general. You may feel that it's just too much work to ask for help. Some caregivers have said that more people helped them in the beginning. But as time went on, they felt abandoned.

Accepting help from others isn't always easy. When tough things happen, some people tend to pull away. They think, "We can handle this on our own." But things can get harder as your loved one continues to go through treatment. You may need to change your schedule and take on new tasks. As a result, many caregivers have said, "There's just too much on my plate." They feel stretched to the point that they can't do it anymore. As simple as it sounds, it's good to remind others that you still need help.

"You have to learn that if people offer, let them do something. Tell them what you need to have done, because they don't know. You have to be willing to let go of your pride and let them help you." —Lynn

"I have been the main caregiver the whole time. At first, we had emotional support from the church and friends and so on, but over time they have just faded off. I have been stressed beyond belief." —Marion

Keeping a Balance with Visitors

You may have many more people calling you or coming by to visit than ever before. Many caregivers say they feel very blessed when people show they care. Although you probably are very thankful for their love and support, there may be times when you need some space. It's okay if you need time to yourself or just with your family. Some things you can do are:

- Let your answering machine pick up the messages.
- Answer the phone in shifts. Take turns with family members or friends to be in charge of calls for a few hours.
- Put a sign on the door of your home or hospital room thanking people for coming by, but let them know your loved one is resting. Leave room for a note if they want to write one.
- Have a friend in your home handle visitors while you can be in another part of your home taking care of your own needs.
- Go to a place where you can't be reached for a while.

Remember that getting help for yourself can also help your loved one, as well as other friends and family.

- You may stay healthier.
- Your loved one may feel less guilty about all the things that you're doing.
- Some of your helpers may offer time and skills that you don't have.
- Having a support system is a way of taking care of your family. The idea is to remove some tasks so that you can focus on those that you can do.

Talk with someone you trust, such as a friend, member of your faith community, or counselor. Other people may be able to help you sort out your thoughts and feelings. They may also be able to help you find other ways to get support.



“I was taking on way too much. When I finally asked, more people than I expected were more than willing to help.” —Laney

How Can Others Help You?

Many people want to help, but they don't know what you need or how to offer help. It's okay for you to take the first step. Ask for what you need and for the things that would help you most. For instance, you may want someone to:

- Help with household chores, including cooking, cleaning, shopping, yard work, and childcare or eldercare.
- Talk and share your feelings.
- Drive your loved one to appointments.
- Pick up a child from school or activities.
- Pick up a prescription.
- Look up information you need.
- Be the contact person and help keep others updated on your loved one.

“The people that I had thought would help me weren't there. It was the ones that I really didn't expect to help that were right there saying, ‘I'm here for you. What can I do?’” —Antoine

Who Can Help?

Think about people who can help you with tasks. Besides friends and family, think of all the people and groups you and your loved one know. Some examples are neighbors, coworkers, and members of your faith community. The hospital or cancer center may also be able to tell you about services they offer or give you a list of agencies to call. Social workers can also put you in touch with support services.

Be Prepared for Some People to Say “No”

Sometimes, people may not be able to help. This may hurt your feelings or make you angry. It may be especially hard coming from those you expected to help you. You might wonder why someone wouldn't offer to help. Some common reasons are:

- People may be coping with their own problems. Or they may not have enough time.
- People are afraid of cancer or may have already had a bad experience with cancer. They don't want to get involved and feel that pain again.
- Some believe it's best to keep a distance when people are struggling.
- Sometimes people don't realize how hard things really are for you. Or they don't understand that you need help, unless you ask them for it directly.
- Some people feel awkward because they don't know how to show they care.

If people aren't giving you the help you need, you may want to talk to them and explain your needs. Or you can just let it go. But if the relationship is important, you may want to tell the person how you feel. This can help prevent resentment or stress from building up. These feelings could hurt your relationship in the long run.

Long-Distance Caregiving

It can be really tough to be away from your loved one with cancer. You may feel like you're always a step behind in knowing what's happening with care. Yet even if you live far away, it's possible for you to give support and be a care coordinator.

Caregivers who live more than an hour away often rely on the telephone or email as their link. But assessing someone's needs this way can be limiting. You know that you would rush to your loved one's side for a true medical emergency. But other situations are harder to judge. When can you handle things by phone, and when do you need to be there in person?

Finding Contacts

Many caregivers say that it helps to explore both paid and volunteer support. Try to create a support network of people who live near your loved one. These should be people whom you could call day or night and count on in times of crisis. You may also want them to check in with your loved one from time to time.

You could also look into volunteer visitors, adult daycare centers, or meal delivery. Local agencies on aging often list resources online. Checking the white and yellow pages in print or online is useful, too. Give your phone numbers to your loved one's health care team and others for emergencies.

“My brother is getting worse—he had a bad reaction the other day. I felt so helpless since he was in Colorado and I was here in Georgia. I try to call when I can, but it's so frustrating not knowing for sure what's going on. I don't like feeling so removed.”
—Deondra

Other Tips

- Ask a local family member or friend to update you daily by email. Or, consider creating a website to share news about your loved one's condition and needs.
- Talk to electronic or computer experts about other ways to connect with people. New advances using video and the Internet are being made every day.
- Airlines or bus lines may have special deals for patients or family members. The hospital social worker may also know of other resources, such as private pilots or companies that help people with cancer and their families.
- If you are traveling to see your loved one, time your flights or drives so that you have time to rest when you return. Many long-distance caregivers say that they don't allow themselves enough time to rest after their visits.
- Consider getting a phone card from a discount store to cut down on long-distance bills. Or, review your long-distance and cell phone plans. See if you can make any changes that would reduce your bills.

Life Planning

It's common to feel sad, angry, or worried about lifestyle changes that happen because of your loved one's cancer. You may also be making major decisions that will affect your job or your finances. Finding ways to cope with these issues can bring some peace of mind.

"I'm not working for the money. I'm working for the benefits. If we don't have benefits, we'd lose everything." —Philip

Handling Money Worries

The financial challenges that people with cancer and their families face are very real. During an illness, you may find it's hard to have enough time or energy to review your options. Yet it's important to keep your family financially healthy.

For hospital bills, you or your loved one may want to talk with a hospital financial counselor. You may be able to work out a monthly payment plan or even get a reduced rate. You should also stay in touch with the insurance company to make sure certain treatment costs are covered.

For information about resources that are available, see the Resources section on page 53. You can also get the NCI fact sheet, "Resources for Financial Assistance for Patients and Their Families," at www.cancer.gov, by searching for the terms "financial assistance." Or call toll-free 1-800-4-CANCER (1-800-422-6237) to ask for a free copy.



Coping with Work Issues

One of the greatest sources of strain is trying to balance work demands with providing care and support. The stress of caregiving can have effects on your work life in many ways, such as:

- Causing mood swings that leave coworkers confused or reluctant to work with you
- Making you distracted or less productive
- Causing you to be late or call in sick because of stress
- Creating pressure from being the sole provider for your family if your spouse or partner is unable to work
- Creating pressure to keep working, even though retirement may have been approaching

It's a good idea to check into your company's rules and policies related to a loved one's illness. See if there are any support programs for employees. Many companies have employee assistance programs with work-life counselors for you to talk with. Some companies have eldercare policies or other employee benefit programs that can help support you. Your employer may let you use your paid sick leave or leave without pay.

If your employer doesn't have any policies in place, you could try to arrange something informally. Examples include flex-time, switching shifts with coworkers, adjusting your schedule, or telecommuting as needed.

The Family and Medical Leave Act may apply to your situation. Covered employers must give eligible employees up to 12 work weeks of unpaid leave during a 12-month period to care for an immediate family member with a serious health condition. Visit the U.S. Department of Labor website at www.dol.gov/esa/whd/fmla for more information. For sources of support, see the Resources section on page 53.

Looking at Living Arrangements

Sometimes questions are raised about whether a loved one should live alone or with someone else. When making these decisions, here are a few good questions to ask:

- What kind of help does your loved one need?
- Is it risky for her to live alone?
- How often will she need help?

You'll also need to consider how your loved one feels. She may fear:

- Losing her independence
- Being seen as weak or a burden to others
- Moving to a health care or other type of assisted living facility

Sometimes it's easier to consider a change in living arrangements when the advice comes from a health professional. Social workers, visiting nurses, those who work with older adults, and others, may be able to help you talk to your loved one.

"A lot of times I come home from being at the hospital with no sleep and then have to get to work the next morning. It's very tiring." —Betsy



Advance Directives

If you have not done so already, it's important to start talking with your loved one about his wishes. There may come a time when he can't tell the health care team what he needs. Some people prefer to let their doctor or family members make decisions for them. But often people with cancer feel better once their wishes are known. Talk with your loved one about what kind of care he wants. The more you know, the more prepared you'll be.

Advance directives are legal papers that tell the doctors what to do if your loved one can't tell them himself. The papers let the patient decide ahead of time how he wants to be treated. They may include a living will and a durable power of attorney.

- A **living will** lets people know what kind of medical care patients want if they are unable to speak for themselves.
- A **durable power of attorney for health care** names a person to make medical decisions for a patient when she can't make them herself. This person, chosen by the patient, is called a **health care proxy**. It should be a person she trusts to carry out her decisions and preferences.

Setting up an advance directive is not the same as giving up. Making decisions now keeps the patient in control. This way, his wishes are known and can be followed. This can help everyone worry less about the future and live each day to the fullest.

Make copies of your loved one's advance directives for the health care team and the hospital medical records department. Keep one set for yourself. This will ensure that everyone knows his wishes.

A lawyer is not always needed to fill out these documents. But you may need a notary public. Each state has its own laws concerning living wills and durable powers of attorney. These laws can vary in important details. In some states, a living will or durable power of attorney signed in another state isn't legal. Talk with a lawyer or social worker to get more details. Or look at your state's government website.

You and your loved one may have different opinions about the contents of the advance directives. You should share your opinions, but in the end, it's his choice. If you both can't agree, you may want to ask someone else to guide the conversation between you both. You might talk to a member of your faith community, a social worker, other people dealing with cancer, or a hospice worker.

Other Legal Papers

Here are some other legal papers that are not part of the advance directives:

- A **will** tells how a person wants to divide money and property among heirs (survivors).
- **Legal power of attorney** appoints a person to make financial decisions for the patient when he can't make them.

A Checklist for Organizing Your Loved One's Affairs

- If your loved one can't physically gather important papers, have her make a list of where you can find them.
- Keep papers in a fireproof box or with a lawyer.
- If your loved one keeps important papers in a safe deposit box, he should make sure that a trusted family member or friend has access to it.
- Although original documents are needed for legal purposes, family members should have photocopies.
- A worksheet of personal affairs is on page 48. You can use it as a guide to the types of papers your family will need.

Other Planning

Careful planning may reduce the financial, legal, and emotional burden you may face if your loved one dies. For many people, it's hard to bring up these subjects. But talking about them now can help you avoid problems later.

Maybe you don't feel comfortable bringing up the subject. Or maybe your family simply doesn't talk about these things. In either case, seek help from a member of the health care team. They may be able to help your loved one and your family understand the importance of talking about these issues early.

- **Clearing up insurance issues.** Contact the health insurance company if the patient decides to try a new treatment or get hospice care. Most insurance plans cover hospice. They also cover brief home visits from a nurse or home health aide several times a week. But it's wise to ask in advance. This may prevent payment problems later.
- **Putting affairs in order.** You can help your loved one by making sure that he organizes his records, insurance policies, documents, and instructions. He may want to call his bank to make sure that he has taken all the right steps.
- **Talking about funeral wishes.** Some people plan services that are celebrations. Others prefer more traditional services. You and your loved one may want to plan a funeral or memorial service together. It may help both of you to plan a ceremony that meets her desires and has her personal touch.

Talking with Family and Friends

Talking about serious issues is never easy. It's hard to face an uncertain future and the potential death of your loved one. Often people are uncomfortable talking about it, or just don't know what to say. But you will need to talk to your loved one or others about a number of issues. These might include the seriousness of the cancer, preparing for the future, fears of death, or wishes at the end of life.

Some families talk openly about things. Others don't. There is no right or wrong way to communicate. But studies show that families who talk things out feel better about the care they get and the decisions they make.

“My brother doesn't want to make any decisions about his treatment. He has left it up to the rest of us and doesn't want to know anything. So we just sit down with the doctor and go over all the options and try to do the best we can.” —Marcus

Talking with Your Loved One Who Has Advanced Cancer

It's likely that you and your loved one are both having the same thoughts and fears about the end of life. It's natural to want to protect each other. But talking about death does not cause someone to die. And keeping things to yourself doesn't make them live longer.

You and your loved one can still have hope for longer life or an unexpected recovery. But it's also a good idea to talk about what's happening and the fact that the future is uncertain. And keeping the truth from each other isn't healthy. Avoiding important issues only makes them harder to deal with later. You may find that you both are thinking the same things. Or you may find you're thinking very different things. This makes it all the more important to get them out in the open. Talking over your concerns can be very healing for all involved.

Often the best way to communicate with someone is to just listen. This is one of the main ways of showing that you're there for them. It may be one of the most valuable things you can do. And it's important to be supportive of whatever your loved one wants to say. It's his life and his cancer. He needs to process his thoughts and fears in his own time and his own way. You can always ask whether he is willing to think about the issue and talk another time. He may even prefer to talk to someone else about the topic.



Bringing Up Hard Topics

Bringing up challenging subjects is draining. You may think, for example, that your loved one needs to try a different treatment or see a different doctor. Or she may be worrying about losing independence, being seen as weak, or being a burden to you.

What is important to remember is that your loved one has the right to choose how to live the rest of her life. Although you may have strong opinions about what she should do, the decision is hers to make. Here are some tips on how to bring up hard topics:

- Practice what you'll say in advance.
- Find a quiet time. Ask if it's an okay time to talk.
- Be clear on what your aims are. What do you want as the result?
- Speak from your heart.
- Allow time for your loved one to talk. Listen and try not to interrupt.
- Don't feel the need to settle things after one talk.
- You don't always have to say, "It'll be okay."

Some people won't start a conversation themselves, but may respond if you start first. Also, you can ask other caregivers how they have handled hard topics.

"Ever since Audrey was diagnosed, we've danced around the subject. No one really wants to talk about the end. Now that her cancer has advanced, we really have no other choice. We have to discuss how she wishes to spend her final days. For our family, it's the hardest thing in the world to do."
—Robert

"There was so much we wanted to say to John, but we didn't know how to find the words. So a friend of ours who's a nurse helped us set up an evening with the whole family in John's room, and each of us told him how much we loved him. Having that time together with him meant so much to us." —Kiesha



If you continue to have trouble talking about painful issues, ask for professional advice. A mental health expert may be able to help you explore issues that you don't feel you can yourselves. But if your loved one doesn't want to go, you can always make an appointment to go alone. You may hear some ideas for how to bring up these topics. You can also talk about other concerns and feelings that you are dealing with right now.

Words to Try*	
When You Think You Want to Say...	Try This Instead:
Dad, you are going to be just fine.	<i>Dad, are there some things that worry you?</i>
Don't talk like that! You can beat this!	<i>It must be hard to come to terms with all this.</i>
I can't see how anyone can help.	<i>We will be there for you always.</i>
I just can't talk about this.	<i>I am feeling a little overwhelmed right now. Can we take this up later tonight?</i>
What do the doctors know? You might live forever.	<i>Do you think the doctors are right? How does it seem to you?</i>
Please don't give up. I need you here.	<i>I need you here. I will miss you terribly. But we will get through somehow.</i>
There has to be something more to do.	<i>Let's be sure to get the best of medical treatments, but let's be together when we have done all we can.</i>
Don't be glum. You'll get well.	<i>It must be hard. Can I just sit with you for a while?</i>

* From Lynn, J. and J. Harrold. 2011. *Handbook for Mortals: Guidance for People Facing Serious Illness*. Oxford University Press: New York, NY. Reprinted with permission.

Talking with Children and Teens

“This is the only childhood they will ever have, a crucial time of development. Choose to see your illness not as an obstacle but as a powerful platform from which your messages are amplified, helping your children understand and believe you and feel your love in a powerful way... When the facts are couched in love and hopefulness, you can guide your children toward a life-enhancing perception of reality.”
—Wendy Harpham, MD*

Children as young as 18 months begin to think about and understand the world around them. If someone close to them has advanced cancer, their world may be changing monthly, weekly, or daily. That’s why it’s important to be honest with them and prepare them each step of the way. Children need to be reassured that they will be taken care of no matter what happens.

Your own daily stresses and fears can affect how you act with your kids. You may be torn between wanting to give time to your kids, and knowing your loved one with cancer also needs your time. That’s why it’s good to let children know how you’re feeling, as well as to find out how they’re feeling. And never assume you know what your children are thinking. You can’t predict how they will react to information, either. Experts say that telling children the truth about the cancer is better than leaving their imaginations free to worry about the worst.

Although it’s a very hard chapter in a family’s life, children can continue to grow and learn during this time. Dealing with cancer honestly and openly can teach them how to handle uncertainty for the rest of their lives. Making the most of the present is an important lesson for everyone to learn.

* Harpham, W. 2004. *When A Parent Has Cancer: A Guide to Caring For Your Children*. New York, NY; Harper Paperbacks. Adapted with permission.



Keeping the Lines of Communication Open

Understand Your Children's Actions and Feelings

Children react to their loved one's cancer in many different ways. They may:

- Seem confused, scared, angry, lonely, or overwhelmed
- Feel scared or unsure how to act when they see the treatment's effects on the patient
- Act clingy or miss all the attention they used to get
- Feel responsible or guilty
- Get angry if they're asked to do more chores around the house
- Get into trouble at school and neglect their homework
- Have trouble eating, sleeping, keeping up with schoolwork, or relating to friends
- Be angry that someone else is taking care of them now



No matter how your children are reacting, it's usually easier to deal with their feelings before problems appear. If they don't open up to you, they may prefer talking to someone outside the family, such as a trusted teacher or coach. If you notice changes or problems, you may want to ask for help from your pediatrician who knows your family already, the school counselor, a social worker or a child life specialist. Any of these may be able to suggest a mental health professional for your children, if needed.

Other Behaviors

It's normal for some children to show signs of regression. They may begin acting younger than their years, resuming behaviors that they had stopped, such as babytalk or bedwetting. Or they may lose skills they had mastered recently. This is usually a sign of stress. Regression indicates that your children need more attention. It's a way for them to express their feelings and, in their own way, ask for support. Recognize that they are needier right now. Be patient as you work with them to get them back to their normal behavior. But don't hesitate to seek help from a social worker or other professional if you need more advice or support.

Try to Ask Open-Ended Questions

For some families, talking about serious issues is very difficult. As challenging as it may be, *not* talking about it can be worse. Try to ask open-ended questions, instead of “yes” or “no” questions. Here are some ideas you might want to share with children of any age:

- “No matter what happens, you will always be taken care of.”
- “Nothing you did caused the cancer. And there is nothing you can do to take it away either.”
- “People may act differently around you because they’re worried about you or worried about all of us.”
- “You can ask me anything anytime.”
- “Are you okay talking with me about this? Or would you rather talk to Mrs. Jones at school?”
- “It is okay to be upset, angry, scared, or sad about all this. You may feel lots of feelings throughout this time. You’ll probably feel happy sometimes, too. It’s okay to feel all those things.”

Encourage Your Children to Share Their Feelings and Questions

Let children know they’re not alone, and it’s normal to have mixed emotions. Help them find ways to talk about their feelings. Young children may be able to show you how they’re feeling by playing with dolls or drawing pictures. Other forms of art can help older children express themselves. Keep encouraging them to ask questions throughout caregiving. Keep in mind that young children may ask the same question over and over. This is normal, and you should calmly answer the question each time.



Find Moments to Connect

Come up with new ways to connect. Make a point of tucking them in at bedtime, eating together, reading to them, talking on the phone or by email. Talk to them while you fold clothes or do the dishes. Have a set time when your children do homework while you do something else in the same room. Or take a walk together. Going to the grocery store can even be “together time.” Just 5 minutes alone with each child without interruptions can make a world of difference.

Find Others to Help Out

It may be very hard to give your children the time and energy that you normally would. But despite what's going on, they still need to follow a normal routine as much as possible. They need to bathe, eat, play, and spend time with others. Are your children close to another adult, such as a teacher, coach, or some other person? If so, maybe you can ask them to help you with your kids while you handle your extra responsibilities.

You can also call on your own close friends to help out with some tasks, such as cooking dinner or taking the kids out for a pizza. These may be people your kids know well and are comfortable being with. You could ask others who don't know them as well to help with smaller tasks, such as carpooling or bringing meals over.

Talking with Teens

Teens may ask very tough questions, or questions for which you don't have answers. They may ask the "what if" questions and what cancer means for the future. As always, keep being honest with them. Even more important, listen to what they have to say. As with adults, sometimes it's the listening that counts, not the words you speak to them.

Older children, especially teenagers, may feel uncomfortable sharing their feelings with you. They may try to ignore or avoid topics. Encourage them to talk with others. Also let them know that it's okay if they don't know what they're feeling right now. Many older children also find comfort in just spending time together, without talking about the situation. Hugs and letting your children know that you understand can help.



With teenagers, problems may be less obvious or more complicated than with younger children.

Here are some things to keep in mind:

- Teens are supposed to be starting to be more independent from their families. Cancer makes this harder to do, leading some teens to act out or withdraw.
- Teens may give off the message of "leave me alone" when they still need and want your attention and support.
- Being a teen under normal circumstances is stressful. Some moods you see may have nothing to do with the family illness.
- Teens want to feel "normal." Make sure they have time for regular activities.
- Keep the communication lines open and involve your teens in decisions as much as possible. Make sure they have a safe place to talk about what is going on in their life. If it's hard for you to be on top of their activities and feelings right now, involve another responsible adult to be closely connected with your teens.

Preparing Children for Visits

If your children don't live with the person who has cancer, it's helpful to prepare them before they visit. The decision of whether or not to let them visit is up to you, your loved one, and perhaps other family members. However, children should have the choice about whether or not they want to go see the patient. If she is in a hospital or other facility, explain what the area and the room look like. Tell them who might be there and what they might see. Also explain gently if her physical condition or personality has changed.

For a younger child, you might say something like this:

- "Grandma is very sick. When you see her, she will be in bed. She may not have a lot of energy to play with you or talk as much. She may look a little different, too."
- "Mom may be sleeping while you're there. Or she may be awake but won't talk because she's resting. But she'll know and be happy that you're there. She loves you!"
- "Don't worry if you're visiting Uncle Bill and he says things that don't make sense. Sometimes the medicine he takes makes him do that. If it happens, we can tell his doctor about it to make sure he's okay."

Sometimes children don't want to visit, or can't for other reasons. In that case, there are other ways of showing they care. They can write a letter or do artwork. They can call the patient up or leave messages or songs on an answering machine. Encourage them to show love and support in any way they want.

Talking to Children About Death

Children deserve to be told the truth about a poor prognosis. Hiding the truth from them leaves them unprepared for the loved one's death and can prolong the grief they will feel. And if you don't talk about the loved one's condition or don't tell the truth about it, you risk your children having difficulty trusting others when they grow up. By including children in the family crisis, you can guide your children toward healthy ways of coping with what is happening and help them prepare for their impending loss in healing ways.

Children of all ages may wonder about dying, life after death, and what happens to the body. It's important to answer all their questions. If not, they may imagine things that are worse than reality. Let them know that everything is being done to keep their loved one comfortable. Tell them that you will keep them updated. And provide opportunities for them to say good-bye.

In order to answer these difficult life questions, you need to know your own views on these subjects. What are you hoping for? What do you think will happen? You can show them how to hope for the best while accepting and preparing for the likely outcome (of death). If you're honest and up front, you are teaching them that death is a natural part of life. It shows them it's okay to talk about it. It can also be a time for them to be reminded that they won't be alone in their time of need. You will always be there for them.

Counselors and oncology social workers can help you handle these questions, too. They may know of local or national programs that offer help to children in these situations. Or they may suggest books, videos, and websites that explore these topics.