

Are you thinking of retiring
from your paid job earlier
than planned because
you're a caregiver?



Here are some things to think
about when making
your decision...



Retiring to give care

Caregiving in Nova Scotia

- A 2005 provincial study found that over one-third of Nova Scotians are giving care to someone.
- Caregivers give vital support to those who need it, yet it can sometimes be overwhelming.
- Many have to retire from their paid jobs because of their caregiving responsibilities, but we don't know much about how they feel about their decision or what happens after they retire.

What caregivers told us

On leaving their jobs...

“I'd like to be back in the workforce and wondering if I can soon because I'll need something to live on.”

“I could've found somebody (to provide care), but what we would have been paying out would have been more money than what I'd have been making.”

“(Staying at work) still would mean leaving her alone for Tuesday, Thursday and that would have been very difficult, just from the safety aspect of it. (After) the falling thing, the second stroke—I don't think that (staying) would have been an option.”



On adjusting to being retired...

“My mental attitude about being here is very negative. . . I’ve lost a lot of certain ambitions that I’ve had about being here. So that’s what’s affected me more than anything, my mental outlook, how I feel about things, how I see things. I’m, I’m angry. At times I’m very depressed.”

(This person moved to a different city to give care)

“I haven’t gone on any great trips. . . . Not one. Isn’t that supposed to be what you do when you retire? I don’t do a lot of gardening. I would like to. [laughing] Caregiving’s a 24-hour-a-day job. . . You cannot go garden.”

On financial difficulties...

“The medications have been expensive, *most* of them have been covered, without a doubt. But there’s always been some that haven’t.”

“My pension is supposed to be \$45,000 a year. . . . Because I left (work) early they penalized me so bad. I’m in poverty right now, \$20,000 a year. That’s my pension for the rest of my life.”



Pathways to retirement

There are four pathways to retiring

- You have experienced the **Sudden** pathway if you become a caregiver and retire at the same time. This can happen suddenly when a crisis happens that demands your attention.
- You are on the **Coincidental** pathway if you're temporarily unemployed at the time someone needs care. When you start caregiving, you are then not able to look for a job.
- The **Gradual** pathway happens when you've been a caregiver for a long time and you've also been planning for your retirement (e.g., you have a date planned for when you'll retire).
- You may experience the **Breaking** pathway if you are a caregiver for a long time but then you reach a "breaking point" in which you can't cope anymore. Retirement may happen suddenly and may not have been planned for, or planned enough for.

Do any of these paths describe what's happening to you?



Retirement fit

What is “retirement fit”?

“Retirement fit” looks at whether your decision about retiring “fits” with your preferences for retiring (e.g., Did you feel forced into retiring? Would you have liked to have kept working?)

There are three kinds of retirement fit.

- If you have **Low Retirement Fit**, it means you feel your retirement was forced and that you would have preferred to keep working.
- If you have **Moderate Retirement Fit**, it means you chose to retire, but you still would have liked to have kept working.
- If you have **High Retirement Fit**, it means you chose to retire and that you are happy with your decision.

Previous Canadian research looking at retired people found about one-third of them were in each group. In our research, moderate retirement fit was much higher in people who retired for caregiving reasons. One in two of these caregivers said they “chose” to retire but they also had a desire or need to have stayed at their paid job.



What's your retirement fit?

Questions to think about

What questions can you be asking yourself?

Being a caregiver can affect you in many ways at your paid job. For example, you may feel distracted, have to leave for appointments, and constantly be calling to check up on the person you are giving care to. Before you make the decision to retire early, though, please think about these questions:

- Have you talked to your boss or supervisor about all the options available to you (e.g., maybe you could take a leave of absence instead of retire)?
- Do you know how much money you'll get from the Canada Pension Plan or your workplace pension (if you have one) if you work to the date you want to or have always planned to retire? Do you know how this amount would change if you retired right now?
- Do you know what type of caregiver support is available in your community (for example, do you know about the monthly Caregiver Allowance)?
- Are you aware of Nova Scotia's home care program to help people in need stay at home?
- If the person needing care lives in another city or province, how will you feel about moving?
- How important is your job to you? Think about more than just money— Do you enjoy your work? Do you find your job challenging? Do you like your co-workers? What kind of benefits (e.g., Blue Cross) might you lose if you retired?
- Why are *you* expected to be the caregiver, and not someone else?

Resources in Nova Scotia

Who can you contact if you have questions?

Caregivers Nova Scotia Association

(902) 421-7390

Toll-free: 1-877-488-7390

www.caregiversns.org

A non-profit organization dedicated to supporting friends and family giving care through free workshops, support groups, telephone support and assistance in navigating the health care system

NS Dept of Health, Continuing Care

1-800-225-7225

Offers programs and services to help people in need stay in their homes (e.g., homemaking, personal care, and in-home respite), also provides information about and access to long-term care facilities

NS Dept of Community Services

1-877-424-1177

Offers programs for families caring for an adult or child with a disability

Victoria Order of Nurses (VON)

(902) 453-5800

www.von.ca

Provides a wide-range of home health care and respite services

***Did you know that you can access your
Canada Pension Plan information on-line?***

For this and other helpful tips, please visit:

<http://www.msvu.ca/ARCFamilyWork/projects/cr-resources.asp>

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Additional information on this research, as well as helpful tips and links for caregivers can be found at:
<http://www.msvu.ca/ARCFamilyWork/projects/care-retire.asp>