

Legal and Financial Planning Needs of Racially and Ethnically Diverse Caregivers of People with Dementia P1-001

Jasmine Santoyo-Olsson, DrPH, Rebecca L Sudore, MD, Nynikka R Palmer, DrPH, MPH, Krista L Harrison, PhD, Veronica Yank, MD

“I wish I had a ‘Planning 101’ guide”: diverse caregivers need trusted, community-based programs that provide practical tools, affordable expert guidance, and peer support for legal and financial planning.

“I was caught off guard. Nobody explained the process—what she would need, what to expect—there should be a simpler way”

“I just want to make sure everything is in order if something happens to me”

INTRODUCTION	METHODS	RESULTS	CONCLUSIONS						
• Family caregivers of people with dementia (PWD) manage daily care and navigate complex legal and financial responsibilities that add to caregiving stress • These challenges are magnified for caregivers who face disparities in access to information, support, and care • Study explores the legal and financial planning needs of racially and ethnically diverse caregivers to inform a planning intervention	• Phone or Zoom in-depth interviews (n=20) • Used COM-B framework to guide thematic analysis <table><tr><th>Caregiver Characteristics</th></tr><tr><td>45% Latino 30% Black 5% Asian 10% American Indian</td></tr><tr><td>Age mean 57.5; range 32-77</td></tr><tr><td>95% Women</td></tr><tr><td>45% Had some college 55% ≥College graduate</td></tr><tr><td>PWD relationship to caregiver 65% Parent 15% Spouse/partner 20% Another relative</td></tr></table>	Caregiver Characteristics	45% Latino 30% Black 5% Asian 10% American Indian	Age mean 57.5; range 32-77	95% Women	45% Had some college 55% ≥College graduate	PWD relationship to caregiver 65% Parent 15% Spouse/partner 20% Another relative	FINANCIAL AND LEGAL PLANNING BARRIERS • Limited knowledge of essential legal documents • Confusion around benefit eligibility • Lack of access to legal and financial professionals • Emotional challenges related to planning • Limited understanding of dementia FINANCIAL AND LEGAL PLANNING ENABLERS • Peer advice • Family decision-making discussions • Honoring loved one’s wishes • Seeking peace of mind ACTIONABLE RECOMMENDATIONS • Clear planning tools • Affordable access to legal and financial professionals • Peer support to share advice and emotion support • Supports proactive family discussions • Connections to community resources to offset caregiving costs (e.g., grants for respite or supplies) CONTACTJasmine.Santoyo-Olsson@ucsf.edu	• Caregivers face financial and legal barriers that impede effective planning • Caregivers want community-based programs that offer clear planning tools, affordable expert guidance, and peer support to build confidence and preparedness FUNDING Alzheimer’s Association: AARF-25-1489639 NIH: P30AG015272, 2P30AG044281  Division of Geriatrics Department of Medicine  AAIC 26
Caregiver Characteristics									
45% Latino 30% Black 5% Asian 10% American Indian									
Age mean 57.5; range 32-77									
95% Women									
45% Had some college 55% ≥College graduate									
PWD relationship to caregiver 65% Parent 15% Spouse/partner 20% Another relative									