

Caregiving: What Are The Costs?

Lois J. Ricci



Goal

To generate awareness of the impact, financial and emotional, of caregiving.

Objectives

the participant will have a:

- heightened awareness of the financial, physical, legal, and emotional costs of caregiving.
- knowledge of tools and resources that are available to caregivers.

Key Concepts:

- the impact of caregiving.
- the emotional and physical costs of caregiving to the caregiver.
- the financial and legal issues of caregiving.
- measures that may help caregivers.
- resources for caregivers.

There are 4 kinds of people in the world

Those who have been caregivers

Those who currently are caregivers

Those who will be caregivers

Those who will need caregivers

Rosalynn Carter

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A History Of Caregiving

Way back.....

More recent.....

Now.....



Way Back



Early US History

- Family
- Neighbors
- Churches
- Alms houses (poorhouses)

More Recent



Early 1900s

- end of the Alms Houses (1920s, aged, impoverished)
- Homes for the Aged (churches, ethnic groups)
- 1935 - Social Security (government involved)

Mid Century

- 1954 - Nursing Homes
- 1960 – 1975 (nursing home beds, 140%)
- 1970s – abuse and neglect in Nursing Homes
- 1974 – Hospice Care
- 1981 – Assisted Living
- 1987 – Nursing Home Reform Act (OMNIBUS)
- 1987 – First Palliative Care Program (Walsh)
- 1990s – Extended Care, Rehab

- By 2000, nursing homes had become a 100 billion dollar industry, paid largely by Medicaid, Medicare, and resident out-of-pocket resources.
- nearly 6% of older adults are in nursing homes that provide a wide range of care.
- hospital stays reduced.
- population elderly, growing, caregivers ?



Now

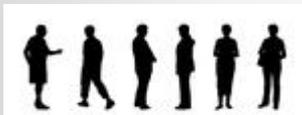
Population aging

- Healthy Aging
- Caregiver Resources
- Caregiver Issues



The Aging Experience

- according to the National Institute on Aging, in 1900 the average American was dead by age forty-nine
- fifty was considered old age, and
- only one person in ten survived to sixty-five, which was thought of then as extreme old age.



The Growing Older Population

Factors:

- Decreases in infant mortality rates
- Control of infectious diseases
- Improvements in environmental and social conditions
- Behavioral changes i.e. changes in life style



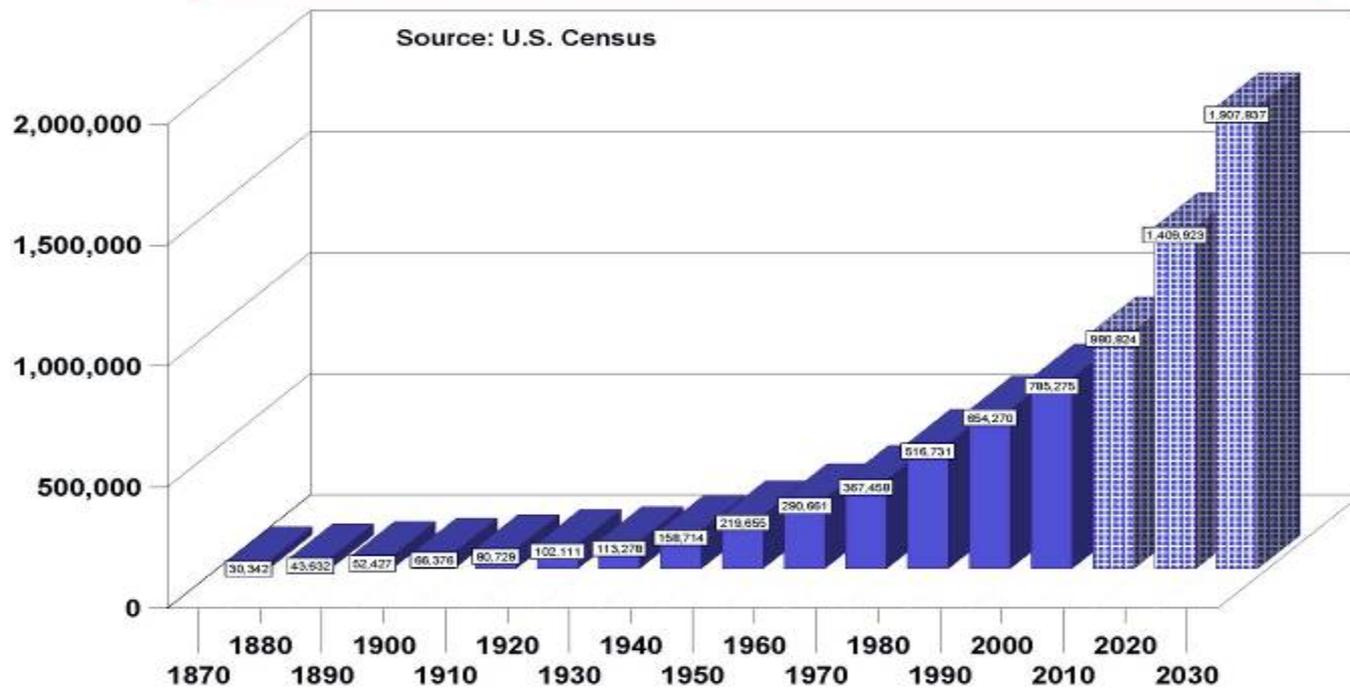
and

- Technological innovations in medicine
- Impact of social and public policies
- Improvements in nutrition and education
- Increases in survival rates among the elderly



Growing Population

GEORGIA POPULATION AGE 65 AND OVER FROM 1870 AND PROJECTED INTO 2030



The Caregiver Environment

some data

42.5 million people are 65 and above

- 14+ % of the population

85 – 90 and above continues to be the fastest growing age group, and

72+ thousand people are over 100

In 20 years, 75 million people will be retiring.

- today, one in eight Americans is age 65 or over.
- by the year 2030, every fifth American will be at least 65 and the elderly population is expected to increase to 65 million.

Caregiving Population

- More than 65 million people, 29% of the U.S. population, provide care for a chronically ill, disabled or aged family member.
- The value of the services family caregivers provide for "free," when caring for older adults, is estimated to be \$464 billion a year.
- 66% of family caregivers are women, 40s – 50s, married and employed.
- More than 37% have children or grandchildren under 18 years old living with them.

- 65.7 million people are informal caregivers
- givers are women, 40s – 50s, married and employed.
- more than 37% have children or grandchildren under 18 years old living with them.
- the value of the services family caregivers provide for "free," when caring for older adults, is estimated to be \$486 billion a year.
- 30 billion hours every year are used providing care to elderly relatives and friends.

Caregiving Increases

- 42.1 million households are providing care for an adult over the age of 50 (figure will double in the next 25 years)
- Life in your 40s and 50s will include care for an aging parent or loved one
- More than 26 million American workers are caregivers for their parents or older relatives and friends.

Impact on Family Caregiver's Health

- 23% of family caregivers providing care for 5 years or more report health is fair or poor.
- stress of family caregiving for persons with dementia can impact a person's immune system for up to three years after caregiving ends, increasing chances of developing a chronic illness themselves.
- 40% to 70% of family caregivers have clinically significant symptoms of depression.

- more than 1 in 10 (11%) of family caregivers report that caregiving has caused physical health to deteriorate.
- near three quarters (72%) of family caregivers report not going to the doctor often and 55% say they skip doctor appointments for themselves.
- family caregivers experiencing extreme stress have been shown to age prematurely, this level of stress can take as much as 10 years off a family caregiver's life.

Economics of Caregiving

- women who are family caregivers are 2.5 times more likely than non-caregivers to live in poverty and five times more likely to receive Supplemental Security Income (SSI).
- caregiving families in which one member has a disability) have median incomes more than 15% lower than non-caregiving families.
- during the 2009 economic downturn, 1 in 5 family caregivers had to move into the same home with their loved ones to cut expenses.

- 47% of working caregivers indicate an increase in caregiving expenses has caused them to use up ALL or MOST of their savings.
- lost income and benefits over a caregiver's lifetime is estimated to range from \$453,716 for men to \$564,044 for women.
- The average family caregiver for someone 50 years or older spends \$6,753.00 per year on out of pocket caregiving expenses in 2018 which was more than 11% of the median income for a family caregiver that year.

- That is almost twice as much as is actually spent on homecare and nursing home services combined (\$213 billion).

Are You

Prepared to Care?



Family Caregivers

Emotional support and companionship

Household tasks (cleaning, laundry, yard work)

Personal care (bathing, dressing)

Help with medications

Pay bills

Cook or buy food

Communicate with health professionals

Coordinate care

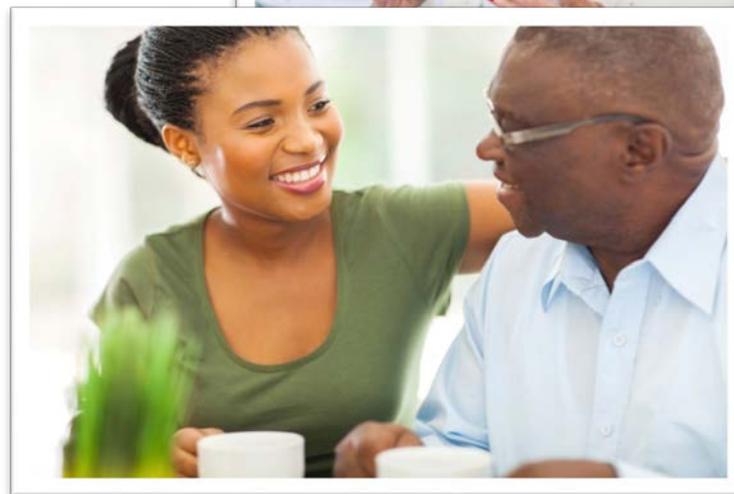
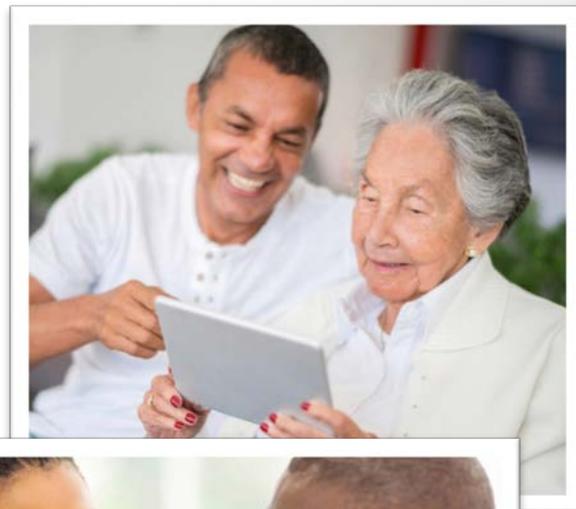
Drive to appointments

Five Steps to a Caregiving Plan

1. Prepare to Talk
2. Form Your Team
3. Assess Needs
4. Make a Plan
5. Take action

Five Steps to a Caregiving Plan

1. Start the Conversation
2. Form Your Team
3. Make a Plan
4. Find Support
5. Care for Yourself

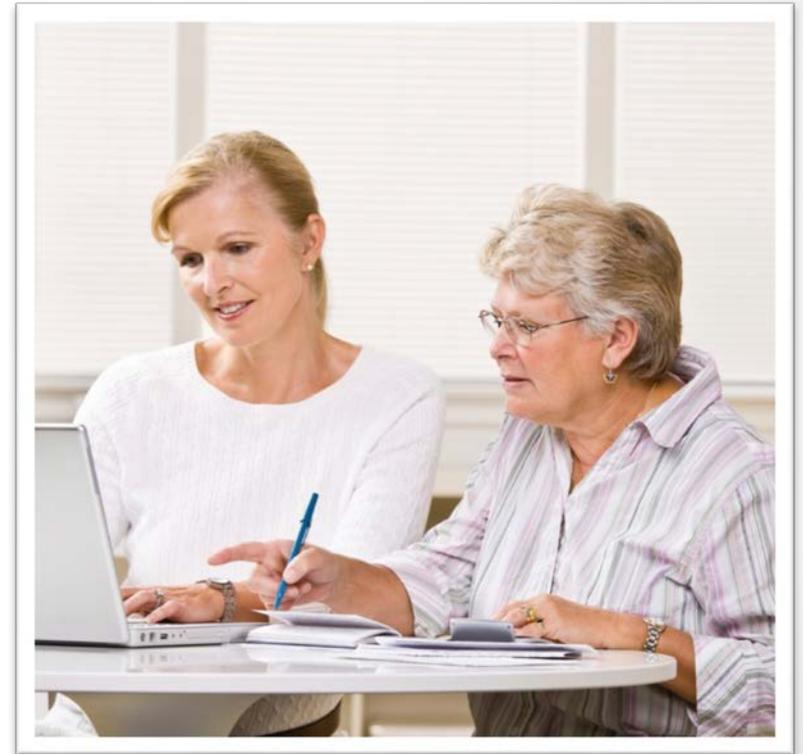


Step 1: Start the Conversation



Tips for Starting the Conversation

- Look for an opening
- Respect your loved one's wishes
- Size up the situation



Tips for Starting the Conversation

Review finances:

- Bank accounts
- Investments
- Insurance coverage
- Other resources



Tips for Starting the Conversation

Counter Resistance



• *“I just don’t want to talk about it”*

Step 2: Form Your Team



Tips to Form Your Team

Look for team members:

- Can live nearby or at a distance
- Can help with simple or finite tasks
- Can use their talents and strengths

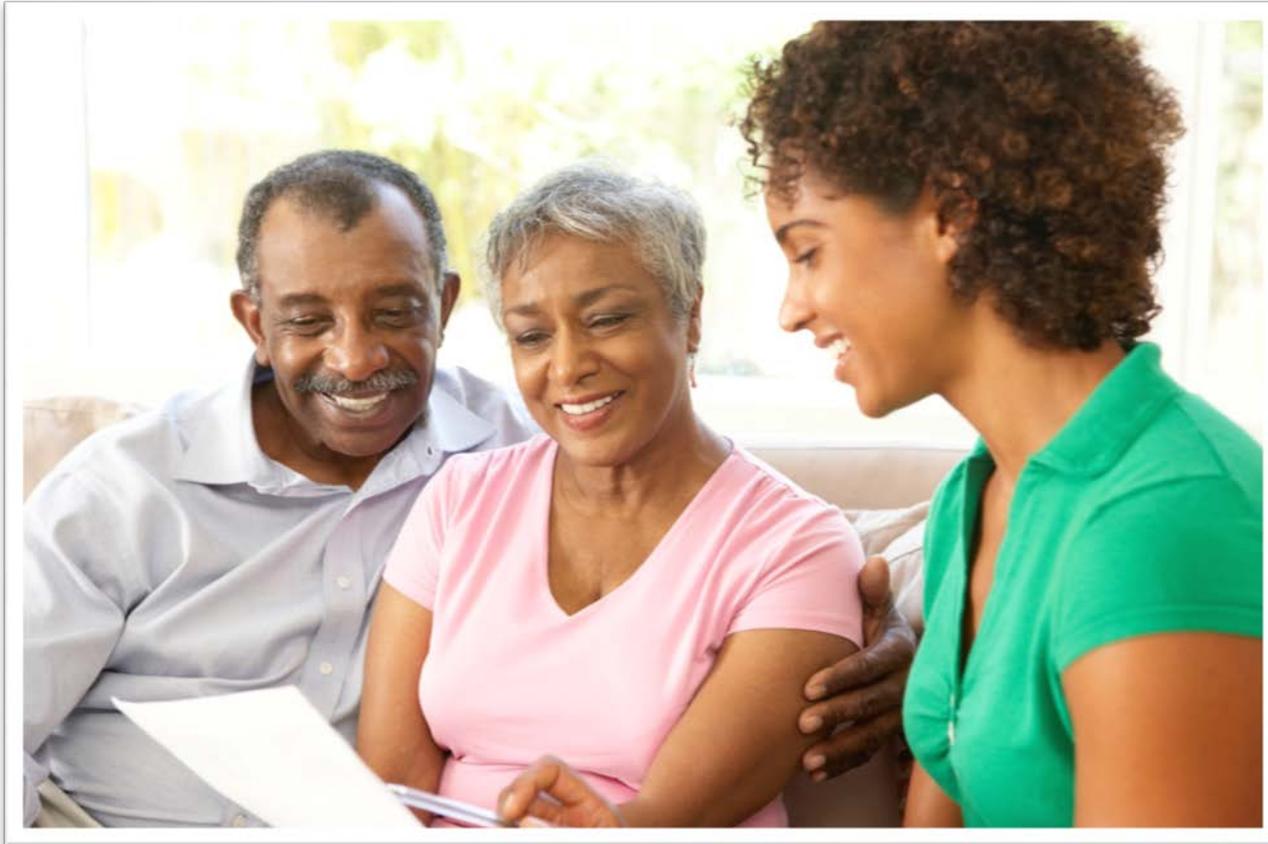
Tips to Form Your Team

Build and support your team:

- Determine the number of people on your team
- Assign roles and responsibilities



Step 3: Make a Plan



Tips to Make a Plan

Hold a team meeting:

- Meet with your caregiving team
- Assess the goals and needs of your plan
- Delegate responsibilities



Tips to Make a Plan

Tips for the team meeting:

- Include the person who will receive the care
- Keep everyone informed of the plan
- Take notes

Step 4: Find Support



Tips to Find Support

Types of support:

- Locate community resources
- Consult a professional

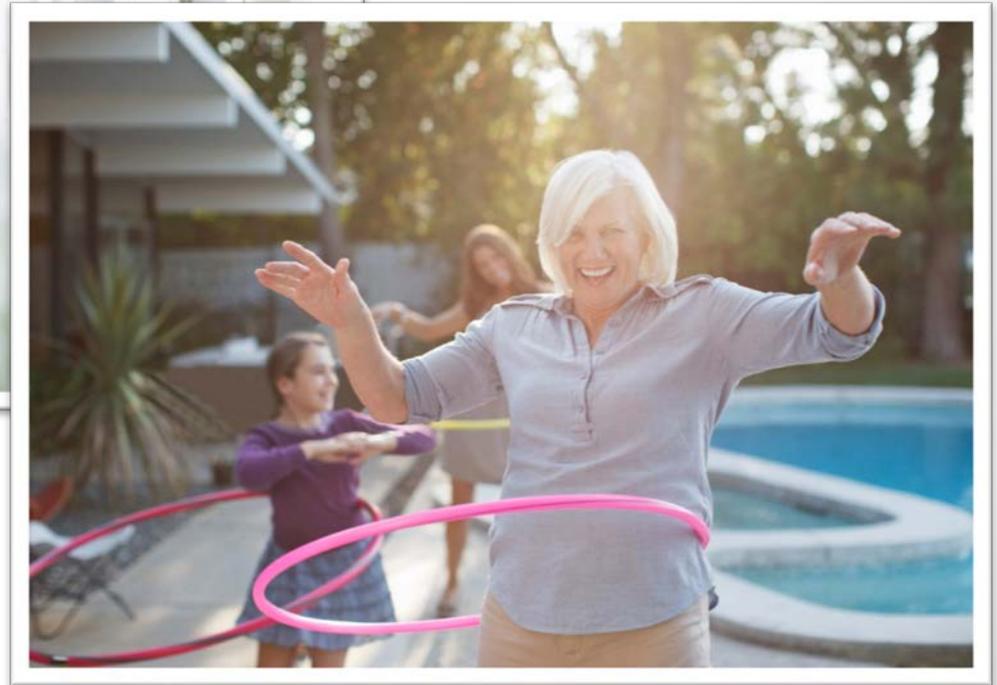
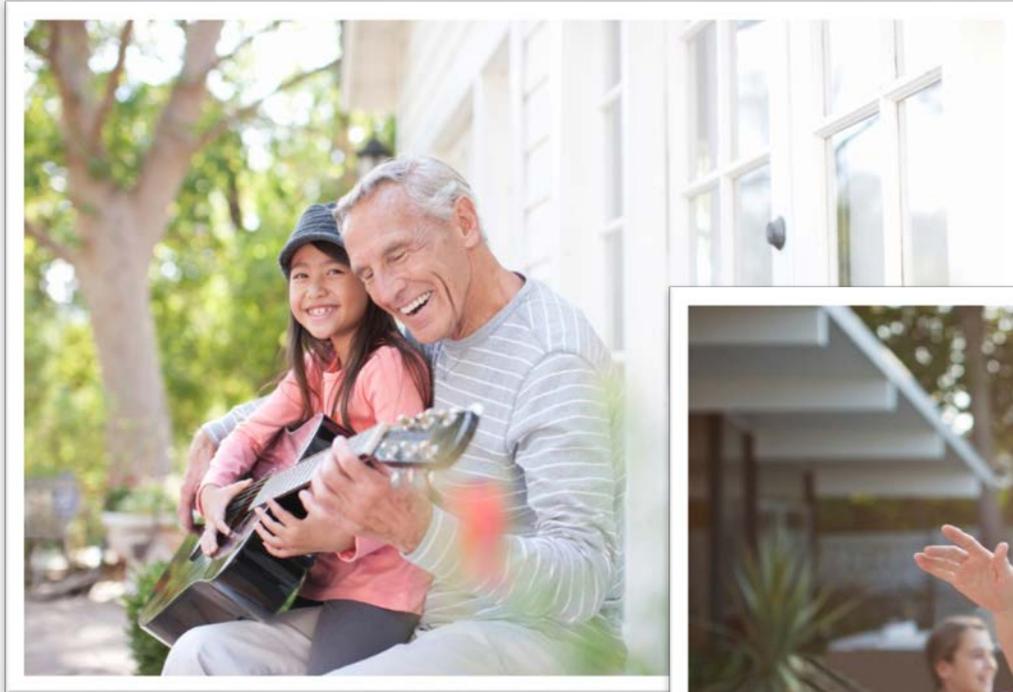


Tips to Find Support

Types of support (cont.):

- Hire help
- Secure safety
- Find housing with supportive services

Step 5: Care for Yourself



Resources

CAREGIVING RESOURCE CENTER

CONNECT WITH CAREGIVERS

■ **HAVE A CAREGIVING QUESTION?**

Ask Our Advisers
Our panel of experts can answer your caregiving questions. Submit your query here. [Do](#)

Caregiving Q-and-A
Read the transcript of a recent online chat with clinical psychologist Dr. Barry Jacobs about the emotional side of caregiving. [Do](#)

■ **TOOLS**

Care Provider Locator
Find local home health, assisted living and other care options. [Go](#)

Many Strong
Manage a loved one's care by building an online community. [Go](#)

[See All Caregiving Tools »](#)

TAKE CARE BLOG

Now Showing: Alzheimer's Comes to Capitol Hill
September 13, 2012 12:30 AM

A Twist on Elder Abuse: Violent Care Recipients
September 6, 2012 12:00 AM
[More From the Take Care Blog »](#)

caregiving SUPPORT LINE

Contact our call center with questions about where to find resources, services and support groups, both nationally and locally.

AARP Caregiving Support: 1-877-333-5885
Monday through Friday, 9 a.m. to 5 p.m. E.T.

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www.aarp.org/caregiving or

try our resource line **1-877-333-5885**

Programs for Caregivers

- Powerful Tools for Caregivers:
 - teaches ways to reduce stress, change negative thoughts and more effectively communicate needs.
- Prepare to Care:
 - aimed at reaching people who anticipate being caregivers in the near future. It provides steps they can take to prepare.
- Decide. Create. Share:
 - designed to help women, 40s, 50s and 60s craft a plan for their lives that provides a road map to security.

Resources

- Rosalynn Carter Institute for Caregiving
- AARP Caregiver Web Resources
 - Prepare to Care Planning guide
- Taking Care of Mom
- Area Agency on Aging
- National Association of Geriatric Care Managers
- National Alliance for Caregiving
- Georgia Advocacy Office
- Library Resources
- Internet Resources

Questions?

Thank You

