

How Family Caregivers Are Carrying The Burden of Paying for Long-Term Care

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Most long-term care does not happen in an institution; rather, it takes place at home or in community-based support systems. It is estimated that 95% of community-dwelling older adults receive help from family or close friends in an unpaid capacity. This is becoming the norm for families in the United States.

Currently, 53 million people in the U.S. — that is, 1 in every 5 adults — function as family caregivers. “Family caregiver” is defined broadly as anyone taking care of an adult loved one with a chronic illness or disability. Today, these people are wearing many hats. They are helping their loved ones navigate the complex and heavily fragmented terrain of long-term care. Nearly half of family caregivers perform complex or medical tasks (e.g., wound care, administration of IV fluids, injections, etc.) for their loved ones. They are typically working either part- or full-time and managing other family responsibilities, like raising children.

As our baby boomer generation ages, the ratio of likely family caregivers to older people needing care will shrink dramatically. While we know this, we continue to depend on a broken long-term care system that hardly financially supports what our older population

needs. Family caregivers will be the first to tell you that long-term care is much more than medical care. It includes dressing, bathing, cooking, dispensing medications, companionship, and finances. This calls for greater support for family caregivers if we hope to sustain older people in their homes and communities.

While so many people across our nation are performing long-term care tasks, most have no idea what to do, how to do it, or where to get help. Most families sit in the giant gap between what Medicare and Medicaid cover, which forces family caregivers to

spend large amounts out of pocket for care needs — on average, \$850 a month.

This means family caregivers are carrying the lion’s share of the long-term care infrastructure. Family caregivers are spending more money on long-term care needs than the total Medicaid spending of our nation, and more than four times what Medicaid spends on long-term care support.

It is sad that the loving act of caring for someone causes such financial strain, in addition to putting the caregiver at risk for physical and emotional health issues. Caregiving can take away

