

## **Paying for Long-Term Care: Can I Count on My Family?**

As we live longer and are increasingly successful in fighting acute disease and injury, the likelihood that we'll need some form of long-term care is high. Unfortunately, the cost of long-term care is also high and likely to climb. Given these uncomfortable realities, it's not surprising that a common first reaction is "my family will pitch in."

But how much help can you really count on from family members? What is reasonable to expect?

There was a time when extended families living close together provided care for aging family members. An elderly parent was, at a minimum, assured of a place to live and regular meals. This was easy when everyone worked on the same farm, shared living quarters, and ate dinner at the same table.

Beyond this, aging relatives received emotional support through their continued involvement in child rearing and family decision-making, even after they were unable to contribute to the family's economic viability.

### **Times have changed**

For better or worse, the extended families of yesterday have been replaced by today's nuclear families, and geographic proximity has given way to geographic dispersion. Chances are, without adequate planning, the financial and emotional burden of your long-term care may be visited on a spouse and/or the one or two children who still live nearby. The time when care of the elderly was spread over a large group of siblings, children, nephews and nieces, and grandchildren is probably gone forever.

Even if you are fortunate enough to have adult children who live nearby and are willing to help, it won't be easy for them. Sandwiched between their own children and you, they have only so much time for Junior's soccer game and bathing, feeding, and medicating Mom or Dad. Your adult children also face the possibility of a financial squeeze. They may already be challenged just maintaining their own lifestyles while saving for college tuition costs, funding retirement benefits, and planning for their own long-term care. Paying for, or providing for, your care, may place their own financial security at risk.

The changing face of the workforce is another reason why it's unreasonable to look to "the kids" as the sole source of your long-term care. Traditionally, women were the primary caregivers. But, today, approximately 47 percent of women work outside of the home.<sup>1</sup>

Adding parental care to a life already packed with demands on the job and at home can be overwhelming to a working mom. This is borne out by statistics that show **Family caregivers who provide care 36 or more hours weekly are more likely than non-caregivers to experience symptoms of depression or anxiety. For spouses the rate is six times higher;**

**for those caring for a parent the rate is twice as high.** <sup>2</sup>

If you are divorced, it's even less likely that you can count on children to provide long-term care. Divorce tends to polarize families and estrange children from parents. Thus, it shouldn't be surprising that divorced parents are less likely to receive care from their adult children than widowed elders.<sup>3</sup>

**What is reasonable?**

Although times have changed, there remains much that your children can do to help without possibly ruining themselves financially or making themselves ill.

First, involve them in preparing for your long-term care, by sharing basic information such as social security numbers, tax records, insurance coverage, health records, financial statements, and legal documents such as wills, trusts, and powers of attorney. They'll need that information if you become incapacitated and they are called on to act on your behalf.

Second, involve your children in gathering information about community resources for the elderly. Nora Jean Lewin in her book *How to Care for your Parents: A Practical Guide to Eldercare* suggests that a starting point is to call the National Eldercare Locator Number (1-800-677-1116).<sup>4</sup>

This number provides a link to the local Agency on Aging. Available community resources range from adult day care centers and nursing homes to organizations that provide caregiver training, offer homemaker services, and grant expert legal and financial advice.

Finally, ask your children to help you make your home safe. Make sure they know about your medications and the dosages you take. Get their help in adding lighting, reducing the maximum temperature on water heaters to 120 degrees from the usual 150, mounting grab bars securely around bathtubs and toilets, installing non-skid flooring, storing necessities in easy-to-reach places, and replacing loose rugs with low pile wall-to wall carpeting.<sup>5</sup>

When these straight forward steps are combined with other approaches such as spending personal assets, qualification for government-sponsored programs, accessing employer-sponsored programs, and reliance on personal long-term care insurance, younger family members are involved without being weighed down.

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1 [www.dol.gov/wb](http://www.dol.gov/wb)

2. Cannuscio, CC, C Jones, I Kawachi, GA Colditz, L Berkman and E Rimm, *Reverberation of family illness: A longitudinal assessment of informal caregiver and mental health status in the nurses' health study. American Journal of Public Health* 2002; 92:305-1311.

3. Shone, B.S. and Pezzin, L.E. 1999, "Parental Marital Disruption and Intergenerational Transfers: An Analysis of Lone Elderly Parents and their Children," *Demography*, vol. 6(3), pages 287-297.
4. Levin, N.J., 1997, *How to Care for Your Parents: A Practical Guide to Eldercare*, New York, NY, W.W. Norton & Co., Inc., page 65.
5. Levin, N.J., 1997, *How to Care for Your Parents: A Practical Guide to Eldercare*, New York, NY, W.W. Norton & Co., Inc., page 201.

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