

## Aging boomers face caregiver shortage

Posted by [Lisa Gibbs](#)

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More or less buried in the massive debate over what our health care system should look like is a provision to create a national long-term care insurance program. The [Community Living Assistance Services and Supports \(CLASS\) Act](#) would allow people to pay an average \$65 a month and, after five years, be eligible for between \$50 to \$100 a day in benefits. Insurers oppose the CLASS Act — clearly, it would cut into their sales of long-term care insurance, which haven't been all that great to begin with. Other criticisms of the act: The government doesn't need to be expanding programs even further than it already is, and low benefits would give people a false sense of security.



While \$100 is better than nothing, I can tell you from experience that it doesn't cover very much. It would pay for about six hours of daily care from the home aides I hired recently to help my mother recover from surgery. It certainly wouldn't cover assisted living or nursing homes, which run into the tens of thousands of dollars per year.

Whether through private long-term care insurance or a public plan, it's clear this country needs to do a better job thinking about how we're going to care for ourselves (and our parents) as we get older and frailer. Few of us have saved enough money or bought insurance to cover whatever care we need in our later years. But there's another aspect of the long-term care problem that people have overlooked: A looming "caregiver crunch," in the words of [Ken Dychtwald](#), a gerontologist and president of the consultancy Age Wave.

Typically the responsibility for care falls on a family member — if not a spouse, then adult children. Before the baby boomers, says Dychtwald, families had an average of four children, meaning that a lot of sons, daughters and their spouses could share the care burden. But the boomers now turning 65 have averaged only two children each — kids who most likely don't live close to their parents anymore. Another difference: In 1950, just 38% of women aged 45 to 55 were working outside the home, so they had plenty of time after the kids left the nest to look after mom and dad. But today, 80% of women in those potentially prime caregiving years are working, says Dychtwald. How many

times can we take off from work to take mom to the doctor? Throw in the higher divorce rate, and even more parents are likely to need their children to pitch in.

"If you ask older adults, 'What worries you about your family?' they say, 'I don't want to be a burden to them,'" Dychtwald says. "People are increasingly coming to realize that in the absence of some other way of providing for care or funding, that care that will fall on the family."

Dychtwald says the issue came home for him when his parents, now in their late 80s, became ill with a variety of conditions that made it impossible for them to get around on their own. They do have long-term care insurance, which provides an aide six days a week; a coordinator manages all their treatments and activities. "If it weren't for that protection and care," he says, "there's a high likelihood my mom and dad would have spent all of their savings, my brother's or my life would have to have been completely adjusted, and ... the life they've had together would essentially be over."

Dychtwald is a big proponent of long-term care insurance, and not just because Genworth, an insurer that's one of the biggest sellers of long-term care policies, is paying him to discuss the subject this week.

The most important thing, he says, is to have some kind of plan. How do you want to live when you're 80? What kind of relationship do you want with your children? What do your parents want? "Families are intertwined in helping each other get through their lives," he says. "We can either be the deer in the headlights or we can try to make sense of it."