



Changes in Family Dynamics = Changes in the need for Elder Care

The lifespan in the United States is increasing with each census. This aging of the population has significant implications for work/family balance as an increasing number of working adults must provide elder care. Changes in demographics and social values have reduced the number of family members available to care for impaired elderly relatives for some of the following reasons:

- **Increased life span:** The population of the very old has been increasing, thus, their children, who are potential caregivers, are likely to also be old
- **Delayed procreation:** Combined with increased longevity, this delay has created a sandwich generation of caregivers who simultaneously care for their children and their parents
- **Increasing mobility of US society and increased divorce rate:** Families are more likely to be geographically separated, and family ties are more complex due to blended families
- **Increasing number of women in the workforce:** Previously, women may have provided care for elderly parents, but the demands of a job may diminish or eliminate their ability to do so. An increasing number of sons and husbands have taken the responsibility of caregiving when needed
- **The number of dependent and very sick elderly people is increasing**



Although society tends to view family members as having the responsibility to care for one another, the above factors as well as the limits of familial and spousal obligations vary among cultures, families and individual family members causing care to be sought outside of family, friends and neighbors in the form of Adult Day Care, Home Health Care or Facility care.

The amount and type of care provided may also play a role in caregiving decisions, depending on family structure, quality of relationships, and other demands on the family members' time and energy. Family caregiving can range from minimal assistance (e.g., periodically checking in) to elaborate full-time care. On average, family caregiving for older adults consumes about 24 hours per week, and about 20% of the time more than 40 hours per week. Caregivers of the elderly report that 63% of their care recipients have long-term physical conditions and 29% have cognitive impairment.

Caregiving can be very rewarding, but it can also have negative effects such as increased stress (caregiver burden) and subsequent health problems, isolation, fatigue, frustration, sometimes leading to a sense of helplessness and exhaustions (caregiver burnout), or elder abuse.

There is a lot of planning that goes into deciding on the right care of one's elderly loved one. As much as a spouse may want to care for their spouse, or a son/daughter may want to care for their parent, in some cases it just may be impossible to do so in today's changing world, as in many instances, elder-care problems can ultimately be more intruding, expensive, and longer lasting than child-care problems. Finding the right long term care, short term care or home health care insurance coverage can alleviate some of the financial and emotional burden. At United Security Assurance, we are here to help your clients find a plan that works for them and their family. Call us today!

The following website was sourced and referenced for this article:

<https://www.merckmanuals.com/professional/geriatrics/social-issues-in-the-elderly/family-caregiving-for-the-elderly>

<https://careconversations.org/sites/default/files/The%20Dynamics%20of%20Aging%20Families%20A%20Handbook%20for%20Adult%20Children%20Interactive%20e.pdf>

<https://quod.lib.umich.edu/m/mfr/4919087.0002.209/--commentary-the-changing-dynamics-of-work-and-family?rgn=main;view=fulltext>

