

## The Caregiving Commitment

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I can hardly have a conversation anymore that doesn't include some discussion about family caregiving, particularly "parent or spouse" caregiving. Whether this discussion directly involves the individual I am speaking with, or someone he or she knows, it's a topic that surfaces often. Many of the individuals in your practice right now are no doubt caught up in this "caregiver" role.

The thing I personally find so interesting is that these types of discussions serendipitously occur as I'm going about my daily activities. I can be talking with the person sitting next to me on an airplane, a cashier, stockbroker, college instructor, realtor, or bank teller - it doesn't matter! The "caregiving" topic launches in-depth discussions between friends or strangers. It's amazing!

With today's average 65-year-old having a 25 percent chance of living to age 90, we'll all be experiencing more of the above-mentioned encounters. Many of the caregivers I have just described do not consider themselves "caregivers," because they think they are just "lending a hand" when needed. Yet, as the parent or spouse becomes more dependent, the duties expand.

In June 2003, the MetLife Mature Market Institute conducted an online survey of nearly 1,400 employed caregivers at three Fortune 500 companies. The study, "Sons at Work: Balancing Employment and Eldercare," found that nearly 50 percent of the caregivers were men. Here are some other key findings:

- Men are providing the same type of tasks as women, including grocery shopping, managing medications and providing transportation, yet women still provide more personal care, such as bathing, toileting and dressing.
- More men than women are providing long-distance care.
- Both men and women reported needing to modify their work schedules to accommodate the care recipient.
- More men than women had to forego work-related travel, and 25 percent reported considering a job change.
- Men are less likely than women to discuss caregiving with co-workers.

In an earlier, smaller study, "The MetLife Juggling Act Study: Balancing Caregiving with Work and the Costs Involved," conducted in November 1999, 76 percent of the caregivers were female. Here are some of the key findings:

- In 1999, nearly 25 percent of all households had at least one adult who had provided care for an older adult during the previous 12 months.
- Sixty-four percent of caregivers were employed, juggling personal and professional responsibilities.
- Caregivers estimated they would provide care for approximately six months, but the average length of time was eight years.
- Caregivers experienced significant losses in personal health, career development, salary and retirement income, as well as increased out-of-pocket expenses.
- This study is definitely worth reading! Here are a few other shocking statistics regarding costs:

- Nearly two-thirds of the caregivers reported a significant impact on their earnings, resulting in an average total loss in wage wealth\* of \$566,443 and an additional \$25,494 calculated from a loss of Social Security retirement benefits.
- Those who would have been eligible for pension benefits lost an average of \$67,202 over the retirement years.
- Participants paid an additional average of \$19,525 for two to five years to help defray care recipient expenses for rent, food, transportation or medications.

Caregiving is a commitment that affects the health, work productivity and wealth of every family in America, not only for the present working population, but for future ones, as well. As chiropractors, we are fortunate that our work allows us to positively impact the lives of our patients, and by extension, the lives of those for whom they provide care.

- Wage wealth: the present value of lifetime wages calculated as of the date of retirement.

### *Resources*

1. The Effects of Family Caregiving. Wiser Special Report, Sept. 10, 2003. Available at [www.wiser.heinz.org/special\\_report\\_caregiving.html](http://www.wiser.heinz.org/special_report_caregiving.html).
2. Sons at Work: Balancing Employment and Eldercare. June 2003, MetLife Mature Market Institute, Westport, Conn. (This study and others are available at [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com) or [maturemarketinstitute@metlife.com](mailto:maturemarketinstitute@metlife.com).)

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JUNE 2004