Aging: Who Pays the Costs?

March 6, 2015 By Kate Ferguson

"Life is a journey that must be traveled no matter how bad the roads and accommodations." -- Oliver Goldsmith

Several years ago, when my mother's health deteriorated, my sister and I learned firsthand about the mental, physical and financial challenges that often accompany taking care of an elderly parent.

By virtue of gender, we were automatically designated as our mother's primary caregivers--and we both agreed that we were better suited to the task. Why? Because it simply made more sense. We shared a home with my mother and were extremely close to her; our gender cemented that bond. Naturally, as her daughters, we would care for her as she'd cared for us as children.

The outlook my sister and I shared was perfectly in sync with my mother's beliefs, but it did not disallow discussions about the unfair assumption that "dutiful" daughters were obligated to care for elderly parents. My mother also had two sons. As part of the family, they, too, were expected to be "dutiful" and contribute in whatever ways they could to my mother's care. Whether they made contributions to her care in the currency of time or money, my sister and I both expected their donations.

Research suggests that it is primarily daughters who, even if unasked, shoulder caregiving responsibilities for elderly parents. In many families, as in mine, everyone assumes that daughters will be their parents' caregivers. But with family health care costs soaring, how will children, in general, be able to afford health care for both themselves and their aging and/or ill parents?

The fact is that America's elderly population (people 65 years old and over) is growing at a faster rate than any other U.S. group. With the explosion in numbers, what it means to grow old in America will be defined by the state of health care for seniors and the quality of life issues they and their loved ones face. As elderly parents live longer and become saddled with more chronic illness, higher disability rates and growing long-term care needs, how will families meet these overwhelming caregiving needs?

A while back, President Obama endorsed a government social program that would support long-term care costs; it would pay for the elderly to reside in a nursing home or assisted living facility, or it would provide services to help those able to live at home.

As a fact of life, however, aging and its associated challenges aren't issues the government can solve for us. In our own homes right now, we must learn how to prepare for our inevitable aging and decline in health as well as increased long-term health costs.

At the most basic level, taking care of ourselves and our loved ones requires the foresight to plan today for tomorrow's health crises.

As you might imagine, the legalities involved in caring for elderly parents are as complex and challenging as each individual's circumstances. Don't wait until a crisis occurs to discuss elderly care and explore your options to meet it.

This way, when you're faced with the question, "What should we do about mom or dad?" you will already have an answer--one reached through family discussions about each individual's responsibility and ability to help, not one based on assumption of gender.

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