

Support for Caregivers

THE ISSUE

A significant portion of care for older people and individuals with disabilities in Georgia is managed by family members and friends. These informal care partners make tremendous personal and financial sacrifices. The public spends less when caregivers are adequately supported and dependency on more expensive professional supports is lessened.

BACKGROUND

Care provided by family and friends at home 1) saves taxpayer dollars and is far more cost-effective than securing professional home-based supports, 2) helps delay or prevent the placement of loved ones into costly institutional settings such as nursing homes, and 3) helps prevent unnecessary hospital admissions.

75%

In Georgia, Medicaid is the primary payer for **75%** of the state's nursing home patients.

In 2013, 40 million individuals in the U.S. provided uncompensated long-term care worth an estimated \$470 billion to a family member or friend. In 2014, more than half a million Georgians provided an estimated 576 million hours of unpaid care for individuals living with Alzheimer's and related dementias alone, valued at more than \$7 billion.

\$83,585

Average annual cost in the Atlanta region for nursing home care was **\$83,585** in 2017.

Despite the joy of spending time with loved ones, family care often carries a high personal cost. Many individuals experience elevated levels of stress and increased incidences of chronic conditions like heart disease, cancer, and depression when compared to non-caregivers. Fiscal costs are high as well: caregivers spend an average of \$7,000 each year on out-of-pocket expenses.

53%

53% of caregivers indicate a decline in their health that compromises their ability to provide care.

Caregivers forgo about \$304,000 in wages when they leave the workforce to provide care to older or disabled loved ones.

Informal caregiving has a cost to businesses and the economy, with 15% of the U.S. workforce caring for an older relative or friend. And by 2020, an estimated 1 in 5 workers will be over the age of 50 and managing the needs of aging parents and/or adult children.

\$17.1-\$33B

The cost of caregiving in terms of lost productivity to U.S. businesses is **\$17.1 to \$33 billion** annually. Costs reflect absenteeism (\$5.1 billion), shifts from full-time to part-time work (\$4.8 billion), replacing employees (\$6.6 billion), and workday adjustments (\$6.3 billion).

SOLUTIONS

Policies and programs to support older people and persons with disabilities and their care partners must be comprehensive yet flexible enough to meet the unique needs of individual families. Potential solutions include respite care, financial relief for caregivers, and work schedule flexibility, as well as tools to create greater efficiencies in public spending and avoid unnecessary burdens on the healthcare system.

STATE-LEVEL SOLUTIONS

- » Pass the CARE Act, which has been adopted in 36 states. The CARE Act requires hospitals to educate caregivers about the medical tasks they will need to perform for the patient at home. This will improve hospital-to-home transitions and help avoid costly hospital re-admissions.
- » Increase dedicated funding for Georgia's Aging and Disability Resource Connection network to help individuals and their caregivers access community services such as meals, transportation, home care, housing, peer support, and caregiving education.
- » Conduct formal family caregiver assessment, and identify supportive services for care partners of individuals receiving Medicaid waiver services.
- » Allow for consumer-directed care in all Medicaid waiver programs, which gives individuals more control over the types of care and services they access and the delivery of those services, including who delivers services and when.
- » Allow caregivers to deduct unreimbursed costs of care from taxes, or provide additional tax credits, grants, or forgivable loans to caregivers for costs of care, such as home modification expenses or unpaid leave taken to provide care.

LOCAL SOLUTIONS

Communities that incorporate age-friendly design and have easy access to vital services support independence no matter the person's age and ability, reducing demands on care partners. Examples include:

- » Providing incentives, such as tax breaks and fee-waivers, to encourage the development of affordable, accessible housing as well as housing units co-located with supportive services.
- » Enacting zoning regulations that allow for increased housing options such as secondary units on one property or shared housing arrangements; encourage "universal design elements" such as no step entries and wider doorways; and provide access to basic services within walking distance of residences.
- » Providing expanded transportation options such as volunteer driver programs, voucher programs, ride-hailing services, and special shuttles to destinations frequented by older people and people with disabilities.
- » Investing in local resources to supplement state and federal funds for services such as adult day services, care consultation, and respite vouchers.

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