



# AVAILABLE FAMILY CAREGIVER SUPPORT FOR VULNERABLE WASHTENAW COUNTY SENIORS IS PLUMMETING

THE RATIO OF WASHTENAW COUNTY RESIDENTS OF CAREGIVING AGE (45-64) TO THOSE OF CARE RECEIVING AGE (80+) IS DECREASING 59% BY 2030

## EXECUTIVE SUMMARY

The population of Washtenaw County residents over the age of eighty is projected to more than triple by the year 2045. Concurrently, the population of residents who are of caregiving age is decreasing, contributing to a 74% decrease in the caregiver support ratio by 2040. Combined with the current direct home care workforce shortage, the future of who will be taking care of Washtenaw County older adults is uncertain. This report quantifies the severity of the declining caregiver support ratio and offers a series of recommended actions for local officials and nonprofit service providers to consider.

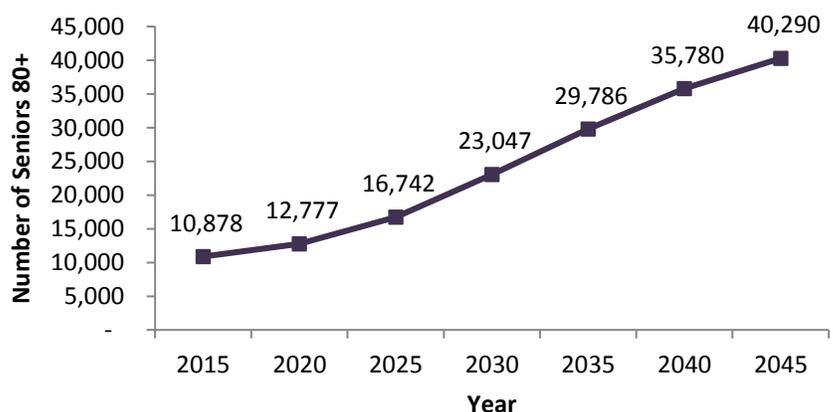
## METHODOLOGY

The caregiver support ratio is defined by the AARP Public Policy Institute as individuals of caregiving age (45-64) divided by those of care receiving age (80+), the most likely group to need long term supports and services (LTSS). This ratio is a basic measure to show the potential family caregiver availability. A family caregiver is any relative, partner, friend, or neighbor who has a significant relationship with, and who provides a broad range of assistance for an older adult or an adult with a chronic or disabling condition<sup>i</sup>. Washtenaw County population projections from the Southeast Michigan Council of Governments (SEMCOG) 2045 Regional Forecast were used to calculate County specific caregiver support ratios.

## FINDINGS

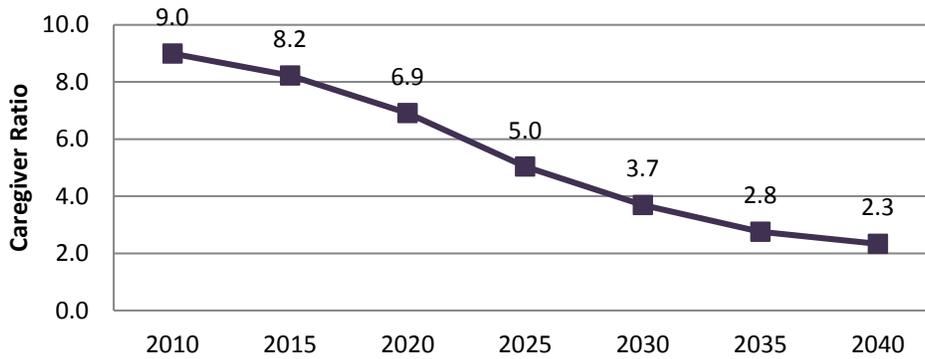
The nation’s caregiver population is projected to increase by 1% between 2010 and 2030. Concurrently, the 80+ population is projected to increase by 79%<sup>i</sup>. By 2030 Washtenaw County will experience a 7% decrease in the population of caregiving age residents while the senior population of care receiving age more than triples.

Washtenaw County 80+ Population Surge



The chart below shows that in 2010 there were 9.0 Washtenaw County residents of caregiving age for every Washtenaw County senior age 80 and older. By 2030 there will only be 3.7 Washtenaw County residents of caregiver age for every Washtenaw County resident age 80 and older. This ratio is projected to decline further to 2.3 by the year 2040.

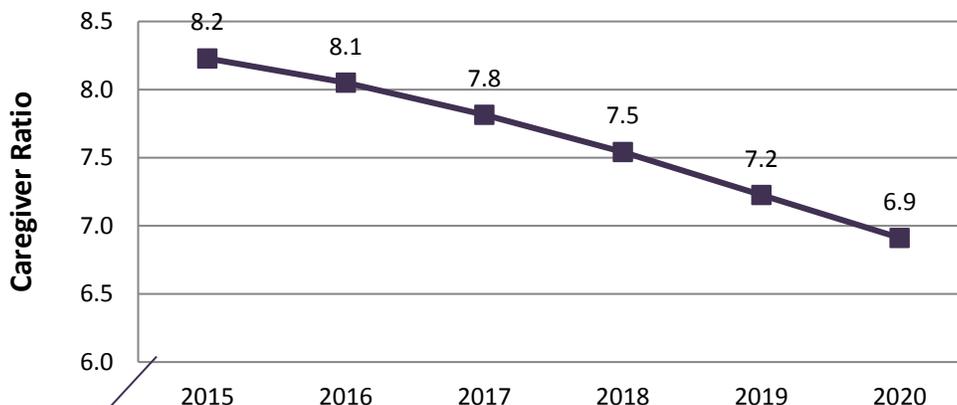
**The Ratio of Washtenaw County Residents of Caregiving Age (45-64) to Care Recipient Age (80+) is Declining 2010-2040**



As the caregiver support ratio diminishes the unmet care burden will likely increase. 70.5% of individuals 80+ have some sort of disability while more than half of these are severe disabilities. Nearly 1/3 of individuals 80+ need assistance with activities of daily living (ADLs) such as toileting or showering, or instrumental activities of daily living (IADLs) such as managing finances or preparing meals<sup>i</sup>. Considering the drastic caregiver ratio decrease, it is unclear who will be taking care of the booming care receiving population.

More than 68% of Americans believe they will be able to rely on their family members when they need help. Each year this becomes a less viable option. The availability of family caregivers is being impacted by changes in family size, increases in those who are childless, increases in divorce rates, and longevity<sup>i</sup>. According to an August 2018 Forbes article, presently more than one in five seniors 65+ is a “solo senior”, meaning they are aging without a spouse or adult child.<sup>ii</sup> Additionally, the paid direct home care worker shortage will exacerbate this problem. Between 2016 and 2020 Michigan will need 34,090 more direct care workers; a 28% increase in this essential workforce<sup>iii</sup>

**The Ratio of Washtenaw County Residents of Caregiving Age (45-64) to Care Recipient Age (80+) is Declining 2015-2020**

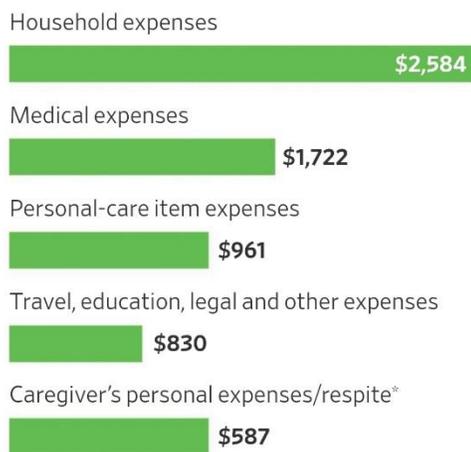


The chart below shows the financial and personal cost of being an unpaid family caregiver as reported by the Wall Street Journal in their July 21, 2018 article, “U.S. Is Running Out of Caregivers”. It is estimated that presently 34.2 million people provide \$500 billion worth of free care annually. These issues are impacting Washtenaw County family caregivers every day. As the number of family caregivers shrinks, the impact will be seen by increased demand in long term care supports and services (LTSS) and Medicaid spending.<sup>iv</sup>

### Cost of Care

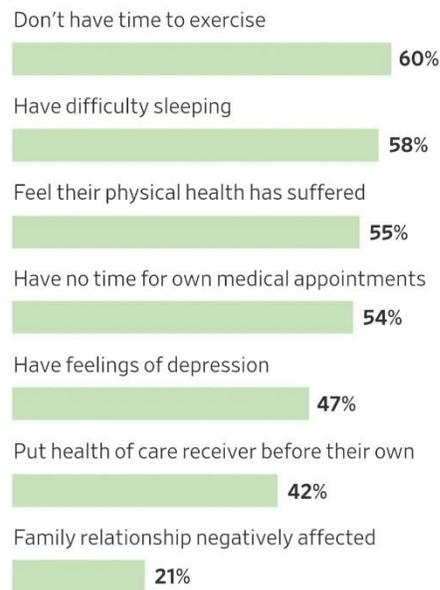
Being an unpaid caregiver can take its toll on people both financially...

#### Caregivers’ average annual spending on the care recipient



...and on a personal level.

### Percentage of unpaid caregivers who say they:



\*Aides, adult day services, self-care, other paid help and other expenses

Sources: AARP (expenses); Embracing Carers International Survey (personal toll)

## CONCLUSION

The care support ratio peaked in 2010 and began a free fall that will define the demand for long term supports and services (LTSS) for Washtenaw County older adults for decades to come. With the decreasing caregiver ratio, there is concern that there may be a higher rate of institutionalization that would contribute to greater than necessary Medicaid spending. Evidence of a growing demand for senior programs is becoming more apparent. As of July 2018, the MI Choice Medicaid Waiver nursing home alternative program had 111 Washtenaw County residents on its waitlist. As of September 2018, the Community Living Program (CLP) had 205 Washtenaw County seniors on its waitlist. Chelsea Senior Center increased their memberships by 11.7% between 2016 and 2017. Catholic Social Services of Washtenaw County had 18% more first time users between their FY2016 and FY 2017. These examples demonstrate the surge in demand for senior services in Washtenaw County that is expected to continue in the years to come as the family caregiver support ratio diminishes.

## AREA AGENCY ON AGING 1-B RECOMMENDATIONS:

- Communicate information about local need related to the senior population growth with local governments and urge action in response to this emerging crisis, such as adoption of a **Washtenaw County senior millage**, that can address unmet needs among older Washtenaw County residents. 68 of Michigan's 83 counties have senior millages that support a higher level of senior support services and prevent waitlists.
- Investigate strategies employed by other counties to address the growing and changing needs of older adults, adults with a disability, and family caregivers.
- Encourage employers to develop and adopt workplace policies that help support working caregivers to better manage and fulfill their caregiving responsibilities.
- Diversify revenue sources to support the County's safety net for long term supports and services (LTSS) by identifying ways to partner with existing payers, like Medicare and other health insurance providers, and investing in new and more efficient models of service.
- Better support family caregivers through information, education, training, and low-cost home care options.

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<sup>i</sup> AARP Public Policy Institute. (2013). The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers. *Insight on the Issues*, (85), 1-12.

<sup>ii</sup> Gastfriend, J. (2018, August 10). As Baby Boomers Move Into Old Age, Who Will Care for Us? Retrieved from <https://www.forbes.com/sites/jodygastfriend/2018/08/10/caregiver-shortage-who-will-care-for-us/#2deaed9532dd>

<sup>iii</sup> Long-term Occupational Employment Projections 2016 to 2026, Michigan Department of Technology, Management and Budget, Bureau of Labor Market Information and Strategic Initiatives

<sup>iv</sup> Ansberry, C. (2018, July 21). U.S. Is Running Out of Caregivers. *The Wall Street Journal*, pp. A1, A10.