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Care-giving boomers find they need care themselves

By DIANE STAFFORD
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In every workplace, at any party, over any backyard fence, middle-aged people are sharing stories about caring for their aging parents.

They're stressed. They're struggling to find help with medical and in-home care. They're watching their parents' life savings drain away.

"You go in the blink of an eye from a call that says your child has fallen off the jungle gym to the call that says your mother has fallen and needs to go to the hospital," said Gina Pulliam, with the United Way.

Yet many baby boomers who've suddenly become care givers for their parents — and who know they'll be in the senior wave that doubles the area's elderly population — haven't been able to prepare for their own aging.

Carla Maerz of Olathe is the only child of her 90-year-old mother. She holds a full-time job, has a family of her own, and spends much of her free time helping her mother who's in an "independent living" apartment in south Kansas City but isn't truly independent.

"I set up her meds," Maerz said. "I take her where she needs to go. I try to make sure she's comfortable. I call her often. I pay her bills ..."

She obviously loves her mother: "I treat her the way I want to be treated when I'm old."

But, Maerz admitted, it leaves scant time to attend to her own retirement plans. Frankly, she said, "I need a support group."

Marcia Hines, community relations consultant at Villa Ventura Retirement Community in Kansas City, said the lives of those in middle age caring for their parents become a "house of cards."

"If just one small dynamic changes," she said, "everything falls out of place."

For many boomers still in the workforce, that means their jobs are also affected. A parent's unscheduled trip to the doctor becomes an unscheduled absence at work, and "your co-workers can become rather unforgiving, and your job may be at risk," Hines said.

Bosses are seeing increased absenteeism, more requests for Family and Medical Leave Act leave, and more demands on their Employee Assistance Programs (if they have them) from workers who are care givers.

"Certainly, the productivity of my staff has been impacted because of caring for their elderly parents," said one Kansas City business manager. "We're not alone. Everyone is feeling the impact of aging families."

At Hallmark Cards, corporate services manager Christine Rankin said she had fielded a doubling of interest in the last two years in an employee benefit that includes elder-care seminars offered by Creative Care Consultants.

The National Alliance for Caregiving says half of adult care givers are employed full time, but another study found that only about one-fourth of large U.S. companies have programs to help them.

It's clear that care givers' time away from work can lead to lost promotions, skipped assignments and less pay, on top of guilt, frustration, resentment or depression.

A study sponsored by MetLife, "Working Caregivers and Employer Health Care Costs," found that care givers of older adults had 8 percent higher health care costs, and were much more likely to have diabetes, hypertension, pulmonary disease or depression, than employees who aren't care givers.

Getting the facts

Those who understand demographics and the aging population say care-giving alarm bells should sound in the boomer generation, if they aren't already.

Sandra Silva, director of the KC4Aging in Community project, which is working to identify and help meet the needs of an aging population, sounds this warning when she speaks to groups:

"The day to become a care giver is not the day you're standing outside the hospital discharge office after your mother has broken her hip."

Silva says every family should have a heart-to-heart discussion at their next gathering and talk about who will do what — and who will pay — when an aging parent needs help.

Research by the Employee Benefit Research Institute finds that fewer than half of adult children have knowledge of their parents' financial situations, or have had detailed discussions about their income and expenses.

Carolyn Rosenblatt, a registered nurse, lawyer and author of "The Boomer's Guide to Aging Parents," co-founded www.AgingParents.com partly to help foster those difficult conversations.

She encourages employers to offer elder-care seminars and educate employees about community resources, and legal and financial options.

"Counsel employees not to assume that Medicare will take care of their parents in the future," Rosenblatt advised. "It doesn't pay for home care, nor for much nursing home care. Many people are shocked to discover this."

Know, too, that long-term care insurance generally isn't available after someone already is ill or has certain chronic conditions, she warned.

Some area residents in search of care-giving resources have found a supportive ear in aging specialist Sandy Loeb, who manages the KC Caregiver Support Line, an offshoot of the Shepherd's Center.

Right after the Thanksgiving holiday — when families got together — she fielded a record number of hotline calls.

"People come into town, see Grandma after six months and say, 'Wow, something's different,' " Loeb said. "They need someone to tell them what the resources are."

The second-most frequent hotline call comes from family members who provide daily care and are worn out.

"It takes them a while to admit they're pretty frustrated, but they're afraid to admit it because it might make them look like a bad person," Loeb said. "Many go too long before they ask for help, because they think they need to be some kind of a saint."

"There are lots of good services available in the metro area," Loeb said. "Unfortunately, the average family doesn't know about them and isn't ready when a crisis hits."

Planning ahead

Stephen Simmons, like many in the baby boom generation, became better prepared for his own aging after he became responsible for his elderly father's financial affairs.

"I saw how much it cost to take care of him, how it ate into his nest egg really quickly," said Simmons. "And my father had been a saver."

Simmons, 57, and his wife considered it a wake-up call to prepare for their own old age.

"I don't think it hits people's consciousness until they're taking care of Mom or Dad," Simmons said.

The Simmonses, who don't have children to help them when they're old, started buying long-term care insurance and are planning to downsize soon from their Lee's Summit home.

