

The New “FEMALE EPIDEMIC”

By Rita Files, LPN, CALA

More than 54 million Americans¹ care for an aging or ailing family member and the role of “caregiver” is increasingly falling on the backs of women, becoming the new “female epidemic.”

When it comes to the care of spouses, parents, grandparents, or other elderly family members, women are increasingly becoming the majority of informal care providers, while at the same time, managing all other traditional roles. In fact, according to the Family Caregiver Alliance, National Center on Caregiving:

- The value of the informal care that women provide ranges from \$148 billion to \$188 billion annually.²
- 59% to 75% of caregivers are women.³
- The average caregiver’s age is 46, female, married, working outside the home earning \$35,000 annually.⁴
- Female caregivers may spend as much as 50% more time providing care than male caregivers.⁵

Caregiver stress among working women is quickly becoming the next major crisis at home and in the work place. In many instances, women today are running a household, raising children, managing relationships and trying to make ends meet in a difficult economy. At the same time they’re also taking on the responsibility of caring for a loved one, dealing with a loved one’s finances, possibly running errands and taking loved ones for Doctor’s visits.

Businesses are negatively impacted by emotionally and physically drained caregivers costing employers nearly 33.6 billions a year.⁶ Decreased productivity, absenteeism and higher usage of healthcare and prescription drug benefits are just a few of the consequences resulting from caregiver stress.

Many women will tell you they barely have time to take care of themselves, often foregoing the gym, to stop by and check on a loved one or putting off Dr.’s visits to ensure their loved ones don’t miss theirs. As a result, immune systems are compromised and women become more susceptible to chronic illness. It’s a snowball effect. Caregivers often become overwhelmed and burnt out, they are often no longer able to care for another. According to Strength for Caring, A Place for Caregivers those taking care of someone with a chronic illness have a 63 percent chance of dying early.

The first step is being able to recognize you can’t take care of others if you aren’t taking care of yourself. Not taking care of yourself will only put you on an unsustainable path leading to despair, frustration and even depression.

Although it seems impossible, taking time to nurture yourself both physically and mentally will help you to have more energy, think clearly and make better decisions.

- Eat well balanced meals on a regular schedule.
- Exercise regularly.
- Get 7-8 hours of sleep a night.
- Schedule time for yourself.
- Use relaxation and stress management techniques such as meditation.
- Spend time with friends.
- Stay active in clubs, groups or hobbies.
- Join a support group.
- The second step is to be aware of the many community resources available to caregivers and their loved ones.

Seek out the help of a Geriatric Care Manager

A GCM is a professional who consults with the caregiver and all family members to adequately analyze all the variables and take into consideration financial, physical, social, and geographical needs. With expertise in geriatric or aging issues, a GCM can assess each individual circumstance and help to navigate and facilitate decision making when it comes to senior housing or any other financial decisions putting pressure on both the caregiver and family members. A GCM expert in your community can quickly provide relevant information necessary to make informed decisions.

Look for a Certified Aging Specialist

Understanding funding opportunities is key to managing finances associated with caring for loved ones. Aging specialists are experts on the VA Aid and Attendance Bill and also have a wealth of knowledge regarding Medicare and Medicaid issues.

Working with a GCM takes pressure off the caregiver by providing and educating about applicable funding solutions, dispelling any funding myths and providing information regarding eligibility.

Find out about the Veterans Aid and Attendance Pension Benefit

One of the Military’s best kept secrets is the Veterans Aid and Attendance pension benefit. If you are you one of the 10 million plus baby boomers caring for an aging parent who is financially struggling to meet the expenses of additional medical and care costs you would be well served to learn about e Veterans Non-Service Connected Disability Pension Benefit, the Veteran’s Aid and Attendance benefit.

This little known, underutilized VA Disability Pension benefit provides Veterans and surviving spouses of Veterans that are low income or have high out of pocket monthly medical expense with additional monetary benefits to supplement the cost of care and services they may need. The benefit is significant. It pays up to \$1,949 per month to provide care for single or married veterans, or their surviving spouses.⁷ Applicants must meet certain medical and financial thresholds, but eligibility is not dependent on service-related injuries, or even overseas service. To be eligible, the veteran must have served a minimum of 90 days of active military service 1 day of which was during a war period and have been discharged from service under conditions other than dishonorable.

Additional resources:

- National Family Caregiver’s Association www.thefamilycaregiver.org
- Eldercare Locator www.eldercare.gov
- Your local area agency on aging



Rita Files, LPN, CALA, is a nationally recognized expert on the knowledge and skills needed for working with the elderly. She has more than 30 years of experience in eldercare. Her background includes program development for many leading providers in the senior living industry. Rita's commitment to help veterans age with dignity fueled her desire to pursue credentials as an accredited claims agent through the Department of Veteran Affairs. Her mission, to honor those who have served and make sure they too are served, helps her provide powerful advocacy and resources to veterans and their families. More information is available by visiting www.veteranfiles.com or calling 877-224-2791.

1. <http://www.strengthforcaring.com/>

2. <http://www.caregiver.org/Calculation> based on estimates of women caregivers as a percentage of all caregivers ranging from 59% to 75% and findings from: Arno, P. S. (2002, February). The economic value of informal caregiving, U.S., 2000. Paper presented at the annual meeting of the American Association for Geriatric Psychiatry, Florida.

3. <http://www.caregiver.org/Arno>, P. S. (2002, February). The economic value of informal caregiving, U.S., 2000. Paper presented at the annual meeting of the American Association for Geriatric Psychiatry, Florida.

4. <http://www.caregiver.org/National> Alliance for Caregiving, & AARP (1997). Family caregiving in the U.S.: Findings from a national survey. Washington, DC: Author.

5. <http://www.caregiver.org/Family> Caregiver Alliance. (2001). Selected Caregiver Statistics (Fact Sheet). San Francisco, CA: Author.

6. <http://www.caregiver.com/> Metropolitan Life Insurance Company, & National Alliance for Caregiving. (1997, June). The Metlife study of employer costs for working caregivers. Connecticut: Metropolitan Life Insurance Company

7. <http://veteranfiles.com/>