



THE TRUE

COST

of being a Caregiver

# INTRODUCTION

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Family caregivers are crucial, not only to their senior loved ones, but also to the viability of our national health care system in general. It is becoming increasingly more common for family members to assume the role of primary caregiver. According to recent studies, almost half of all caregivers are spending 30 hours or more per week on activities related to caregiving. This means if you have the responsibility of being the primary caregiver for a loved one, the hours you probably work equate to having a second job. This can be both physically and emotionally draining.

People who assume the role of caregiver for a loved one may experience symptoms of chronic stress, financial stress, social stress, marital stress, and so on. Some family caregivers experience feelings of guilt. Many are

overwhelmed by the constant feeling of never having enough time to get things done.

Knowing the true cost of being a family caregiver can help mitigate some of the stress and anxiety that often come along with the many responsibilities. If you are just getting started with caring for a senior loved one, we hope that this guide will help you get mentally prepared for the responsibilities involved. If you have had the privilege of caring for a family member for a while now, we hope this guide will give you comfort in knowing that you are not alone in experiencing both the rewards and costs of being a family caregiver.

Let's look at some of the actual costs associated with caring for a loved one.

# Emotional COST

One major issue many caregivers face is chronic stress. Chronic stress is defined as consistent stress over a long period of time. Chronic stress can lead to physical problems over time. The constant need to be available as a family caregiver can lead to chronic stress. When support for the family caregiver is absent, many caregivers are unable to take any time off from providing home care. This can be very detrimental to the health of someone delivering care without the proper mechanisms for respite.

Below is a list of possible consequences if chronic stress goes unchecked:

- Anxiety
- Depression
- Digestive problems
- Headaches
- Heart disease
- Sleep problems
- Weight gain
- Memory and concentration impairment

# 2 Financial COST

In addition to the emotional cost of being the primary caregiver for a loved one, the financial cost can be equally as straining. Any aspect of health care in the United States can have a significant financial toll, and caregiving is unfortunately no different.

According to surveys, about half of America's caregivers spend around \$5,000 per year on their caregiving duties. 12% are spending more than \$20,000, and another 10% of caregivers spend \$50,000 or more annually. After several years of

such extra expenses, many caregivers and their families begin to struggle financially.

With the added expense, caregiving can put an enormous financial burden on just about anyone, even if you have prepared for it. Some adult children or working spouses find that their best solution is to leave their job so they can provide home care full time for their aging loved one. For most leaving a job is not feasible, however, according to Metlife the average loss in wages and retirement benefits is \$324,000.

# 3

## Career COST

People who are the primary caregivers for their loved ones may suffer in their careers. This has to do with a lot of factors, not least of which includes the need to leave their jobs early or spontaneously to care for their loved one. According to those polled about their role as a caregiver, most caregivers experience some sort of negative impact on their career after they have assumed the role of primary caregiver.

Another, less obvious career cost of being a caregiver applies to those who actually take an ex-

tended period of time off of work. In particular, the problems can arise after this period of time off. It can be particularly difficult to secure another position or come back to your old position if you have taken several months off or perhaps even years. This is especially true when the job market is tight.

A less quantifiable cost of being a caregiver is poor focus and reduced productivity at work. This can happen due to the mental stress associated with the duties of working and being a primary caregiver, which in turn affects your performance at work.

# 4

## Physical COST

Taking on the role of the primary caregiver is not only stressful on your emotional health and your finances, but it also can take a physical toll. Most of the adverse health effects are associated with prolonged stress such as memory problems, problems concentrating, increased or newly developed phobias, and even substance abuse.

Other physical issues include chronic pain, increased blood pressure, arthritis, sleep problems, and depression. To worsen things, preventative health

measures are less commonly performed among caregivers than non-caregivers, and subscription medications for caregivers are less likely to be filled.

In general, primary family caregivers have lower overall physical health than non-caregivers. Chronic issues specifically are reported amongst caregivers at twice the rate of non-caregivers. Perhaps most shockingly is the fact that caregivers experience a higher mortality rate than non-caregivers -- in fact, this rate is as high as 63%.

# 5

## Social COST

Being a caregiver can also have a social cost associated with it. This likely has more to do with trying to juggle a vast number of tasks. Many people caring for a senior parent or other loved one are parents themselves, so they find themselves sandwiched -- caring for a parent and their own children.

Even the simplest of tasks can be difficult for caregivers in this situation. Multitasking becomes your prime concern, especially if your children are particularly young. Many caregivers complain of feeling like they are always neglecting either

their parent or their child, and that they can't give 100% to either one. This can lead to feelings of guilt and anxiety.

Schedules can make it impossible to maintain a social life when you are a caregiver. Some caregivers report waking up as early as 4 am to care for their loved one, meaning they are always short on sleep. Life can become extremely regimented and exhausting, leaving little room for anything else.

Over time this can wear away at a person's well-being, making them anxious and even depressed.

# 6

## Family/Relationship **COST**

Care giving can have both positive and negative effects on an individual's relationships. When surveyed, many primary caregivers say their spouse is supportive of the care they provide to their senior loved one and help them stay healthy mentally and physically. While others acknowledge that being a caregiver distanced them from their spouse and has led to relationship issues.

Caring for your senior loved one might have an effect on all kinds of different aspects of your relationship with your spouse. It can put a strain on the family finances, which can, in turn, put a strain on the relationship itself. It can affect the energy

and feeling of well-being of the caregiver, which consequently could have a negative effect on the intimate side of your marriage. It could even cut into any leisure time you would otherwise have.

Unfortunately, the majority of marriages experience some sort of relationship strain when caregiving is shouldered by one of the partners. It can lead to an imbalance of other duties, such as caring for the kids or the household because the caregiver is already expending all of their time and energy on doing this for their loved one. Those who are employed while also serving as a caregiver were at a particularly high risk of having marital strain.



# CONCLUSION

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As you begin the rewarding journey of taking care of the person who first took care of you, having a clear picture of the true cost of being a family caregiver is an important step in maintaining a balanced life. In addition, there are many educational resources available to family caregivers via the internet. We would also encourage you to view [Caring Senior Service](#) as a potential resource. It's been our belief for over 30 years that every senior should be able to remain healthy, happy, and at home.

Every day, we partner with family caregivers to give seniors the control they need to live in their homes for as long as possible. If you are a family caregiver and you feel you could use a little help keeping your senior loved one home, contact us at [caringseniorservice.com](http://caringseniorservice.com) to discuss your loved one's care needs with the Caring Senior Service office nearest you.