

Care Managing in Today's Economy

By Judith S. Parnes, L.C.S.W., C.M.C.

Caring for a family member is a responsibility many families provide, yet few think of financial remuneration as an option for this "work". For most societies family caregiving is a cultural reality. The act of caregiving is linked to feelings of love and respect.

However, particularly in regard to the chronic, long term care needs of elderly family members and the financial eligibility realities of government programs, older adults are not able to receive Medicaid benefits if they don't meet income and asset criteria. Therefore, there is an inherent need to spend assets to be able to access public programs.

For an infirmed parent, the possibility of being cared for by a trusted family member versus a stranger is priceless. It takes a special someone to be a caregiver. And not everyone is capable, or does it well. Most often, one person alone carries most of the responsibility and burden. It is rare that the primary caregiver's expectations of other family members providing an equal share in the time and work required occurs. Unfortunately, it frequently remains true that "one mother can take care of 10 children, but 10 children can not take care of one parent." Assistance and relief expected from siblings and other extended family members is not always possible due to different life styles, work commitments and actual geography.

Many families do provide daily support and assistance; however, the economic reality of our society has historically required adult children to work while providing care daily or supervision. In today's economy, family caregivers may find themselves unemployed or having their businesses with reduced revenues.

How can a caregiver balance the need and desire to give appropriate, quality care with the necessity to be compensated for the time and effort expended to provide this care. The more informed you are about the rights and responsibilities of you and your loved one, the more effective caregiver you can be. Only by being educated consumers and remembering our need to care for ourselves as well, will we be best able to continue to be effective caregivers.

Next Week: Caregiver Agreements and Public Entitlements

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