

Caring for older adults ... and for their caregivers

by Kristina Twitty

Part 1 of 2.

"There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers."
—Former First Lady Rosalynn Carter

MORE BABY boomers in the United States will turn 65 and reach retirement age this year than ever before. The impact will be so significant that it has been dubbed "Peak 65."

For every day in 2024, 11,000 U.S. citizens are expected to celebrate their 65th birthday and 4.1 million will turn 65 each year from 2024-2027, [CBS reports](#).

Take my state of Tennessee, for example. If growth trends continue, those just 60 and older will represent 25 percent of the state's total population by 2030, and that age group is expected to increase by more than 300,000 in the next 10 years. Additionally, 38 percent (669,876) of adults 60 and older in Tennessee live with a disability. Statistics in other states may be similar (except in Florida, where the number of retirees is much higher).

AARP's 2021 "Valuing the Invaluable" report notes that by 2034, the population of people in the U.S.



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over 65 will outnumber the population of children under 18.

But more elderly people need care than their children alone can provide. Whether those children are raising their own children and are stretched to the max of their means, or do not have the margin to manage the care of their parents, they find themselves "sandwiched" between the two generations, and many are struggling daily under the pressures.

Are you a caregiver?

Caregiving, like parenting, is a 24/7 blessing and responsibility that

most often falls on the shoulders of wives of aging men and mothers of young children.

Statistics from [AgingCare.com](#) show that 66 percent of caregivers are women, with 37 percent caring for children under age 18. Fifty-four percent of caregivers are married, and 21 percent are single (never married). The average family caregiver is a 49-year-old married, working mother caring for her 69-year-old widowed mother. If mom is still living on her own, daughter is assisting her 20 hours a week and on-call 24 hours a day. If mom has moved in with daughter

and family, the weekly assistance increases to an average of 37.4 hours a week.

For more information on the characteristics of caregivers, [see AgingCare.com](https://www.agingcare.com).

In short, if you are a caregiver, you are not alone.

Financial cost of caregiving

In 2021, about 38 million family caregivers in the United States provided an estimated 36 billion hours of care to an adult with limitations in daily activities. The estimated economic value of their unpaid contributions was approximately \$600 billion. In 2023 the number of unpaid caregivers [jumped](#) to 48 million.

Further, in 2019, nearly two-thirds of those caring for their parents also worked a full- or part-time job while 30 percent of older adults were living with their children. Nearly 25 percent of a caregiver's income is spent on caregiving. By age group, according to AARP, "Gen X caregivers spent the most money at \$8,502, while Gen Z and Millennial caregivers reported the greatest financial strain, spending a larger share of their household income."

[Additionally](#), "caregivers caring for someone with Alzheimer's disease/dementia or mental health issues tend to spend more (\$8,978 per year and \$8,384 per year, respectively) than those caring for someone without those conditions." If time is money, family caregivers spend double.

Caring for yourself

Caregivers may find it challenging to care for themselves while they

care for their aging loved one. Your own health should be a priority. That may sound backwards, but do you remember the flight attendant's spiel about adjusting your own oxygen mask before assisting others? That instruction applies here, too. If you are over the age of 65 and caring for a spouse or aging parent, you are at an even higher risk of illness and death—63 percent more likely to die prematurely. [Caregiving takes a toll](#) on your physical and mental health.

The Family Caregiver Alliance offers [eight fantastic tools](#) for caregivers. Each one provides practical ideas and further self-care practices with a reminder to care for yourself.

- Tool 1: Reducing personal stress.
- Tool 2: Setting goals.
- Tool 3: Seeking solutions.
- Tool 4: Communicating constructively.
- Tool 5: Asking for and accepting help.
- Tool 6: Talking to the physician.
- Tool 7: Starting to exercise.
- Tool 8: Learning from our emotions.

The Alliance reminds us that "it is not selfish to focus on your own needs and desires when you are a caregiver—it's an important part of the job."

Picking up on Tool 5 above, where can you go for help? The University of Iowa's [Powerful Tools for Caregivers](#) (PTC) is a rich resource of instruction, ideas, and reminders to give care well without running your own health into the

ground. The National Academy of Scientists [reported](#) that "Family caregivers experiencing extreme stress have been shown to age prematurely. This level of stress can take as much as 10 years off a family caregiver's life." Do not let that be you. Ask for help. As wonderful as tips and tools can be, reading about how to rest or care more effectively will only get you so far. You need to find your people and build your team.

Start with your trusted circles. As noted above, with the numbers of family caregivers supporting older parents, it is likely you already know someone who is a step or two ahead of you. Naturally, your church family will be one of the first places you look for recommendations, support options, relief, respite, or advice on what to do.

Most importantly, take time to care for your own body and soul. The Lord promises to be your strength, your hope, and your rest when you come to Him. His mercies are new each morning and He "gives rest to his loved ones." (Psalms 127:2). Surround yourself with friends who will not only remind you where your strength comes from, but who will help hold your arms up when you are weary, as Aaron and Hur did for Moses (Exodus 17:11-12).

In part 2, we will look a little closer at what some of those support options might be and where to find them. ♦♦♦

Kristina Twitty is founder of Decision Care Advocates and a graduate of Covenant Seminary and Trinity International University. The oldest daughter of parents who don't need her yet, she's a private caregiver for two delightful ladies (and their families) living with dementia. For care ministry support, complete [this introduction form](#) for a consultation.