

CONTROVERSY 8: SHOULD FAMILIES PROVIDE FOR THEIR OWN?

Scale of Caregiving. "Many Older Americans Engage in Caregiving Activities"

<http://www.urban.org/url.cfm?ID=311203>

Study of Caregivers. "Caregiving in the U.S." The new study includes a 44-page executive summary, highlighting valuable information for policy makers, government officials, employers, academics and community leaders. Available at:

<http://www.caregiving.org/pubs/data.htm>

Caregivers. "How do Family Caregivers Fare?" A Report issued by the Center on an Aging Society at Georgetown University:

<http://ihcrp.georgetown.edu/agingsociety/pubhtml/caregiver3/caregiver3.html>

Mobility of Caregivers. U.S. elder care is not being threatened by increasing mobility because of one simple fact: The United States is NOT an increasingly mobile society, if 'mobility' means the propensity to move house. For more details (including data) see "Is 'Increasing Mobility' a Threat to U.S. Elder Care?" at:

<http://www.prb.org/Template.cfm?Section=PRB&template=/ContentManagement/ContentDisplay.cfm&ContentID=12347>

History. For an historical background to the debate "Should Families Take Care of Their Own?" see the "History of Long Term Care," a work-in-progress by Karen Stevenson

Brown and readable on-line at the ElderWeb site at:

<http://www.elderweb.com/history/>

Debating Spend-down. To read a fascinating debate on "Paying for Long-term Care" visit the Sage Crossroads website-- a marvelous resource in itself-- where you can read the transcript of a recent debate between Steve Moses and Joshua Weiner, two of our foremost national experts on financing long-term care. Moses and Weiner have different views on the subject, and their interchange is fascinating:

<http://www.sagecrossroads.net/public/>

One way or another government now pays for something like 80% of the cost of long-term care, yet results are far from satisfactory. Regardless of your opinion about whether or not Medicaid "spenddown" for middle-class is a good idea, the Medicaid funding approach is fraught with problems. Why not instead encourage people to tap into home equity through reverse mortgages?

For the full discussion of the Washington forum, moderated by Judy Woodruff, visit:

http://www.kaisernet.org/health_cast/hcast_index.cfm?display=detail&hc=869

Long Term Care Insurance. To read a hard-hitting attack on divestment planning and other methods practiced by elderlaw attorneys, look at "The Myth of Unaffordability: How Most

Americans Could, Should, and Would Buy Long-Term Care Insurance." The full text is available on the website for the Center for Long-term Care at:

<http://www.centerltc.org>

Family Caregivers. The website for the Family Caregiver Alliance provides useful statistics about caregiving:

<http://www.caregiver.org/caregiver/jsp/home.jsp>

Entitlements. Long-Term Care: Why a New Entitlement Program Would Be Wrong

<http://www.cato.org/pubs/pas/pa-144.html>