

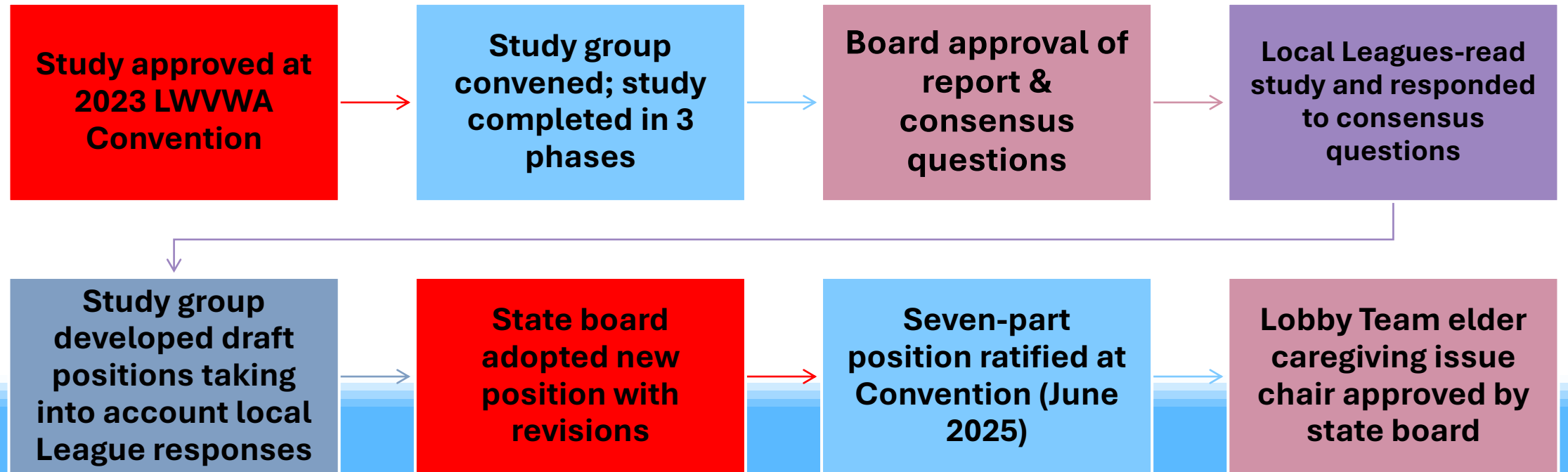


**LWWVA Study and New Position on Elder Caregiving  
Senior Citizens' Foundation Virtual Fall Conference  
Oct 16, 2025**

# Study Group Presenters

- **Theresa Baker**
- **Jody Disney**
- **Tricia Grantham**
- **Karen Tvedt, Chair**

# LWVWA Elder Caregiving Study: Steps





# LWWA Elder Caregiving Study

**“There are only four kinds of people in this world:**

- Those who have been caregivers**
- Those who currently are caregivers**
- Those who will be caregivers**
- Those who will need caregivers”**

***From Helping Yourself Help Others: A Book for Caregivers, Rosalyn Carter with Susan K. Golant***

# Conclusions: Elders and Long-Term Care

- Nationally, by 2034, the percentage of those of 65 expected to exceed that children under 18. The 75+ population will grow from 7% of WA population to 13% by 2050.
- Racial and ethnic minority populations likely to see even greater increases.
- 70% of adults who live to age 65 will develop long-term care needs before they die.
- Most Americans underestimate the risk of outliving their financial resources in retirement or experience economic hardship from unanticipated health and long-term care costs in later life.
- 75% of older adults want to stay in their own homes or communities for as long as possible.
- Many older adults incorrectly believe that Medicare covers long-term care.

# Interviews with Elders

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## Themes across interviews:

- desire for independence, to make own choices,
- need for respite care,
- value of pets.
- difficulties included loneliness, access to information, negotiating long-term care services and support, need for care that is affordable and responsive.

**One elder told us** that while his care is ideal, he wishes his children would visit more often...he worries about current tax laws and the potential of leaving his wife without enough money to continue their current lifestyle should he need nursing home care.



# Approved Position: Elders

*LWWVA supports:*

**EC-1** Funding and support for services and systems designed to allow elders to remain in their own homes and communities for as long as it is safe and feasible.

# Conclusions: Outreach and Access

**Elders and their families face challenges negotiating the elder care system, including accessing information about the complex system of long-term care.**

Importance of preparing for aging including:

- Early retirement planning and savings
- Positive health practices
- Community infrastructure such as housing and transportation
- State and local planning

Promising long-term care models globally, nationally and locally.

# Approved Position: Outreach and Access

*LWWVA supports:*

**EC-2.** Outreach efforts to connect individuals and families with information and referrals regarding elder caregiving services and assistance.

**EC-3** Planning and coordination across all levels of government, the private sector and non-profit organizations to promote healthy aging including readily available information, planning for retirement, and accessible transportation, housing, health care and nutrition.



For every dollar spent on medical care in Europe, \$1.76 is spent on social services. By contrast, 56 cents is spent on social services in the U.S. for every dollar spent on medical care.

# Family Caregivers



**820,000**  
family caregivers  
in Washington.

**770 million**  
hours of unpaid family care.

**\$21.88**  
economic value per hour.

**\$16.8**  
**billion**  
estimated  
economic value  
in Washington.



# Interviews: Family Caregivers

- Interviews with caregivers: many reported providing care 7 days a week, 24 hours a day, several for 10 years or so. Most not compensated.
- **Challenges** reported: not knowing where to turn for information; delaying own life goals; difficulty balancing caregiving with needs of own families; isolation and resentment as well as health issues; affordability and concerns about estate recovery.
- **Scenario**: a caregiver son said he had quit his job and is worried about expensive care is (one parent is in nursing care, the other lives in the family home). He is the oldest son in a Korean family and his family and friends expect him to care for his parents.

# Approved Position: Family Caregivers

*LWWVA supports:*

**EC-4** Funding for programs that support family caregivers including respite care that is affordable, readily available and culturally appropriate.

# **Conclusions: Paid Caregivers**

Inadequate numbers of paid caregivers to meet current and projected elder caregiving needs is a serious challenge expected to worsen over the next few years and decades as the population ages. Estimates are that by 2030, the ratio of elders 75 and over to people 25-54 years will be 1:4; by 2040, the ratio will be 1:3.

# Approved Position: Paid Caregivers

*LWWWA supports:*

**EC-5:** Improved working conditions, wages, benefits, and stability of employment for paid caregivers.

**EC-6:** Reduced barriers to recruitment and retention including ensuring the availability of culturally appropriate training and certification for paid caregivers.

# Conclusions: Affordability

The system works better for the very poor who are eligible for Medicaid and the reasonably well-off who can pay privately. While it can be challenging for elders across incomes, it can be especially challenging for lower and middle-income elders who lack the resources to pay. And, when these elders turn to Medicaid, they often encounter issues with spousal asset limits and Medicaid Estate Recovery.

# Approved Position: Affordability

*LWWVA supports:*

**EC-7: A Medicaid estate recovery program and community spousal resource allowances that reduce complexity and eliminate adverse effects such as discouraging elders from getting needed services, spousal impoverishment and undermining intergenerational transfer of assets (especially for low and moderate income families and families of color).**

For more information

Karen Tvedt  
[tvedtkl@msn.com](mailto:tvedtkl@msn.com)

Report and other materials:  
<https://lwvwa.org/eldercare>