

10 THINGS MILLENNIAL CAREGIVERS SHOULD KNOW ABOUT CARING FOR A FRIEND OR LOVED ONE

One in three people in America ages 18-39 provides unpaid care to an adult friend or relative. Another third of Millennials believe they will provide this kind of support in the next five years.

To help prepare, here are **10 things** Millennials should know.

1. YOU ARE NOT ALONE.

There are nearly 44 million people in America providing assistance to a friend or family member, including 10 million Millennials ages 18-39 who are currently providing care. As people age, they are more likely to need assistance that enables them to live with dignity and independence in their homes and communities—with Millennials picking up an ever-larger share of the caregiving. Families and communities are feeling this change across the nation, with Millennials balancing and sometimes forgoing educational goals, career advancement, relationships, and social connections to care for loved ones.

2. SUPPORT MUST BE CUSTOMIZED.

More than 7 in 10 people 65 and older will one day need help with daily activities like walking, eating, dressing, and getting out of bed. Maintaining these daily activities allows individuals to age with dignity and independence. A broad network of people and organizations can provide information, counseling, and even free services. You know your loved one best, so utilize these support networks and do your research to find the right fit.

3. LONG-TERM CARE IS EXPENSIVE.

Sixty-four percent of younger adults underestimate the long-term care needs of older Americans. The reality is paying for daily care adds up. The average cost of having a part-time caregiver come to your home is nearly \$48,000 a year. The toll on personal time is great too, with Millennial caregivers working an average of 35 hours per week and spending more than 21 hours per week providing unpaid care.

4. MEDICARE DOESN'T COVER IT.

Many Americans mistakenly believe that Medicare will pay for long-term services, when the reality is that Medicare does not pay for a majority of these services. Instead, Medicaid will pay, but only when people run out of their own money. And more than half of long-term costs are paid by families out of pocket. The latest [poll](#) showed that 53 percent of Millennials say private health insurance should have a larger responsibility in paying for long-term care; 40 percent say that Medicare should have more responsibility; and 32 percent say Medicaid should pay more.

5. TALK TO YOUR FAMILY.

It's important to know your loved one's values and goals as you care for them. Do not wait for an emergency or other critical incident to start discussing their preferences and priorities. To ensure that they receive care that honors their wishes, start talking now. It is important to maintain this conversation over time, even if it gets difficult, as circumstances can change. Options for paid caregiving and aging services continue to expand.

6. TALK WITH DOCTORS.

People's health needs change over time. Talk with your loved one's doctor(s) to make sure he or she is getting the right care at the right time and from the right professional. Discussions about one's treatment, medications, changing symptoms and/or the loss of ability to do regular activities are important. Some choose a health care system that has a [person-centered care approach](#), which may lead to a better quality of life for your loved one and you as their caregiver.

7. BUILD A CIRCLE OF SUPPORT.

Your loved one may have identified a surrogate decision maker in case he or she is unable to make health decisions, so be sure to find out who that person is. There may be others who are counted upon to help make important decisions, such as family members, attorneys, financial planners, and insurance providers. It is important to engage all people involved to help honor your loved one's wishes. This is never easy, but it is important to avoid rushed decisions that can lead to unanticipated consequences. The sooner you begin the process of building your network of support, the better.

8. SELF-CARE IS CAREGIVING, TOO.

Don't forget that caregivers need care, too. If you don't, you won't be able to sustain care and support for older relatives and friends. Be sure to take time out to care for yourself—to keep your own physical and mental strength up when caregiving. Download a meditation app, take a walk outside, or find time to meet with friends.

9. IT'S OK TO ASK FOR HELP.

Stress is a real factor affecting Millennial caregivers. From the [recent poll](#), 80 percent of younger people reported being at least moderately stressed by caregiving, as opposed to 67 percent of caregivers age 40 and older. If you feel overwhelmed by caregiving duties or just want a break, ask a family member or friend to help—even if it's just to catch a movie or a bite to eat. Know that it's OK to ask for help.

10. SHARE YOUR SUPPORT AND EXPERIENCE.

Having community and staying informed about caregiving and long-term care can make the future seem less daunting. The SCAN Foundation is spotlighting the greater conversation around caregiving and aging with dignity and independence—among other important issues that impact older adults. Whether you're a caregiver or not, please become informed, show support, and share your story. We can be found on Facebook, Instagram and Twitter via @TheSCANFndtn.