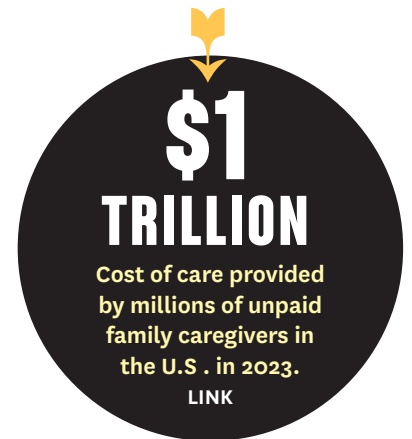


The Cost of Caregiving

While our fictional characters may not struggle with the cost of care, caregiving is a universal experience and the financial obstacles are rarely addressed on TV. A study ([LINK](#)) conducted by USC Norman Lear Center's Media Impact Project and Caring Across Generations found that the primary critique viewers had with the caregiving storyline of *This Is Us* was that the TV family's financial situation did not reflect the reality most people experience. The cost of caregiving is like a dirty little secret that pops up to surprise parents, families and people who need care. We only exacerbate the problem by not talking about it. So let's talk about it!

Real life can come at us fast. So here's a list of real life that can happen.



Assisted Living

Your aging mother is struggling to live independently, and you need to help her find a solution.

- Hopefully the job your mom had left her with a large enough pension to cover the cost of professional care.
- Unfortunately, 83% of people in need of long-term care for themselves or a family member say they couldn't afford the \$60,000 needed to pay for a year of home care. [LINK](#)
- 90% of adults say that it would be impossible or very difficult to pay the \$100,000 needed for one year at a care facility. [LINK](#)

Paid Leave

A friend needs rides to and from cancer treatments.

- Do you and your friend have unlimited paid leave or sick time? As of 2021, only about 1 in 4 workers receive paid family leave benefits. [LINK](#)
- Among the lowest wage workers, who are predominantly women and workers of color, 94% have no access to paid family leave and 89% lack access to short-term disability leave. [LINK](#)
- As of 2018, workers and their families lose an estimated combined \$21.5 billion wages each year due to a lack of paid family and medical leave [LINK](#)
 - Women lose \$11.6 billion of the overall \$21.5 billion lost.
- Thirty-four million workers—22% of the civilian labor force—do not receive a single paid sick day. [LINK](#)

Disability

You're in a car accident and now count yourself among the 44.1 million disabled Americans.

- 1 in 4 adults in the U.S. are disabled. [LINK](#)
- A household containing an adult with a disability that limits their work requires, on average, **28% more income** (or an additional \$17,690 a year) to obtain the same standard of living as a similar household without a member with a disability. [LINK](#)
- Unfortunately, 3 out of 4 disabled adults are not in the workforce. [LINK](#)
- Average wait to receive a decision on disability benefits is seven months and 15 days. [LINK](#)
- For most disabled people, family and friends are filling in the gaps. [LINK](#)
- And if you earn \$160/month above the poverty line, you can be disqualified from receiving any benefits at all.

Child Care

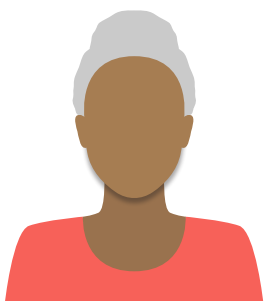
Your child needs to go to daycare.

- On average, families spend 27% of household income on child care. [LINK](#) (The federal government considers "affordable" to be 7% or less of a family's income.)
- The average price of child care annually in the U.S. is \$10,853. [LINK](#)
- As of 2018, American workers and families have lost \$9.4 billion in wages due to child care problems, both for those unemployed due to lack of access to child care and those who are working part time due to difficulties with child care. [LINK](#)
 - Women lose \$8.8 billion dollars of the overall \$9.4 billion lost.
- The top reason that women leave or change jobs is a lack of accessible and affordable child care. [LINK](#)

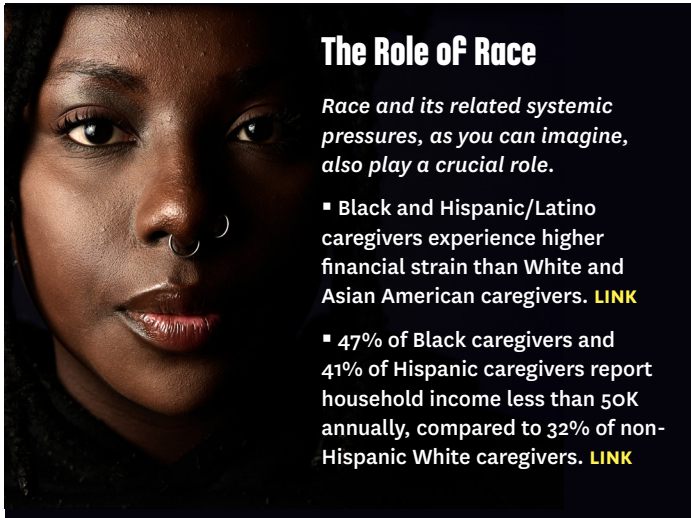
Family Caregiver

You fixed up the basement, and now Mom has decided to move in with you.

- Of the people who financially contributed to the caregiving for themselves or a family member, either through long-term care or as a caregiver, 56% had to cut back on food, clothing, or other necessities, and one-third had trouble paying rent and utilities.
 - Among lower-income households, those percentages jumped to 67% and 49% respectively. [LINK](#)
- Unpaid family caregivers experience significant workforce and earning losses, with 40% of unpaid caregivers taking on more debt while caregiving. [LINK](#)
- Family caregivers spend on average 26% of total income on their caregiving needs. [LINK](#)



The Cost of Caregiving



The Role of Race

Race and its related systemic pressures, as you can imagine, also play a crucial role.

- Black and Hispanic/Latino caregivers experience higher financial strain than White and Asian American caregivers. [LINK](#)
- 47% of Black caregivers and 41% of Hispanic caregivers report household income less than 50K annually, compared to 32% of non-Hispanic White caregivers. [LINK](#)

Military Vets and Their Caregivers Need More Support

- The employment rate of disabled veterans is significantly lower than that of non-disabled veterans. (Less than 40% v. more than 75%). [LINK](#)
- 30% of veterans' caregivers provide care for a duration of 10 years or more (double the percentage of civilian caregivers who do so). [LINK](#)
- Military/Veteran caregivers incur an estimated \$8,583 in



annual out-of-pocket costs associated with care, and forgo an estimated \$4,522 in annual household income.

 Visit [morecareonscreen.com](https://www.morecareonscreen.com) for tips on how to include these nuances authentically while avoiding stereotyping or tokenism.

Caregiving Benefits in Other Countries

Just to spark your imagination, here are some of the things other countries are doing to help care for their citizens.

Canada

Universal child-care for pre-kindergarten children that covers education and care for \$6/day.

Uruguay

Universal 14-week maternity leave, and parents (mothers and fathers) of newborns are provided a subsidy to half their daily work hours until child reaches 6 months.

Netherlands

Funding for long-term care is mandatory in the Dutch budget and includes medical and nonmedical costs for things such as cleaning, preparing meals, and other chores.

Germany

Full-time employees who need time off to care for a family member can borrow against their future wages.

Japan

The “Nagayama model” reimagines neighborhoods with aging populations so that every level of the community is built with age-friendly care in mind.

Other Country Examples

Taiwan: Publicly funded, universal long-term care is guaranteed to every citizen as a human right, with recipients given broad choices about in-home or facility-based care.

Denmark: Parents of toddlers receive a quarterly benefit of \$700.

Kenya: Government provides cash on a bi-monthly basis for people with severe disabilities and their caregivers.

Sweden: Grandparents can be paid parental leave to care for a new child.

Caregiving in the U.S. is costing people money, time, opportunity—even health. But that doesn't have to be the case. TV stories can both validate the challenges real people face and imagine possible solutions.