

When caregivers need care

January 23 2020



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People who regularly care for or assist a family member or friend with a health problem or disability are more likely to neglect their own health, particularly by not having insurance or putting off necessary health

services due to cost, according to a study published by the American Psychological Association.

"Caregivers provide tremendous benefits for their loved ones, yet they may be at risk for lacking access to needed services which puts their [health](#) in jeopardy," said Jacob Bentley, Ph.D., of Seattle Pacific University, co-author of the study. "We found that caregivers were more likely not to have health care coverage or forgo needed medical appointments and services. They were also at an increased risk for experiencing depression in their lifetime as compared with non-caregivers."

The study, published in the journal *Rehabilitation Psychology*, focused solely on people who provided care to family and friends, not professional caregivers.

More than 43 million adults in the U.S. function as caregivers each year, according to 2015 data from the National Alliance for Caregiving and AARP cited in the study.

"Informal caregiving provides enormous economic value to our society because if we were to replace [informal caregiving](#) with formal, paid caregiving services, it could cost the country upwards of \$600 billion in wages for home health aides," said Bentley. "Despite the economic benefits for society and valuable assistance provided to care recipients, attention must also be given to caregivers' own financial, physical and emotional challenges."

The study used data from more than 24,000 people who participated in the 2015 Behavioral Risk Factor Surveillance System annual phone survey conducted by the U.S. Centers for Disease Control and Prevention. Most participants were white women under 65 earning between \$10,000 and \$70,000 per year. Half were employed, half were

unemployed or retired.

Participants reported that they had provided regular care or assistance to a family member or friend with a health problem or disability within the 30 days prior to the survey. More than half of the participants provided care for up to eight hours a week, typically doing household tasks such as cleaning, managing money or preparing meals. The vast majority indicated that they did not need [support services](#), such as support groups or individual counseling, suggesting a need for additional research into alternative support services that are prioritized by caregivers, according to Bentley.

Participants were also asked if they had health insurance, if there was a time within the 12 months before the survey that they did not see a doctor because of the cost and if they had ever been diagnosed with a depressive disorder by a health care provider.

"Caregivers had a 26% higher risk of not having health care coverage, compared with non-caregivers, and they were at a significantly higher risk, a 59% additional risk, for not going to the doctor or getting a necessary health service due to cost, " said Bentley.

Further, one-fourth of the caregivers reported that they had been diagnosed with a [depressive disorder](#) by a [health care provider](#) at some point during their lives, representing a 36% [increased risk](#) over non-caregivers, according to the study.

"Also, nearly 30% reported experiencing at least one limitation to daily activities because of physical, mental or emotional problems," said Bentley.

Bentley and his colleagues believe that some of these disparities may be due to financial barriers experienced by caregivers. Previous research

has indicated that their duties may interfere with their ability to seek employment outside of the home or advance their careers due to the need for flexible schedules to accommodate their caregiving responsibilities, he said.

"While we expected caregivers to be more at risk in these areas, we were concerned to learn of the extent of these risks and barriers to health care access encountered by caregivers," said Bentley. "Given the scope of difficulties acquiring [health care coverage](#) and utilizing needed services in this large national sample, we believe our findings warrant additional research and likely the development of low-cost and accessible services that meet the multifaceted needs of caregivers."

"At a broader level, these findings can serve as evidence for policymakers focused on public health agendas because they have the power to develop policies aimed at reducing financial burdens and health care [service](#) gaps among caregivers who are vital not only to those in our communities who need care, but also to our overall health care economy," he said.

More information: Tingey, J. et al. Healthcare coverage and utilization among caregivers in the United States: Findings from the 2015 Behavioral Risk Factor Surveillance System. *Rehabilitation Psychology*. (2020) Advance online publication. doi.org/10.1037/rep0000307

Provided by American Psychological Association

Citation: When caregivers need care (2020, January 23) retrieved 13 July 2024 from <https://medicalxpress.com/news/2020-01-caregivers.html>

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