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Separating Motherhood From Female Identity*

THE BABY

Why Freeing Our Minds
from OUTMODED THINKING about
Parenthood & Reproduction
will CREATE a BETTER WORLD

MATRIX

LAURA CARROLL

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THE ELDERHOOD ASSUMPTION

One of the most common things people ask the childfree is, “Who is going to be there for you when you are old?” Why do they ask this question? Because they’re operating under the old pronatalist assumption that:

My children will be there for me when I am old.

Pronatalism tells us that one of the many benefits of having children is the assurance that they will take care of us in our later years. We go through all of the hard work to raise our children so that down the road, they will be there for us when we’re old. Part of the parenthood agreement from one generation to the next as the older generation ages is, “I raised you; now it’s your turn to help me.”

In times past, families lived with or near each other. Also in times past, they needed to stick together to survive. However, families in today’s times look very different. Family members often live far apart from each other and have their own lives. The expectation that our children will be there for us remains strong, is even seen as a given, but is it really true today?

Today’s Many Faces of “Being There”

Today, there are 311 million people in the U.S.¹ According to 2009 figures, 13 percent, or about 40 million of this population, are

65 or older.² What are the living situations of this age group? Many of them live on their own—with their spouse or alone. In 2008, 29 percent of all people 65 years and older lived alone.³ According to a 2010 report by the Federal Interagency Forum on Aged-Related Statistics (Forum), 72 percent of men aged 65 and over lived with their spouse, 19 percent lived alone, 7 percent lived with one of their children or other family members, and 3 percent lived with non-relatives. Forty-two percent of women aged 65 and over lived with their spouse, 40 percent lived alone, 17 percent lived with one of their children or other family members, and 2 percent lived with non-relatives.⁴ This generation of older people is living longer than ever before. According to Elena Portacolone, a researcher on the aged, “Thanks to the ‘longevity revolution’ and to the desire to live at home, the share of adults living alone is destined to increase.”⁵

Others over the age of 65 live in assisted living or retirement community environments. According to the National Center for Assisted Living (NCAL), about one million seniors were living in assisted living environments in 2008.⁶ According to geriatrician and founder of the Eden Alternative and Green House Project, Dr. Bill Thomas, we have “more nursing homes (16,100) than Starbucks coffee shops” in this country, and “nearly 1.6 million people live in these nursing homes.”⁷

If children live near their parents, it increases the chances they will help their parents and “do for them” in a myriad of ways, including assisting with domestic matters, health care, finances, and insurance matters. However, these days, life situations very often mean adult children don’t live near their parents. With extended families more spread out, adult children often cannot be there for their parents when it’s crucial. They can go stay with their parents for a period of time when the parents are dealing with health issues, for example, or very commonly these days, adult children can take charge when it’s time for their parents or a surviving parent to receive home help or in-home care. They can also assist when it’s time to find an assisted living facility or nursing home, although the parents may not always

feel like this kind of support is “being there for them” if they don’t want to leave their home. From afar, adult children can also tend to coordinative and administrative matters that come up when parents are living in assisted living facilities and nursing homes.

Financial assistance is another way adult children can be there for their parents in their later years. This help can take many forms, such as helping parents with the costs of living, health care, home help services, assisted living, or nursing home care. Such financial help may not be a small matter. According to a recent Forum report, seniors 65 and over report that housing costs account for 35-38 percent of their annual expenditures; health care, 12-14 percent; and transportation, 14-15 percent. Thirty-seven percent of those in this age group report “housing cost burdens.” Seniors report paying almost \$16,000 a year in health care costs, and almost all, some 95 percent, report having out-of-pocket costs for health care services.⁸

Housing costs can also be financially problematic for many seniors. According to the MetLife Mature Market Institute reports, the average annual cost for a semiprivate room in a nursing home is nearly \$67,000, and in certain parts of the country, it’s much higher.⁹ While Medicaid will step in and pay for nursing home care if seniors financially qualify and have little or no assets, this is not the case with other types of long term care. Except in rare cases, Medicaid doesn’t cover assisted living or home-based health care. That means if the parents don’t have the funds, their children often have to pay those costs. According to the MetLife Mature Market Institute, the average cost for an assisted living facility in 2006 was \$35,616 a year, and the average cost for a home health aide was \$19 an hour.¹⁰

Like in times past, the expectation that children will be there for their parents as they age remains strong. And while it takes different forms today, more often than not, adult children *do* want to be there for their parents in any way they can. This is a good thing. But as many parents know, it doesn’t always work out this way. Their children often live far away, and/or they have professional or personal

responsibilities to their immediate nuclear family that make it difficult for them to be there for their parents in the ways the parents need or expect it. The belief that adult children will unquestionably be there for their parents needs a harder look. Given the realities of society today, the mindset may need to change from the parents' belief that, "I raised you; now it's your turn to help me" to the adult children's position that, "You raised me; now I will help you if/how I can."

Is It Wise to Bank on It?

In my book, *Families of Two*, a childfree woman named Amy speaks to the assumption that our children will be there for us. When asked what she was going to do when she was 70 with no children there for her, she said, "Just because you have children does not mean they are going to take care of you. It doesn't even mean they are going to like you!"¹¹

What larger point is Amy making? That there are no guarantees in life. We may expect that our children will indeed be there for us, but that does not ensure that they will be.

The truth is that parents may want to live independently and want their adult children to live near them so that they can provide them with assistance when they need it, but adult children may not want to do this. More commonly today, adult children and their families don't live near their parents or siblings. They may be able to assist their parents from afar, but if that's not enough, the parents may very well need to find other ways to get the support they need.

There's also no guarantee adult children will have the financial means to assist their parents. The parents may have saved all of their lives but are now living longer, so the savings just aren't enough. According to elder researcher Elena Portacolone, there's a big catch-22 for many seniors. The majority of seniors are not the ones who qualify

for government services. The majority are also not the ones who have the financial capacity to provide for their own care. The majority are somewhere in between—they are not poor enough to qualify for government-sponsored services but don't have enough financial capability to provide for their own care.¹² Being in this financial position, they often need to turn to their children for assistance. But the adult children may not have the capability to financially help their parents with everything from living expenses, home help, in-home care needs, and assisted living or nursing home expenses.

Many adult children these days don't have the means but somehow take on the financial squeeze anyway. According to research conducted by Pew Research Center, "thirty percent of adult children in the United States contribute financially to their parents' care."¹³ Too often, they do so to their own long term detriment. While the adult children spend large amounts of money on their parents, they often ignore their own savings and retirement accounts. Or they may not even have a savings account at all. Almost 30 percent of Americans report not having saved for retirement—not one dollar.¹⁴ By trying to take care of their parents, they can go into debt. This situation can set up a recurring cycle—adult children jeopardize their own finances, thus risking that they will put their children in the same position in the years to come.

Then, there is the other 70 percent who don't contribute to their parents' care whether they can afford it or not. Granted, some elderly do not need financial assistance. Others, however, may have adult children who do have the means but choose not to assist their parents in this regard.

There is also no guarantee adult children will have the ability to house their parent(s), or that they will even want their parents to live with them. And even if they do want their parent (s) to live with them, it can be a challenge and take a toll on the adult children. In addition to the financial challenge, caregiving responsibilities can be stressful and overwhelming. It can be physically and emotionally

difficult. It can also affect the adult children's work life, raising absenteeism or causing workday interruptions because of the need to tend to matters related to the parent(s). If there is enough disruptive work time, it may even threaten their jobs. A study by MetLife estimates that U.S. businesses incur costs as high as \$33 billion per year from the decreased productivity of working caregivers.¹⁵

When adult children have their elder parent(s) living with them and it gets to be too much, terrible things can happen. There are many stories about families abandoning their elder parent or relatives who had been living with them by leaving them in a public place or a hospital doorstep. This is known as "granny dumping." Many times, the adult child caregivers do something crazy like this when they need a break from the caregiving, which can be very demanding when the parent or relative has Alzheimer's or a very challenging health issue, and they don't know what else to do. With the "granny dump," they get a much needed break, and the elder person does end up back home with them. Or in other cases, it's the first step to finding another caregiving situation.

"Granny dumping" often happens when there are insufficient respite care programs. Respite programs provide planned short-term and time-limited breaks for families (and other unpaid caregivers) as a way to support the caregiving relationship. In 2006, the United States Congress passed the Lifespan Respite Care Act, which is intended to make respite care more accessible nationally. When it isn't, like in Australia, "granny dumping" can be more of a "common phenomenon." Geriatric Services Director Nick Brennan says you see more "terrible stories about people who have clearly used the hospital system and emergency services to sort out their unwanted problem."¹⁶

Even if this sort of awful thing never happens, elders living with one of their children can bring other surprises their adult children might not expect. Parents of adult children who live with their kids can end up caring for their children's children. Census figures have

indicated that about 42 percent of co-resident grandparents have primary care responsibilities for grandchildren under age 18, and 39 percent of co-resident grandparents have cared for their grandchildren for five years or more.¹⁷ While some grandparents may like and want this role, it can often be too much for them. For others, caring for their children's children in exchange for receiving their children's support may not be what they expected or necessarily wanted.

Unexpected outcomes are always a possibility for the elderly, many of whom do not expect to end up in a nursing home. A *La Vie Childfree* blog survey respondent and nursing home professional has observed that 90 percent of the elderly in nursing homes have adult children. She asks if kids are supposed to be there for you when you're old, why are there so many people in nursing homes to begin with? The parents may not want to be in this living situation, but this may be what works best for the adult children, not necessarily their parents.

Whether the parents are in nursing homes, assisted living communities, or even living on their own, being there can just mean visiting them. The odds are not what *Families of Two's* Amy said—that the adult children don't like their parents. So often the adult children do like their parents, but the fact is that they don't want to be with their parents as much as their parents want to be with them. Research tells us that elder parents can often have smaller social networks and lead less active social lives than their peers without children.¹⁸ This seems to suggest that the parents' social spheres can revolve more around their children and their families. This is wonderful, as long as this social sphere is active. But often, it may not be as active as the parent(s) would like. Other studies indicate that marriage, not parenthood, makes the difference when it comes to elders feeling they have a strong support network.¹⁹ They feel their spouse is more at the heart of their support network than their kids.

While our children may indeed be there for us when we are old, the reality is that it may be unwise to assume it will happen the way

we think or hope. Too many things can turn out in a way that we don't expect. When it comes to the support from adult children, the odds of things turning out differently than we thought are higher today than most people would think.

Is It Fair to Expect It?

For a long time, people have been taught that it's a child's duty and obligation to take care of his or her parents when they are old. However, it's worth asking whether this is a fair expectation. Shoshana, who was interviewed in *Families of Two*, asks this question: "Is it fair to say to a kid, 'I brought you into this world so you can one day take care of me?'"²⁰ When someone expects their children to be there for them when they are old, who are they ultimately thinking of? Themselves. This puts what the parents want and expect before what might ultimately be best for their adult children. If we put the focus on adult children first, the parents would be more apt to ask themselves: Is it fair to expect my kids to live near me so they can assist me when I need help? Is it fair to ask them to assist me when the time off work could negatively affect or even jeopardize their job? Is it fair to expect them to help me financially when it's a financial burden on them? Is it fair to expect them to help me do whatever it takes—to give me their time, financial resources, etc., so that I can continue to live in my home? Is it fair to expect them to come to see me as much as I want if that's not what works best for them and their lives?

Many parents do ask themselves these questions, but many do it too late. If parents asked themselves these kinds of questions earlier in their lives instead of expecting without question that their kids will take care of them, it could prompt them to do more advanced planning for their later years. Instead of relying on their expectations, parents can take more responsibility for their later years before they get there. This can end up not only working in their best interests, but in the best interests of their adult children as well.

The Alternative Assumption

Finding my elderhood support structure is my responsibility.

The first concept worth examining in this Alternative Assumption is the notion of “elderhood.” Dr. Bill Thomas coined this term as a stage of life beyond the adulthood stage of our lives. It is our final phase of life and should be valued for what it can be—“rich ... deep ... and meaningful.”²¹ Thomas believes that the flaw in our human condition is not the biology of aging but “the way our culture views the structure of the life cycle.” The notion that we’re of more value when we are older only if we can still look, feel, and act the way we did when we were younger only serves to work against us in our later years. We resist, rather than welcome, elderhood with an open embrace. Rather than striving for “everlasting youthful adulthood,” we can approach this time in our lives in a way that honors our elderhood.

If we honor elderhood and ourselves in it, we can more easily do what this assumption also does—turn the focus of the expectations away from others and on to ourselves. It places value on developing one’s support structure and does not assume it will be there automatically through blood relatives. It advocates support but without expectations about that support.

This Alternative Assumption does not advocate that responsibility means that we must remain “independent” no matter what until we die. This has been a popular position in our society. As elder researcher Elena Portocolone puts it, “We live in an individualistic society ... that rewards self-sufficiency,” and we “have a duty to be free, self-reliant and independent.” Our society tends to think that feeling independent enhances the quality of life because it “increases a perception of being in control and not intruding on others.”²² Ironically, there’s the expectation that children will be there for their parents when they are old, but many, when they get there, will push that help away because of these individualistic values that tell them they need to be independent and not be a burden on others. Yet, insisting

on independence or just ending up living alone out of circumstance does not bring the quality of life people might anticipate. More often than not, it brings hardship, loneliness, and loss of well-being.

The new elderhood assumption advocates that we find a support network that works for us in our later years. Those without children—those who most certainly can't rely on the expectation that their children will be there for them when they are old—already have to think like this. Many without children (by choice or not) start planning for when they are old way before they get there. They make long term financial goals and research different types of living situations. Others know how they want to set up their living situation in their elder years, whether living in their own home, a kind of senior community, or even sharing a house with close friend(s). Many without children envision and plan on working to build a support network when they are old, such as relationships with younger family members like nieces and nephews, dear friends, younger people in their lives, and ties to their religious community.

Will not having their kids as their support network negatively impact parents' well-being when they're old? Research tells us it won't. What contributes most to our well-being when we're old? Some studies say having our spouse/partner around and having financial stability. The studies indicate that having your loved one with you and having enough money are keys to well-being.²³ Other studies indicate the importance of having friends in our later years.²⁴ When it comes to feelings of loneliness, seniors may have their children there, but having friends their own age makes more of a difference.

When asked what advice she would give to people as they plan for their later years, whether they have children or not, researcher Elena Portocolone stresses the importance of making friends with people their own age, as well as making friends with younger people. She suggests making friends with younger social workers or people in similar professions who can be of help. She advises buying a home in a central location that one plans to live in for a long time and getting

savvy about all of the services that will be available as part of setting up a support structure—way before these services are needed.

In the larger picture, Elena Portacolone advocates a context that supports taking on the responsibility of developing elderhood support structures. It's the context of "interdependence" or interdependent living. In our later years, we need to have our support network and also ways to stay integrated in the larger social network of our communities for support. She contends that policy is needed to encourage and ensure this kind of support. One way to do this is to strengthen community-based networks of services for seniors. They can be funded so that communities can know who is living alone, who needs assistance, and can help seniors remain actively integrated with different generations. These networks can also be a "platform for help with essential functions" in life, including a minimal level of financial stability to ensure "dignified living."²⁵

Support structures close to us and in the larger community reinforce an interdependent lifestyle and living with the attitude that gets at the core of interdependence. It is "built around the idea that everyone needs to be interconnected to succeed and that individuals are fundamentally and inevitably dependent on each other."²⁶ The Alternative Assumption is about taking charge of that interdependence. It suggests cultivating a support structure way before you need it and building that system of support beyond your children if you have them. Have that structure be comprised of what works best for you, whether it be blood relatives, and/or friends from a variety of ages, and stay connected to the larger community for social engagement and assistance.

Contrary to pronatalist beliefs about the presumed benefit of having children when we are old, the Alternative Assumption gets at the truth that the benefits may not be there. It puts a priority on having a vision for our later years and taking responsibility for making it happen. This vision includes thinking about the financial realities of our later years long before those years arrive, setting savings goals and

sticking to them, and making the development of an interdependent elderhood support structure a serious priority. It doesn't rule out help from adult children; it just goes beyond it, making help from them in our later years a welcome addition, not an expected cornerstone of support that may or may not be there.

