

How to Markedly Reduce Your Risk of Going to a Nursing Home

Part I: The Reality

Steve and Stanley are identical twins who were born on February 29, 1948. It was difficult to tell them apart for most of their lives. They went to the same University and earned degrees in electrical engineering. They worked at different companies. Stanley retired at age 62, and Steve at 65. In retirement, both shared and enjoyed travel and going on cruise ships.

Stanley put on some weight and was generally sedentary. Steve would walk his dog a few miles daily and swim two or three days a week. Both had hypertension, high cholesterol, and diabetes. Neither had heart, pulmonary, or kidney disease.

At 70, Stanley noticed that walking several blocks and climbing stairs were becoming more difficult. He also had trouble with doing yardwork and carrying groceries. Three years later, he fell in the bath and fractured his arm. After his hospitalization, he now required insulin injections to manage his diabetes. As he often felt fatigued, he no longer traveled.

For the past 2 ½ years, Stanley's wife, Carol, has been his caregiver. She helps him get in and out of the car and the bath and safely up and down the stairs. She often feels alone, overwhelmed, and depressed.

Seven months ago, Stanley had another fall with a concussion. After this hospitalization, he went to a nursing home for rehabilitation. After six weeks of therapy, he showed only minor improvement and is still a resident of the nursing facility.

Steve and Stanley are members of the 73 million baby boom generation. The impact of this aging generation on society is called the “Silver Tsunami” as it overwhelms family caregiving and the long-term care system. The harsh reality is that 7 out of 10 boomers will need personal or nursing care at some point in their lifetime. Traditionally, that care has been provided in the home by spouses/partners and family members. According to the AARP Policy Institute, 68% of Americans still believe they can rely on families to get the required help. However, a demographic shift, fertility rates, spousal and family relationships, argue against this long-held assumption.

“Baby boomers have lower marriage rates and higher divorce rates than their parents, and more have remained childless.” This 2022 New York Times article, *The New Old Age*, also estimated that 1 million Americans have no one to assist if needed. Boomers are the parents of the Gen X generation. They are also called the “Sandwich Generation” because they are simultaneously stuck between caring for young children and their aging parents. Many Gen Xers no longer live close to their parents and struggle as long-distance caregivers.

Spouses are the first to become caregivers, and they pay a price. Research by Lindsay M. Miller in *Social Science and Medicine* reported that “Spousal caregiving represents the most intensive form of caregiving, due to its coresidential and often extended duration: spouse caregivers report higher rates of caregiver related to stress compared to adult child caregivers.” These spouses showed higher rates of anxiety and depression. They had more self-reported health problems and greater difficulty meeting the physical demands of daily activities. When a spouse/ partner caregiver becomes ill and unable to return home, the result is often two people who are placed in a long-term care facility.

The long-term care industry is also challenged and threatened by the Silver Tsunami. More than 3000 new nursing homes must be built to keep up with demand. According to the National Investment Center for Senior Housing and Care (NIC), of the \$400,000,000 needed to keep pace, only 40% is currently funded.

To make matters worse, even if new facilities were all to be built, they would be seriously understaffed. Accelerated by the Covid pandemic, the caregiver crisis will not improve in the future. The Global Coalition on Aging reports that there will be a national shortage of 151,000 care workers by 2030 and a 355,000 caregiver shortage by 2040. Family members and residents are already experiencing the effect of this shortage and the degradation in the quality of care.

Going into a nursing home is rarely a voluntary or preferred choice. The impact on a person's independence, quality of life, and finances is unquestionable. According to *Zippia 2023 Nursing Home Statistics*, the average male who moves into a nursing home lives for about 2.2 years, and the average female for 3.7 years. The cost of this care is disconcerting. KKF Research and *The New York Times* reported in a 2022 survey that 90% of the respondents reported it would be impossible or very difficult for them or their families to pay \$100,000 for a year of nursing home care. In the 2023 series, "Dying Broke," they stated that the prospect of dying broke looms as an imminent threat to the boomer generation.

At the same time, Social Security actuary tables predict that two out of three 70-year-old men will live to 80 years, and three out of four women will reach 80. One out of five men and one out of three women will live to 90 years or more. With the probability that 70% of these people will need nursing home care, the last part of life appears to be dismal and depressing. However, it is essential to remember that statistics are not an individual's prognosis. Demography and chronological age do not determine a person's future or destiny.

Many baby boomers are complacent and adopt the ageist and mistaken belief that "well, that's just what happens when you get old." That's not how it works. Thirty percent of older adults will never need nursing home care. It's not just luck or genetics. Most of these individuals have embraced aging and adopted a lifestyle to maximize their cognitive and physical functioning.

Many researchers and companies are desperately trying to find a miracle cure, drug, or treatment to stop aging. This is indeed a fool's errand: it is like trying to stop the hands of time. There is validated clinical evidence that it is possible to slow aging and prevent disability. While it is best to start early in life, people can significantly improve their health and well-being in the seventh or eighth decades of life.

An unappreciated fact about older adults is that the aging process is as unique as their fingerprints for every person. Knowing where you are right now is critical as the starting point and baseline for your future self. When you know your functional age, you will know where to start.

Next Part II: Functional Age is the Solution

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