

Caregivers Face Financial, Emotional and Career Impacts, Study Finds



(StatePoint) Two in five U.S. adults identify as family caregivers, but there is a lack of support for them nationwide, according to new research from Edward Jones in partnership with Morning Consult and Age Wave. With 46% of Americans expected to become caregivers in the future, this research sought to better understand their concerns and challenges, and uncover ways to support them. How caregivers are navigating their finances, emotions and careers Top financial concerns caregivers face include rising costs and inflation (56%) and inadequate retirement savings (42%). In fact, 95% of caregivers have some level of financial concern for their retirement, and 51% must cut back on personal spending because of their caregiving responsibilities, according to the study. In addition to financial challenges, many caregivers cited caregiving as a significant emotional responsibility, leaving them stressed, burned out, and unable to prioritize their own health. Most caregivers (72%) are willing to sacrifice their own financial security to ensure proper care for their loved ones. This sometimes includes such measures as stepping away from their jobs entirely, reducing work hours, taking on debt and dipping into their own retirement savings. Despite these challenges, 80% of caregivers say their role has strengthened their relationships with loved ones, with the large majority reporting feelings of personal fulfillment and gratitude from those in their care. “Caregivers often bear great financial burdens and sacrifice their own well-being to care for children and elder family members,” says Ken Dychtwald, founder and CEO of Age Wave. “The vital role of family caregivers in our care systems and society demands greater recognition, resources and relief, especially as America’s population continues to live longer with more chronic conditions and the need for caregiving grows.” Support, education and resources for caregivers is crucial. Fifty-seven percent have not sought professional advice for caregiving-related financial guidance, yet 93% of those who work with a financial advisor report feeling more confident about their financial future. “Financial advisors are an important element of a caregiver’s support system,” says Ken Cella, principal and head of exter-

nal affairs at Edward Jones. “They can give caregivers a complete picture of their finances, enabling them to navigate the complex realities of care while planning for multiple long-term financial and life goals.” Policies that help caregivers have bipartisan support Currently, 68% of Americans, regardless of political affiliation, say the public sector is not doing enough to support caregivers, a sentiment felt more strongly among those caring for elderly adults and special-needs adults. The research found that the majority of Americans support enacting federal legislation that would aid caregivers, such as expanded retirement account contributions for caregivers, and additional “catch-up” contributions for caregivers. Additionally, 74%

say they believe employers should offer benefits such as financial support or flexible work arrangements for employees with caregiving responsibilities, reflecting a growing demand for supportive workplace policies. “In the face of rising living costs and a looming retirement crisis, supporting caregivers through national and employment policies is an investment in economic stability, public health and the well-being of both caregivers and those they are caring for,” says Cella. “As a firm, we are proud to advocate on behalf of caregivers by backing policies that will build lasting

financial strength for our clients, colleagues, communities and society.” Edward Jones supports the Improving Retirement Security for Family Caregivers Act and the Catching Up Family Caregivers Act. According to advocates, these bills would build on the success of the SECURE 2.0 Act by providing additional savings opportunities for caregivers. To learn more, visit www.edwardjones.com/caregiving. Caregivers have a lot to navigate emotionally, financially and logistically. But support, education and resources can help them meet the challenges.

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STATEPOINT CROSSWORD
THEME: FICTIONAL FEELINGS
ACROSS
1. A long way off
5. Basketball org.
8. *Dr. Seuss’ cat headgear
11. Elbow-wrist connection
12. Showing signs of use
13. Legal excuse
15. “The _____ Show” (1976-1980)
16. Black and white cookie
17. Pall _____ and _____ of America
18. *Halle Berry’s 2004 role
20. Small island
21. In advance
22. Santa _____ winds
23. *Bouncy, trouncy, flouncy, pouncy one
26. Orbital extremes
30. Half and half
31. Casual top
34. Clerk’s call
35. Fortuneteller’s props
37. Pub offering
38. *Berlioz, Toulouse and _____ of “Aristocats”
39. _____perspirant
40. Silo contents

42. Philosophical system
43. More zestful
45. Army’s offensives
47. Blast maker, acr.
48. “_____ Line Is It Anyway?”
50. Long, long time
52. *Lewis Carroll’s smiley _____ Cat
55. Star Wars attacker
56. First rate (2 words)
57. Foolish
59. Jaws of Life manufacturer
60. *Cereal-praising tiger
61. Lake north of Cleveland
62. Comedian Schumer
63. Health resort
64. Communists, slangily
DOWN
1. Summer mo.
2. Flocculant, for short
3. Actress Kendrick
4. Riffraff
5. _____ Jean Baker
6. Certain pudding ingredient
7. Happening soon, old fashioned
8. Ant construction
9. Competent
10. _____ the season!
12. Suitors
13. Type of acid

14. *Garfield’s favorite food
19. Sharpens
22. Bldg unit
23. November birthstone
24. Lacking sense
25. Hanukkah coins
26. Atlas stat
27. Chilling
28. Be
29. Champagne flute part, pl.
32. Whisker
33. Not well
36. *What three little kittens lost
38. Decent person, in Yiddish
40. Between game and match
41. “_____ Goosey Gander”
44. Magazine’s special feature
46. Kidnapper
48. What pertussis patients do
49. Temporary tattoo ink
50. Class reunion attendee
51. With bloodshed
52. *A. L. Webber musical
53. One in a million
54. Children’s author Blyton
55. Repeated Cuban dance step
58. An affirmative

The Leslie County Board of Education will receive Proposals from qualified Construction Managers (CMs) for both Pre construction Phase services and Construction Phase services.

The intended Project is: The Leslie County Area Technology Center Renovation. (ATC)

Interested and qualified CMs can receive a copy of the official Request for Proposal (RFP) by submitting a one-page letter of interest to:

Brett Wilson, Superintendent
Leslie County Board of Education
PO Box 949, 27 Eagle Lane
Hyden, Kentucky

An authorized representative of the Board of Education will receive CM proposals until July 17, 2:00 p.m. Proposals after this date will not be accepted.

The Leslie County Board of Education will receive Proposals from qualified Architectural/Engineering (A/E) Firms for design services.

The intended Project is:
The Leslie County ATC renovation.

Interested and qualified firms can receive a copy of the official Request for Proposal (RFP) by submitting a one-page letter of interest to:

Brett Wilson, Superintendent
Leslie County Board of Education
PO Box 949, 27 Eagle Lane
Hyden, Kentucky 41749

An authorized representative of the Board of Education will receive A/E proposals until August 7, 2:00 p.m. Proposals after this date will not be accepted.

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