Introduction

Aging Families and Lagging Policies

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Few developments in recent decades have been more profound than shifting realities and understandings centered on the American family. Observing that most families no longer reflect the hallowed “Ozzie-and-Harriet two-parents-two-kids-one worker” prototype does not begin to recognize the heterogeneity of emerging family forms. Whether marked by gender, size, legal status, or generation, these changes are redefining what constitutes family as a core “informal” societal structure.

In this shifting constellation, families’ older members are receiving less attention than their numbers, needs, and contributions warrant. This may result from longstanding assumptions associated with the “nuclear” family or it may be yet another manifestation of older people having long been marginalized in analyses across a range of social institutions. Moreover, whether in popular discourse, college courses, or public policy, families and elders have most regularly been approached as separate entities.

Shifting family forms complicate the family/elder discussion. Addressing how to acknowledge and address the concerns of single-headed families, blended families, cohabitating families, immigrant families, multi-ethnic families, and childless families, among others, need not and often does not speak to the place of older family members in any one of them. The aging and family dynamic—not only that of aging families, but the place of elders within families—is in need of much attention. Interest and concern should cut across the range of economic, social, health, and affective dimensions where families have long been elders’ principal source of support.

Public policy has a new and central role to play in acknowledging diverse family forms and augmenting family structures. Perhaps the most critical topic tying family to policy is that of responsibility for family members’ well-being. In particular, advanced age is associated with a set of decrements that must be addressed somewhere in society. Of the standard list of a half dozen or so loci, family and government stand as the two principal sources of support. And, in the United States, as a matter of both culture and politics, it is families which have long played the leading role. Yet, as the contributions below suggest, emerging family structures may be less suited to elder support than has been true for the dominant family form of the past. Moreover, this potential lessening of support is occurring as societal and family demographics become increasingly “rectangularized” and as the upper boundary of those age-graded rectangles lengthens. Where family and public responsibility separate or combine emerges as an extremely important matter for future elder well-being, and it is to that uncertain intersection to which this issue of Public Policy & Aging Report is addressed.

Jacqueline Angel and Richard Settersten, who have been instrumental in organizing this issue of PP&AR, provide a brief state-of-the-art presentation around the uncertain connection between shifting family forms and public policy. Having enumerated the societal and family trends that are contributing to new family forms, they go on to highlight key issues facing both families and government. Among them are the relation between stepparents and children, grandparents raising grandchildren, shifting levels of family support for elders, the consequences of “prolonged parenting” for older family members and the predicaments that face men without children in old age. The authors speak directly to public policy as well, noting the tensions created by provisions of the Personal Responsibility and Work Opportunity Act, generational tensions that may be associated with support for Social Security and Medicare, and severe state-level pressures on Medicaid long-term care expenditures. In sum, a host of new complexities are placing pressures on formal and informal care provision and on public and private resources.
The policy arena most directly challenged by changing family forms and dynamics is that of long-term care. Merrill Silverstein and Rebecca Wang provide an empirically informed analysis of what may emerge as the balance between public-supported formal care and family care as family compositions shift over time. They devote particular interest to the “crowding-out” question, that is, whether family care crowds out or substitutes for formal care. European data find little evidence that more generous welfare states crowd out family care, though it may be that such regimes crowd out more intensive personal care but actually crowd-in less intensive forms. Yet other studies suggest that informal care reduces home health care use and delays institutionalization. Speaking to the coming of “majority–minority” families, various studies indicate that African American, Hispanic, and Asian families continue to exhibit a “cultural justification” for caregiving. The authors note, however, that filial expectations among these families may also be more nuanced than those findings suggest, with families wishing to see their adult children succeed in life and those children also become acculturated in ways inimical to family caregiving. The authors indicate that unskilled care from family members may be where cost savings to the public can be achieved, but provision of such care would be well fostered by enlisting programs that support family caregivers. The authors conclude by invoking C. Wright Mills on the need to turn many private troubles into public issues. Since much of the “crowding-out” debate among conservatives speaks to public programs crowding out family care, realizing Mills’ goal in the case of long-term care will prove to be a great challenge.

Turning to particular family forms, Linda Waite and Janet Xu address the connection between aging policies and both traditional and blended families, the latter defined as couples with one or more children from previous marriages and as a subset of the traditional family. Important patterns include “married men and widowed women,” low rates of marriage by age 65 of both black men and women, and sharp racial disparities as found in 80% of older Asian men being married compared to less than one third of older African American women. Today’s older adults are more likely to be divorced than has been the case, and divorce and remarriage are having adverse effects on intergenerational relations in adulthood among blended and stepfamilies. The authors then turn to policy’s effects on these sets of families. Concerning Social Security, they review trends in women’s differential reliance on retired-worker benefits versus marriage-based benefits, noting that in either case these benefits are extremely important for older women. However, as currently formulated, they are much less successful in addressing the economic needs of single rather than married older women. Medicare’s Part B premiums are now income-graded for higher income individuals, but the calculations advantage married over single higher income earners. In the case of Medicaid, the workings of the Qualified Medicare Beneficiary (so-called dual eligibles) create a marriage disincentive. In short, public policy presents a mixed picture for traditional and blended families, with Social Security and Medicare Part A benefits providing a valuable safety net for older people, Medicaid eligibility generating a marriage disincentive, and women’s rising labor force participation reducing the importance of spousal benefits tied to marriage.

Wendy Manning and Susan Brown focus on yet another emerging family form, that of aging cohabitating couples, both different sex and same sex. The number of such couples over the age of 50 has tripled since 2000. Critical to the topic here, they note that aging issues may complicate this long-term alternative to marriage. Using the limited data currently available on these couples, they group them into three categories: married couples, different-sex cohabiters, and same-sex cohabiters. Among the key findings: the three groups are similar in age; same-sex couples are more white than different-sex couples; different-sex couples are more heavily minority than same-sex couples; and same-sex cohabiters have smaller households than do the other two groups. Perhaps of greatest import, same-sex couples are notably better-off than the two different-sex groups, and different-sex cohabiters have more distressed economic and health conditions than do the others. Overall, different-sex cohabiters appear to face the greatest challenges.

A population growing in number and often neglected in discussions of family policy are older adults without children. Katya Ivanov and Pearl Dykstra review strengths and weaknesses that accompany these individuals in old age. They go on to make critical reference to cross-national aging policy provisions based increasingly on the assumption that older people do have children and that those children have responsibilities, implicitly, to all older adults. On the positive side, childless elders report high levels of independence and self-sufficiency, and they retire with more assets than do elders with children. Yet, differences exist within this population, with marital history and gender being of enormous importance. Older childless women are more likely to be alone than similarly situated men, but childless older women are better socialized and socially connected than are older men without children. On the policy front, assumptions made about the availability of family supports work to the disadvantage of childless elders. Leave entitlements for an ill family member are usually reserved for kin, either a spouse or a parent; advance directives favor family ties; and, in the United States, non-kin cannot be claimed as a dependent unless
having lived together for more than a year. In the case of caregiving, nonparents are especially vulnerable in that not only are children not available but social networks may be limited as well. Thus, the childless find themselves disproportionately reliant on formal, professional, expensive assistance. For this population, current legal arrangements are based on an outdated definition of what “the family” is. Extending the discussion of potential sources of support beyond the family would be advantageous not only to the childless but, as well, to older parents with distant or dysfunctional relationships with their children.

Yet another family form is that of single-headed families, ones that Madonna Harrington Meyer emphatically notes are especially reliant on public benefits. While there are many variations to such families, they have in common a higher likelihood of being poor, minority, immigrant, and in poor health than are other family types. Among elders, the clearest break is by gender, with older women being disproportionately alone, 45% in the case of women aged 75 and older. The economic vulnerability of single elders is seen in their being more than three times as likely to be poor than elders living in family settings. Three quarters of single elders receive more than one half of their income from Social Security, and only one quarter of single elders receive private pension benefits in comparison to 40% of other elder households. The author points to the vulnerability of younger single-headed households as well, and notes that the numbers of single individuals at all stages of the life-course are increasing, all dealing with the attendant insecurities associated with that status.

Judith Treas and Zoya Gubernskaya turn our attention to predicaments facing older immigrants. Despite “the cornerstone of immigration law being family reunification,” public policies have created a range of inequalities and contradictions. In particular, the 1996 Personal Responsibility and Work Opportunity Act (aka, welfare reform), by imposing a 5-year waiting period for public assistance benefit receipt, has imposed great burdens on recent immigrants, younger, and older alike. Overall, older long-term immigrants fare considerably better than more recent arrivals; indeed their rate of Social Security receipt approximates that of native-born elders, and most are eligible for health insurance through Medicare. In contrast, only 10% of older immigrants in the United States for 10 years or less receive Social Security, and only 5% have any interest or dividend income in comparison to one-quarter longer-term older immigrants who receive such income. Families continue to play a critical role in older immigrant well-being and, equally important, older immigrants make critical contributions to their families through babysitting, caregiving, and other so-called informal activities. Believing major immigration policy changes to be unlikely in the near future, the authors call for steps easing entry into American life through easier access to health insurance for recent older immigrants and facilitating the path to naturalization for these older immigrants eager to be fully part of the country.

Ronald Angel reviews conditions facing older Hispanic elders, largely of Mexican origin. In comparison to non-Hispanic Whites, who receive 31% of their income from assets and 23% from private pensions, older Hispanics receive only 11% from assets and 16% from retirement plans. As a result, Social Security income is critically important to older Hispanics, constituting 60% of their income in contrast to being only 37% of income received by non-Hispanic Whites. Health care policies also disadvantage older Hispanics, who are more likely to be burdened by benefit limits in Medicare Part A, premiums charged under Medicare Part B, and less able to afford Medigap policies to offset these shortcomings. While worrying that younger Hispanics and other minority group members may resent supporting a high proportion of older Whites through Social Security and Medicare, Angel makes clear that now and in the future those programs are of critical importance to minority group members.

Public Policy & Aging Report is pleased and honored to bring the work of this remarkable group of scholars to the attention of the readership. “Family policy” has long had an unsettled place in social policy studies and that has been the case even when elders have been largely excluded from its scope. In these pages, we have been able to bring the needs and contributions of older adults across a range of family settings to the fore. We hope that this material is widely read and absorbed.

References