



---

# CAREGIVING ARRANGEMENTS FOR OLDER ADULTS: THE RELATIONSHIP BETWEEN FAMILY CHARACTERISTICS AND PUBLIC BENEFITS

*Research conducted by Emily Ellis, The University of Chicago  
October 2023*

*The majority of adults in the United States will need some form of long-term care before they die, though we know little about how characteristics of the whole family affect which caregiving arrangements older adults use. We also know little about how receipt of Social Security benefits affects caregiving arrangements, and how this varies by family type. Better understanding these relationships can inform if and how Social Security supports families with caregiving needs.*

## **Care for Older Adults and the Use of Social Security Benefits**

Individuals and their families use a range of possible caregiving arrangements, though there is little research that examines who is likely to use which arrangements. Research that does exist tends to look at either characteristics of the older adult receiving care, or characteristics of the family caregiver. However, caregiving involves both caregivers *and* care recipients. Therefore, it is important to examine potential caregiver characteristics together with care recipient characteristics. This research focuses on more detailed characteristics of adult children than has previously been studied. It examines more nuanced characteristics of adult children than has previously been explored. Rather than simply looking at the gender of an adult child, this research also examined if a child is married or not, and if they have kids. This gets at their availability to care. Further, beyond looking at if a child is working or not, this research also looks at if they are single and not working, if they have a spouse who is working, if they are likely retired.

Additionally, we have little information on how receipt of public benefits affects care arrangements used. The research we do have in this area suggests that when older adult care recipients receive disability benefits, including Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), they are more likely to share resources with adult children family caregivers, and those caregivers are likely to provide more hours of care and fewer hours in the labor market.<sup>1</sup> This implies that benefits may affect the type and amount of care accessed and received, especially among low-income care recipients. Therefore, this paper also investigates how receipt of Social Security programs (SSI, SSI, and Old Age and Survivor's Insurance (OASI)) interacts with characteristics of adult children in determining care arrangements.

This study examines these outcomes for respondents in the Health and Retirement Survey (HRS) who need help with at least one daily activity and have at least one child who is alive.



## Characteristics of Adult Children are Associated with Different Kinds of Care Used

Overall, this research finds that there are associations between the type of care older adults use and the characteristics of adult children. For example, having an adult son who is not married and does not have children of his own is associated with an increase in the likelihood of using a combination of family care and professional care. Having an unmarried child who is not working is associated with this same type of care. Additionally, having a child who does not work but whose spouse does is associated with an increased likelihood of using exclusively family care. Having a daughter who is not working and of retirement age is also associated with an increase in family care only. These findings suggest that adult children need both the resource of time as well as an alternative source of income to provide care to a family member.

## Social Security Benefit Receipt Matters for Some Child Characteristics

Receiving certain Social Security Benefits when also having an adult child with certain characteristics is associated with caregiving outcomes for some of the child characteristics explored in this study. For example, receiving SSDI or OASI and having a child who is not working is associated with an increase in the likelihood of using family care only, a mix of family and professional care, as well as not using any care. For OASI, these same effects are also present when someone has a child whose spouse is the sole income earner in a household, and when someone has an adult daughter who is of retirement age. This suggests that families with different characteristics use Social Security benefits differently to support caregiving.

## Implications

- A more nuanced approach to child characteristics is important to understand who is likely to provide care to older adults.
- Some families seem to use Social Security benefits to support caregiving. Further investigation of the characteristics of these family types could help to better understand how to design benefits to support families who use benefits in this way.

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

---

<sup>i</sup> Rennane, S. (2020). A double safety net? Understanding interactions between disability benefits, formal assistance, and family support. *Journal of Health Economics*, 69, 102248. <https://doi.org/10.1016/j.jhealeco.2019.102248>