



POLICY FOCUS

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Au Pairs for Senior Care

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HIGHLIGHT

Most elderly Americans prefer to remain in their home rather than move to a senior residential facility. But for many senior citizens, aging in place is difficult without receiving regular support services, which can be prohibitively expensive. To help address this issue, the State Department should expand its au pair program, which currently is limited to child care, to include senior care to provide elderly Americans with an affordable in-home caregiving option.

INTRODUCTION

An overwhelming majority of Americans want to grow old in their own home. And enabling elderly Americans to age in place can be a cost-effective measure that improves health outcomes.

Many senior citizens, however, cannot live alone without support, such as help with light housework, meal preparation, and driving. Unless these seniors have family that can help, they must choose between hiring the support they need, moving to a senior residential facility against their wishes, or

living at home without support in a potentially unsafe situation. The option of hiring support is the best solution for many seniors and their families, but the existing market for in-home support is largely confined to expensive home healthcare aides, which can cost hundreds of dollars a day.

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There is a missing middle option for seniors that the State Department can fill by **expanding its au pair program** to include senior care. Currently, the State Department runs a cultural exchange program under which young foreign nationals come to the United States for one or two years as au pairs, living with and providing child care for an American family. The cost of hosting an au pair is about \$1,800 per month—a relative bargain for in-home child care, and even more so for senior care.

Expanding the au pair program to senior care includes many benefits:

- It could help thousands of elderly Americans age in place;
- It would cost American taxpayers nothing; and
- It can be implemented by a simple State Department rulemaking.

In short, it is an obvious incremental reform that policymakers should consider.

BACKGROUND

The United States is getting older. In 2000, the median age of U.S. residents was

about **35 years old**. By 2022, the median was just shy of **39 years old**. With Baby Boomers entering retirement, the number of Americans age 65 and older is increasing at the **fastest rate** since the 1800s, with this population growing at a rate that is nearly **five times faster** than the general

population between 2010 and 2020. As of the 2020 census, the U.S. had **approximately 55 million** senior citizens, comprising about 17 percent of the population. Looking forward, it is **estimated** that the number of Americans 65 and older will more than double by 2040 to reach 80 million, with the 85 and older population quadrupling in that same period.

The overwhelming majority of these senior citizens—**88 percent**—would prefer to “age in place”—*i.e.*, to grow old in their home, rather than a senior residential facility. Indeed, even when asked to imagine a situation in which they need daily support with tasks like eating and dressing, **60 percent** of elderly individuals still would prefer to age in place. For good reason: **Studies suggest that aging in place** can promote overall mental and physical well-being and reduce healthcare costs.

Despite a strong preference for aging in place, many elderly Americans **expect** to move to a senior residential facility in order to receive the daily support they require. About **one in three** elderly Americans require assistance with daily tasks like bathing, dressing, and eating. The average annual cost of receiving this support at home, on a full-time basis, is about **\$60,000 per year**. To make matters

worse, there is a **shortage** of home healthcare aides in the United States. While many elderly Americans receive support from their younger family members—which presents its own **challenges**—many also lack family able to assist.

As the Boston Consulting Group recently **put it**, moving to a senior residential facility therefore is “the current path of least resistance for elders.” But, besides not being the preference for most senior citizens, the average annual cost of living and receiving care in such a facility also is about **\$60,000 per year**. The only way for many middle-income seniors to afford this price tag is to **sell their home**—which often represents most of their life savings—and use that equity to pay for the facility.

Some have dubbed this deficit of appealing options for middle-class seniors the “**missing middle**” in senior care. High-income seniors

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generally can afford to choose between in-home care and the growing market for “**premium**” senior residential facilities that feel like luxury hotels—although even they may have concerns about the high costs. Low-income seniors **often receive support** from means-tested programs like Medicaid. Middle-income seniors, however, have too much money to qualify for means-tested programs but have too little money to afford the “**crushingly expensive**” cost of care without selling their homes.

This issue particularly affects women, who have **longer life expectancies** than men. About **40 percent** of women ages 74 to 84 live alone, and that number jumps to **50 percent** for women over 80. Women also tend to bear the brunt of caring for aging family members: Nearly **25 percent** of women between the ages of 55 and 64 are responsible for providing (uncompensated) care for an elderly family member, and the heavy weight of this responsibility has negative **financial and psychological effects**. It is even more difficult for women stuck in the “**sandwich**” generation who are caring for both young children and aging parents.

PROPOSAL

The State Department should expand its au pair program to include senior care. Heidi Crebo-Rediker, an adjunct senior fellow at the Council on Foreign Relations, has

previously advocated for such an expansion. The State Department has **broad statutory authority** to establish educational and cultural exchange programs under which foreign nationals enter the United States on a **J visa** for temporary periods. Existing State Department regulations have established several exchange-visitor programs, such as for foreign nationals working as **teachers** in language immersion schools, **camp counselors**, or—most on point for present purposes—**au pairs** for child care.

The State Department should expand the existing au pair program to cover senior care. As explained below, au pairs provide an affordable option for in-home child care. If the program were expanded, au pairs likewise could provide an affordable option for in-home senior care.

Current Au Pair Program

The State Department created the au pair program in [the 1980s](#), when many mothers entered the workforce. Under the program, young foreign nationals come to the United States for one or two years as an au pair, live with an American family, and provide that family with up to 45 hours of child care per week. In addition to receiving free room and board from their host family, au pairs [receive](#) a modest weekly stipend for discretionary expenses and other in-kind benefits from their host families, like cell phone coverage and access to transportation, as well as an educational stipend.

[Over 20,000 American families](#) host an au pair each year. While many people might associate au pairs with high-income families, the current cost of hosting an au pair is [about \\$1,800 per month](#), regardless of the number of children in the host family. That price tag is [generally less expensive](#) than a nanny and even many day cares, particularly for host families with multiple children or in high-cost-of-living areas.

The State Department is currently considering a [proposed rulemaking](#) that would increase the average cost of hosting an au pair by about \$10,700 per year and would reduce the number of childcare hours to 40 per week. IWF has filed a [comment](#) urging the State Department to reconsider this proposal. Even if the proposal were finalized, however—raising the cost of

hosting an au pair to about \$30,000 per year—that price tag still would be substantially lower than the average cost of in-home senior care or a senior residential facility.

Expanding Au Pairs to Include Senior Care

The following section sketches out how an au pair for senior care program might operate, which the State Department could set out in a regulation like its [regulation](#) governing the au pair program. Indeed, one advantage of this proposal is that there already is a regulatory and bureaucratic framework to support the au pair program. In light of that existing framework—and the fact that families pay for the costs of hosting au pairs—expanding the au pair program to include senior care would cost the government nothing.

Program Parameters

Like the existing au pair program, an au pair for senior care program could provide senior citizens who host an au pair with up to 45 hours of support per week. To advance the educational and cultural mission of the program, au pairs would complete six hours of academic credit per year, as they do under the current program.

For a slightly smaller weekly stipend, [existing regulations](#) permit au pairs to instead provide 30 hours of care per week and complete 12 hours of academic credit. I see no reason to not also include this option in the senior care program, which could be a good fit for seniors requiring lower levels of support. In fact, the State Department should consider whether to provide families more flexibility to choose other schedules, such as 20 hours of care per week. Many seniors might require less support and would appreciate the resulting cost-savings, and

many foreign college students might happily provide such support in return for free room and board and a small stipend.

The State Department also should consider whether it would be beneficial to allow au pairs to provide a mix of child care and senior care. For example, an au pair could be responsible for 40 hours of child care and five hours of senior care in one week. This added flexibility could be of great assistance to parents in the sandwich generation.

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Sponsor Organizations

Sponsor organizations, which are designated and approved by the State Department, are critical to the operation of the current au pair program, and they likewise would be critical to an au pair for senior care program. These organizations are involved in practically every aspect of an au pair's and host family's experience—they screen families and au pairs for program eligibility, assist in “matching” au pairs with host families, help process the necessary visa paperwork and travel documents, orient au pairs and host families to the program, and check in with au pairs and host families on a regular basis to ensure program satisfaction and compliance with the rules.

Sponsor organizations would play a particularly vital role in the au pair for senior care program. Senior citizens might need more assistance onboarding into the program than parents with young children, and it would be important to orient au pairs

to the unique needs of senior care. The screening and monitoring provided by the sponsor organizations also would be critical to preventing abusive situations.

Au Pair Eligibility

Current regulations stipulate that au pairs must be between the ages of 18 and 26, have graduated high school, be proficient in English, and have completed a background investigation. Certainly, it makes sense to carry over the background investigation

requirement to an au pair for senior care program.

Given the differences between an au pair for senior care program and the current au pair program, however, the State Department might consider modifying the age, educational, and language requirements to better suit the needs of senior citizens. For example, Spanish-speaking senior citizens living in areas where there are a high number of Spanish-speaking businesses and healthcare providers might not need an au pair who is proficient in English, and thus the language requirement might be an unnecessary barrier to program participation. And senior citizens who do require English proficiency can always screen for that ability during the matching process.

Host Family Eligibility

One of the biggest considerations in establishing an au pair for senior care program will be creating the criteria for host

family eligibility. The program will likely want to limit participation to seniors requiring levels of care that a non-specialized, young au pair can provide. For example, most au pairs likely could not effectively provide care for a senior who is completely immobile and would require heavy lifting for every transfer.

Current regulations require that au pairs caring for children with special needs have “specifically identified [their] prior experience, skills, or training in the care of special needs children.” An analogous limitation for au pairs caring for seniors requiring higher-level care could help ensure that au pairs are placed in situations that match their skill set and that seniors receive the quality of care they require.

Notably, most seniors who are aging in place will readily satisfy one of the biggest requirements for hosting an au pair: a spare

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bedroom. Approximately **80 percent** of senior citizens have a spare bedroom—the highest percentage of any age group.

Host Family Agreement

A final key component of an au pair for senior care program would be a host family agreement detailing the expected duties of an au pair, similar to the host family agreements required by **current regulations**. The host family agreement would set out in advance the responsibilities of the au pair and the host family, which helps avoid unpleasant surprises or disagreements. An important aspect of the host family agreement in the au pair for senior care program would be listing the au pair’s duties.

While childcare duties, generally speaking, are fairly obvious, senior citizens require a wide variety of care. Some senior citizens might simply need help driving because they have given up their license, whereas others might need help with bathing and dressing. It will be important to make clear to each au pair their expected duties so that they can make an informed decision to match with a family.

Congressional Action

While the foregoing au pair for senior care program could be established by regulation, it also could be established by Congress through legislation. Accordingly, if for some reason the State Department refused to exercise its existing authority to establish the program notwithstanding a congressional desire for it, Congress could establish the program by legislation.

CONCLUSION

With a simple amendment to its regulations, the State Department could create a program that could enable senior citizens to receive the support they need to age in place, at no cost to American taxpayers. While this program would not be a panacea for every problem related to long-term care for senior citizens in this country, it would be a relatively quick and easy incremental reform that could help thousands of seniors.

WHAT YOU CAN DO

Get Informed

Learn more about potential policy solutions for improving care for senior citizens:

- [Home-Based Health Care: A Better Option for the Elderly](#)
- [Bipartisan Policy Center: Tackling the Long-Term Care Crisis](#)
- [An Aging-in-Place Strategy for the Next Generation](#)

Talk to Your Friends

Help your friends and family understand these important issues. Share this information, tell them about what's going on, and encourage them to join you in getting involved.

Become a Leader in the Community

Start an Independent Women's Network chapter group so you can get together with friends each month to talk about a political/policy issue (it will be fun!). Write a letter to the editor. Show up at local government meetings and make your opinions known. Go to rallies. Better yet, organize rallies! A few motivated people can change the world.

Remain Engaged Politically

Too many good citizens see election time as the only time they need to pay attention to politics. We need everyone to pay attention and hold elected officials accountable. Let your Representatives know your opinions. After all, they are supposed to work for you!

Connect with IWF! Follow us on:

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Please visit us on our website iwf.org to get more information and consider making a donation to IWF.

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Independent Women's Forum (IWF) is dedicated to building support for free markets, limited government, and individual responsibility. IWF, a non-partisan, 501(c)(3) research and educational institution, seeks to combat the too-common presumption that women want and benefit from big government, and build awareness of the ways that women are better served by greater economic freedom. By aggressively seeking earned media, providing easy-to-read, timely publications and commentary, and reaching out to the public, we seek to cultivate support for these important principles and encourage women to join us in working to return the country to limited, Constitutional government.