C4: Prepare long-term care systems for reduced family care provision

The design of EU Member States' care systems can no longer assume that families will continue to provide the same level of care in the future. BB-Future evidence shows that demographic change and shrinking family networks will increase reliance on formal long-term care, even if labour-market participation and geographical proximity change only modestly.

Recommendations:

- **Treat future informal care availability as an explicit input into national long-term care planning,** alongside projected care needs and demographic ageing.
- **Adjust formal care capacity plans to reflect declining family size and reduced informal care availability**, rather than assuming that children or other relatives will be available to provide care as they have traditionally done.
- **Plan earlier for countries where formal care systems are less generous**, as declining family size is expected to increase reliance on formal long-term care most strongly in those countries.
- **Monitor family structure alongside population ageing indicators**, including fertility rates and the number of adult children.

Why this matters

Europe will have increased care needs and fewer available caregivers

BB-Future projections show that care needs are expected to increase across Europe in the coming decades, while the working-age population available to help meet those needs is projected to shrink. As highlighted by BB-Future research, the resulting care gap could become substantial. In Poland, for example, the number of monthly care hours required per working-age person could roughly double by 2070 under the baseline scenario and triple under a pessimistic health scenario. Other European countries are projected to follow similar trajectories, although from different starting points.

Furthermore, today's European care model relies heavily on informal care. In the BB-Future countries analysed, around half of people in need of care receive it from family members or friends. Yet demographic change is expected to make this reliance increasingly difficult to sustain.

Smaller families will increase reliance on formal care

As discussed in Policy Recommendation B1, BB-Future modelling for 2050 predicts that a declining ratio of adult children to older parents will increase reliance on formal care across all country groups studied. The effect is particularly pronounced in countries with less generous long-term care (LTC) systems, where families currently play a larger role in care provision.

A decline in the average number of potential children from 2.24 to 1.25 is estimated to increase reliance on formal care by 10.6 percentage points in high-generosity LTC systems, 16.4 percentage points in medium-generosity systems, and 21.4 percentage points in low-generosity systems. By contrast, the models suggest that changes in labour-force participation or greater geographical distance between parents and children have only modest effects on formal-care use.

This distinction has important policy implications. While labour-market reforms may influence the amount of time that potential caregivers can devote to care, they cannot offset the fact that future older generations will simply have fewer adult children available to provide care. The BB-Future evidence therefore identifies declining family size as a structural and largely irreversible driver of future demand for formal LTC.

Formal-care systems need to prepare before family-care capacity declines

This implies that governments should not project future LTC capacity needs solely on the basis of population ageing or expected levels of impairment. They should also assess how much informal care families are likely to be able to provide.

For policymakers, the implication is straightforward: treat family-care capacity as a variable that changes over time, rather than as a fixed residual source of care. National LTC strategies should therefore incorporate projections of family structure and informal-care availability when estimating future demand for formal care, workforce requirements, and financing needs.

The analysis in this policy recommendation is based on the following BB-Future sources:

- Börsch-Supan, A. (2026) 'Rising care needs will place growing pressure on Europe's working-age population', BB-Future Digest 3, 5 June, BB-Future, available at: https://www.bb-future.eu/wp-content/uploads/2026/06/BB-Future-Digest-3_05062026.pdf
- Horton, H. (2026) 'The state of the care gap in Europe', BB-Future Digest 5, 19 June, BB-Future, available at: https://www.bb-future.eu/wp-content/uploads/2026/06/BB-Future-Digest-5_19062026.pdf
- Kredler, M., Y. K. Koh and D. Barczyk (2026) 'Do formal care subsidies replace family care?', BB-Future Digest 10, 24 July, BB-Future, available at: https://www.bb-future.eu/wp-content/uploads/2026/07/BB-Future-Digest-10_24072026.pdf.