Caregiving takes a variety of forms; in this report, we focus on working adults caring for an adult family member – a spouse, parent or grandparent, sibling or grown child – with chronic conditions, illnesses or injuries that result in the need for support or assistance with day-to-day activities. These are often referred to as activities of daily living and can include:

- Memory Care and Stimulation
- Bathing and Grooming
- Meal Preparation and Feeding
- Dressing and Undressing
- Restroom Use
-Ambulation
- Transportation

While we currently have four distinct generations in today’s workforce, this report will focus on the largest segments:

- **BABY BOOMERS** 1946-1964
- **GEN XERS** 1965-1980
- **MILLENNIALS** 1981-1996

By looking at input from these groups, we will examine generational nuances among these workers, how caregiving responsibilities impact them now and in the future. At the end of this report, we'll provide practical tips and takeaways to help business owners and HR professionals prepare for these generational considerations.

In this report, we also incorporate research and professional insight from industry groups including the Integrated Benefits Institute (IBI), Disability Management Employer Coalition (DMEC) and National Business Group on Health (NBGH).
A variety of socioeconomic, health and lifestyle factors influence the prevalence of caregiving in the United States. Life expectancy is increasing, and Baby Boomers are working longer – often into their 70s. In addition, the continued rise in health care and medical costs places additional burdens on older adults and families.

Grandparents and parents often do not have the financial resources for long-term assisted living which, in 2017, averaged $3,750 per month, or home health care, which averaged around $4,000 per month. Many adult children do not have the financial means to outsource caregiving responsibilities and are required to take on those responsibilities either part or full time.

Often, family members share responsibilities or duties to manage their family’s caregiving needs. According to a 2016 report from the Institute on Aging, upwards of 75% of all caregivers are female and may spend as much as 50% more time providing care than males. Additionally, it’s often adult children who reside closest to the parent who assume most of the caregiving responsibility.

On a national level, it’s difficult to determine a specific percentage of adults with caregiving responsibilities for another adult, but recent research indicates it’s a significant number. According to a 2015 report from the National Alliance for Caregiving and AARP, about 34 million Americans have provided unpaid care to an adult age 50 or older in the last 12 months.

In March 2018, Unum surveyed a total of 657 U.S. working adults comprised of Baby Boomers (ages 54-72), Gen Xers (ages 38-53) and Millennials (ages 22-37) to learn more about the prevalence of caregiving and responsibilities these caregivers have and how those responsibilities may change in the years to come.

To obtain a reliable sample, at least 200 self-identified adult, employed caregivers were surveyed per generation. Respondents were a relatively equal mix of both male and female and represented various geographies throughout the United States.

Who caregivers are caring for:

- **58% for a parent or in-law**
  - 58% of Boomers
  - 59% of Gen Xers
  - 58% of Millennials

- **16% for a spouse**
  - 15% of Boomers
  - 23% of Gen Xers
  - 11% of Millennials

- **10% for an adult child**
  - 14% of Boomers
  - 6% of Gen Xers
  - 9% of Millennials
While 78% of these caregivers state they share responsibilities with another person, they do spend a significant amount of time providing caregiving duties. Sixty percent spent up to 20 hours per week in a caregiving capacity, 22% between 21-30 hours, and 18% more than 30 hours per week.

In addition to their caregiving responsibilities, these adults also have jobs of their own and spend a significant amount of time at work. Fifty-five percent of caregivers are working more than 30 hours per week, with Baby Boomers working the most hours.

Caregiving responsibilities can fluctuate depending on the health of the individual being cared for, but most respondents reported ongoing caregiving duties for a significant period. Fifty-two percent report providing caregiving responsibilities for more than a year, with 30% for more than two years. Caregiving responsibilities can often progressively increase in time spent and level of support due to the incremental decline of the family member being cared for.

Michelle Jackson, AVP Regional Market Development at Unum, is not only an expert on caregiving in America’s workforce, but she’s had her own personal experience with caregiving for her mother-in-law.

“After the unexpected death of my husband’s father, he became the custodian of my mother-in-law. We unfortunately were not aware of the decline in her cognitive functioning until he passed, and it quickly became clear that her ability to manage her large home, her money and her daily affairs independently was impossible. My father-in-law had been doing everything!

My husband and I both worked full time and had three teenagers, so providing daily support and intervention was a huge struggle. With siblings who also worked full time, and two of the three living several hours away, it required a great deal of creative coverage and scheduling to figure out who could do what, when and how. It was emotionally draining and extremely stressful for all involved.”

Caregivers face the loss of income of the care recipient, loss of their own income if they reduce their work hours or leave their jobs, loss of employer-based medical benefits, shrinking of savings to pay caregiving costs, and a threat to their retirement income due to fewer contributions to pensions and other retirement vehicles.4
Caregiving tasks can vary significantly depending on the condition of the individual being cared for, their age and abilities. For some, caregiving responsibilities build over time, while for others it can happen overnight. Tasks can include something as simple as filling a prescription or shopping for groceries, to fairly complex health and medical care — and everything in between.

The most common caregiving task performed — transportation to appointments — is also the task which may require the most time, planning, and possible time away from the caregiver’s primary job. Additionally, eight out of ten Baby Boomers and seven in ten of Gen X respondents indicated this is a task they have responsibility for, illustrating that it’s the older workers who may need the most flexible work schedules.

Caregiving can take a variety of forms, but some of the most common responsibilities are those to help the individual with the fundamentals of daily living. Of those Unum polled, the most common tasks performed included:

- **68%** transportation to appointments
- **61%** financial assistance
- **50%** getting dressed
- **44%** getting in/out of bed
- **41%** bathing
- **41%** feeding
- **39%** nursing tasks
- **36%** going to the bathroom

Ride sharing services like Uber and Lyft have become more popular with older adults as a transportation option to get to medical or other necessary appointments. Additional companies like Go Go Grandparent, Arrive, Via, SilverRide and Liberty Mobility Now offer more customized transportation services for older adults needing additional assistance. Older adults also often find support through their place of worship, where individuals often volunteer to transport elderly to medical appointments.
Unum’s research found that the majority of caregivers — 57% of Baby Boomers, 53% of Gen Xers and 47% of Millennials — have missed or were late to work due to their caregiving responsibilities. Twenty-two percent of caregivers reported a decrease in productivity on the job because of their caregiving duties.

The study also found that 75% have taken paid time off (PTO) or called in sick to care for a family member. The use of PTO for caregiving limits the employee’s ability to use the benefit for their own needs and is often a trade-off that can have long-term negative consequences.

Have used PTO or called in sick because of caregiving duties

80% of MILLENNIALS
76% of GEN XERS
68% of BABY BOOMERS

In addition to calling in sick and taking PTO to care for a family member, some caregivers use other forms of leave, including the Family Medical Leave Act (30%) and paid family leave (9%).

The reality for many working caregivers is that their caregiving duties often conflict with job responsibilities, which can impact their performance. Absence or unplanned time away from work can negatively impact performance and effectiveness. And depending on the type of work, such as nursing or retail, the ability to interrupt or be absent for a portion of the day is significantly limited.

FAMILY MEDICAL LEAVE ACT

The Family Medical Leave Act (FMLA) of 1993 provides certain employees with up to 12 weeks of unpaid, job-protected leave per year to care for a newborn or adopted child, care for an immediate family member with a serious health condition, or take medical leave for their own serious health condition. It applies to all public agencies and companies with 50 or more employees. Employees using FMLA must have worked for their employer for at least 12 months or worked 1,250 hours in the previous 12 months.

PAID FAMILY LEAVE

In early 2018, New York joined California, Rhode Island and New Jersey in providing paid leave for employees who need time off to care for sick family members or to bond with a new child. In addition to these states with active paid leave laws, D.C. and Washington state have passed paid leave laws that will become effective in 2020, and legislation is underway in dozens of other states and municipalities to implement variations of paid family leave.
While the FMLA provides job protection for an individual who needs time off to care for a family member, that time off is unpaid. This gap in pay can have a significant impact on low- and middle-range income earners and results in lost income while increasing out-of-pocket cost. Caregivers may be using their own money to purchase supplies, gas for appointments, prescriptions or over-the-counter supplies – which can all add up to a significant financial investment over time.

According to Michelle Jackson, in addition to the financial sacrifices caregivers are making, they’re often also sacrificing their own physical and mental health. Employees who are in poor health or who come to work with severe stress or anxiety simply don’t perform as well as their counterparts. It’s in the best interest of all companies to pay special attention to their caregiving workforce.

Many employers accommodate their employees with caregiving responsibilities either through state-mandated leave requirements or through their own policies. When asked what employers could do to better accommodate caregiving responsibilities, the most common responses from caregivers included:

- **67%** flexible schedule
- **50%** employer-paid family leave
- **42%** ability to work from home
- **28%** reduced hours

IMPACTS OF CAREGIVING

Balancing a career, a family and caregiving responsibilities can take a toll on the caregiver emotionally, financially and physically. Research conducted by Unum found the personal impacts of caregiving were far-reaching and had clear consequences on the caregiver.
Additionally, 83% of those with current caregiving responsibilities were very or somewhat likely to have caregiving responsibilities for another adult family member in the coming 5-20 years.

The caregiving responsibilities of working adults are only going to increase in the years ahead. Seventy-eight percent of those with current caregiving responsibilities see their responsibilities increasing both over the next 5-10 years and the coming 11-20 years.

**ANTICIPATED CONDITION OF FAMILY MEMBER TO CARE FOR**

- **49%** long-term physical condition
- **46%** memory problem
- **30%** short-term physical condition
- **19%** emotional, mental or behavioral problem

Looking ahead over the coming 5-20 years, many will be providing caregiving for an aging population, with the majority anticipating caring for a parent or in-law.

**WHO DO YOU ANTICIPATE PROVIDING CARE FOR IN THE COMING 5-20 YEARS?**

- **54%** parent or in-law
  - **46%** of Boomers
  - **62%** of Gen Xers
  - **56%** of Millennials
- **21%** spouse
  - **27%** of Boomers
  - **17%** of Gen Xers
  - **15%** of Millennials
- **11%** adult child
  - **14%** of Boomers
  - **9%** of Gen Xers
  - **9%** of Millennials

Baby Boomers and Gen Xers possibly have a better understanding of the responsibilities required to care for another adult in the future. When asked if their current employer provides the job flexibility needed to care for someone in the future, only 36 percent of Boomers and 38% of Gen Xers said yes, while 58 percent of Millennials thought so.

However, across the board, respondents agreed that a company's family leave policies are important when considering an employment opportunity.

**HOW LONG DO YOU ANTICIPATE CARING FOR THIS FAMILY MEMBER?**

- **7%** 16-20 yrs
  - 8% of Boomers, 5% of Gen Xers, 7% of Millennials
- **19%** 11-15 yrs
  - 13% of Boomers, 22% of Gen Xers, 24% of Millennials
- **42%** 5-10 yrs
  - 46% of Boomers, 41% of Gen Xers, 37% of Millennials
- **27%** <5 yrs
  - 28% of Boomers, 27% of Gen Xers, 28% of Millennials

According to Michelle Jackson, it's important for employers to balance their benefits packages to meet the needs of a diverse workforce. One approach is to survey the workforce on their needs, ranking what benefits and issues are most important to them. Communicate these results with your employee benefits provider to best customize what's being offered and adjust as necessary.
CAREGIVING IS PREVALENT AMONG THE U.S. WORKFORCE
Many U.S. employees have caregiving responsibilities for an adult family member, and more than half (55%) of these caregivers are working more than 30 hours per week. Simply being aware of this statistic is a first step to better understand their challenges in balancing work/life responsibilities.

CAREGIVING IMPACTS WORK PERFORMANCE
Nearly a quarter (22%) of caregivers say their caregiving responsibilities have resulted in lower productivity on the job. More than half (52%) missed or were late to work due to their caregiving responsibilities, and 75% have called in sick or taken PTO.

TECHNOLOGY CAN HELP SUPPORT CAREGivers
Eighty-five percent of caregivers said they'd be very or somewhat likely to use a mobile app to help manage their leave. Consider technology such as LeaveLogic to help simplify the leave process for both the caregiver and human resources.

CAREGIVING HAS PHYSIOLOGICAL EFFECTS
A significant percentage of caregivers report stress, anxiety, depression and overall exhaustion. Be sure to offer benefits which provide an employee assistance program to help them cope with these side effects of caregiving.

CAREGIVING IMPACTS THE HEALTH OF THE CAREGIVER
A significant number of caregivers reported missing their own doctor’s appointments. Consider offering onsite clinics for basic medical care or seasonal flu shots.

CAREGIVERS SEEK FLEXIBILITY FROM THEIR EMPLOYERS
Employees are looking for flexible schedules, ability to work from home, reduced hours and employer-paid family leave.

CAREGIVING IS INCREASING IN THE YEARS TO COME
Current caregivers anticipate their responsibilities not only continuing but expanding to care for additional family members. Be prepared with a comprehensive leave plan for your workforce in anticipation of these changes.
Employee assistance programs offer emotional, financial and other support to caregivers who may be struggling.

Consider enhancing your paid family leave policies and partnering with a benefits expert to craft a policy that best works for your workforce.

Clearly communicate employee leave options frequently and in a variety of channels so that employees fully understand company policies.

Develop a clear mental health strategy with preventive and early intervention mechanics in place to detect who may be in distress or having trouble coping.

Employee assistance programs offer emotional, financial and other support to caregivers who may be struggling.

Explore the possibilities of offering flex working or remote options.

Consider onsite health clinics and pop-ups to offer routine health benefits like flu shots, vitamins, mammograms and other services.

Consider enhancing your paid family leave policies and partnering with a benefits expert to craft a policy that best works for your workforce.

There are several ways business owners, HR managers and benefits administrators can support working caregivers, and implementing these initiatives now can better prepare them for workers’ growing responsibilities.

ABOUT THIS REPORT

Unum commissioned Research Now to conduct a survey of working adults who have caregiving responsibilities for another adult family member. The survey was fielded in March 2018 among 657 self-identified caregivers and included 215 Baby Boomers (born 1946-1964), 214 Gen Xers (born 1965-1980), and 228 Millennials (born 1981-1996). Generation birth years are defined by the Pew Research Center.


Insurance products are underwritten by the subsidiaries of Unum Group. © 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. ADR777-2018