# Benefits Insights

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## **Supporting Caregivers in the Workplace**

In 2023, 38 million people across the U.S. provided unpaid care for their loved ones, according to AARP. Another study from Harvard Business School estimated that 73% of employees have some caregiving responsibility, making caregivers the fastest-growing employee group. Unfortunately, the stress and burden of providing unpaid care can take a significant toll on employees' mental, physical and financial health. It can also cause them to be distracted at work, decreasing workplace productivity and contributing to an increase in presenteeism.

While some organizations have adopted certain benefits, such as flexible work schedules and stipends for care, most employers aren't adequately supporting caregivers, leading to a caregiving crisis for most organizations. This article explains the growing need for caregiving benefits and provides guidance on how employers can support these individuals in the workplace.

#### **How Caregiving Impacts Employees**

A recent AARP and National Alliance for Caregiving report revealed that more than 1 in 5 adults are acting as unpaid family caregivers. Moreover, the AARP found that 53% of employees aged 40-49 and 36% of workers aged 40 and older are caregivers for an adult, usually a partner, spouse or parent. Yet, many employees stay silent about their caregiving responsibilities, fearing that their employers will view them as less committed to their work, causing them to lose their jobs or miss promotions. Unfortunately, caregiving without sufficient support can significantly worsen employees' health and well-being. A 2020 report by the AARP found that caregiving impacted individuals in the following ways:

- Nearly a quarter (21%) of caregivers rated their health as poor.
- Almost one-quarter (23%) of caregivers said their health has worsened because of their caregiving.
- Over half (53%) of caregivers believed they don't have a choice.
- Nearly 4 in 10 caregivers said caregiving has been emotionally stressful.
- About 1 in 5 caregivers felt a high degree of financial strain because of the care they provide.
- Almost half of caregivers have experienced financial ramifications, such as taking on more debt and being unable to save, because of their caregiving.

Many caregiving individuals also reported that their duties significantly impacted their jobs. To provide care, these employees often had to work remotely, change work hours, reduce hours, use accrued sick or vacation leave, take temporary leave, use paid caregiving leave or quit their jobs altogether.

#### **The Growing Need for Support**

The percentage of working adults who provide unpaid care is likely to increase due to longer life expectancies, couples choosing to have children later in life, and fewer options for child and elder care. The aging population of baby boomers is also anticipated to cause more individuals to take on caregiving responsibilities. According to the U.S. Census



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Bureau, about 10,000 baby boomers turn 65 daily. By 2030, all baby boomers will have surpassed this threshold. As this generation ages, it will put increasing pressure on their spouses and children to care for them. Moreover, the burden is often unevenly felt by women, impacting their workplace performance and productivity. Employers who provide inadequate caregiving support may notice increased burnout and turnover among these employees. This can damage company culture, brand and retention.

#### **How Employers Can Provide Support**

A 2021 Employer Caregiver Survey by Homethrive found that 79% of caregivers don't have access to relevant support benefits. These employees make up a significant percentage of the U.S. workforce. Considering the impacts caregiving has on employees and employers and the growing prevalence of caregiving, employers can support caregiving employees with the following practices:

- Help employees with caregiving responsibilities understand their benefits.
- Offer paid time off for caregiving.
- Provide flexible work hours.
- Supply resources (e.g., educational webinars, training, referral services, professional advice, support groups).
- Offer legal and financial advice.
- Foster a supportive company culture.
- Offer free consultations and coaching, including onsite support, to help employees develop a caregiving plan.
- Allow employees to take a sabbatical to provide loved ones with care.
- Have frequent one-on-one conversations with employees to check in on their well-being and ensure they feel supported.
- Foster trusting relationships between employees and their direct supervisors.
- Create a caregiving employee group.

- Provide training for leaders and managers to help them understand caregiving burdens.
- Arrange for emergency backup care services.
- Permit remote work arrangements.
- Expand mental health benefits and virtual care services for caregivers.
- Allow caregivers to take additional time off.
- Provide financial support (e.g., flex spending accounts, long-term care insurance, childcare subsidies).

#### **Conclusion**

The percentage of employees providing unpaid care to family members and loved ones is rapidly growing. When these individuals don't receive proper support in the workplace, it can lead to increased rates of burnout, decreased productivity and more time away from work. Employers who take proactive steps to support these employees may improve overall workplace productivity and experience better attraction and retention of this experienced demographic of workers.

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