

Fact Sheet

Family Caregivers: The New Realities of Work and Family

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A Changing Workforce Is Placing Growing Demands on Family Caregivers

Family caregiving concerns will have a growing impact on both workers and workplaces because of the aging of the population and the changing labor force. The following factors are fundamentally altering the relationship between work and family life:²

- **Increasing participation of women in the labor force:** Women provide roughly two-thirds of family caregiving.³ As women's labor force participation has increased dramatically,⁴ so too have conflicts between work and family caregiving responsibilities.
- **Aging of the workforce:** As the boomer generation has aged, so has the workforce. More workers face the demands of work, caregiving, and other family responsibilities. Nearly two-thirds (62 percent) of workers aged 45–74 provide care to a spouse, parent, or other relative.⁵
- **Shrinking pool of potential family caregivers:** As the oldest segment of the population rapidly increases in the coming decades, the ratio of potential family caregivers to those needing help is projected to decline dramatically—placing increasing demands on fewer family caregivers.⁶
- **Continuing heavy reliance on family caregivers:** Family caregiving dwarfs all forms of paid assistance to people with disabilities. The economic value of family support was estimated at \$450 billion in 2009, more than the entire Medicaid program expenditures for all populations.⁷
- **Growing demands on caregivers:** An estimated 45 percent of family caregivers who juggle a job and caregiving responsibilities help chronically ill family members with highly demanding medical or nursing tasks, such as complex medication management or wound care.⁸

Family Leave and Paid Sick Days Support Family Caregivers

Workplace leave policies are important to workers who need time off for either planned or unplanned family care needs. Leave policies

Today's workers with responsibilities to provide care to ill or aging family members face unprecedented demands. These demands include pursuing a career, caring for family members, helping adult children, and preparing for retirement security—often simultaneously. However, public and private sector policies to support workers with caregiving responsibilities have not kept up with these increasing demands.¹



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Currently, just **12 percent of U.S. workers** have access to paid family leave benefits.

include: (1) unpaid family and medical leave, (2) paid family and medical leave benefits, and (3) paid or earned sick days.

- The Family and Medical Leave Act (FMLA) of 1993 is the only major federal public policy that addresses workers' need to take time off to provide care for themselves or family members. FMLA guarantees up to 12 weeks of job-protected, but unpaid, leave for covered workers. However, only 59 percent of workers are covered by FMLA, and many categories of relatives are not covered (including grandparents, in-laws, and siblings).⁹
- Only three states (California, New Jersey, and Rhode Island) require paid family leave. Only 12 percent of workers have access to paid family leave benefits through their employers.¹⁰
- Paid or earned sick days are also not guaranteed by federal policy, and only two states (Connecticut and California) require limited paid sick days for workers. As a result, 40 percent of private sector workers, including 80 percent of those with low incomes, do not have paid sick days to deal with their own illnesses, much less the needs of family members.¹¹

Discrimination Protections for Family Caregivers Are Weak

Family responsibilities discrimination can include such employer practices as:

- firing workers for taking time off to care for ill family members;
- demanding that employees drop an ill family member from coverage in the employer's insurance plan; or
- arbitrarily denying leave.

Currently, no federal law expressly forbids discrimination based on "family responsibilities."¹² Legal protections for family caregivers are weak and uneven across states and localities.

Paid sick days—also known as earned sick days—generally refers to a limited number of paid days off a year (typically between 3 and 9 days) to allow workers to stay home when they are sick with short-term illnesses such as the flu. It also refers to limited paid days off a year to care for sick family members or to accompany a family member to a medical appointment.

Medical leave is defined as workers' extended time off to recuperate from their own serious health conditions.

Family leave refers to longer-term time off to care for either new children or ill family members.

- The Equal Employment Opportunity Commission has issued guidance on family responsibilities discrimination and best practices for employers to avoid it and potential claims of discrimination under various federal statutes.¹³
- The District of Columbia and four states (Connecticut, Alaska, New Jersey, and Oregon) have enacted laws providing explicit protections to family caregivers that go beyond federal protections. However the Alaska, New Jersey, and Oregon statutes limit protections to workers with childcare, not elder-care, responsibilities. At least 67 localities in 22 different states have laws that prohibit discrimination against employees with certain family caregiving responsibilities.¹⁴

The U.S. Lags behind Other Industrial Nations

Recognizing the impact that caregiving responsibilities can have on worker productivity, many employers are taking steps to make the workplace more supportive of family caregivers.¹⁵ However, the United States remains the only industrialized nation that does not guarantee paid leave for family caregiving responsibilities as a matter of public policy. The increasing pressures on family caregivers and the changing labor force will demand more attention in the future.

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- 2 Lynn Feinberg, "Keeping Up with the Times: Supporting Family Caregivers with Workplace Leave Policies," *AARP Public Policy Institute Report*, June 2013.
- 3 National Alliance for Caregiving (NAC) and AARP, *Caregiving in the U.S. 2009* (Bethesda, MD: NAC; and Washington, DC: AARP, November 2009).
- 4 Institute for Women's Policy Research, "Women's Progress: Looking Back, Looking Ahead," *AARP Public Policy Institute Report*, forthcoming 2015.
- 5 AARP, "Staying Ahead of the Curve 2013: AARP Multicultural Work and Career Study," *AARP Public Policy Institute Report*, June 2013.
- 6 Donald Redfoot, Lynn Feinberg, and Ari Houser, "The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers," *AARP Public Policy Institute Report*, August 2013.
- 7 Lynn Feinberg, Susan Reinhard, Ari Houser, and Rita Choula, "Valuing the Invaluable: 2011 Update--The Growing Contributions and Costs of Family Caregiving," *AARP Public Policy Institute Report*, June 2011.
- 8 Susan C. Reinhard, Carol Levine, and Sarah Samis, *Employed Family Caregivers Providing Complex Chronic Care* (Washington, DC: AARP Public Policy Institute; and New York: United Hospital Fund, 2013).
- 9 Feinberg, "Keeping Up with the Times."
- 10 Susan C. Reinhard, Enid Kassner, Ari Houser, Kathleen Ujvari, Robert Mollica, and Leslie Hendrickson, *Raising Expectations: A State Scorecard on Long-Term Services and Supports for Older Adults, People with Physical Disabilities, and Family Caregivers* (AARP, Commonwealth Foundation, and SCAN Foundation, 2014).
- 11 Reinhard et al., *Raising Expectations*.
- 12 Joan C. Williams, Robin Devaux, Patricia Petrac, and Lynn Feinberg, "Protecting Family Caregivers from Employment Discrimination," *AARP Public Policy Institute, INSIGHT on the Issues* 68, August 2012.
- 13 U.S. Equal Employment Opportunity Commission, *Enforcement Guidance: Unlawful Disparate Treatment of Workers with Caregiving Responsibilities* (Washington, DC: Equal Employment Opportunity Commission, May 2007).
- 14 Williams et al., "Protecting Family Caregivers."
- 15 See the Respect A Caregiver's Time (ReACT) program at: <http://www.aarp.org/react/react-employee-caregiving-resources/>.

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