

**Spotlight**

# The Dual Pressures of Family Caregiving and Employment

## *Six in 10 Family Caregivers Are in the Labor Force*

Lynn Friss Feinberg  
AARP Public Policy Institute

Workers with caregiving responsibilities for an adult relative with a serious illness or disability make up an increasing proportion of the labor force. Using data from the *Caregiving in the U.S. 2015*<sup>1</sup> survey, this spotlight highlights current information about the impacts of the dual responsibilities of work and family caregiving.

### Most Family Caregivers Work at a Paying Job

The majority (60 percent) of family caregivers caring for adult relatives or friends worked at a paying job at some point during their caregiving experience in 2014—an estimated 23.9 million working caregivers of adults.<sup>2</sup> They were more likely to be male (66 percent) than female (55 percent). Nearly two in three (63 percent) were caring for an individual age 65 or older. Most (55 percent) expected to have some caregiving responsibility in the next 5 years, too.

- On average, employed caregivers work the equivalent of a full-time job (34.7 hours a week) on top of their caregiving and other family responsibilities.
- One in four (25 percent) provide 21 or more hours of unpaid care to ill or aging family members, in addition to holding down their paying job.

*Half (51 percent) of employed caregivers are older workers ages 50 and older.*

Many employed caregivers provide assistance to care recipients with high care needs. For example, more than one in four (28 percent) report helping their relative or friend with three or more activities of daily living (such as bathing, dressing, or using the toilet), and over half (54 percent) perform complex medical/nursing tasks (such as wound care or administering multiple medications).

The rate of employment while caregiving is especially high for millennial caregivers ages 18 to 34: nearly three in four (73 percent) report holding down a paying job while providing care for an ill or aging family member. More than half (53 percent) work at full-time jobs (40-plus hours a week) and provide family care. Over one-quarter (29 percent) of all employed caregivers are millennials, and are equally likely to be male or female workers.



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### Self-Employment Is a Practical Option for Some Working Caregivers

About one in six (17 percent) family caregivers is self-employed or works in his or her own business to better fit care demands and have greater job flexibility. In contrast, the self-employed account for only about 10 percent of US workers.<sup>3</sup> Self-employed caregivers are more likely to be male, be older, be Hispanic or Asian, have lower incomes, identify as the “primary” caregiver, and live with their care recipient. They report working fewer hours, overall, than those family caregivers who work for an employer.

### Most Working Caregivers Say Their Supervisor Is Aware of Their Family Caregiving Situation

While the challenges faced by workers with eldercare responsibilities are not as well understood as childcare issues by supervisors and managers,<sup>4</sup> most (56 percent) employed caregivers (who are not self-employed) report their supervisor is aware of their caregiving situation, especially when caring for a spouse (71 percent) or a parent (61 percent).

Employed caregivers who have a high burden of care—such as those caring for someone with dementia—are much more likely than those with a low burden of care (77 percent v. 41 percent) to report that their supervisor is aware of their family caregiving role.

### Stress Occurs When Juggling Caregiving and Work

Although, for some people, holding down a paying job can be a respite and a break from constant and complex care demands, others find it can be stressful to manage the dual responsibilities of caregiving and work. Overall, one in three (34 percent) employed caregivers are in high-burden situations (based on hours of care provided and the number of daily living tasks performed).

- More than one-third (37 percent) of employed

*Two in three Hispanic and Asian family caregivers (68 and 67 percent, respectively) are in the labor force, compared with African American (60 percent) or white family caregivers (56 percent).*

caregivers consider their caregiving situation to be highly stressful emotionally.

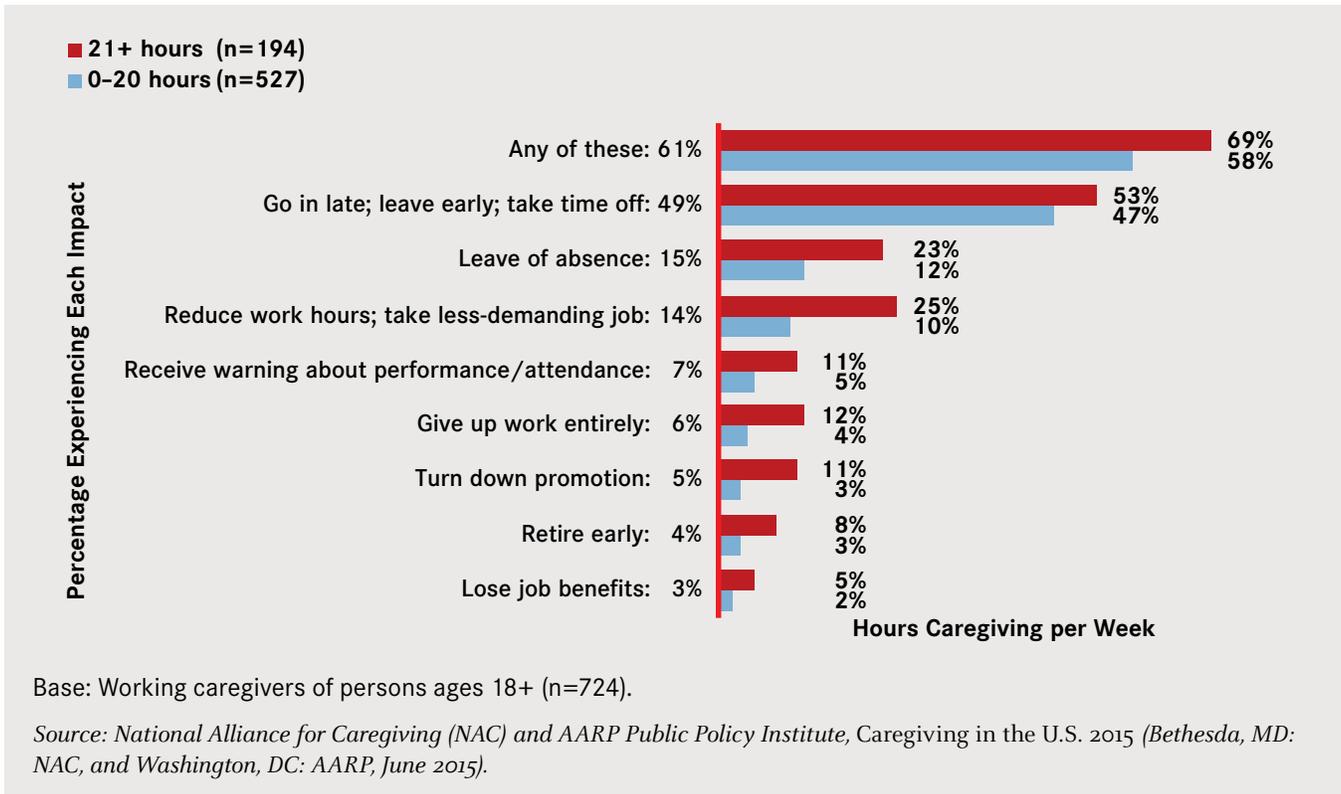
- Half (51 percent) experienced at least one hospitalization of their relative or friend in the past year.
- Only one-third (34 percent) report that their care recipient received any paid help with daily living tasks.
- One in four (24 percent) find it difficult to get affordable supportive services in their care recipient’s community.

### Family Caregiving Responsibilities Can Interfere with Paid Employment

If employed caregivers lack the supports and protections needed to manage their dual responsibilities, some make changes in their work life, especially if they cannot afford to pay for outside help for their care recipient.<sup>5</sup> Leaving a job to take on more caregiving responsibilities not only puts pressure on the day-to-day finances of individuals and their families, it can also have longer-term consequences for the family caregiver’s financial security.<sup>6,7</sup>

Because eldercare may mean taking either scheduled or unscheduled time off from work, it is not surprising that most (61 percent) employed caregivers report making one or more workplace accommodations, especially those workers with the most intensive caregiving situations (providing 21 or more hours of care per week). See figure 1.

Figure 1  
Work Impacts Due to Family Caregiving



Employed caregivers who gave up work entirely or who retired typically left their jobs to have more time to care for their relative or friend (39 percent) or because their job did not allow flexible work hours (34 percent).

- Nearly one in six (17 percent) left their jobs because they could not afford to hire paid help for their family member or friend.
- Higher-hour caregivers (those providing 21 or more caregiving hours per week) are more likely (29 percent v. 7 percent for caregivers providing 20 or fewer hours of care per week) to say that they left the workforce because of their inability to afford paid help for their family member.

Those workers who identify as a primary caregiver, live with the care recipient, experience a high burden of care, and perform complex medical/nursing tasks are among the

most likely to report experiencing work impacts due to caregiving.

- Those employed caregivers who shoulder the greatest burden are more likely than those who experience low burden to take a leave of absence (23 percent v. 10 percent), give up work entirely (11 percent v. 1 percent), or retire early (8 percent v. 2 percent).
- Seventy percent of employed caregivers who perform medical/nursing tasks report at least one work impact, compared with 51 percent of employed caregivers who do not provide complex care.

### Some Workers Experience Employment Discrimination Due to Caregiving Responsibilities

Caregiver discrimination is bias against workers with family responsibilities for care of children, older adults, or seriously ill or disabled family

members. It arises when an employer treats a caregiving employee less favorably than other employees based on stereotypes including how the worker will or should behave on the job, rather than on the worker's individual interests or performance.<sup>8</sup>

Very few (2 percent) family caregivers report they have been fired from a job as a result of being a caregiver for another adult, but some (7 percent) say they have received a warning about their performance or attendance at work.

- Higher-hour caregivers are more likely than lower-hour caregivers to say they have been fired from their job due to their caregiving responsibilities (4 percent v. 2 percent), or given a warning about performance or attendance (11 percent v. 5 percent).
- Millennials are more likely than caregivers ages 50 and older to report being fired from a job (7 percent v. 2 percent), or receiving a warning about their performance or attendance at work (15 percent v. 5 percent) for caregiving reasons.

### **Balancing a Job and Family Caregiving Is a Growing Reality for Working Families and for Employers in Today's Workplace**

Managing paid work alongside care for ill or aging family members can be challenging when the needs of these workers are not being met by existing policies and programs.<sup>9</sup>

- More than two out of three (67 percent) caregivers support banning workplace discrimination on the basis of their caregiver status.
- African American caregivers (75 percent), those who experience a high burden of care or live with their care recipient (71 percent each), and millennial caregivers (69 percent) are the most likely to support a ban on caregiver discrimination in the workplace.

Arranging flexible work options, promoting family leave and paid sick days, and advancing a culture of understanding about eldercare needs are also important policies and practices for working caregivers—many of whom are in their prime working years. These work-life benefits can help make the workplace more supportive of family caregivers.

- 1 National Alliance for Caregiving (NAC) and AARP Public Policy Institute, *Caregiving in the U.S. 2015* (Bethesda, MD: NAC, and Washington, DC: AARP, June 2015).
- 2 Based on 39.8 million Americans estimated to be family caregivers for an adult (age 18 or older).
- 3 Pew Research Center. *Three-in-Ten U.S. Jobs Are Held by the Self-Employed and the Workers They Hire* (Washington, DC: Author, October 2015).
- 4 Joan C. Williams, R. Devaux, P. Petrac, and L. Feinberg, *Protecting Family Caregivers from Employment Discrimination* (Washington, DC: AARP Public Policy Institute, August 2012).
- 5 Lynn F. Feinberg and R. Choula, *Understanding the Impact of Family Caregiving on Work* (Washington, DC: AARP Public Policy Institute, October 2012).
- 6 MetLife Mature Market Institute, *The MetLife Study of Caregiving Costs to Working Caregivers: Double Jeopardy for Baby Boomers Caring for Their Parents*. (Westport, CT: Author, 2011).
- 7 Chizuko Wakabayashi and K.M. Donato, "Does Caregiving Increase Poverty among Women in Later Life? Evidence from the Health and Retirement Survey," *Journal of Health and Social Behavior* 47, no. 3 (2006): 258–74.
- 8 Williams, Devaux, Petrac, and Feinberg, *Protecting Family Caregivers from Employment Discrimination*.
- 9 Donald Redfoot, L.F. Feinberg, and C.S. FitzPatrick, *Family Caregivers: The New Realities of Work and Family*, Fact Sheet 314, Future of Work@50+, AARP Public Policy Institute, Washington, DC, October 2014.

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Washington DC 20049

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