

Spotlight

Millennials: The Emerging Generation of Family Caregivers

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Introduction

Throughout the United States, family caregivers provide critical support to adults with a chronic, disabling, or otherwise serious health condition. Each year, about 40 million American adults provide support with basic functional (e.g., help with eating, bathing), household (e.g., meal preparation, help with shopping), and medical/nursing tasks to help individuals remain in their homes and communities for as long as possible. **Of these 40 million family caregivers, about 1 in 4 is part of the Millennial generation.¹**

Using data from the AARP Public Policy Institute-National Alliance for Caregiving's *Caregiving in the U.S. 2015* and other national data sources, this Spotlight is the first to look comprehensively at Millennials as family caregivers. It offers a close look into their experiences and challenges and provides insights on potential implications moving forward.

Millennials of All Ages Take on the Caregiving Role

Millennial family caregivers are evenly represented among age groups within the generation. Younger Millennials (those ages 18–24) comprise about 35 percent of Millennial family caregivers, while Millennials ages 25 to 29 make

Executive Summary

About one in four family caregivers is a Millennial, and this generation is changing how we answer the question, “Who is a family caregiver?” This Spotlight offers a closer look into the background, experiences, and challenges involved with being a Millennial family caregiver, including:

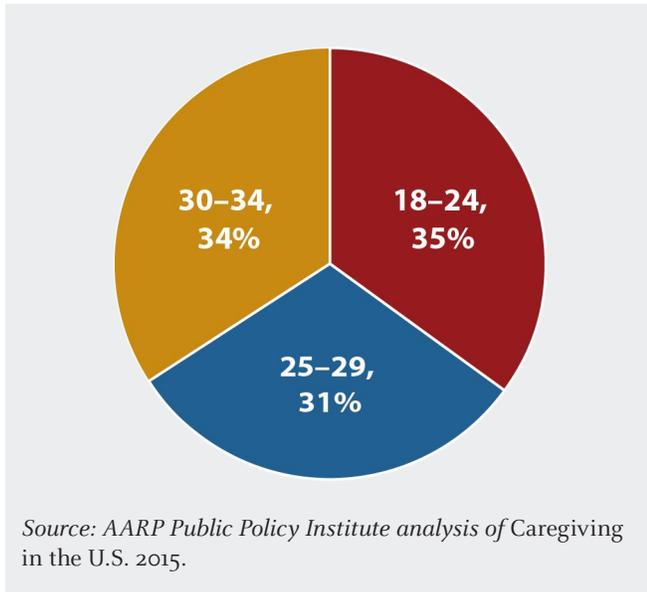
- **Multicultural Identities:** More than half of Millennial family caregivers are African American/Black, Hispanic/Latino, or Asian American/Pacific Islanders.
- **Tasks and Time:** Millennial family caregivers help with complex functional and medical/nursing tasks at a rate similar to those of other generations, and on average provide more than 20 hours per week in care.
- **Mental Health Caregiving:** One in three Millennial family caregivers supports someone with a mental health or emotional problem.
- **Employment and Income:** Almost three in four Millennial family caregivers are employed, and they are more likely than other generations of caregivers to be working. One in three employed Millennial family caregivers earns less than \$30,000 per year.

Taking all of these factors together, it is clear that Millennials in the caregiving role have a unique experience that will influence and shift how we discuss and support family caregivers.



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EXHIBIT 1
Millennial Family Caregivers by Age Group



up 31 percent and those ages 30 to 34 represent 34 percent of the group (exhibit 1).

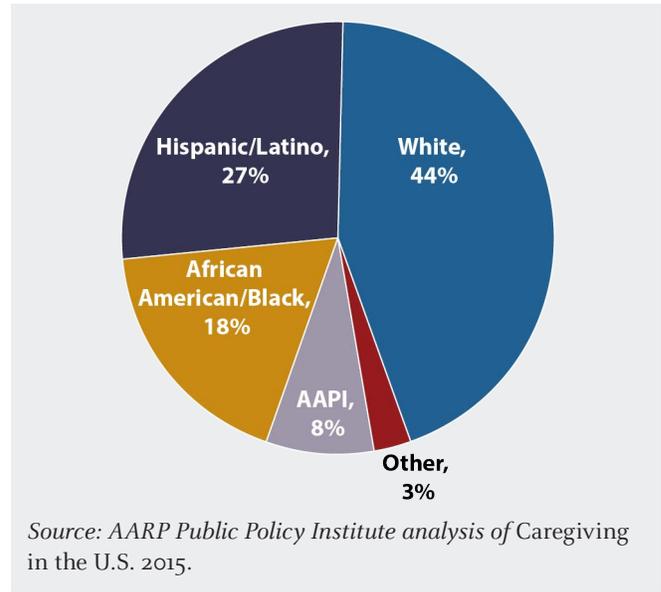
Millennials Are the Most Diverse Generation of Family Caregivers

According to *Caregiving in the U.S.*, the average caregiver is a 49-year-old white woman taking care of her 69-year-old white mother; however, Millennial family caregivers are quite different. Millennial family caregivers are, similar to broader demographic trends,² more racially and ethnically diverse than older generations of family caregivers.

The diversity of this generation of family caregivers can be seen in two different ways. First, by looking at all Millennial family caregivers (exhibit 2). More than one in four (27 percent) Millennial family caregivers are Hispanic/Latino, and nearly one in five (18 percent) is African American/Black. About 8 percent are Asian American/Pacific Islander (AAPI).

For more information on this article, please visit www.aarp.org/ppi.

EXHIBIT 2
Millennial Family Caregivers by Race/Ethnicity



Data Notes

Unless otherwise cited, data in this report come from *Caregiving in the U.S. 2015*.

While it's commonly accepted that the Millennial generation was born between the early 1980s and mid-1990s, researchers and demographers can sometimes use slightly different year bands to define the generation. This paper considers Millennials to be born between 1980 and 1996.

Caregiving in the U.S. 2015 data were collected in 2014, and the Millennial family caregiver population during this time was between ages 18 and 34.

Other generations mentioned in this paper are defined as follows:

Generation X: Born between 1965 and 1979

Boomers: Born between 1946 and 1964

Silents: Born in 1945 or earlier

More than half of Millennial family caregivers are Hispanic/Latino, African American/Black, or Asian American/Pacific Islander.

At the same time, less than half (44 percent) of Millennial family caregivers are white, compared to more than two-thirds (67 percent) of caregivers in older generations.

Another way to look at diversity among Millennial family caregivers is to look at the portion of family caregivers who are Millennials within each racial/ethnic group (exhibit 3). Nearly two in five (38 percent) Hispanic/Latino family caregivers are Millennials, and Millennials make up about 34 percent and 30 percent of African American/Black and AAPI family caregivers, respectively. Meanwhile, just 17 percent of white family caregivers are Millennials.

Millennial Family Caregivers Are Close Evenly Split by Gender, Although This Varies by Race/Ethnicity

Men comprise about 40 percent of all family caregivers,³ and this rate is even higher among Millennials. Nearly half (47 percent) of Millennial family caregivers are men (exhibit 4). This higher share of Millennial men may signify a growing role of men as family caregivers, especially as Millennials continue to become a larger share of the caregiving population.

The gender split among Millennial family caregivers, however, differs by race/ethnicity. For example, 57 percent of Hispanic/Latino Millennial family caregivers are men. Women, meanwhile, comprise more than half of both white (56 percent) and African American/Black (55 percent) Millennial family caregivers and more than six of ten (64 percent) AAPI Millennial family caregivers.

Millennial Family Caregivers Are More Likely to Identify as LGBT

As identified in *Caregiving in the U.S. 2015*, people who identify as lesbian, gay, bisexual, or

EXHIBIT 3
Percentage of Family Caregivers Who Are Millennials, by Race/Ethnicity

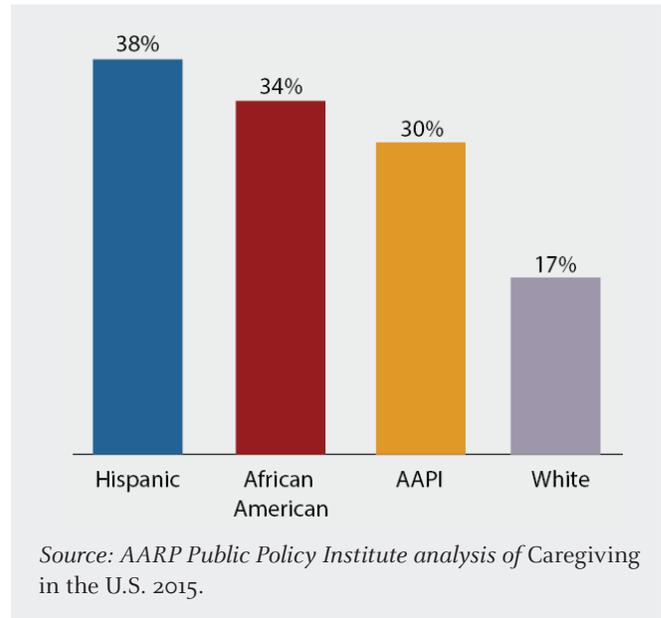
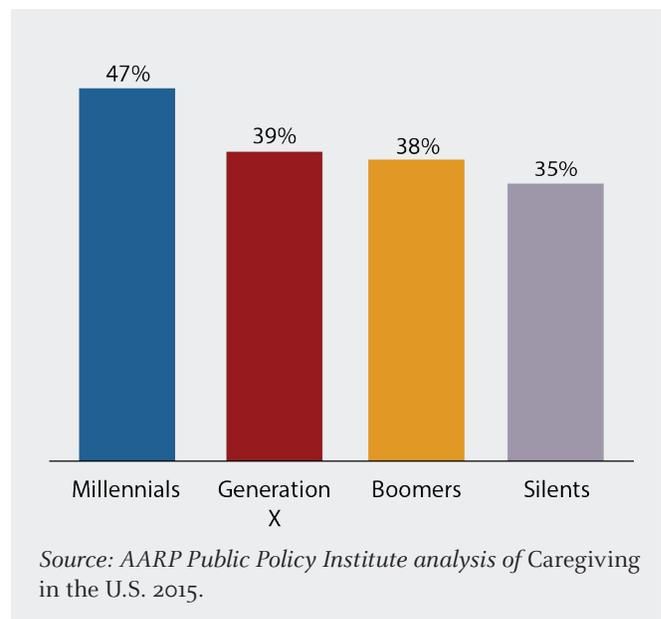


EXHIBIT 4
Men as a Share of Family Caregivers by Generation



Millennials comprise a larger portion of LGBT family caregivers (34 percent) than does any other generation.

transgender (LGBT) are more likely to be in the caregiving role (20.4 percent) compared with those who do not identify as such (16.6 percent). This higher prevalence may be of particular importance to Millennials, as this generation comprises a larger portion of LGBT family caregivers (34 percent) than any other. About 12 percent of Millennial family caregivers self-identify as LGBT, compared with 8 percent of non-Millennials in a caregiving role. Among younger Millennials (ages 18–24), this rate is even higher at 17 percent. This reflects broader demographic and societal trends, with progressing norms about sexual orientation and gender identity.⁴

More than One in Three Millennial Family Caregivers Have a Bachelor's Degree or Higher

Education levels among Millennial family caregivers are similar to that of other caregiving generations, especially among older Millennials. A similar rate of Millennial family caregivers ages 25–34 (36 percent) and older generations (37 percent) have a bachelor's degree or higher. At the same time, nearly half of younger Millennial family caregivers (ages 18–24) have some college completed and could be working on their degrees. More than one-third (37 percent) of all family caregivers have a high school degree or less.

Millennial Family Caregivers' Relationship Status Varies by Age

Millennials are less likely to be married than older generations—both at their present ages and when those older generations were younger adults (e.g., when Boomers were in their 20s and 30s).⁵ Among Millennial family caregivers, about half (44 percent) are single and never married, while 36 percent are married. This varies by age within the generation. Younger Millennials (ages 18–24) are more likely

to be single and never married (66 percent), while older Millennials (ages 25–34) are more likely to be married or living with a partner (63 percent).

More than Half of Millennial Family Caregivers Perform Complex ADL and Medical/Nursing Tasks—A Rate Similar to Older Generations

Millennials provide a full range of support as part of their caregiving responsibilities, and this includes complex care tasks. More than half of Millennial family caregivers perform activity of daily living (ADL) and/or medical/nursing tasks—and do so just as often as older generations (exhibit 5).⁶

EXHIBIT 5
Frequency of Caregiving Task Performance, by Millennial Status

Task Category	Percent Who Perform Task	
	Millennials	Non-Millennials
ADLs (at least one)	59%	59%
Transferring	45%	43%
Dressing	30%	32%
Toileting	27%	27%
Bathing	24%	26%
Incontinence	12%	18%
Feeding	24%	23%
IADLs (at least one)	99%	99%
Giving Medicines	45%	47%
Managing Finances	43%	57%
Shopping	69%	78%
Housework	82%	69%
Preparing Meals	61%	61%
Transportation	73%	79%
Arranging Outside Services	24%	33%
Medical/Nursing Tasks	54%	58%

Source: AARP Public Policy Institute analysis of Caregiving in the U.S. 2015.

Almost three in five Millennial family caregivers (59 percent) help with ADLs. These functional tasks, like eating, bathing, and using the bathroom, are fundamental to keeping a person at home and in the community.

Similarly, more than half of Millennials (54 percent) help with complex medical/nursing tasks. These tasks, typically in the province of a nurse or other health professional, include performing wound care and helping with medical equipment, among other activities. Similar to what was found in the groundbreaking *Home Alone* report,⁷ fewer than 3 in 10 (28 percent) of Millennials who help with these tasks received instruction on how to do so.

In addition to these more complicated types of support, nearly all Millennials help with at least one instrumental activity of daily living (IADL), which includes helping with activities like shopping and preparing meals.

The Average Millennial Family Caregiver Is a Higher-Hour Caregiver

Millennials in the caregiving role spend, on average, about 21 hours per week on caregiving—the equivalent of a part-time job.

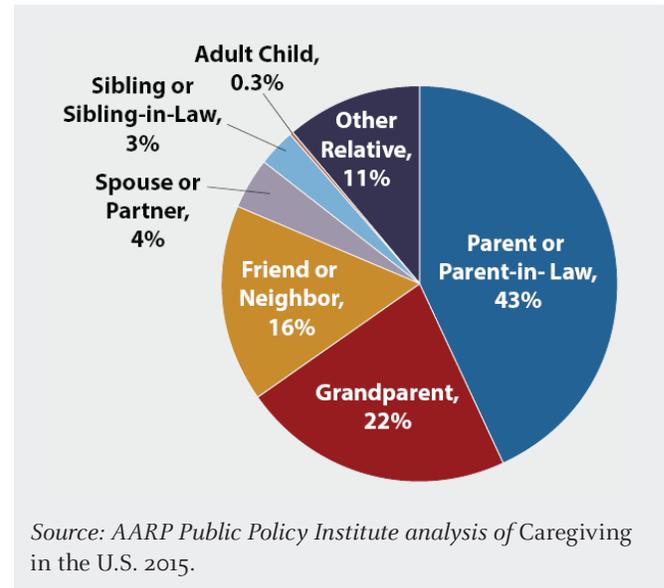
More than one in four (26 percent) are higher-hour family caregivers—that is, they spend more than 20 hours per week providing family care. Some groups of Millennials are more likely to be higher-hour caregivers than others. About 34 percent of Hispanic/Latino, 31 percent of AAPI, 29 percent of African American/Black, and 20 percent of white Millennial family caregivers are higher-hour caregivers. And, About 30 percent of women and 22 percent of men provide this level of care.

Notably, about one in five (19 percent) Millennial family caregivers provides an even higher level of support—40 hours per week or more, or the equivalent of full-time employment.

Three in Four People Whom Millennial Caregivers Support Are 50+ and Most Care for a Parent or Grandparent

Millennial family caregivers provide support to a variety of people in their lives (exhibit 6). Close to half (43 percent) help a parent or a parent-in-

EXHIBIT 6
Relationship between Millennial Family Caregivers and Care Recipients



law (in most cases [65 percent], the care recipient is a mother) and about one in five (22 percent) takes care of a grandparent.

About three in four (76 percent) of the people Millennial family caregivers support are ages 50+, and the average care recipient is 60 years old. The average grandparent care recipient is 77 years old.

Family caregiving responsibilities can vary from supporting another relative who is the main caregiver to being the only person helping their relative. People who are the only or main caregiver supporting a relative often have more caregiving responsibilities and spend more time in the role, and Millennials are frequently in this position.

More than half of Millennial family caregivers (51 percent) are the sole caregiver and are alone in their caregiving duties. An additional 10 percent of Millennial family caregivers are in a primary caregiving role but have at least some help from another relative. This group of Millennials provides, on average, 26 hours of family care per week, and nearly one in four (24 percent) devotes more than 40 hours per week to caregiving.

Millennials in the caregiving role spend, on average, about 21 hours per week on caregiving—the equivalent of a part-time job.

Notably, caregiver roles can vary by the caregiver—care recipient relationship. More than half of Millennials who care for grandparents, for example, are in a shared or supporting role. Millennials caring for a parent, however, are more often than not the sole or primary family caregiver.

One in Three Millennial Family Caregivers Supports a Person with an Emotional or Mental Health Problem

As a generation, Millennial family caregivers are more likely to help with a short-term physical condition and less likely to help with a long-term physical condition than older generations. At the same time, Millennials are more likely to be caring for people with a mental health or emotional problem, a behavioral issue, or a developmental/intellectual disorder.

About one in three, or 33 percent of, Millennial family caregivers cares for someone with an emotional or mental health problem. On the other hand, just under one in five, or 18 percent, of non-Millennial family caregivers supports someone with an emotional or mental health problem.

Caring for someone with mental health and/or emotional needs is an experience separate from caring for someone with physical or functional impairments. Mental health caregivers—including Millennial family caregivers—often experience stigma or isolation and can find it difficult to discuss their caregiving role with other people.⁸ Indeed, nearly half (45 percent) of Millennial mental health caregivers experience high emotional stress, compared with about 30 percent of Millennials caring for someone *without* a mental health/emotional problem.

In addition to emotional stress, Millennial mental health caregivers experience high levels of financial

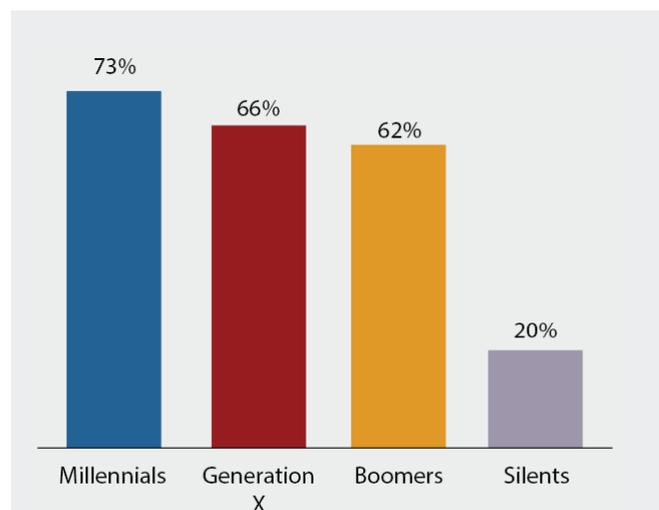
strain (22 percent) and physical strain (22 percent) at higher rates than Millennials caring for people with other conditions (12 percent and 14 percent, respectively). And about one in four Millennials (26 percent) in this situation says that caregiving has had a negative impact on their health, compared with 11 percent of Millennials caring for people with other conditions.

Experiencing stress, strain, and/or negative health impacts as a result of mental health caregiving is not unique to Millennials. It is, however, a particularly important area of focus when discussing Millennial family caregivers, because they are more likely to be providing this support than other generations in the first place.

Millennial Family Caregivers Are the Most Likely to be Employed While Caregiving

Millennials are the most likely of any generation to be a family caregiver who is *also* employed. Almost three in four (73 percent) Millennial family caregivers hold a job or are self-employed (exhibit 7).

EXHIBIT 7
Share of Family Caregivers Who Are Employed, by Generation



Source: AARP Public Policy Institute analysis of Caregiving in the U.S. 2015.

More than half (54 percent) of employed Millennial family caregivers have experienced at least one negative impact on their paid work as a result of caregiving.

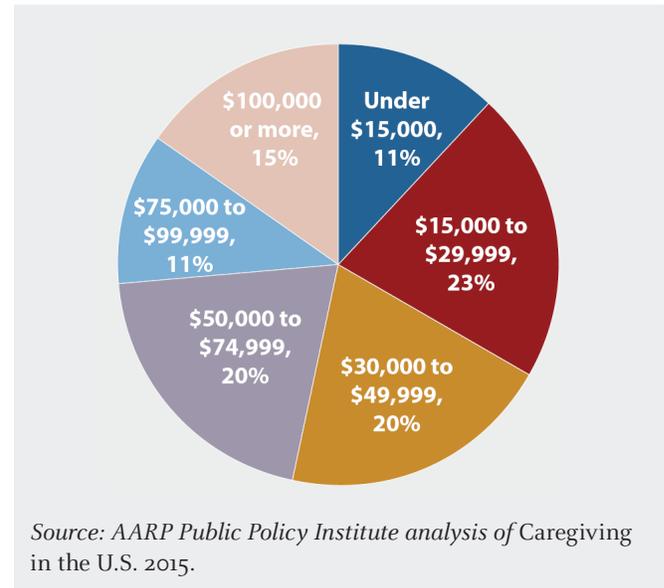
More than half (53 percent) of Millennial family caregivers work full time (40+ hours a week) while caregiving, and an additional 31 percent work part time, or between 20 and 39 hours each week. Millennial family caregivers who work do so an average of 36 hours per week, similar to other generations. Of Millennials who work at least 40 hours per week, about one in five (22 percent) is also a higher-hour caregiver and provides at least 20 hours of care per week on top of their paid work—the equivalent of another part-time job.

Employment among Millennial family caregivers is relatively consistent by race/ethnicity, but the amount of hours worked can vary. About 75 percent of African American/Black, 74 percent of Hispanic, and 72 percent of white Millennial family caregivers work. Hispanic Millennial caregivers, however, work, on average, more hours per week (42) than do their white (35) or African American/Black (29) counterparts.⁹ Thus, **Hispanic/Latino Millennials face more intense pressure to balance employment and caregiving than do other Millennials, as they not only spend more time, on average, at work but also more frequently provide higher-hour levels of family care.**

One in Three Employed Millennial Family Caregivers Earns an Income Lower than \$30,000

While Millennial family caregivers are more likely than other caregiving generations to be working, many earn low incomes (less than \$30,000 per year). In fact, **one in three (34 percent) employed Millennial family caregivers has an annual household income of less than \$30,000** (exhibit 8).

EXHIBIT 8
Annual Household Income of Employed Millennial Family Caregivers



This group of family caregivers may experience difficulties associated with their lower incomes, such as having fewer financial resources to help the people they support and to save for themselves. In fact, low-income family caregivers, on average, spend a higher portion of their income on caregiving costs than do their higher-earning counterparts.¹⁰ While these issues are not specific to age, they do have implications for employed Millennials, as such a large share of this group earns low incomes.

Employed Millennial Family Caregivers Are Often Unsupported at Work

The challenges associated with family caregiving for an adult with a disability or an older adult with chronic care needs are generally less understood by employers, supervisors, and managers than the challenges associated with childcare.¹¹ This can have an impact on how employed family caregivers balance the dual pressures of work and caregiving.

While members of older generations are likely to tell a supervisor that they are family caregivers (60 percent do), less than half (46 percent) of Millennials have had the same conversation.¹²

Similarly, Millennials discuss caregiving with their coworkers at a lower rate than do other generations—just 19 percent do, compared with nearly half (47 percent) of Boomers.¹³

At the same time, **more than half (54 percent) of employed Millennial family caregivers indicated that their caregiving responsibilities affected their work in significant ways.** The most common impacts are going to work late or leaving early (39 percent) and cutting back on work hours (14 percent).

Notably, compared with Boomers and Generation X, Millennial family caregivers more often received warnings about performance or attendance, turned down promotions, were fired from a job, and/or stopped working entirely. Each of these events could stymie the early career progression of working Millennial family caregivers—potentially jeopardizing their long-term financial security and capacity to be a caregiver over the long term. Research beyond *Caregiving in the U.S. 2015* focused on employed family caregivers reinforces this finding: Millennial family caregivers are more likely than older generations to experience negative consequences at work as a result of caregiving.¹⁴

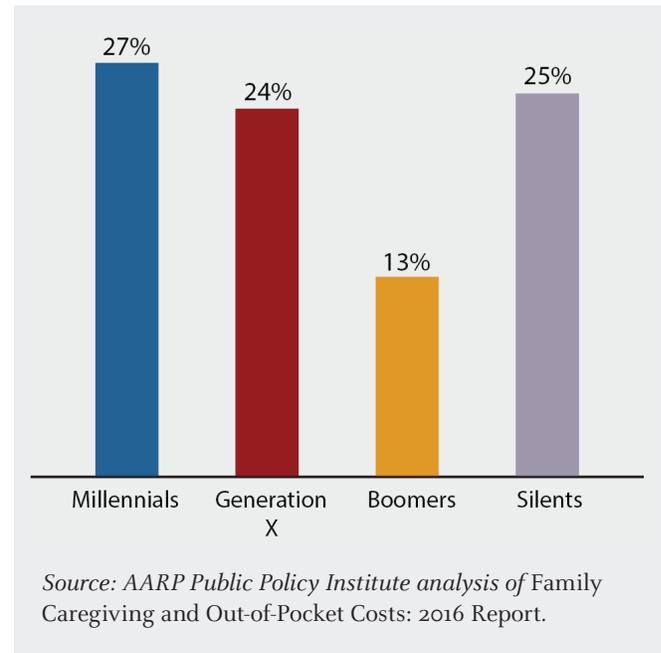
As Millennials continue to grow as a share of family caregivers and of the general labor force, employers will likely need to tailor their policies and benefits to be more family friendly and to allow workers to both perform their jobs and fulfill their caregiving responsibilities.

Millennials Spend a Higher Share of Their Incomes on Caregiving than Any Other Generation

Millennials face high out-of-pocket costs related to the caregiving role. In fact, Millennial family caregivers **spend a higher portion of their incomes on caregiving than does any other generation** (exhibit 9), spending on average 27 percent of their income on caregiving costs. Millennial family caregivers earn, on average, lower incomes than do other caregiving generations, yet they make out-of-pocket caregiving purchases at similar or higher rates.¹⁵

Millennials with out-of-pocket caregiving costs spend, on average, about \$6,800 per year on

EXHIBIT 9 Out-of-Pocket Caregiving Costs as a Share of Income



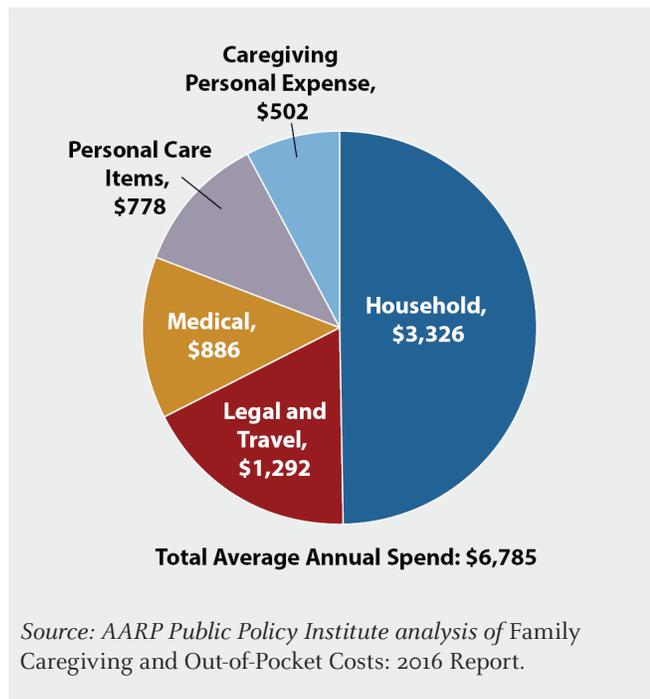
caregiving. About half (49 percent) of what Millennials spend on caregiving goes toward household expenses such as rent and mortgage payments, home modifications, food purchases, and transportation costs (exhibit 10). Expenses for caregiving-related legal and travel costs (19 percent) are another key area of out-of-pocket spending. Millennials spent a higher share of their out-of-pocket costs on household, legal, and travel expenses than other generations. On the other hand, they spent a relatively smaller share on medical costs (e.g., co-pays, prescription drug costs)—about 13 percent.¹⁶

Most Millennials Family Caregivers Consume Some Form of Caregiving-Related Information—and Most Want More Than They Already Have

The vast majority (89 percent) of Millennials consume information to assist with caregiving duties from at least one source (e.g., from the Internet, from a health professional). The most frequent source of information for this group

EXHIBIT 10

Share of Millennial Family Caregiver Out-of-Pocket Expenses by Category



is other family members and friends, whom nearly half (48 percent) of Millennials turn to for this form of support. Perhaps unsurprisingly, Millennials are also more likely to get information to assist with their caregiving work from online sources. These include medical websites, websites focused on caregiving, and government websites (e.g., Medicare).¹⁷

While Millennials are more likely to consume caregiving-related information in general, they are less likely to get information from a health professional—just 36 percent do. Older generations, including Boomers (50 percent) and the Silent generation (64 percent), are more likely to turn to health professionals for caregiving information.¹⁸ While this generational shift in where family caregivers are receiving information may be explained in part by what caregiving work each generation performs, it also reinforces that online resources must be evidence-based and provide clear, understandable information and

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instruction. It also means that these resources must be available in languages other than English and that they should reflect the culture of each respective group, given the diversity of the Millennial caregiving generation.

In addition to consuming caregiving information at a higher rate, **most Millennial family caregivers (83 percent) also want more information than what they already have.** Top areas of interest include stress management (44 percent) and tips for coping with caregiving challenges (41 percent).¹⁹

What the Millennial Experience Tells Us about the Future of Family Caregiving

The Millennial generation is changing how we answer the question, “*Who is a family caregiver?*” A focus on this generation provides an opportunity to foresee the challenges that lie ahead in family caregiving. It will be important to monitor the trends identified in this Spotlight over the coming years, as they will likely have broad implications for family caregivers—especially as Millennials continue to increase as a proportion of the overall caregiving population and as more Millennials become family caregivers.

It is likely, for example, that the overall racial/ethnic composition of family caregivers will become more diverse as Millennials become an even larger share of the caregiving population. As a result, the demand for tools and resources that meet the needs of multicultural families will rise. Similarly, if the trend of fewer Millennials (and Millennial caregivers, specifically) marrying continues to hold, the family structure of the typical family caregiver could shift and perhaps shrink—and make it more likely in the future that those in need of family care may have fewer

people to call on. This may also have implications for the growing care gap between people who need support and available family caregivers who can provide it.²⁰

Awareness about mental illness has increased over the past several years, yet stigma remains. How cultural norms related to mental health evolve over the years will have an impact on the one-third of Millennials who care for people with mental health and emotional problems.

In the coming years, Millennials will become an even more dominant share of the labor force. The greater number of Millennial family caregivers employed will bring a greater need for flexible and supportive workplace leave policies. The issue of low incomes among Millennial family caregivers

will also need to be addressed. Combined with other debt, the cost of family caregiving may become unsustainable for Millennials to bear if incomes do not increase over time.

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