

**Spotlight**

# Managing a Paid Job and Family Caregiving Is a Growing Reality: Nearly 30 Million Family Caregivers of Adults Are in the Labor Force

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As the US population ages and individuals stay in the workforce longer, trends suggest that an increasing share of family caregivers will be in the labor force. This means many face the dual demands of employment and caregiving responsibilities for family members or friends with a serious illness or disability. Using data from the *Caregiving in the U.S. 2020*<sup>1</sup> survey, this AARP Public Policy Institute Spotlight profiles employed caregivers<sup>2</sup> and highlights the impacts of managing both responsibilities. It also identifies significant changes among employed family caregivers since the last *Caregiving in the U.S.* survey in 2015.

## An Ever Growing Number of Family Caregivers Are Working at a Paying Job

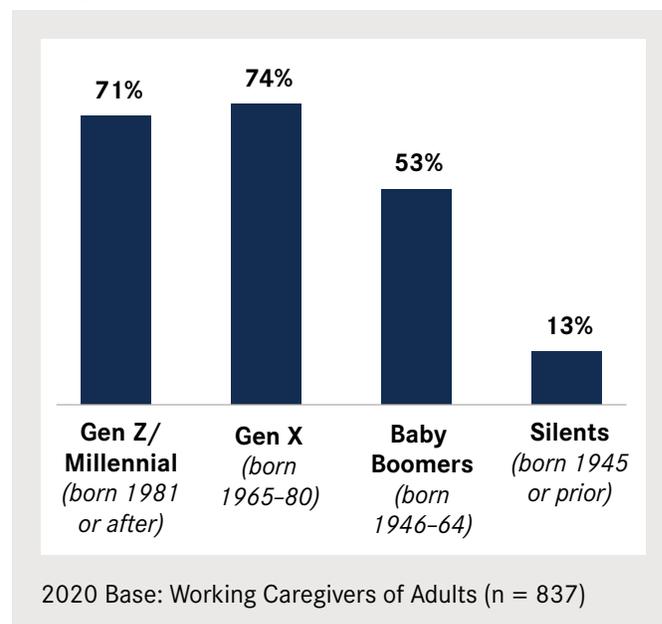
Most (61 percent) family caregivers of adult relatives or friends worked at a paying job at some point during their caregiving experience in 2019, making for an estimated 29.2 million employed caregivers of adults.<sup>3</sup> This represents an increase of more than 5 million employed family caregivers since 2015.<sup>4</sup>

Employed caregivers were more likely to be female (58 percent) than male (42 percent). More than 4 in 10 (44 percent) were caring for an adult age 75 years or older, and 45 percent were older workers themselves (i.e., ages 50 years or older) and in their prime working years. Most (57 percent) expect to

have some caregiving responsibility in the next five years, too.

The rate of employment while caregiving is especially high for younger caregivers (i.e., ages 18–49): nearly three in four (72 percent) report holding down a paying job while providing care for an ill adult or aging family member. Figure 1 shows the incidence of caregiving by generation.

**Figure 1. Employed, by Generation of Family Caregivers**

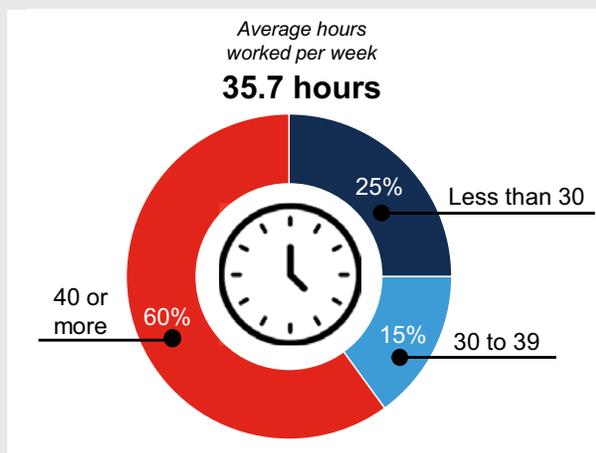


- More than 1 in 10 employed family caregivers (12 percent) were also a student, either full time or part time.
  - Younger working caregivers were more likely than older working caregivers to also be students (19 percent v. 3 percent of older employed caregivers).

The great majority of employed caregivers of adults care for a relative (92 percent), typically a parent or parent-in-law (56 percent), spouse or partner (10 percent), grandparent or grandparent-in-law (9 percent), or adult child or sibling (5 percent each). Eight percent care for a friend or neighbor.

- On average, employed caregivers work the equivalent of a full-time job (35.7 hours a week) on top of their caregiving and family responsibilities. See figure 2.
- More than one in four (28 percent) provide 21 or more hours of unpaid care to an ill or aging family member in addition to holding down their paying job.

**Figure 2. Hours Worked among Employed Caregivers**



N13. About how many hours a week, on average, do you work?/When you were last working and helping your [relation], about how many hours a week, on average, did you work?

2020 Base: Working Caregivers of Recipient Age 18+ (n = 837)

*While about 6 in 10 family caregivers across all race/ethnicity groups are employed, African American caregivers are the most likely racial/ethnic group to be in the labor force (64 percent), followed by White (62 percent), Hispanic (60 percent), or Asian American (59 percent) family caregivers.*

### Many Employed Caregivers Provide Assistance to Family Members with High Care Needs

Nearly half of employed caregivers (48 percent) report their relative or friend has two or more conditions that affect the individual's health or functioning. One in four (26 percent) is caring for someone with Alzheimer's or dementia.

- Nearly 6 in 10 (59 percent) report helping their relative or friend with at least one activity of daily living (e.g., bathing, feeding, using the toilet).
- Over half (56 percent) perform complex medical/nursing tasks, such as giving injections or doing tube feedings.
- Nearly 6 in 10 (59 percent) manage their care recipient's finances, such as paying bills or filling out insurance claims.

Despite the health and functional needs of their care recipient, less than one in three (31 percent) employed family caregivers has paid help in caring for their relative or friend. Use of paid services is twice as likely among those caring for someone age 75 and older (41 percent) compared with those caring for someone age 18 to 49 (20 percent).

### Type of Employment Varies by Caregiver Demographics

Over half of employed caregivers are paid hourly (54 percent), while 39 percent report being salaried. In comparison, 58 percent of US workers are paid hourly.<sup>5</sup> Fifteen percent of employed caregivers are

*Thirty-one percent of employed caregivers are holding down a paying job and providing care alone—with no help from anyone else (paid or unpaid).*

self-employed or own their own business, down from 18 percent in 2015. In comparison, 10 percent of US workers are self-employed.<sup>6</sup>

- Hourly working caregivers are more likely to be younger (ages 18–34 years), female, and lower income (household income less than \$50,000 per year).
- Salaried working caregivers are more likely to be in their prime working years (ages 35–64), male, higher income (household income more than \$50,000 per year), or Asian American.
- Not surprisingly, employed caregivers who work fewer than 30 hours a week more often are paid hourly (67 percent v. 50 percent of those who work more hours), while those who work 30 or more hours a week more often are salaried (46 percent v. 18 percent of those who work fewer hours).
- Self-employed caregivers are more likely to be older (ages 65 or older), Asian American, or caring for a younger adult between the ages of 18 and 49. They report working fewer hours overall compared with family caregivers who work for an employer.
- Salaried workers (17 percent) are more likely than hourly workers (10 percent) to live more than an hour's drive from their care recipient and see him or her less often.

### **Some Employed Caregivers Say Their Supervisor Is Unaware of Their Family Caregiving Situation**

The challenges faced by workers with eldercare responsibilities are generally not as well understood by supervisors and managers as childcare responsibilities. For example, supervisors may be less aware of how certain family caregiving

situations for adults may involve intermittency and greater unpredictability than the more familiar and continuous one-time leave arrangements with the birth of a child.

- About one in three (34 percent) employed caregivers (who are not self-employed) say that their supervisor is unaware of their caregiving situation. Another 13 percent “don’t know” if their supervisor is aware of their caregiving role.

### **Juggling Caregiving and Paid Work Adds Stress and Financial Strain**

Although having a paying job can provide a break from the complexities of caregiving for some people, others find it stressful to manage the dual responsibilities of caregiving and work.

- Nearly 4 in 10 employed caregivers (38 percent) consider their caregiving situation to be highly stressful, while 1 in 4 (27 percent) say their caregiving experience is moderately stressful emotionally.
  - White (41 percent) and Asian American (42 percent) employed caregivers report more stress than African American (27 percent) and Hispanic (32 percent) employed caregivers.
- About one in five employed caregivers report experiencing high (18 percent) or moderate (19 percent) financial strain as a result of providing care.
  - While emotional strain is similar across age, younger working caregivers tend to feel more financial strain (21 percent of those ages 18–49 v. 14 percent of those ages 50 and older)
- About one-quarter (26 percent) find it very difficult to get affordable supportive services in their care recipient’s community.
- A greater proportion of employed caregivers report difficulty in coordinating care among their care recipient’s health care and social service providers in 2020 compared with five years ago (33 percent v. 24 percent in 2015).
  - Employed family caregivers were also more likely than unemployed family caregivers to report difficulty in coordinating care (33 percent v. 28 percent, respectively).

- Although about half (49 percent) of employed caregivers feel their role as a caregiver gives them a sense of purpose and meaning in life, one in five say they find it difficult to take care of their own health (22 percent) or they feel alone (21 percent).
  - Working caregivers ages 18 to 49 (25 percent) are more likely to report difficulty taking care of their own health compared with working caregivers ages 50 and older (19 percent).

### Workplace Benefits for Family Caregivers Are Gradually Increasing

Among employed caregivers, 58 percent say their employer offers paid sick days,<sup>7</sup> up from 52 percent in 2015. About 56 percent report having flexible work hours, and about half (53 percent) report having unpaid family leave. Nearly 4 in 10 say their employer offers paid family leave (39 percent), up from 32 percent in 2015. Only one-quarter say their

employer offers employee assistance programs (26 percent) or telecommuting (25 percent).<sup>8</sup>

- Workers ages 50 and older (64 percent) were more likely than those ages 18 to 34 (39 percent) to report the availability of paid sick days.
- Workers with higher household incomes (\$50,000 or more) and those ages 35 to 64 were the most likely to have access to paid family leave.

Nearly all workplace benefits are more commonly reported by caregivers working 30 hours or more each week. In addition, these benefits are more common among salaried workers with caregiving responsibilities (see figure 3).

- Salaried workers report having greater access to paid sick days (81 percent v. 43 percent for hourly workers), paid family leave (51 percent v. 31 percent), telecommuting options (40 percent

**Figure 3. Workplace Benefits, by Hours Worked per Week, Payment Type, and Caregiver Age**

	Hours Worked Per Week <i>Among Those Not Self-Employed</i>		Payment Structure		Caregiver Age		
	Less Than 30 <i>(n = 156)</i>	30 or More <i>(n = 549)</i>	Salaried <i>(n = 314)</i>	Hourly <i>(n = 378)</i>	18-34 <i>(n = 144)</i>	35-49 <i>(n = 202)</i>	50+ <i>(n = 361)</i>
	A	B	C	D	E	F	G
<b>Flexible work hours</b>	67% <sup>B</sup>	53%	59%	55%	59% <sup>F</sup>	52%	57%
<b>Paid sick days</b>	28%	67% <sup>A</sup>	81% <sup>D</sup>	43%	39%	67% <sup>E</sup>	64% <sup>E</sup>
<b>Telecommuting or working from home</b>	22%	26%	40% <sup>D</sup>	13%	19%	29% <sup>E</sup>	25% <sup>E</sup>
<b>Programs to help caregivers (e.g., information, referral, Employee Assistance Programs)</b>	17%	29% <sup>A</sup>	37% <sup>D</sup>	19%	20%	29% <sup>E</sup>	28% <sup>E</sup>
<b>Paid family leave</b>	19%	46% <sup>*A</sup>	51% <sup>D</sup>	31%	32%	44% <sup>E</sup>	41% <sup>E</sup>
<b>Unpaid family leave</b>	37%	58% <sup>A</sup>	64% <sup>D</sup>	47%	39%	60% <sup>E</sup>	57% <sup>E</sup>

N16. For employees at your work in a similar role or job as yours, which of the following does your employer offer?/  
At the time when you were last working and providing care for your [relation], for employees at your work in a similar role or job as yours, which of the following did your employer offer?

2020 Base: Working and Not Self-Employed Caregivers of Recipient Age 18+ (n = 707)

Notes: Letters in superscript indicate a figure is significantly higher than the figure in the column indicated. Respondents may select more than one response; results add to greater than 100 percent.

v. 13 percent), and employee assistance programs (37 percent v. 19 percent).

- Employed caregivers ages 18 to 34 were less likely than those ages 35 and older to say they had access to telecommuting options, paid sick days, or either unpaid or paid family leave.

**Family Caregiving Can Impact Employment and Financial Well-Being**

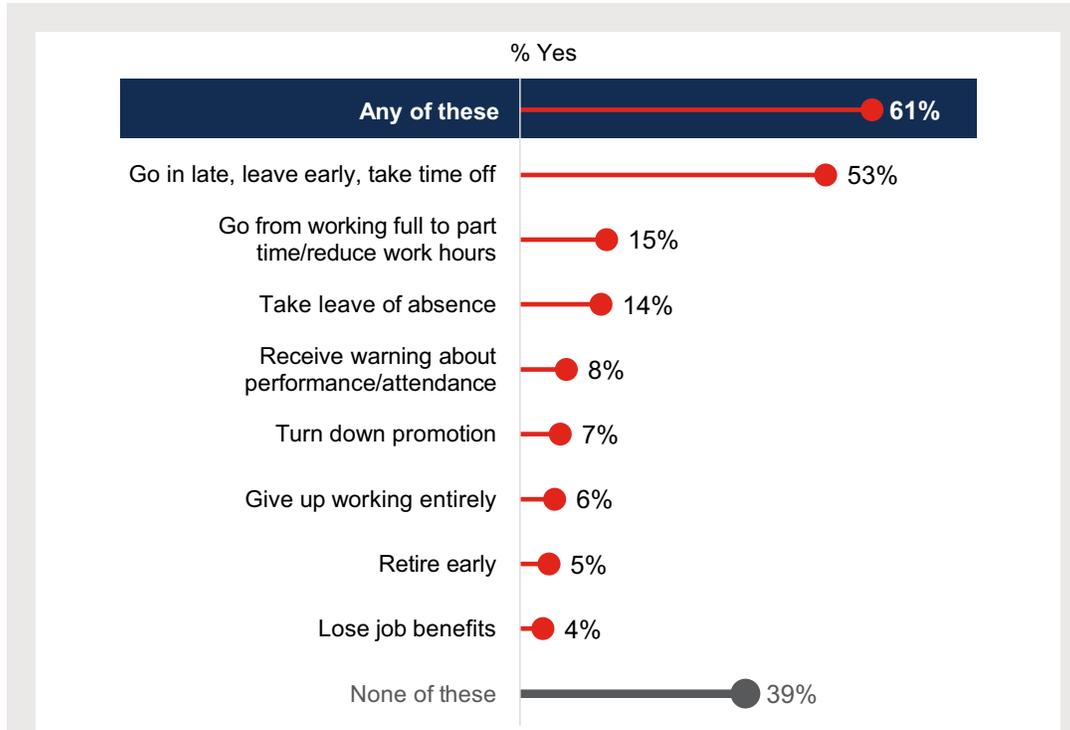
If employed caregivers lack the supports and protections needed to manage their dual responsibilities, some make changes in their work life, especially if they cannot afford to pay for outside help for the care recipient. Research shows that the economic consequences of reducing work hours, quitting a job to give care, or taking an unplanned early retirement can be significant

and have long-term consequences for the family caregiver’s financial security.<sup>9,10</sup>

Because providing care for an adult family member or friend with a serious illness or disability may mean taking either scheduled or unscheduled time off from work, it is not surprising that most (61 percent) employed caregivers report that it impacts their job. Over half (53 percent) say they have to go in late, leave early, or take time off to provide care (see figure 4).

- One in five employed caregivers who were low income (with household incomes under \$50,000 a year; 20 percent), Hispanic (21 percent), or caring for an adult age 18 to 49 (21 percent) gave up working entirely or retired early.
- Female employed caregivers (18 percent) were more likely than their male counterparts

**Figure 4. Work Impacts as a Result of Caregiving**



Q34. As a result of caregiving, did you ever experience any of these things at work?

2020 Base: Working Caregivers of Recipients Age 18+ (n = 837)

Note: Respondents may select more than one response; results add to greater than 100 percent.

(11 percent) to cut back their working hours, as were those caring for an adult age 18 to 49 (23 percent), low-income workers (22 percent), and employed caregivers ages 18 to 34 (20 percent).

- Hourly employed caregivers were more likely than those who are salaried to experience certain work-related impacts, such as having to reduce their hours worked (18 percent v. 9 percent for salaried workers), taking a leave of absence (17 percent v. 8 percent), and giving up working entirely (9 percent v. 3 percent).
  - On the other hand, salaried workers (59 percent) were more likely than hourly workers (49 percent) to say they have had to go in late, leave early, or take time off.

Overall, employed caregivers who left their job—by taking a leave of absence, giving up work entirely, or retiring early—say they did so to have more time to care for their relative or friend (69 percent), because they could not afford paid help for their care recipient (19 percent), or because their job did

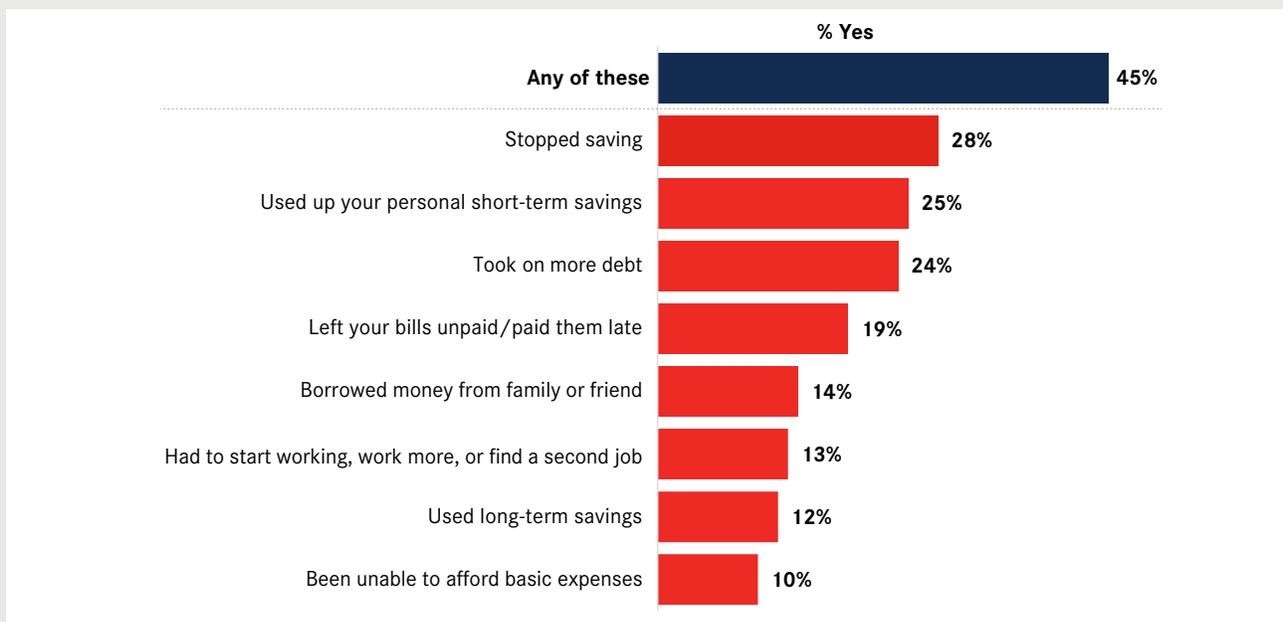
not allow flexible work hours (18 percent) or time off with pay (16 percent).

### Financial Impacts Are Especially Pronounced for Younger and Lower-Income Employed Caregivers

More than 4 in 10 (45 percent) employed caregivers have experienced at least one financial setback as a result of caregiving (see figure 5). Low-income employed caregivers with a household income under \$50,000 were significantly more likely than higher-income workers to report having experienced any financial impacts as a result of caregiving (53 percent v. 42 percent, respectively).

- About one in four employed caregivers stopped saving (28 percent), used up their personal short-term savings (25 percent), or took on more debt (24 percent).
- Employed caregivers were significantly more likely than nonemployed caregivers to use up their personal short-term savings (25 percent v. 19 percent, respectively).

**Figure 5. Top Financial Impacts as a Result of Caregiving**



M6. As a result of providing care to your [relation], have you ever experienced any of these financial things?  
 2020 Base: Working Caregivers of Recipients Age 18+ (n = 837)

- Financial impacts were generally greater among younger employed caregivers, especially those ages 18 to 34.
  - Caregivers ages 18 to 34 (21 percent) and ages 35 to 49 (19 percent) were more likely to borrow money from family or friends compared with caregivers ages 50 and older (8 percent). Those ages 18 to 34 were also most likely to say they were unable to afford basic expenses (21 percent v. 8 percent of working caregivers ages 35–49 and 5 percent of those ages 50 and older).
  - Working caregivers ages 18 to 34 (32 percent) and ages 35 to 49 (34 percent) were also more likely to say they have stopped saving compared with 23 percent of working caregivers ages 50 and older.
  - More than a quarter of working caregivers ages 18 to 34 (27 percent) say they had to leave bills unpaid compared with 20 percent of caregivers ages 35 to 49 and 14 percent of caregivers ages 50 and older.

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

Caregiver discrimination is bias against workers with family responsibilities to care for 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>11</sup>

Relatively few (8 percent) employed caregivers report that their responsibilities as a caregiver led to them being penalized or discriminated against at work.

- Younger caregivers (ages 18–49) were twice as likely as older caregivers (ages 50 and older) to experience caregiver discrimination on the job (10 percent v. 5 percent, respectively).

### **The Need to Support Workers Who Also Provide Unpaid Care for a Family Member Is Increasing**

Managing paid work alongside care for an adult family member or close friend with a serious health condition or disability can be challenging for employed caregivers when their needs are not being met by existing policies and programs. Because most family caregivers now hold paying jobs too, employed caregivers need access to workplace leave benefits and other supports to fulfill both their caregiving and paid work responsibilities.

- Employed caregivers were significantly more likely than non-working caregivers to support an income tax credit to caregivers to offset the costs of care (71 percent v. 63 percent, respectively), and to support having access to a partially paid leave of absence from work for caregivers who are employed (59 percent v. 45 percent, respectively).
- Two in three employed caregivers (66 percent) say they support a program that would pay caregivers for at least some of the hours they provide care.
- Female employed family caregivers were significantly more likely than their male counterparts to find the following policies helpful: income tax credits (76 percent among women v. 63 percent for men); a program where caregivers could be paid to provide some care (73 percent for women v. 57 percent for men); and paid family leave (65 percent among women v. 51 percent for men).

The COVID-19 pandemic is adding new emotional and economic stressors on family caregivers—especially for those who may have lost their jobs and their health insurance coverage, or had to cut back on work hours to provide care for an ill family member. Promoting financial relief to ease some of the financial costs of caregiving, paid sick days and paid family leave, flexible work options, and protecting workers from discrimination on the basis of their caregiving status are important policies for working families. A culture of understanding about eldercare needs is especially needed during this unprecedented time to help make the workplace more supportive of workers who are also family caregivers.

- 1 Data collection for the *Caregiving in the U.S. 2020* survey occurred between May 29, 2019, and July 27, 2019, prior to the current COVID-19 pandemic. For more information on the methodology and complete study results, see National Alliance for Caregiving (NAC) and AARP, *Caregiving in the U.S. 2020* (Washington, DC: NAC and AARP, May 2020), <https://www.aarp.org/ppi/info-2020/caregiving-in-the-united-states.html>.
- 2 Throughout this Spotlight, family caregivers who also work at a paying job are referred to as *employed caregivers* or *working caregivers*.
- 3 Based on 47.9 million Americans estimated to be family caregivers for an adult (age 18 or older).
- 4 The *Caregiving in the U.S. 2015* survey reported an estimated 23.9 million working caregivers of adults. National Alliance for Caregiving (NAC) and AARP Public Policy Institute, *Caregiving in the U.S. 2015* (Bethesda, MD: NAC, and Washington, DC: AARP, 2015), <https://www.aarp.org/ppi/info-2015/caregiving-in-the-united-states-2015.html>.
- 5 Bureau of Labor Statistics, *Highlights of Women's Earnings in 2018*, Report 1083 (Washington, DC: Bureau of Labor Statistics, November 2019), <https://www.bls.gov/opub/reports/womens-earnings/2018/home.htm>.
- 6 Current Population Survey, 2014 data, as analyzed and presented in Pew Research Center, "10 Facts about American Workers," News in the Numbers Report, Pew Research Center, Washington, DC, August 29, 2019, <https://www.pewresearch.org/fact-tank/2019/08/29/facts-about-american-workers/>.
- 7 Among the general US population of workers, 76 percent have paid sick leave. Bureau of Labor Statistics, "Employee Benefits in the United States-March 2019," news release, September 19, 2019, <https://www.bls.gov/news.release/ebs2.htm>.
- 8 *Caregiving in the U.S. 2020* data were collected prior to the COVID-19 pandemic.
- 9 Lynn Friss Feinberg, *Breaking New Ground: Supporting Employed Family Caregivers with Workplace Leave Policies* (Washington, DC: AARP Public Policy Institute, September 2018).
- 10 National Academies of Sciences, Engineering, and Medicine, *Families Caring for an Aging America* (Washington, DC: National Academies Press, 2016).
- 11 Joan C. Williams et al., *Protecting Family Caregivers from Employment Discrimination* (Washington, DC: AARP Public Policy Institute, August 2012).

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Spotlight 50, December 2020

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