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Spotlight on
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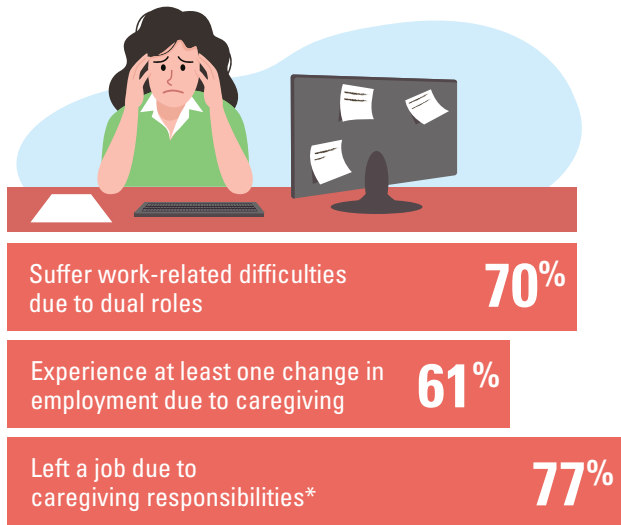
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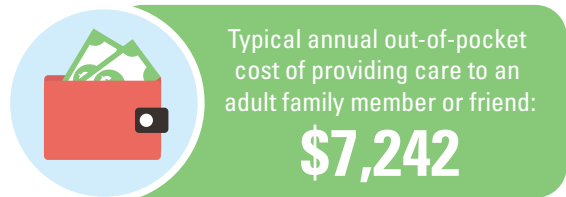
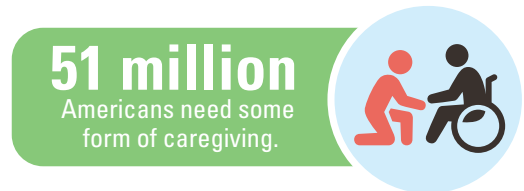
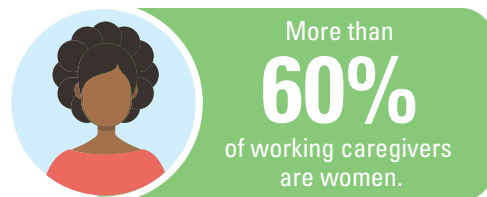
Benefits for Working Caregivers

Caregiving burdens cost businesses an estimated \$44 billion annually through absenteeism and the loss of employees. In her article “Easing the Invisible Burden on Working Caregivers” on page 3, author Aimee Gindin describes the challenges that working caregivers face and suggests benefits and programs that employers can implement to address those difficulties.

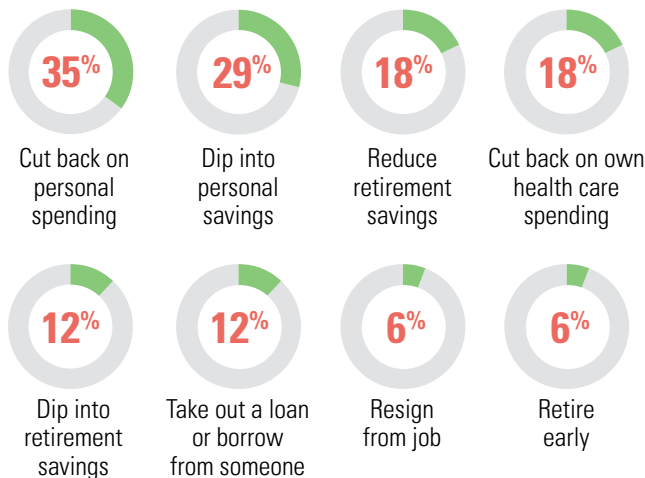
Caregivers Report Challenges at Work



*Among workers under age 35.



Some Caregivers Change Financial Behaviors Due to Caregiving Responsibilities



Employer Strategies to Help Ease the Burden



- Increase employee flexibility
- Normalize discussions about caregiving
- Understand and address the broad spectrum of caregiving needs
- Offer access to experts
- Create a culture of caring

Sources: Statistics cited in the article “Easing the Invisible Burden on Working Caregivers.” Caregiving costs and financial behaviors information comes from *Caregiving Out-of-Pocket Costs Study* by AARP.



Easing the Invisible Burden on Working Caregivers

by **Aimee Gindin** | *LifeSpeak Inc.*

For a growing number of employees, working a 9-to-5 job is only the beginning. Whether they are parents with children at home or care for an elderly or disabled family member, relative or friend, many employees carry an invisible burden that can reduce productivity, disrupt work-hours and even force them to take unpaid leave or leave the workforce altogether. Unfortunately, this burden is bigger than most employers realize.

Statistics show that 70% of working caregivers suffer work-related difficulties due to their dual roles, and 61% of caregivers experience at least one change in their employment due to caregiving.¹ This attrition affects all types of employees, not just those one might think of. A recent Harvard Business School study noted that 77% of workers under age 35 have left a job due to caregiving responsibilities, and those with titles of vice president or higher are among the most likely to leave in virtually any age group.² The bottom line: Caregiving burdens cost businesses an estimated \$44 billion each year through absenteeism and the loss of employees³ and adds an estimated 8% in health care costs.⁴

None of this is to suggest that caregiving is an unmitigated burden. Parents feel great joy in watching their child grow and learn, and many caregivers relish spending precious moments with an aging loved one. But there is no denying that the additional responsibilities involved in managing another person's day-to-day needs take a toll on employees who lose sleep when their toddler is sick or teething or have to adjust their work schedule to attend doctor appointments with an ailing parent.

This burden is often felt most heavily by marginalized groups in the workforce, which makes caregiving support a diversity, equity and inclusion (DEI) issue for employers. For example, more than 60% of working caregivers are women, and a significant percentage reduce workhours due to caregiving responsibilities or leave the workforce altogether. In addition, LGBTQ+ populations and racial minorities are both overrepresented among caregivers.⁶ Caregivers in these groups tend to be younger than other caregivers and are less likely to use paid caregiving resources to ease their own burdens.⁷ If employees in these marginalized groups begin to leave the workforce in greater numbers due to caregiving responsibilities, organizations risk losing intellectual capi-

AT A GLANCE

- Working caregivers often suffer work-related difficulties—including lower productivity, disrupted workhours, and the need to take leave or quit their jobs—because of their dual roles. Employers feel the impact through increased absenteeism, loss of employees and higher health care costs.
- Employers can help meet the needs of working caregivers through benefits that include flexible work schedules and remote work opportunities as well as decision-support tools and access to caregiver support services.
- Normalizing discussions about caregiving in the workplace and creating a culture of caring also can help caregivers feel they belong at work and improve the likelihood that they will stay with the employer.

tal and perspectives that are crucial to their future success.

While all of this points to a growing demand for caregiving support from employers,⁸ research from sources like the Rosalynn Carter Institute for Caregivers shows that the benefits caregivers want most—specifically, flexible or reduced schedules, remote work opportunities, job sharing or reduced workloads, and caregiver support services—are not offered by most employers.⁹ Benefits professionals are in a unique position to influence changes in this area.

The following suggestions can help employers change the dynamic for working caregivers so they stay engaged and productive without compromising their careers or the health and needs of their loved ones.

1. Increase Employee Flexibility

Nobody can control when their daycare center closes or when their aging parent needs additional help at home, and that unpredictability can create tension for employees who are trying to balance caregiving duties with work responsibilities. As a result, flexible work schedules are incredibly valuable for employees who need time during the day to nurse a sick child, tour a skilled care facility, or tend to any of the other predictable and unpredictable responsibilities associated with being a caregiver. Giving employees the freedom to balance their work and home schedules and trusting that they will get their work done removes a burden that might otherwise increase stress and lead to burnout, while simultaneously

reinforcing that their employer understands and respects their situation. However, it's important to understand the nuances and legalities of establishing paid and unpaid leave policies.

There are currently 13 U.S. states with paid family and medical leave programs, and none are the same. Organizations that have employees in multiple states must establish a policy that complies with each state's family and medical leave program. While the federal government does not offer any paid leave policies, the Family and Medical Leave Act (FMLA) provides certain employees with up to 12 weeks of unpaid, job-protected leave per year. However, the federal government and some state programs aren't totally inclusive. For example, the federal government allows leave for a spouse, parent or child but does not allow for extended family or chosen family (which is often the case in the LGBTQ+ population). Employers may want to consider policies that cover everyone with a paid family and medical leave program, not just employees who live in those 13 states, and expand the concept of "family" to match the needs of a broader population of caregivers.

2. Normalize Discussions About Caregiving

Some caregiving challenges will be familiar. For example, most managers or co-workers can understand when an employee needs to leave work early for their child's concert or sporting event. But they may be less familiar with the challenges of navigating skilled care for a loved one or ensuring that they

keep current with doctor appointments and medications. These responsibilities can add up to hours of work outside of regular business hours and can prevent employees from partaking in social activities with their co-workers, ultimately making it difficult for them to form connections at work. That can pose a challenge for managers trying to build a cohesive, resilient team. Caregivers, on the other hand, can end up feeling that their co-workers don't understand the challenge of balancing work and caregiving, which can lead to feeling out of place at work.

This is problematic because research has shown that employees who do not feel like they belong at work are 59% more likely to consider quitting their jobs.¹⁰ When this is added to the fact that nearly one-third of caregivers report moderate to severe symptoms of anxiety¹¹ and 20% suffer from depression,¹² it's clear that caregiver mental health should be a serious concern for employers. This is especially true given that employees with at least one mental health challenge are more likely to say they intend to leave, report low job satisfaction, experience toxic workplace behavior and report low engagement at work.¹³

Benefits professionals can improve this situation by making caregiving part of the conversation at work. For example, they could use internal communications to feature a volunteer employee who utilizes available benefits to balance caregiving duties with work and personal well-being. This helps employees realize that they are not alone and creates an opportunity to build community among co-workers. It also helps noncaregivers

realize that their co-workers are under stress that might impact their mood, availability and productivity at times. In the long run, this can build empathy in the workplace.

Employers can also help by planning social activities with caregivers' schedules in mind. A happy hour immediately after work or a lunch during work-hours may be easier for a caregiver to attend than an event in the evening or on the weekend. Even better are family-friendly activities that allow employees to bring their loved ones with them.

3. Understand and Address the Broad Spectrum of Caregiving Needs

While caregivers can face similar challenges, each family is unique, and those challenges will impact each in different ways. A parent with two healthy children will have a very different experience than someone whose father is living with Alzheimer's disease. Ultimately, an employee's individual situation will play a significant role in their caregiving experience and the stressors they bring to work with them. This means that while some may see only minimal disruption from caregiving duties, others will struggle to keep up.

The mental health challenges that caregivers face can further contribute to physical ailments like joint pain, back pain, gastrointestinal problems, fatigue and more. For caregivers whose loved ones are facing the most significant challenges, the impact may be even greater. For example, 40% of caregivers whose loved one has a progressive disability say their health has suffered,¹⁴

while 65% say their social life has suffered. In both instances, it's a safe bet that outcomes like these are spilling over into the workday for employees.

One of the easiest ways HR teams can support working caregivers is to introduce employee resource groups (ERGs) and employee assistance programs (EAPs) specifically for working parents or caregivers to create a support network that can help employees both identify resources and find co-workers who understand their challenges. This will ease the caregiving burden for those employees while also helping them feel less isolated.

4. Offer Access to Experts

Working caregivers are typically in their position out of necessity, and few have the training or experience required to navigate a complex medical diagnosis or declining mental faculties for a loved one. As a result, they may feel overwhelmed by the responsibilities in front of them. In fact, almost 40% of caregivers say they could use more information or advice to help with their unmet needs.¹⁵ Employers can play an important role in reversing this trend by giving employees access to expert virtual caregiving resources on a variety of topics, such as managing a child with ADHD or autism or supporting aging loved ones through estate planning or finding the right assisted living facility. It's also a good idea to provide contact and pricing information for backup care centers and crisis counseling services, so employees aren't faced with the task of vetting these services while in the midst of a caregiving crisis.

By giving employees the tools to better manage their caregiving role, employers can reduce stress and improve the caregiving experience for employees. As an added benefit, helping employees make more informed decisions about caregiving options can help them save time and money—a need that should not be overlooked since family caregivers spend about a quarter of their income each year on caregiving activities.¹⁶

Employers can also consider offering a decision-support tool that helps caregivers manage everything they need for their children or adult loved ones. This can involve finding safe and appropriate housing for someone who cannot live independently, finding a specialist for a child who shows signs of ADHD, managing the details of estate planning or living wills, and navigating school relationships or legal issues related to caregiving. This type of solution helps employees cut through the confusion of providing care and reduces the time employees would otherwise spend researching answers so they have more time in their schedules for other activities, whether that's work or self-care to help them manage caregiving-related stress.

Parents may seek checklists to help them schedule their child's day, resources for managing daily screen time, information about teen stress, tips for understanding and supporting their child's mental health, guidance on finding tutoring, and common causes of behavior issues, among other topics. Meanwhile, those caring for an older loved one often want guidance on paying family caregiv-

ers, help with legal documents, identifying dementia, managing stress, finding a home health aide, and acquiring checklists to identify vital documents or signs of cognitive impairment. Employees' needs may differ from these examples, so employers should take time to understand the challenges that working caregivers on their team are facing and offer relevant resources.

Another option is to consider implementing a comprehensive caregiving program that allows employees to pick and choose the support that best meets their family's needs. Several vendors have such programs, which may offer a dedicated care coordinator to assist employees with their caregiving needs. These differ in approach but typically offer some combination of expert advising, a knowledge base to educate users, and concierge services that combine to reduce stress and enhance outcomes for caregivers. For example, a comprehensive caregiver support program would help an employee whose mother was just diagnosed with Alzheimer's to learn about the care she is going to need as her disease progresses in the coming years. A diagnosis like Alzheimer's can plunge a family into total chaos as they are thrown into navigating many complex systems simultaneously. This type of support helps the employee understand how to talk with their mother's care team and how to manage her personal affairs, such as establishing a will and managing her money.

5. Create a Culture of Caring

A recent MetLife employee benefit trends survey found that 42% of employees do not feel like their employer cares for them.¹⁷ That makes it hard for employees to feel like they belong at work and can ultimately lead to low employee engagement, job satisfaction and loyalty. Human resources teams are tasked with the job of understanding what employees need and keeping their finger on the pulse of the workforce. And when it comes to caregiving, HR teams should use these personal insights to build a culture that prioritizes work-life balance and that supports the unique position that caregivers are in.

Managers will play a significant role, because day-to-day leaders who visibly support working caregivers can demonstrate to employees that the leadership team recognizes their challenges and has their back. Managers should be trained to understand how caregiving can impact performance and to

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recognize the signs when employees are struggling. Employers should also make sure that managers understand the full extent of the policies, benefits and resources the organization offers so they can encourage employees to participate, when the time is right. It's also a good practice to examine workplace policies on a regular basis to ensure that they support the current caregiving needs of the workforce.

It may be surprising to know that many caregivers don't think of themselves in those terms—rather, they see the work they do as simply providing for their families. But creating a culture where employees feel authentically supported and speaking directly to how the organization values caregivers can pay dividends in recruiting and retention. For example, a recent survey of HR leaders found that 63% of employers believe that increasing child and senior care benefits will help them attract and retain employees.¹⁸

Conclusion

Caregivers make up a significant portion of the workforce, and how employers support them will affect everything from employee satisfaction to mental health to overall productivity. And while many caregivers may consider the work a labor of love, that does not reduce the impact those duties have on their schedule or their stress level. The good news is that most employers recognize the impact of caregiving demands on mental health. But recognizing the challenge and fully addressing the needs of employee caregivers are two different beasts. Employers that understand these challenges and offer resources to support employees in their caregiving journey will likely be rewarded with employees who are happier, more productive and less overwhelmed by the challenges in front of them. 

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