

Exploring Caregiving: The Impact of the Working Caregiver



**North Dakota Governor's Workforce
& Human Resource Conference**

September 21, 2016

AARP[®]
Real Possibilities

It's Simple Math:

- aging population;
- more women are at work;
- boomers are working past retirement;
- others are reentering the labor force in their 50s, 60s and 70s.
- Meanwhile, medical know-how is extending lives, hospital stays are shorter, families are smaller and society is more mobile.



Add it all up and the result is fewer family members at home to help needy relatives.

Working Caregiver Background

- Roughly **20%** of the American workforce serves as unpaid caregivers. This number is **expected to grow**.
- **74%** of family caregivers have worked at some point during their caregiving experience. **61%** are currently employed.
- **One in five** retirees left the workforce earlier than planned to care for an ill spouse or other family member.
- The average length of caregiving is **4.3 years**.



Working Caregiver Background (cont.)

- **Nearly seven in ten** caregivers report making work accommodations because of caregiving.
- Many of the nation's working caregivers **don't have access to workplace leave or flexibilities.**
- **40%** of workers are **ineligible** for federal FMLA.
- Only **12%** of all workers have access to paid family leave from their employers.
- For short-term leave, many workers **do not have access to unpaid sick days,** let alone paid sick days.



For Working Family Caregivers, it's a Juggling Act



Caregiver Commitments

TIME COMMITMENT



Caregivers spend an average of
18 hours per week
providing care to a family member.

60% Family caregivers caring for an adult while employed full or part time.

Provide **21+ hours** of family care per week while working a job.

22%

FINANCIAL COMMITMENT



68%

Family caregivers who say they have to use their own money to help provide care to their relative.

39%

felt financially strained.

EMOTIONAL COMMITMENT

55%

Caregivers who felt overwhelmed by the amount of care needed for a family member.



WORK COMMITMENT

1 in 4 workers age 25+
are family caregivers.



72%

workers 40+ that say allowing work flexibility for caregiving would help improve work/life balance.

Valuing the Invaluable

Putting a Dollar Value to Family Caregiving

In 2013, about **40 million family caregivers** in the United States provided an estimated **37 billion hours of care**. The estimated value of their unpaid service was **approximately \$470 billion**.

Source: AARP Public Policy Institute, Valuing the Invaluable, July 2015

Working Caregivers – Personal Financial Impact

Lifetime income-related losses

- Family Caregivers age 50+ who leave the workforce to care for a parent:
 - \$324,044 for women
 - \$283,716 for men
 - **\$304,000**, on average, in lost income and benefits



Source: MetLife Mature Market Institute, The MetLife Study of Caregiving Costs to Working Caregivers: Double Jeopardy for Baby Boomers Caring for Their Parents, June 2011

Family Caregivers in North Dakota

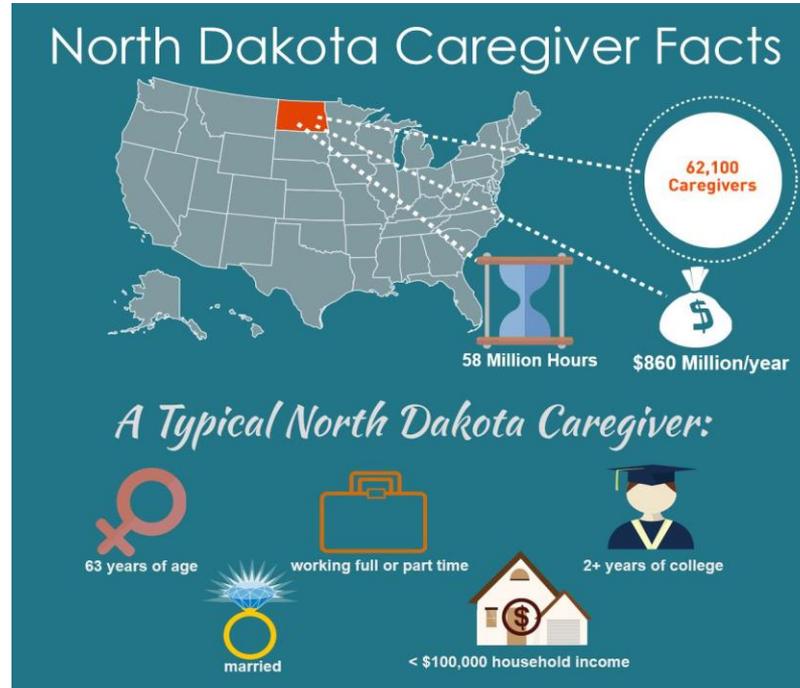
2015-16 Interim Legislative study on family caregivers conducted by NDSU

- 92% of family caregivers reported having a poor work/life balance as a caregiving challenge
- Same survey 65% of family caregivers reported unsupportive workplace policies as a challenge to caring for a loved one

Recommendations:

- “educate employers about the special needs of family caregivers and the importance of developing policies and strategies to support, retain, and reduce the burden and stress of employees who are engaged in caregiving”
- Recommendation to explore legislation to provide tax credits for private sector employers who offer a 12-week paid family medical leave. Supports employees who need to take leave to care for a spouse, child, parent, etc...
- Recommendation to expand the minimum requirements of the FMLA to increase who can access the FMLA by altering eligibility requirements, expanding the range of family caregiving relationships, or increasing amount of unpaid leave.

North Dakotans Are Family Caregivers



Meet the North Dakota Caregiver

The Average ND Caregiver:

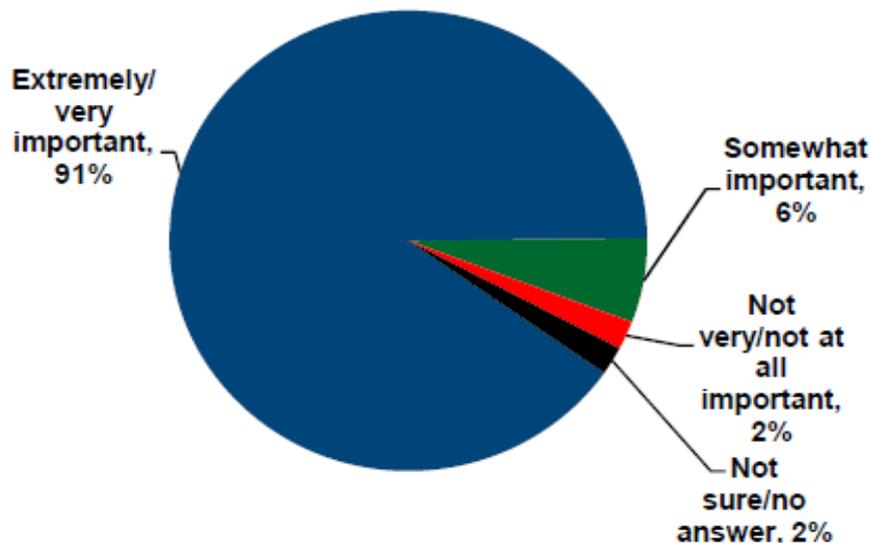
- 63 years old
- Female (60%)
- Married or living with significant other (71%)
- College educated (64%)
- Employed (54%)
- Annual household income of less than \$100,000 (56%)



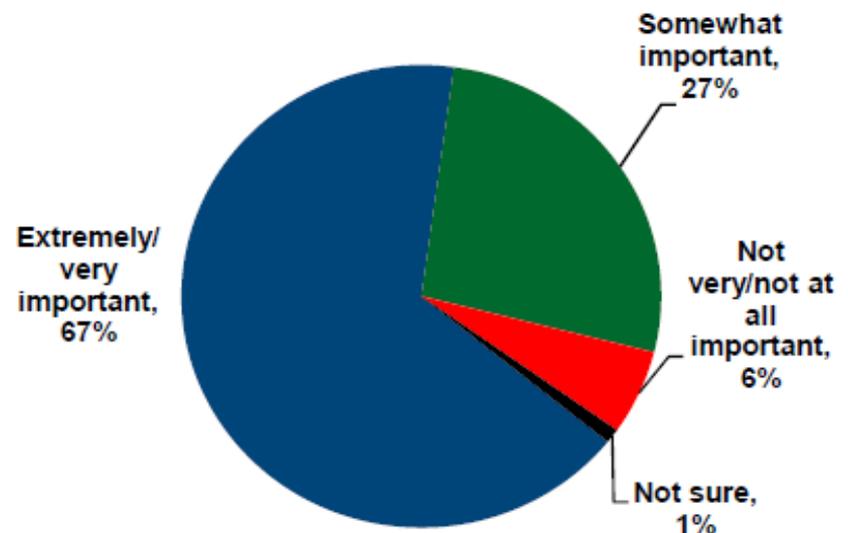
Source: 2014 AARP North Dakota Caregiving Survey

ND Care & Resources Survey

**Importance of Providing Care to Adult Loved Ones
Among North Dakota Caregivers
(n=383, Respondents Who Are Current or Past Caregivers)**



**Importance of Having More Resources and Training for Caregivers
Among North Dakota Caregivers
(n=383, Respondents Who Are Current or Past Caregivers)**



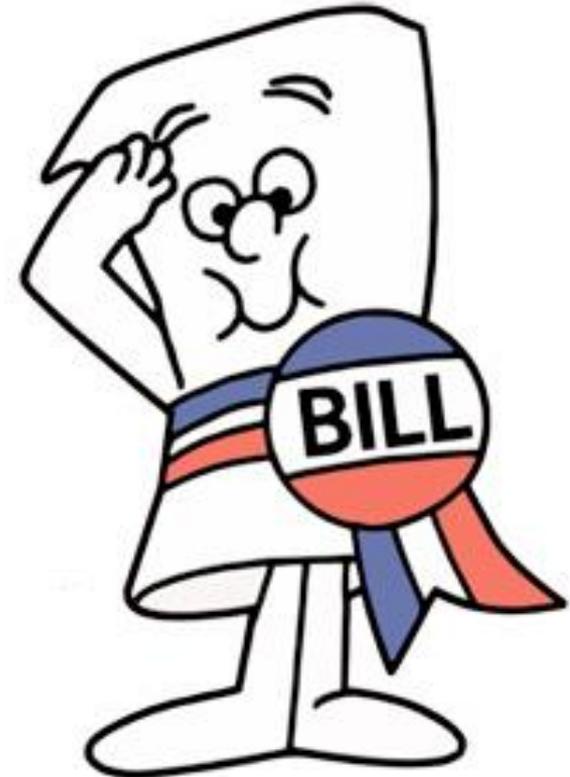
The average age of North Dakota caregivers is 63 years old and the majority is female (60%), married (71%), has a two year college degree or higher (64%), working either full or part-time (54%) and has an annual household income of less than \$100,000 (56%).

Caregiver Policy & Advocacy Options

- Family Medical Leave - exceed federal minimum
- Paid and unpaid sick leave - so working caregivers don't lose pay or risk job loss
- Protecting family caregivers from employment discrimination
- Funding for respite care
- Assessment of family caregivers needs
- Caregiver Tax Credits
- Caregiver Advise, Record and Enable Act
- Home Care Registries

Policy Action Highlights

1. Allow employees to use existing sick leave benefits for caregiving purposes
2. Require employers of a certain size to provide a set number of hours of unpaid leave for short-term caregiving purposes



Policy Action– State Example

Example: Minnesota (Minn. Stat. §§ 181.9413)

Employees may use up to 160 hours of existing personal sick leave per year to:

- Attend to the illness of or injury to the employee's child, adult child, spouse, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent, or stepparent
- Provide or receive assistance because of sexual assault, domestic abuse, or stalking (“safety leave”) of the employee or a family member

Same terms of existing personal sick leave apply



Policy Action – State Example

Example: Wisconsin (Wisc. Ch. DWD 225)
Reduced the number of hours needed to qualify for FMLA (1000 instead of 1250). Extended family definition to include domestic partner.



Flexible use of sick leave for State employees.

May use up to 5 days of their existing sick leave for:

- Family medical or dental appointments
- Emergency care of an ill or injured child or other family member.

TAX CREDITS FOR CAREGIVERS

2015 ND Legislative session:

- SB 2224 – Would have provided a tax credit for private business that implemented a 12-week paid family leave policy.
- AARP supported the bill to further build out supports for family caregivers working in the private sector.
- Unfortunately, the bill failed in Senate by a vote of 18-29.

What You Can Do **NOW!**

- Have your HR department compile a list of community resources to hand out to employees. Contact your local Area Agency on Aging for material and referrals (counseling services, support groups, booklets, specific programs, lists of eldercare experts). Check with nearby senior centers, hospitals and national sources.
- Ask workers what kind of eldercare policies would be helpful — flextime, lunchtime workshops and speakers, cash subsidizes for services, paid sick leave or employee leave-sharing, support groups, or access to a geriatric case manager.
- Find out what has worked and hasn't worked for others in your field that have eldercare policies.
- Consider contracting with a third party to provide eldercare employee services. It could be online or telephone support or for emergency back-up care.

You Don't Know AARP

Did you know...

AARP is a leading supplier of free caregiving information. You can direct your employees to www.aarp.org/caregivers or have them call AARP Caregiving support: 877-333-5885 (Mon.-Fri., 7 a.m.-11 p.m., Sat., 9 a.m.-5 p.m.).

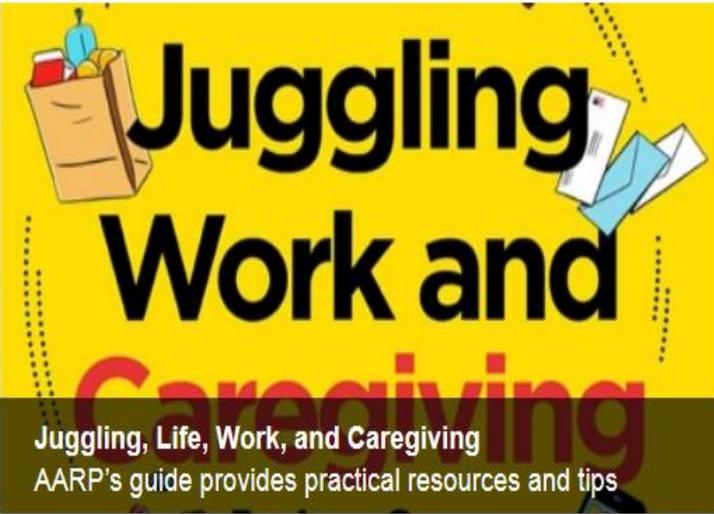
AARP Home » Home & Family » Caregiving

Caregiving Resource Center

Planning and Resources

- Plan & Organize
- Benefits & Insurance
- Legal & Financial
- Care for Yourself
- Providing Care
- Senior Housing
- End of Life Care
- Grief & Loss

Caregiver Hotline
 1-877-333-5885 **FREE**
 Mon-Fri: 7am - 11PM ET
 Sat: 9AM - 5PM ET



Juggling Work and Caregiving
 AARP's guide provides practical resources and tips



CAREGIVING TOOLS



Next Step in Care
 Free caregiver guides and checklists on a variety of topics, including transitioning between care settings.



I Heart Caregivers
 Heart-ing family caregivers across the country.



AARP Caregiving App
 Share, scan, save and schedule all of your loved one's health needs in one

Discussion Forum
Share, get and give advice with other caregivers

[See all caregiving tools](#)

TOP RESOURCES FOR YOU



12 Resources Every Caregiver Should Know About

- [Long-Term Care Calculator](#)
- [Hiring Someone to Help With Home Care](#)

TAKING CARE OF YOURSELF



6 Signs of Caregiver Burnout

- [Can I Get Paid as a Caregiver?](#)
- [Stay Connected to Friends While Caregiving](#)

FIND SENIOR HOUSING

What type of care are you looking for?

Where are you looking for care?

OVERCOMING CHALLENGES



How to Handle Criticism While Caregiving

WHAT THE EXPERTS SAY



Advance Directives: Creating a Living Will and Health Care Power of Attorney



Prepare to Care
Download the caregiving planning guide for families (PDF)



• [Quiz: What Do You Know About Caregiving?](#)

Caregiving
• [5 Hard Lessons I've Learned Hiring Caregivers](#)

LATEST CAREGIVING NEWS

Tips for Family Caregivers Who Are Considering Leaving Their Job
July 22, 2015 6:40 PM

What Are We Doing to Support our Valuable Family Caregivers?
July 17, 2015 11:00 AM

What Every Caregiver Needs to Know About Medicare
July 16, 2015 3:50 PM

Family Caregiving Worth \$470 Billion a Year, AARP Finds
July 16, 2015 1:00 PM

From The EXPERTS

[See All Experts »](#)

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Questions & Discussion





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