



The Many Faces of Caregivers: A Close-Up Look at Caregiving and Its Impacts

Employment Status

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Welcome to the Inaugural Transamerica Caregivers Survey

Welcome to this compendium of insights and findings from the Inaugural *Transamerica Institute Survey on Caregiving in the United States*

This report is an exploration of the nature of non-professional family caregiving in the U.S., offering portraits of caregivers and care recipients as well as perspectives on caregiving responsibilities and the impact caregiving has on caregivers' health, finances and well-being.

It is comprised of these chapters:

- *Primary vs. Non-Primary.* This chapter contains a portrait of today's caregivers based 26 key indicators measuring caregiving's impacts on both the caregiver and care recipient.
- *Influences of Demographics on Caregiving.* These chapters are demographic segmentation analyses by voluntary status, employment status, gender, generations, household income, and ethnicity.

Each chapter presents a concise set of 26 key measures for each demographic segment.

We hope that you find this compendium to be a helpful source of caregiving research and survey data.

If you are seeking survey data that you do not find in this report, please contact Transamerica Institute at info@transamericacenter.org and we will do our best to assist you.

Thank you.

About the Authors

[Catherine Collinson](#) serves as CEO and president of [Transamerica Institute](#)[®] and [Transamerica Center for Retirement Studies](#)[®], and is a retirement and market trends expert and champion for Americans who are at risk of not achieving a financially secure retirement. Catherine oversees all research, publications and outreach initiatives, including the Annual Transamerica Retirement Survey. She also serves as executive director of the [Aegon Center for Longevity and Retirement](#).

With two decades of retirement services experience, Catherine has become a nationally recognized voice on retirement trends for the industry. She has testified before Congress on matters related to employer-sponsored retirement plans among small business, which featured the need to raise awareness of the [Saver's Credit](#) among those who would benefit most from the important tax credit. Catherine serves on the Advisory Board of the [Milken Institute's Center for the Future of Aging](#). In 2016, she was honored with a [Hero Award](#) from the [Women's Institute for a Secure Retirement \(WISER\)](#) for her tireless efforts in helping improve retirement security among women.

[Hector De La Torre](#) is the executive director of the [Transamerica Center for Health Studies](#)[®], which is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. Hector served as a State Assemblymember for California's 50th District from 2004-2010. Among his accomplishments as an elected official were expanding access to doctors in underserved communities, consumer protections against retroactive cancellation of health insurance, and supporting facilities improvements at Children's Hospitals. Prior to that, he was Mayor and Councilmember in his hometown of South Gate.

Hector serves on the board of L.A. Care, the largest public health plan in the United States, a member of the Board of Trustees at Occidental College (his alma mater) in Los Angeles, and is a member of the California Air Resources Board (CARB) as a gubernatorial appointee.

About Transamerica Institute

- Transamerica Institute® (TI) is a nonprofit, private foundation dedicated to identifying, researching and educating the public about retirement, health coverage, and other relevant financial issues facing Americans today. It is comprised of two research centers: [Transamerica Center for Retirement Studies®](#) (TCRS) and [Transamerica Center for Health Studies®](#) (TCHS). Its mission is to help educate and empower people to make informed decisions about important matters that can improve their health and wealth.
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About the Inaugural Caregivers Survey

- The Many Faces of Caregivers is a comprehensive examination of the state of unpaid caregiving in America. Unpaid caregivers face a host of financial and health-related challenges – both for themselves and those they care for.
- A large proportion of the population is entering the age range where the need for them to become caregivers becomes more likely. At the same time, many find themselves financially unprepared for retirement and need to stay in the workforce longer. These factors, coupled with a healthcare system that is often difficult to navigate, result in an environment that is challenging for all concerned.
- The analysis contained in this report, *The Many Faces of Caregivers: A Close-Up Look at Caregiving and Its Impacts*, was prepared internally by the research team at Transamerica Institute.
- The survey uncovers the various challenges caregivers are facing as well as insight into their health, both physical and financial, and the support they desire.

Methodology

- The national online survey was conducted by Harris Poll between March 13 - April 21, 2017 among 3,074 non-professional caregivers.
- A comprehensive demographic profile of the target population of interest of all U.S. non-professional caregivers is not available. Therefore, in order to ensure that this sample is properly representative, U.S. adults age 18+ who were *not* caregivers were also screened and asked certain demographic questions. However, the full survey was only administered to non-professional caregivers.
- The *combined* data for non-professional U.S. caregivers plus all other age 18+ respondents were weighted to make them representative of the general U.S. age 18+ population.
 - Data were weighted by race/ethnic groups [Hispanic, Black/African American (not Hispanic), Asian (not Hispanic), All Other (not Hispanic)] to each group's U.S. Census Bureau population distributions of U.S. adults age 18+ for gender, education, household income, household size, marital status, and employment status.
 - The weighting also adjusts for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who responded to this survey versus those who did not.
- The caregiver respondents were then analyzed as a representative subgroup of the general population age 18+.
- Caregivers for this survey met the following criteria:
 - U.S. residents, age 18 or older
 - Non-professional caregivers (who may or may not receive compensation for caregiver role)
 - Provided care for a relative or friend with an episodic, permanent, or temporary condition who needs help taking care of themselves at any time in the preceding 12 months. The care recipient could be an adult or a child.
- The average survey length was 32 minutes. Respondents were given the option to complete the survey in Spanish, and 199 respondents did so, including 79 percent Hispanics and 21 percent non-Hispanics.
- Percentages are rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.
- Main sub-sample:
 - Primary caregivers = 2,137
 - Non-Primary caregivers = 829

Methodology (continued)

Sample Sizes for Demographic Breakouts

Caregiver Status	N =
Primary Caregivers	2,137
Non-Primary Caregivers	829
Not Sure	105

Voluntary Status	N =
Volunteered	2,590
Did Not Volunteer	331
Not Sure	166

Gender	N =
Women	1,779
Men	1,278
Transgender	9
Decline To Answer	9
Neither	3

Generation	N =
Millennials	1,071
Generation X	688
Baby Boomers	1,113
Matures	202

Total Household Income	N =
Less than \$25,000	629
\$25,000 to \$49,999	584
\$50,000 to \$99,999	993
\$100,000 or more	655
Decline To Answer	132

Employment Status	N =
Full-time	1,183
Part-time	391
Self-Employed	227
Not Employed	1,265
None	12

Race/Ethnicity	N =
White	2,129
Hispanic	466
African-American	300
Asian/Pacific Islander	132
Other	8
Decline To Answer	29
Mix	4

Note: Subsample sizes do not add to full sample size due to other, non-responses, don't knows, and declined to answer.

Terminology

This report uses the following terminology:

Care Recipient: *person for whom the caregiver provides care*

Caregiver and Voluntary Status

- **Caregiver:** *18+ year old living in the U.S. who has provided care for a relative or friend at any time in the past 12 months*
- **Primary Caregivers:** *caregivers who self-identify as the primary caregiver*
- **Non-Primary Caregivers:** *caregivers who do not self-identify as the primary caregiver*
- **Voluntary:** *caregivers who self-identify as voluntarily becoming a caregiver*
- **Non-Voluntary:** *caregivers who do not self-identify as voluntarily becoming a caregiver*

Employment Status

- **Employed full-time**
- **Employed part-time**
- **Self-employed** *including full-time and part-time self-employed*
- **Not employed** *including retired, stay-at-home spouse or partner, student, not employed but looking for work, not employed and not looking for work, not employed due to the caregiver's own disability or illness, and on leave of absence from employer*

Generation

- **Millennial:** *born 1979 – 2000*
- **Generation X:** *born 1965 – 1978*
- **Baby Boomer:** *born 1946 – 1964*
- **Mature:** *born prior to 1946*



Demographic Perspectives on Employment Status

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The Many Faces of Family Caregivers: A Close-Up Look at Caregiving and Its Implications

A Portrait of Today's Caregivers

- Demographic Perspectives
- Voluntary Status
- ***Employment Status***
- Generations
- Gender
- Household Income
- Race/Ethnicity

Demographic Perspectives of Caregivers By Employment Status

Caregiving is a demanding job unto itself and many caregivers are juggling other responsibilities. More than half of caregivers (52 percent) are employed either full-time (39 percent) or part-time (13 percent). Eight percent are self-employed. Forty percent are not employed, including 19 percent who are retired and 7 percent who are a stay-at-home spouse or partner. In this chapter, the survey explores the impact of caregiving responsibilities based on caregivers' employment status.

While caregiving is demanding for all caregivers, the survey finds that caregivers who are employed tend to be better off financially than those who are not employed. However, they also have a more difficult time in balancing the demands their caregiving responsibilities with their jobs. Approximately one in three caregivers who are employed have experienced some form of adverse employment action as a result of their caregiving duties. In contrast, caregivers who are not employed spend more time caregiving each month. They are also more likely than caregivers who are employed to be in fair or poor health and indicate a decline in their health since becoming a caregiver.

Twenty-Five Facts About Caregivers By Employment Status

- **Most Consider Themselves to Be the Primary Caregivers.** The majority of caregivers consider themselves to be the Primary caregiver of their care recipient. This finding that is relatively consistent among caregivers who are employed full-time (73 percent), employed part-time (66 percent), self-employed (62 percent), and not employed (65 percent).
- **The Majority of Caregivers Are Caring for a Family Member.** Most caregivers are caring for a family member, including caregivers who are employed full-time (90 percent), employed part-time (84 percent), self-employed (80 percent) and not employed (86 percent). Parents are the most frequently cited recipients of care among caregivers, including those who are employed full-time (36 percent), employed part-time (37 percent), self-employed (38 percent) and not employed (29 percent). Of note, caregivers who are not employed (25 percent) are more likely to be caring for a spouse/partner, compared to those who are employed full-time (16 percent), employed part-time (11 percent) or self-employed (20 percent).
- **Reasons for Becoming a Caregiver.** Caregivers most frequently cite wanting to care for a loved one as a reason for becoming a caregiver, including caregivers who are employed full-time and part-time (both 60 percent), self-employed (64 percent), or not employed (67 percent).
 - Of note, caregivers who are not employed (55 percent) are more likely to have become a caregiver because they had the time and capacity to do so, compared to caregivers who work full-time (30 percent).
 - Caregivers who work part-time (38 percent) are more likely to cite job flexibility as a reason for becoming a caregiver, compared to those who work full-time (25 percent).

Demographic Perspectives of Caregivers By Employment Status

- **Total Caregiving Hours per Month.** Caregivers who are not employed spend the most time caring for their care recipient per month at 86 hours (median), followed by those who are self-employed (60 hours) and employed full-time or part-time (both 40 hours). Caregivers who are not employed (47 percent) are twice as likely as those who are employed full-time (25 percent) to spend 100 or more hours on caregiving each month.
- **Caregiver Duties Performed.** Caregiving encompasses a broad range of duties including household, social/communication, health-related, personal care, medical-related, and paying bills and managing finances. While many caregivers are involved in these duties, regardless of their employment status, caregivers who are not employed are often more likely to be involved than those who are employed or self-employed. For example, 75 percent of caregivers who are not employed are involved in health-related duties (i.e., accompanying to medical appointments, healthcare coordination, health insurance coordination) compared to approximately two-thirds of caregivers who are employed or self-employed.
- **Hours Spent Caregiving by Types of Duties.** Caregivers dedicate the most time to engaging in companionship with the care recipient, meal preparation, feeding, and personal care.
 - Caregivers who are not employed typically spend more time on these activities compared to those who are employed or self-employed.
 - For example, caregivers who are not employed spend 60 hours (median) per month engaging in companionship, a finding that is much higher than for those who are self-employed (40 hours median) or employed full-time or part-time (both 20 hours median).
- **Sources of Information Relied on to Assist in Caregiving Duties.** Caregivers most frequently rely on family and friends and medical professionals as sources of information to assist in their caregiving duties, a finding which ranges between 43 and 49 percent depending on employment status. Of note, caregivers who are employed full-time or part-time are typically more likely to rely on online resources (i.e. websites) compared to those who are self-employed or not employed. A noteworthy 25 percent of caregivers who are not employed say that they do not rely on any information sources of information.
- **Sources for Learning About Medical/Nursing Tasks.** Among caregivers currently performing medical-related tasks, approximately half learned how to perform their medical/nursing tasks from a hospital or doctor's office personnel, a finding which is relatively consistent among caregivers who are employed full-time (56 percent), employed part-time or self-employed (both 60 percent), and not employed (49 percent). A noteworthy 26 percent caregivers who are not employed say that they did not use any resources to learn how to perform medical/nursing tasks.

Demographic Perspectives of Caregivers By Employment Status

- **Caregivers' Sentiments About Their Caregiving Duties.** Approximately nine out of 10 caregivers, across employment status, say that they like helping and enjoy spending time with the care recipient. However, caregivers employed full-time (62 percent) or part-time (56 percent) are more likely to say that their own health takes a backseat to the health of the care recipient, compared to those who are self-employed (43 percent) or not employed (50 percent). Caregivers who are employed are also more likely to indicate that they need more help and that their caregiving duties leave them feeling completely overwhelmed.
- **Disruptions to Employment as a Result of Caregiving.** Caregiving responsibilities can be disruptive to a caregiver's employment situation. Among caregivers who are employed or who have been employed during their time as caregivers, some have had to reduce their hours or job responsibilities, take leave from their position, or quit their job or retire early in order to accommodate their caregiving duties.
 - 36 percent who are currently not employed indicate they retired early or quit their job;
 - 37 percent who currently work part-time and 31 percent who are self-employed indicate they reduced their hours or job responsibilities; and,
 - 23 percent who are currently employed full-time have taken a leave of absence.
- **Informing Coworkers About Their Caregiving Duties.** Among caregivers currently employed, 59 percent who are employed full-time and 48 percent employed part-time have told their immediate supervisor that they are a caregiver. Caregivers who are employed full-time are more likely than those employed part-time to have told their direct reports (24 percent, 12 percent respectively). Caregivers who are employed full-time are also slightly more likely than those employed part-time to have told Human Resources (22 percent, 16 percent respectively). In contrast, caregivers who are employed part-time are more likely than those employed full-time to have not told anyone at work that they are a caregiver (30 percent, 20 percent respectively).
- **Employer Support of Caregiving Duties.** Most caregivers who are employed full-time (72 percent) or part-time (64 percent) feel that their employers are very or somewhat supportive of their caregiving duties. Sixteen percent of caregivers who are employed full-time or part-time feel that their employers are not too supportive or not at all supportive. Twenty percent of caregivers who are employed part-time "don't know" whether their employers are supportive, compared to only 12 percent of those employed full-time.

Demographic Perspectives of Caregivers By Employment Status

- **Adverse Actions Taken by Employers.** Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by an employer. Among caregivers who are either currently employed or who have been employed during their time as caregivers, 32 percent who are now employed full-time or part-time have experienced an adverse employment action(s) such as being fired, written up or admonished, given less attractive assignments, passed over for a promotion, discriminated against, having hours or duties reduced, or other. Twenty percent who are not currently employed and 13 percent who are now self-employed indicate they experienced an adverse employment action(s).
- **Caregivers' Financial Well-Being.** The self-described financial well-being of caregivers varies with employment status. Caregivers who are employed full-time (71 percent) are much more likely than caregivers who are not currently employed (43 percent) to say that their financial status is either excellent or good. Caregivers who work part-time and those who are self-employed (both 55 percent) similarly report their financial well-being as excellent or good.
- **Financial Considerations Before Becoming Caregivers.** Most caregivers gave little or no consideration to their own financial situation when deciding to become a caregiver, including caregivers who are employed full-time (61 percent), employed part-time (65 percent), self-employed (71 percent), and not employed (78 percent). Caregivers who are employed full-time (17 percent) are slightly more likely to have given their own financial situation a lot of consideration.
- **Change in Financial Situation as a Result of Caregiving.** Most caregivers believe that their financial situation has not changed as a result of becoming a caregiver, a finding that is relatively consistent among caregivers who are not employed (70 percent), self-employed (68 percent), employed full-time (63 percent), and employed part-time (59 percent). Approximately one in five caregivers across employment status indicate their financial situation has worsened since becoming a caregiver.
- **Monthly Personal Expenditures for Caregiving.** Caregivers who are employed full-time or part-time (both \$200 median) spend more money out-of-pocket per month to cover expenses for their care recipient than caregivers who are self-employed or not currently employed (both \$100 median).
- **Financial Assistance for Caregiving Duties.** While the majority of all caregivers do not receive compensation for their caregiving duties, caregivers who are employed full-time (32 percent) or part-time (42 percent) are somewhat more likely than those who are self-employed (23 percent) or not employed (14 percent) to receive any form of payment. Among those receiving payment, funds from the care recipient and family members are the most frequently cited sources.

Demographic Perspectives of Caregivers By Employment Status

- **Financial Priorities Among Caregivers.** The most frequently cited financial priority among caregivers varies with caregiver employment status. Among caregivers who work full-time (56 percent), those who work part-time (51 percent), and self-employed (78 percent), paying off some form of debt (Net) is the most frequently cited financial priority. For caregivers who are not employed (52 percent), just getting by – covering basic living expenses is the most frequently cited financial priority.
- **Total Household Income Among Caregivers.** Caregivers who are employed full-time report the highest total household income in 2016 at \$79,000 (estimated median), followed by those who are employed part-time (\$53,000), self-employed (\$52,000), and not employed (\$36,000).
- **Total Household Retirement Savings Among Caregivers.** Caregivers who are employed full-time report the most total household retirement savings in all accounts at \$117,000 (estimated median), followed those who are self-employed (\$72,000), employed part-time (\$68,000), and not employed (\$8,000). A noteworthy 24 percent of caregivers who are not employed and 17 percent of those who are employed part-time indicate they have no savings in retirement accounts.
- **Caregivers' Self-Described General Health.** Most caregivers describe their general health as being excellent or good, a finding which is much higher among those who are employed full-time (85 percent), part-time (80 percent), or self-employed (81 percent), compared to those who are not employed (62 percent). A noteworthy 38 percent of caregivers who are not employed indicate their health is fair (33 percent) or poor (5 percent).
- **Changes in General Health Since Becoming a Caregiver.** Most caregivers indicate their general health has stayed the same since becoming a caregiver, a finding which is relatively consistent among caregivers who are employed full-time (64 percent), employed part-time (62 percent), self-employed (70 percent), or not employed (67 percent). An alarming 24 percent of caregivers who are not employed say their general health has gotten worse / declined since becoming a caregiver, a finding that is much higher than that of caregivers who are employed full-time (12 percent), employed part-time (14 percent), and self-employed (14 percent). A noteworthy 23 percent of caregivers who are employed either full-time or part-time indicate their health has improved since becoming a caregiver.
- **Caregivers' Health Insurance.** Most caregivers have health insurance, a finding which is relatively consistent among caregivers who are employed full-time (95 percent), employed part-time (86 percent), self-employed (86 percent), and not employed (89 percent). Caregivers who are employed full-time (67 percent) and part-time (34 percent) most frequently obtain health insurance through an employer, while caregivers who are not employed (37 percent) do so through Medicare and those who are self-employed (20 percent) do so from a private health insurance company.

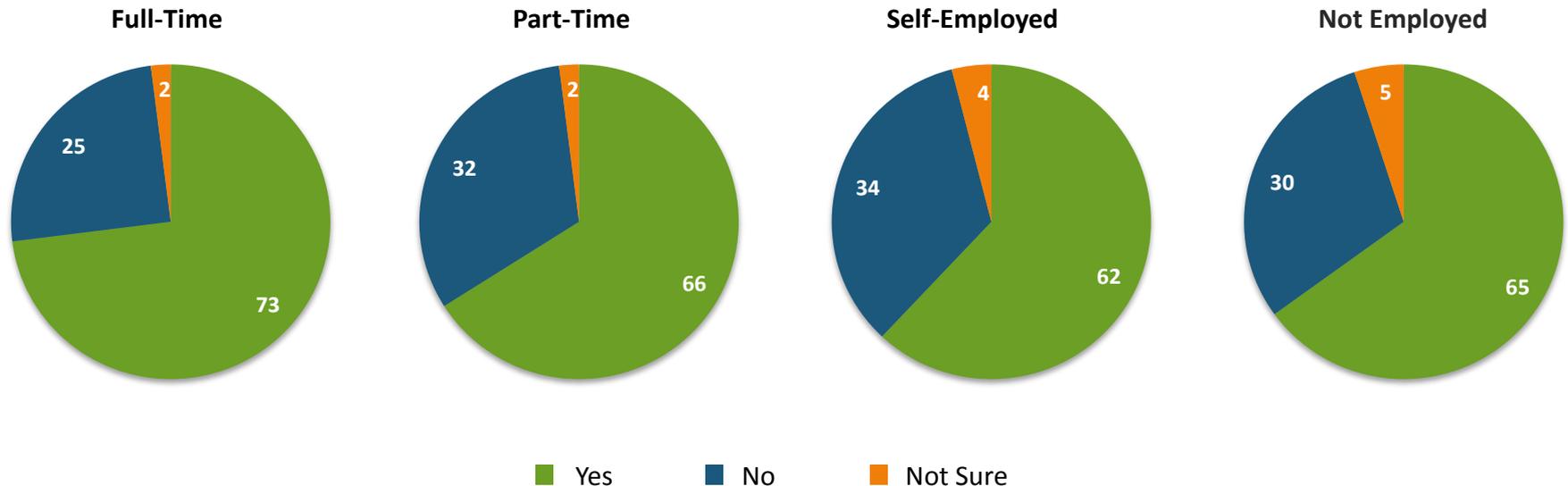
Demographic Perspectives of Caregivers By Employment Status

- **Caregivers Would Like More Information to Help Them Personally.** When asked what information they would like to help them personally with their caregiving responsibilities, caregivers most frequently cite topics such as stress management, tips for coping with caregiving challenges, and government benefits available for caregivers. These findings are directionally consistent by employment status. Of note, caregivers who are employed are somewhat more likely to cite managing stress compared to those who are self-employed or not employed. Conversely, those who are self-employed or not employed are more likely to say “none.”

Most Consider Themselves to Be the Primary Caregivers

The majority of caregivers consider themselves to be the Primary caregiver of their care recipient. This finding that is relatively consistent among caregivers who are employed full-time (73 percent), employed part-time (66 percent), self-employed (62 percent), and not employed (65 percent).

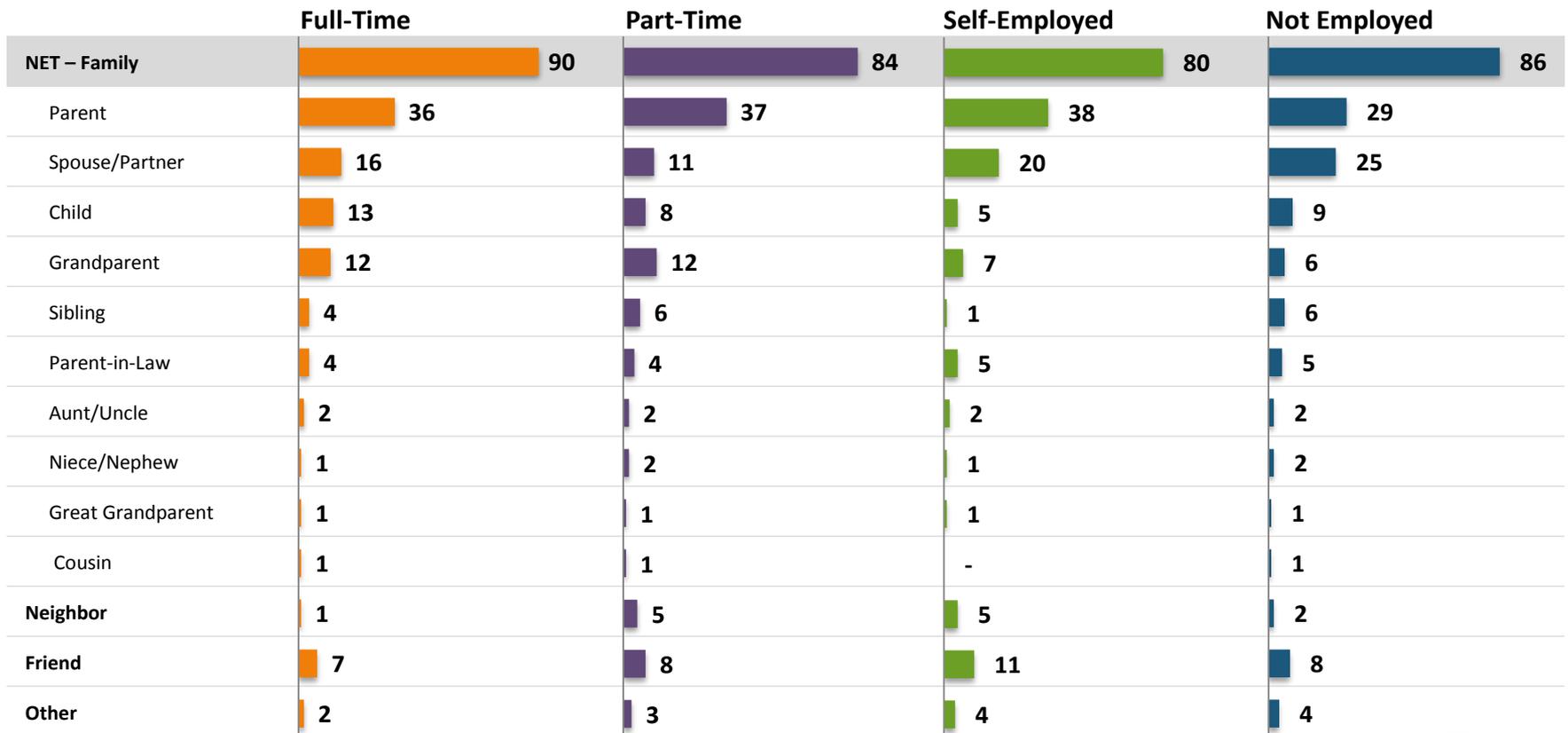
“Would you consider yourself to be the Primary caregiver?” (%)



The Majority of Caregivers Are Caring for a Family Member

Most caregivers are caring for a family member, including caregivers who are employed full-time (90 percent), employed part-time (84 percent), self-employed (80 percent) and not employed (86 percent). Parents are the most frequently cited recipients of care among caregivers, including those who are employed full-time (36 percent), employed part-time (37 percent), self-employed (38 percent) and not employed (29 percent). Of note, caregivers who are not employed (25 percent) are more likely to be caring for a spouse/partner, compared to those who are employed full-time (16 percent), employed part-time (11 percent) or self-employed (20 percent).

Relationship to Care Recipient (%)



BASE: ALL QUALIFIED RESPONDENTS

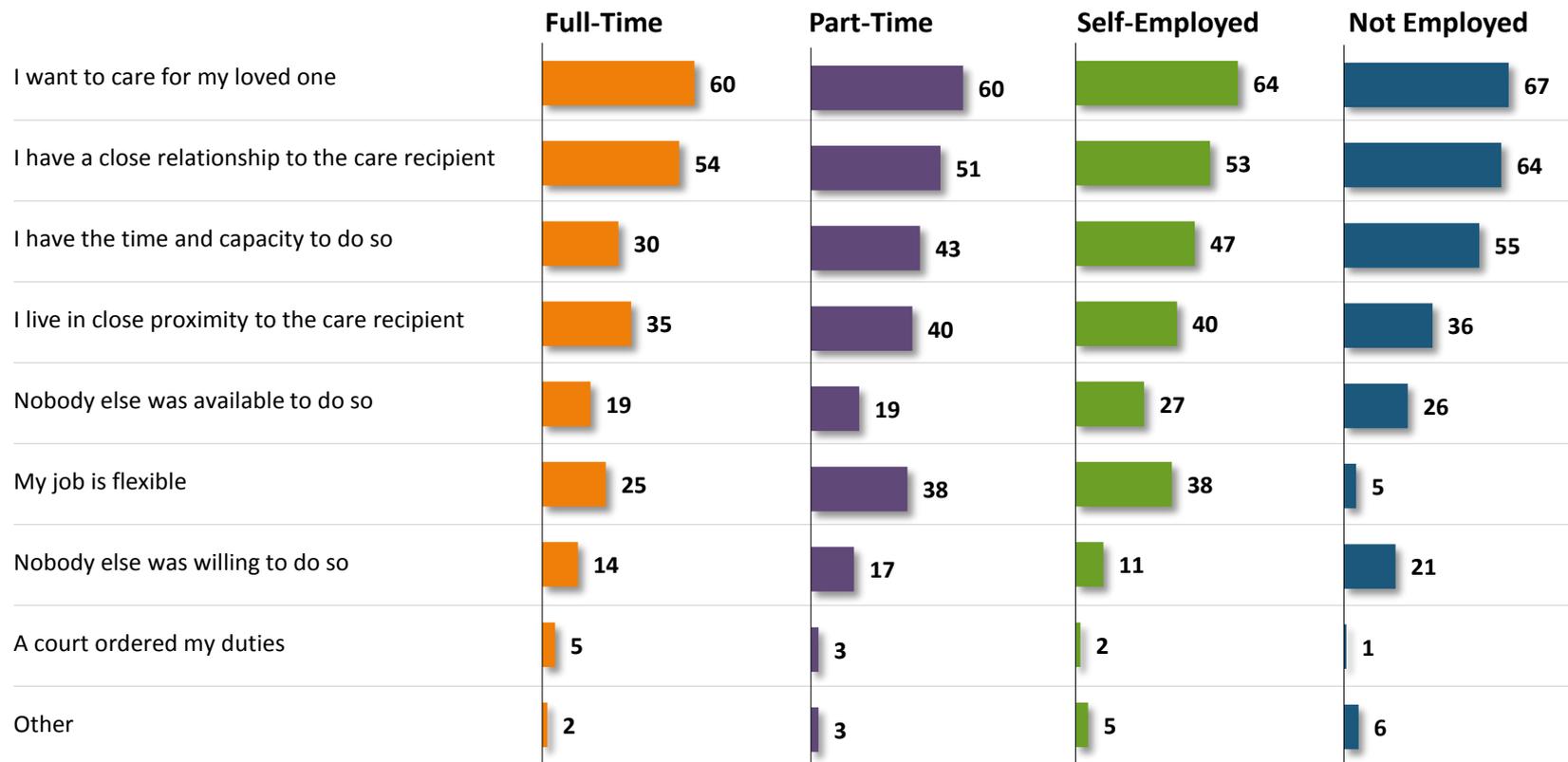
Q700. You mentioned providing care for [INSERT ANSWER FROM Q610] individual(s).

Please let us know your relationship to the person, their age, and their gender.

Reasons for Becoming a Caregiver

Caregivers most frequently cite wanting to care for a loved one as a reason for becoming a caregiver, including caregivers who are employed full-time and part-time (both 60 percent), self-employed (64 percent), or not employed (67 percent). Of note, caregivers who are not employed (55 percent) are more likely to have become a caregiver because they had the time and capacity to do so, compared to caregivers who work full-time (30 percent). Caregivers who work part-time (38 percent) are more likely to cite job flexibility as a reason for becoming a caregiver, compared to those who work full-time (25 percent).

Reasons for Becoming a Caregiver (%)



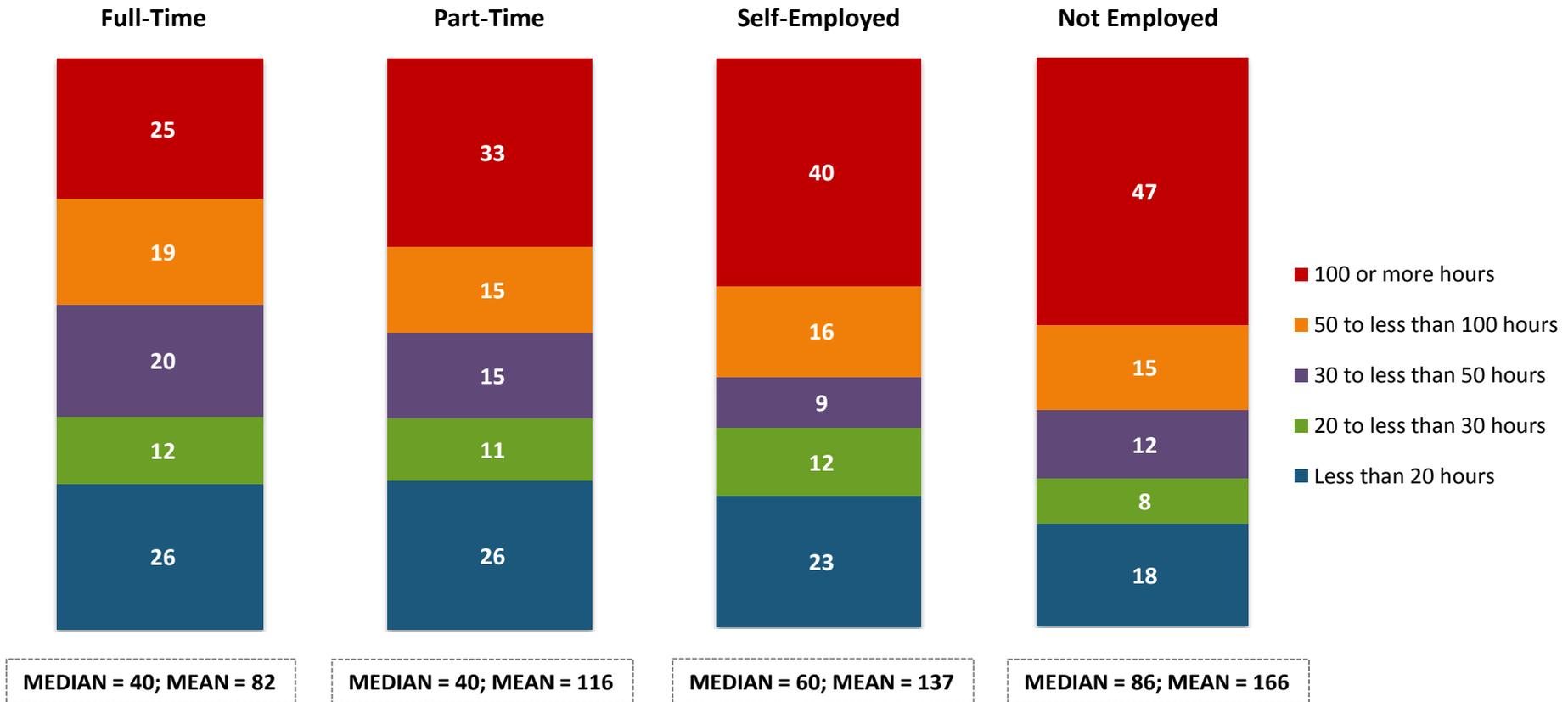
BASE: ALL QUALIFIED RESPONDENTS

Q815. How did you come to be a caregiver? Select all.

Total Caregiving Hours per Month

Caregivers who are not employed spend the most time caring for their care recipient per month at 86 hours (median), followed by those who are self-employed (60 hours) and employed full-time or part-time (both 40 hours). Caregivers who are not employed (47 percent) are twice as likely as those who are employed full-time (25 percent) to spend 100 or more hours on caregiving each month.

Total Hours Spent Caregiving Each Month (%)



Note: The median is the midpoint of the range of each response category. The mean is the average of all responses.

BASE: ALL QUALIFIED RESPONDENTS

Q832. In total, approximately how many hours per month do you spend caring for the care recipient?

Caregiver Duties Performed

Caregiving encompasses a broad range of duties including household, social/communication, health-related, personal care, medical-related, and paying bills and managing finances.

While many caregivers are involved in these duties, regardless of their employment status, caregivers who are not employed are often more likely to be involved than those who are employed or self-employed.

For example, 75 percent of caregivers who are not employed are involved in health-related duties (i.e., accompanying to medical appointments, healthcare coordination, health insurance coordination) compared to approximately two-thirds of caregivers who are employed or self-employed.

Caregiving Duties	Full-Time	Part-Time	Self-Employed	Not Employed
NET – Household	87%	87%	89%	92%
Running errands	63%	60%	69%	75%
Housework	51%	59%	60%	68%
Meal preparation	52%	57%	63%	65%
Home repairs	31%	23%	37%	29%
Home modifications	21%	14%	20%	19%
NET – Social/Communication	65%	70%	74%	79%
Companionship	50%	53%	68%	74%
Basic communications	25%	30%	35%	35%
Language translation	9%	8%	5%	6%
NET – Health-Related	64%	66%	65%	75%
Accompanying to medical appointments	53%	57%	57%	70%
Healthcare coordination	39%	42%	41%	50%
Health insurance coordination	30%	22%	30%	32%
NET – Personal	62%	68%	58%	61%
Mobility	38%	36%	41%	40%
Personal care	32%	43%	28%	37%
Feeding	26%	42%	22%	24%
Incontinence care	13%	17%	11%	17%
NET – Medical-Related	44%	54%	48%	52%
Medication management	39%	46%	46%	50%
Medical treatment administration	16%	24%	15%	14%
Paying bills/Managing finances	42%	40%	50%	44%
Other	3%	3%	4%	5%

Hours Spent Caregiving by Types of Duties

Caregivers dedicate the most time to engaging in companionship with the care recipient, meal preparation, feeding, and personal care.

Caregivers who are not employed typically spend more time on these activities compared to those who are employed or self-employed.

For example, caregivers who are not employed spend 60 hours (median) per month engaging in companionship, a finding that is much higher than for those who are self-employed (40 hours median) or employed full-time or part-time (both 20 hours median).

Note: The median is the midpoint of the range of each response category. The mean is the average of all responses.

Time Spent On Caregiving Duties (hours per month)	Full-Time		Part-Time		Self-Employed		Not Employed	
	Median	Mean	Median	Mean	Median	Mean	Median	Mean
Household								
Running errands	6	15	6	15.9	8	13.3	10	22.3
Housework (e.g., cleaning, laundry)	10	17.9	8	22.2	10	20.0	15	37.5
Meal preparation	12	23.6	12	21.6	20	24.1	30	42.2
Home repairs	4	6.6	3	9.3	4	7.5	2	12.7
Home modifications	4	7.7	2	8.6	1	3.2	2	9.2
Social Communication								
Companionship	20	54.8	20	61.3	40	89.7	60	124.5
Basic communications	9	27.0	8	29.7	10	23.3	20	67.8
Language translation	5	11.5	2	16.2	5	10.1	5	19.5
Health-Related								
Accompanying to medical appointments	4	9.0	4	12.4	5	7.2	4	12.3
Healthcare coordination	3	8.7	4	9.6	2	5.5	3	10.1
Health insurance coordination	3	6.4	3	10.8	2	5.2	2	10.8
Personal Care								
Mobility	8	17.7	10	26.5	10	26.7	10	27.3
Personal care	10	22.6	15	27.1	15	20.5	12	28.2
Feeding	10	25.5	12	24.3	12	23.3	24	49.6
Incontinence care	5	22.7	6	21.1	10	16.3	7	22.3
Medical-Related								
Medication management	5	13.4	6	17.6	4	8.6	4	19.8
Medical treatment administration	6	20.6	5	19.8	10	16.7	4	14.9
Paying bills/Managing finances	3	7.5	4	10.4	3	5.9	3	10.4
Other	4	18.0	20	49.3	10	8.9	4	99.4

Sources of Information Relied on to Assist in Caregiving Duties

Caregivers most frequently rely on family and friends and medical professionals as sources of information to assist in their caregiving duties, a finding which ranges between 43 and 49 percent depending on employment status. Of note, caregivers who are employed full-time or part-time are typically more likely to rely on online resources (i.e. websites) compared to those who are self-employed or not employed. A noteworthy 25 percent of caregivers who are not employed say that they do not rely on any information sources of information.

Sources of Information to Assist in Caregiving Duties



NOTE: Nine most commonly selected sources shown.

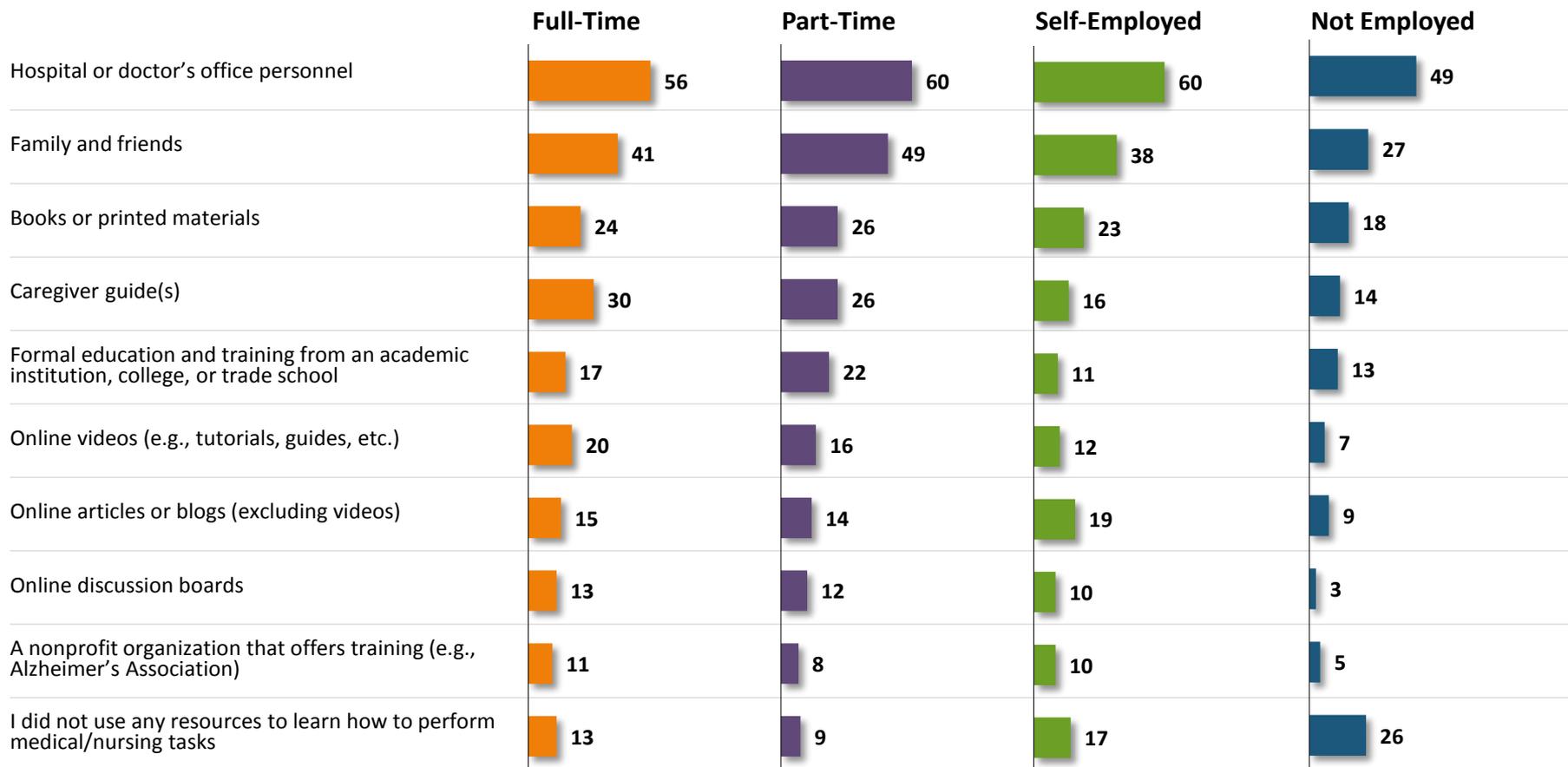
BASE: ALL QUALIFIED RESPONDENTS

Q840. Which of the following do you rely on as sources of information to assist in your caregiving duties? Select all.

Sources for Learning About Medical/Nursing Tasks

Among caregivers currently performing medical-related tasks, approximately half learned how to perform their medical/nursing tasks from a hospital or doctor's office personnel, a finding which is relatively consistent among caregivers who are employed full-time (56 percent), employed part-time or self-employed (both 60 percent), and not employed (49 percent). A noteworthy 26 percent caregivers who are not employed say that they did not use any resources to learn how to perform medical/nursing tasks.

Sources for Learning Medical/Nursing Tasks Related to Being a Caregiver (%)



NOTE: Nine most commonly selected sources shown

BASE: IF ADMINISTERING MEDICATIONS AND MEDICAL TREATMENTS

Q835. You mentioned you perform medication management or medical treatment administration for the care recipient. Where did you learn how to perform medical/nursing tasks related to being a caregiver? Select all.

Caregivers' Sentiments About Their Caregiving Duties

Approximately nine out of 10 caregivers, across employment status, say that they like helping and enjoy spending time with the care recipient. However, caregivers employed full-time (62 percent) or part-time (56 percent) are more likely to say that their own health takes a backseat to the health of the care recipient, compared to those who are self-employed (43 percent) or not employed (50 percent). Caregivers who are employed are also more likely to indicate that they need more help and that their caregiving duties leave them feeling completely overwhelmed.

Caregivers' Sentiments About Their Caregiving Duties	Full-Time	Part-Time	Self-Employed	Not Employed
	Strongly/Somewhat Agree (NET)			
Positive				
It's important for me to provide a good quality of life for the care recipient	94%	92%	95%	96%
I like helping the care recipient	92%	88%	92%	91%
I enjoy spending time with the care recipient	91%	89%	88%	91%
Being a caregiver gives me a strong sense of purpose	83%	84%	82%	82%
Being a caregiver has led me to take better care of my own health	74%	72%	67%	66%
Being a caregiver has inspired me to document my own health and legal wishes	71%	73%	65%	59%
Negative				
My own health takes a backseat to the health of my care recipient	62%	56%	43%	50%
My caregiving duties leave me feeling physically exhausted	60%	57%	37%	52%
My caregiving duties leave me feeling emotionally exhausted	60%	55%	41%	52%
I need more help with my caregiving duties	58%	49%	33%	39%
With all of my caregiving duties, I barely have time for anything else	55%	47%	35%	38%
My caregiving duties leave me feeling completely overwhelmed	52%	47%	37%	36%

Disruptions to Employment as a Result of Caregiving

Caregiving responsibilities can be disruptive to a caregiver's employment situation.

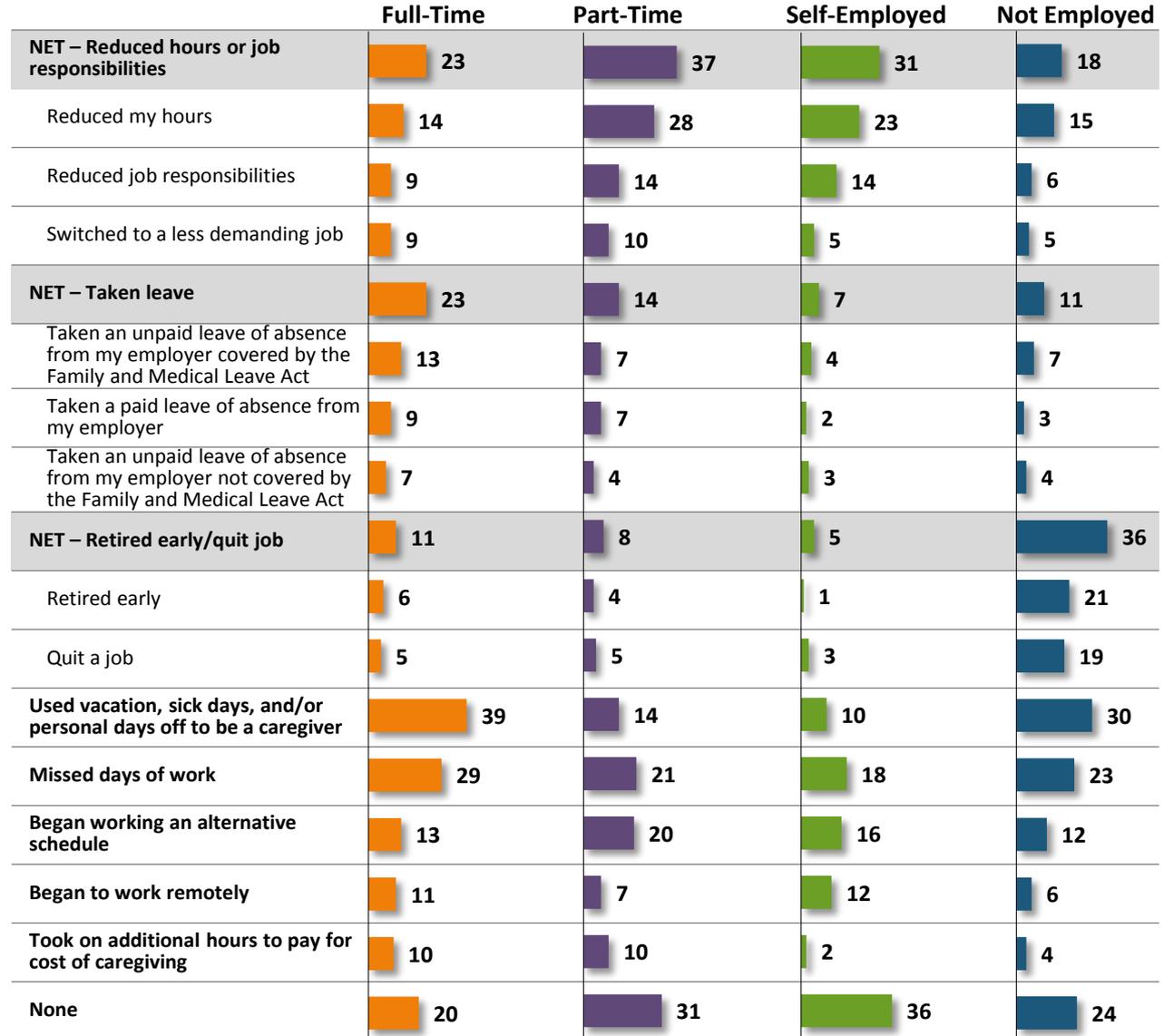
Among caregivers who are employed or who have been employed during their time as caregivers, some have had to reduce their hours or job responsibilities, take leave from their position, or quit their job or retire early in order to accommodate their caregiving duties.

For example, 36 percent who are currently not employed indicate they retired early or quit their job.

Thirty-seven percent who currently work part-time and 31 percent who are self-employed indicate they reduced their hours or job responsibilities.

Twenty-three percent who are currently employed full-time have taken a leave of absence.

"Which of the following have you done as a result of becoming a caregiver?" (%)



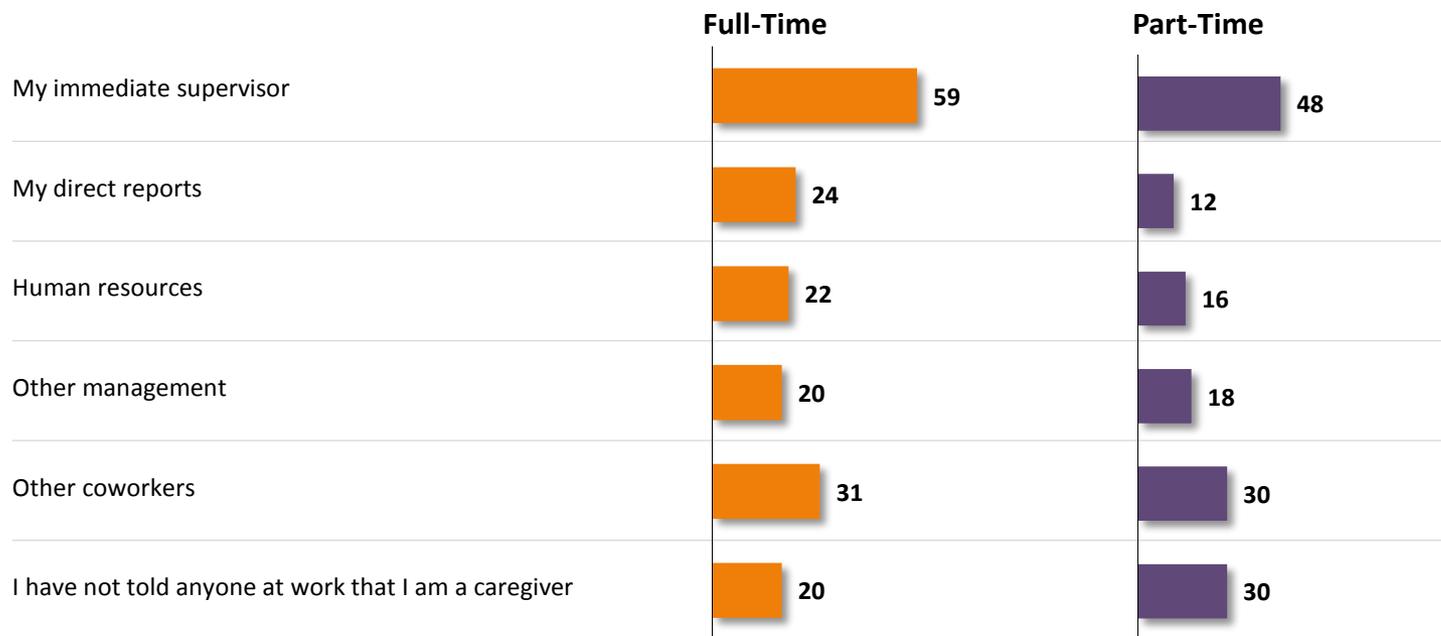
NOTE: Thirteen most commonly selected sources shown.

BASE: ALL EMPLOYED OR HAVE BEEN EMPLOYED DURING THEIR TIME AS A CAREGIVER Q1025. Which of the following have you done as a result of becoming a caregiver? Select all.

Informing Coworkers About Their Caregiving Duties

Among caregivers currently employed, 59 percent who are employed full-time and 48 percent employed part-time have told their immediate supervisor that they are a caregiver. Caregivers who are employed full-time are more likely than those employed part-time to have told their direct reports (24 percent, 12 percent respectively). Caregivers who are employed full-time are also slightly more likely than those employed part-time to have told Human Resources (22 percent, 16 percent respectively). In contrast, caregivers who are employed part-time are more likely than those employed full-time to have not told anyone at work that they are a caregiver (30 percent, 20 percent respectively).

“Which of the following people at work have you told that you are a caregiver?” (%)



NOTE: Self-employed and not employed were excluded from this question.

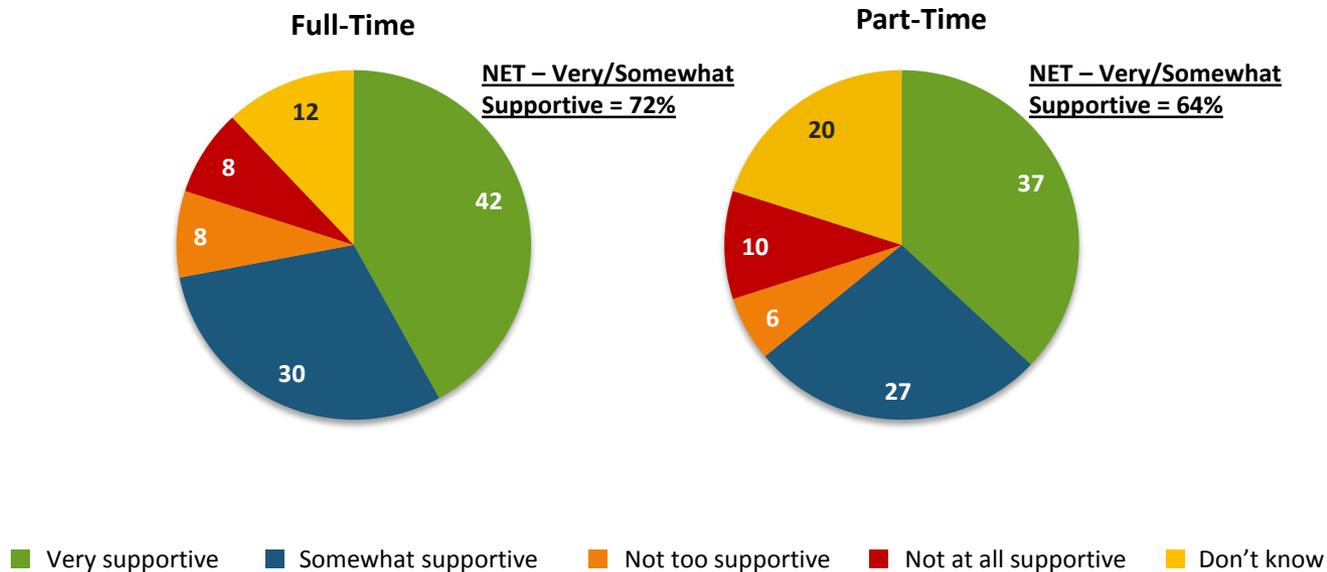
BASE: EMPLOYED FULL-TIME OR PART TIME

Q1035. Which of the following people at work have you told that you are a caregiver? Select all.

Employer Support of Caregiving Duties

Most caregivers who are employed full-time (72 percent) or part-time (64 percent) feel that their employers are very or somewhat supportive of their caregiving duties. Sixteen percent of caregivers who are employed full-time or part-time feel that their employers are not too supportive or not at all supportive. Twenty percent of caregivers who are employed part-time “don’t know” whether their employers are supportive, compared to only 12 percent of those employed full-time.

“How supportive is your employer of your caregiving responsibilities?” (%)



NOTE: Self-employed and not employed were excluded from this question.

BASE: EMPLOYED FULL-TIME OR PART-TIME

Q1045. How supportive is your employer of your caregiving responsibilities?

Adverse Actions Taken by Employers

Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by an employer. Among caregivers who are either currently employed or who have been employed during their time as caregivers, 32 percent who are now employed full-time or part-time have experienced an adverse employment action(s) such as being fired, written up or admonished, given less attractive assignments, passed over for a promotion, discriminated against, having hours or duties reduced, or other. Twenty percent who are not currently employed and 13 percent who are now self-employed indicate they experienced an adverse employment action(s).

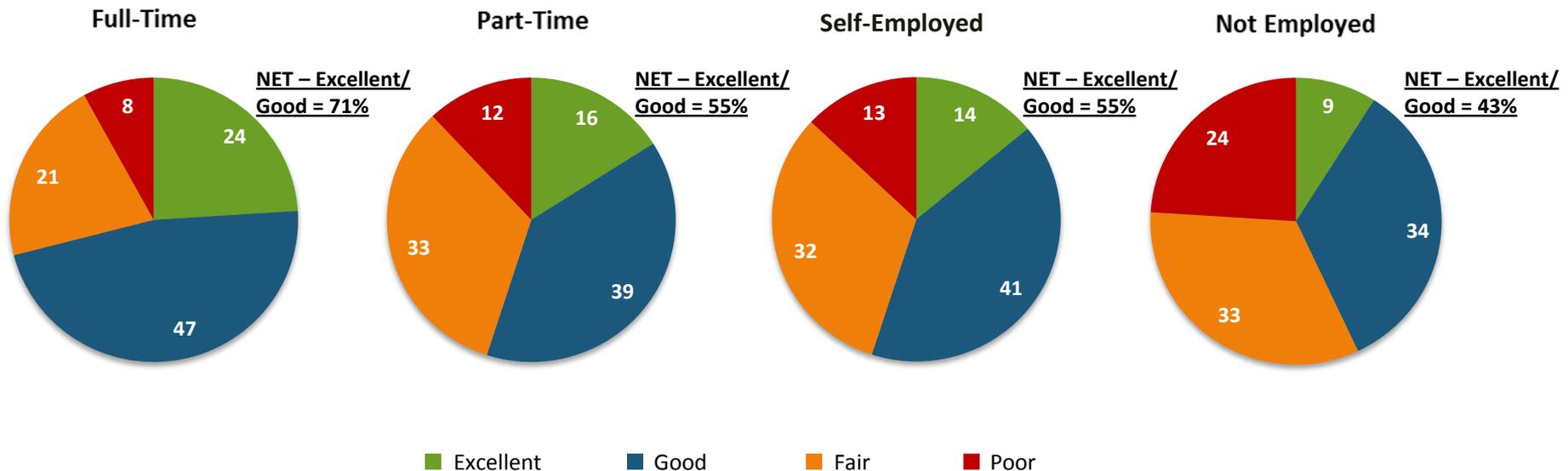
Adverse Employment Actions Experienced as a Result of Caregiving Duties (%)



Caregivers' Financial Well-Being

The self-described financial well-being of caregivers varies with employment status. Caregivers who are employed full-time (71 percent) are much more likely than caregivers who are not currently employed (43 percent) to say that their financial status is either excellent or good. Caregivers who work part-time and those who are self-employed (both 55 percent) similarly report their financial well-being as excellent or good.

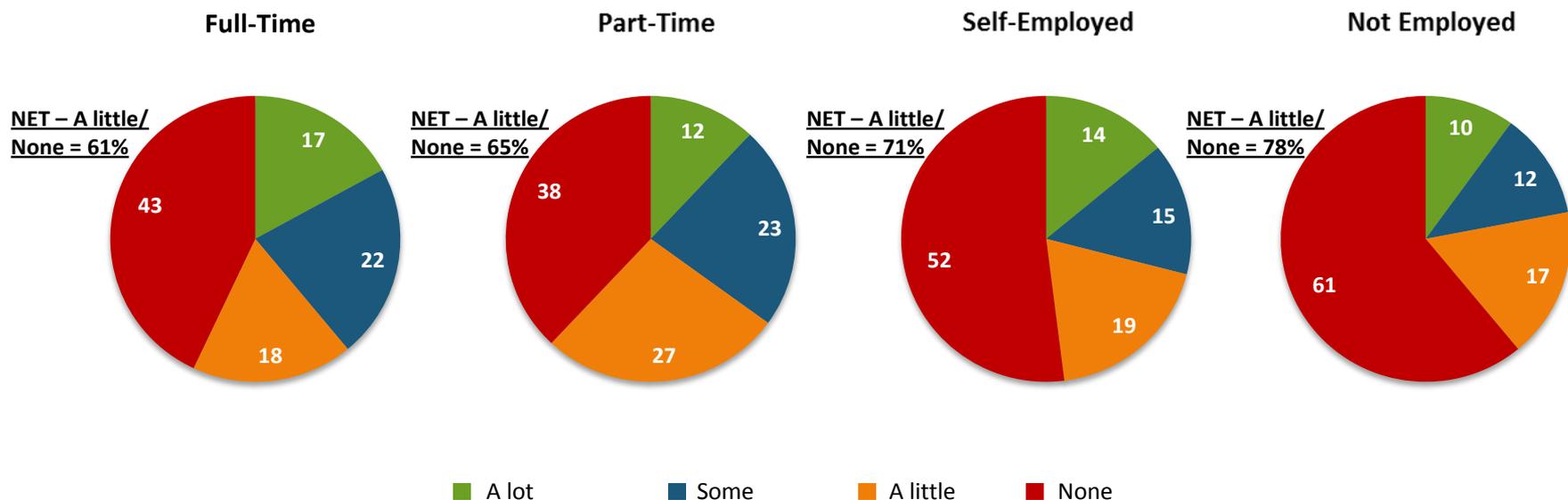
“How would you describe your own financial well-being?” (%)



Financial Considerations Before Becoming Caregivers

Most caregivers gave little or no consideration to their own financial situation when deciding to become a caregiver, including caregivers who are employed full-time (61 percent), employed part-time (65 percent), self-employed (71 percent), and not employed (78 percent). Caregivers who are employed full-time (17 percent) are slightly more likely to have given their own financial situation a lot of consideration.

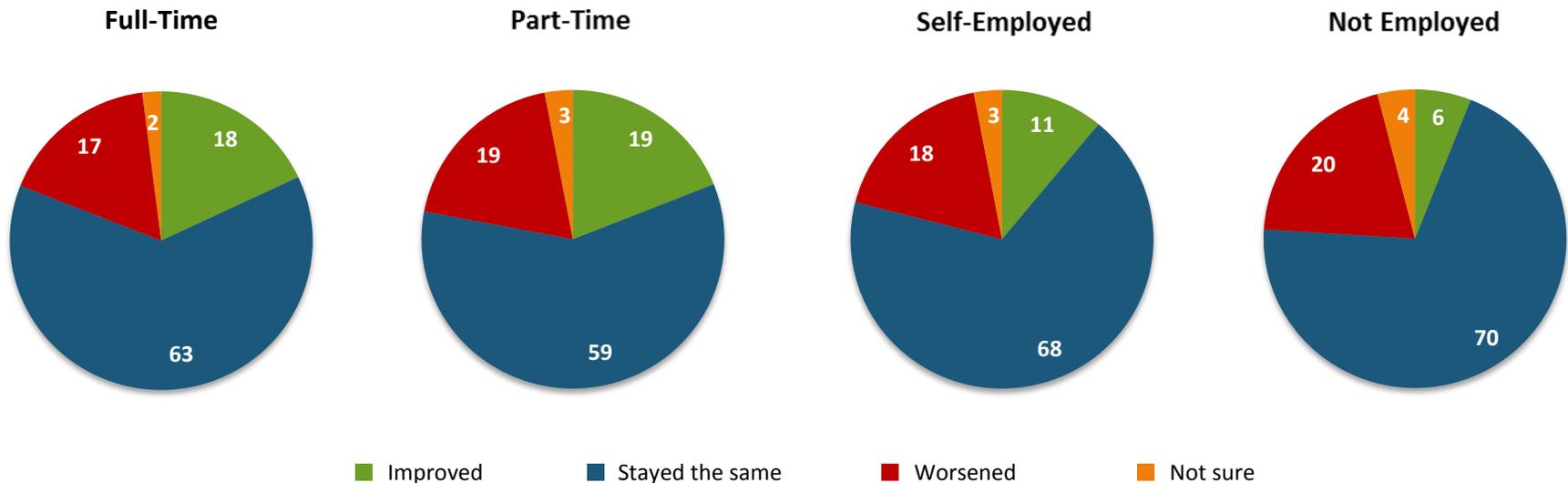
“To what extent did you consider your own financial situation when deciding to become a caregiver?” (%)



Change in Financial Situation as a Result of Caregiving

Most caregivers believe that their financial situation has not changed as a result of becoming a caregiver, a finding that is relatively consistent among caregivers who are not employed (70 percent), self-employed (68 percent), employed part-time (59 percent), and employed full-time (63 percent). Approximately one in five caregivers across employment status indicate their financial situation has worsened since becoming a caregiver.

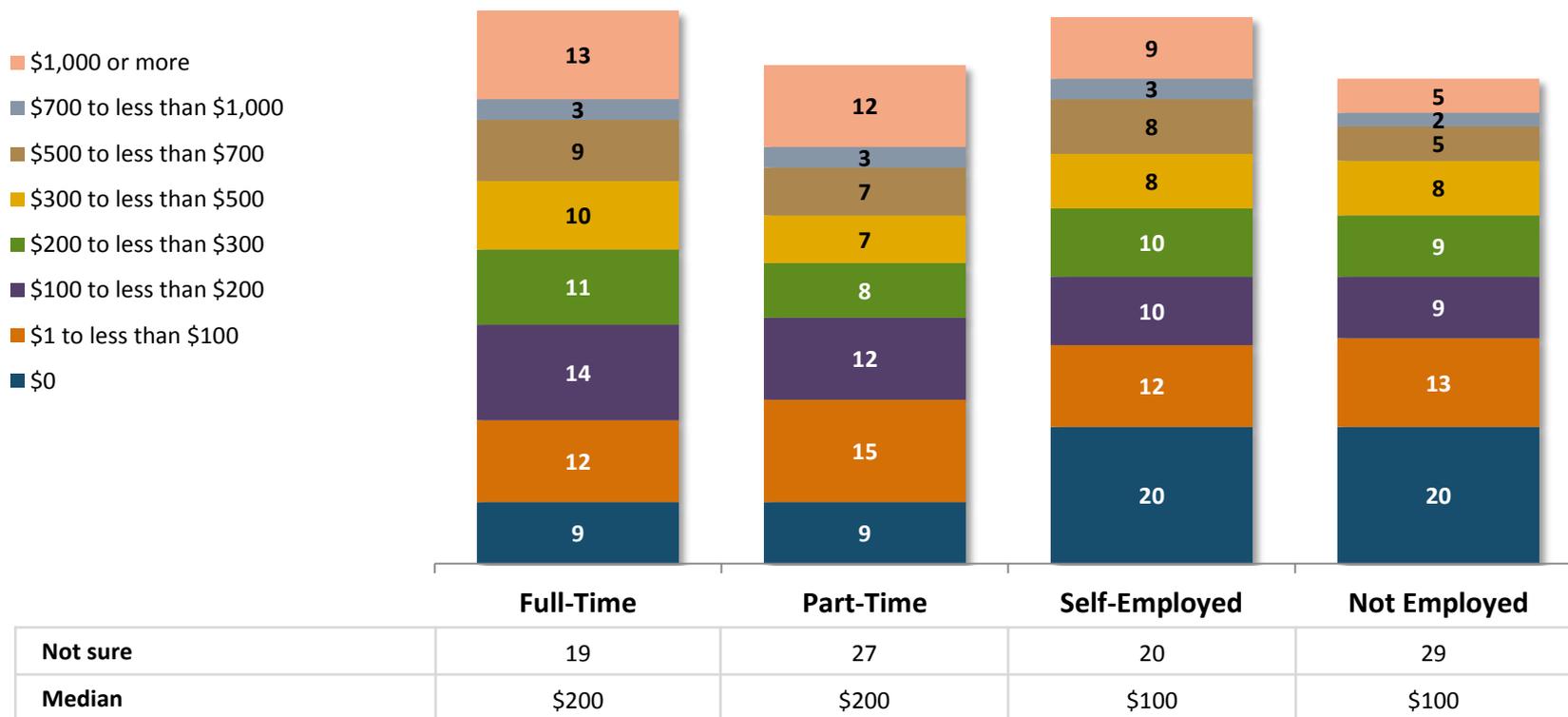
“How has your financial situation changed as a result of becoming a caregiver?”



Monthly Personal Expenditures for Caregiving

Caregivers who are employed full-time or part-time (both \$200 median) spend more money out-of-pocket per month to cover expenses for their care recipient than caregivers who are self-employed or not currently employed (both \$100 median).

Monthly Personal Expenditures to Cover Expenses for Care Recipient (%)



Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

BASE: ALL QUALIFIED RESPONDENTS

Q1120. On average, approximately how much money do you spend each month paying out-of-pocket to cover expenses for the care recipient (e.g. for groceries, over-the-counter medications, gas, parking)?

Financial Assistance for Caregiving Duties

While the majority of all caregivers do not receive compensation for their caregiving duties, caregivers who are employed full-time (32 percent) or part-time (42 percent) are somewhat more likely than those who are self-employed (23 percent) or not employed (14 percent) to receive any form of payment. Among those receiving payment, funds from the care recipient and family members are the most frequently cited sources.

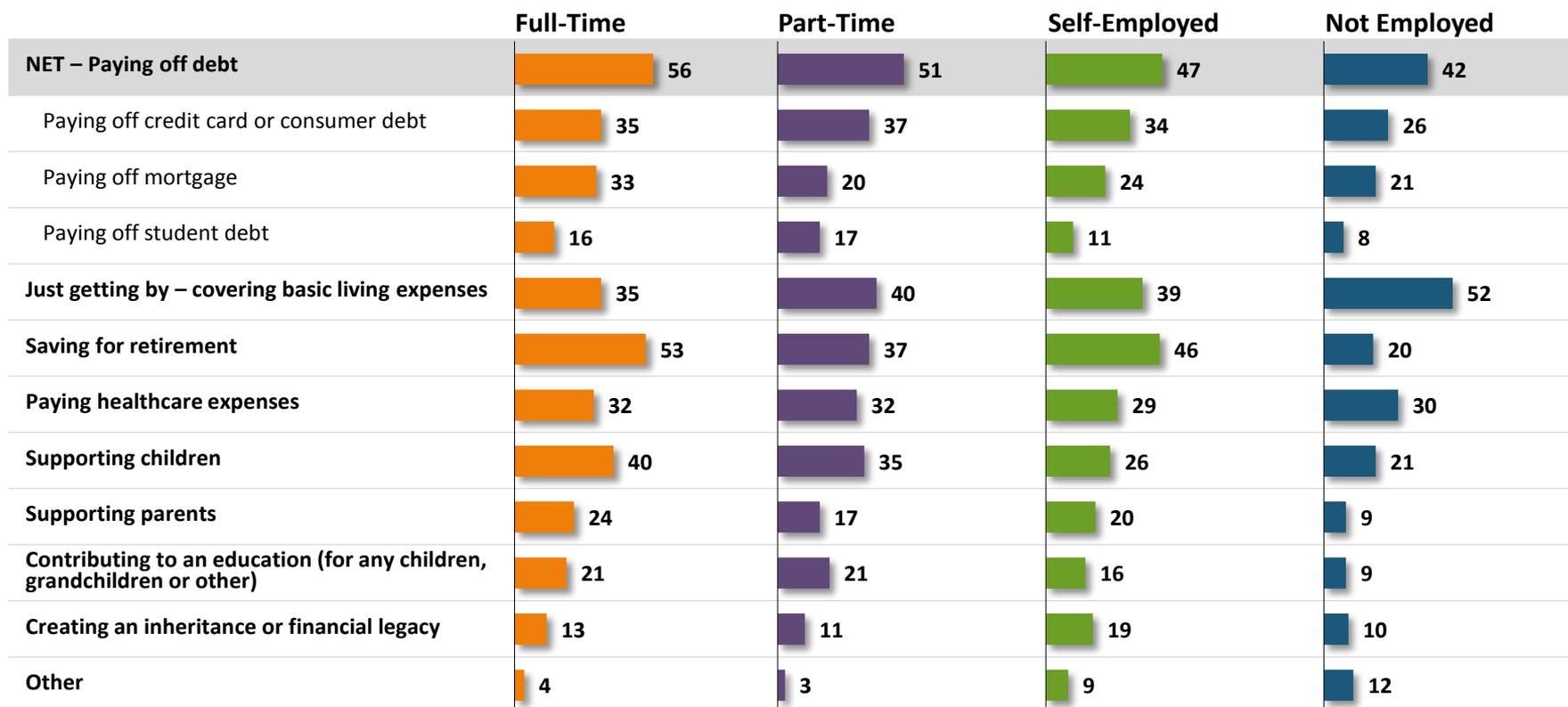
Sources of Financial Assistance Received for Caregiving Duties, If Any (%)



Financial Priorities Among Caregivers

The most frequently cited financial priority among caregivers varies with caregiver employment status. Among caregivers who are employed full-time (56 percent), employed part-time (51 percent), and self-employed (47 percent), paying off some form of debt (Net) is the most frequently cited financial priority. For caregivers who are not employed (52 percent), just getting by – covering basic living expenses is the most frequently cited financial priority.

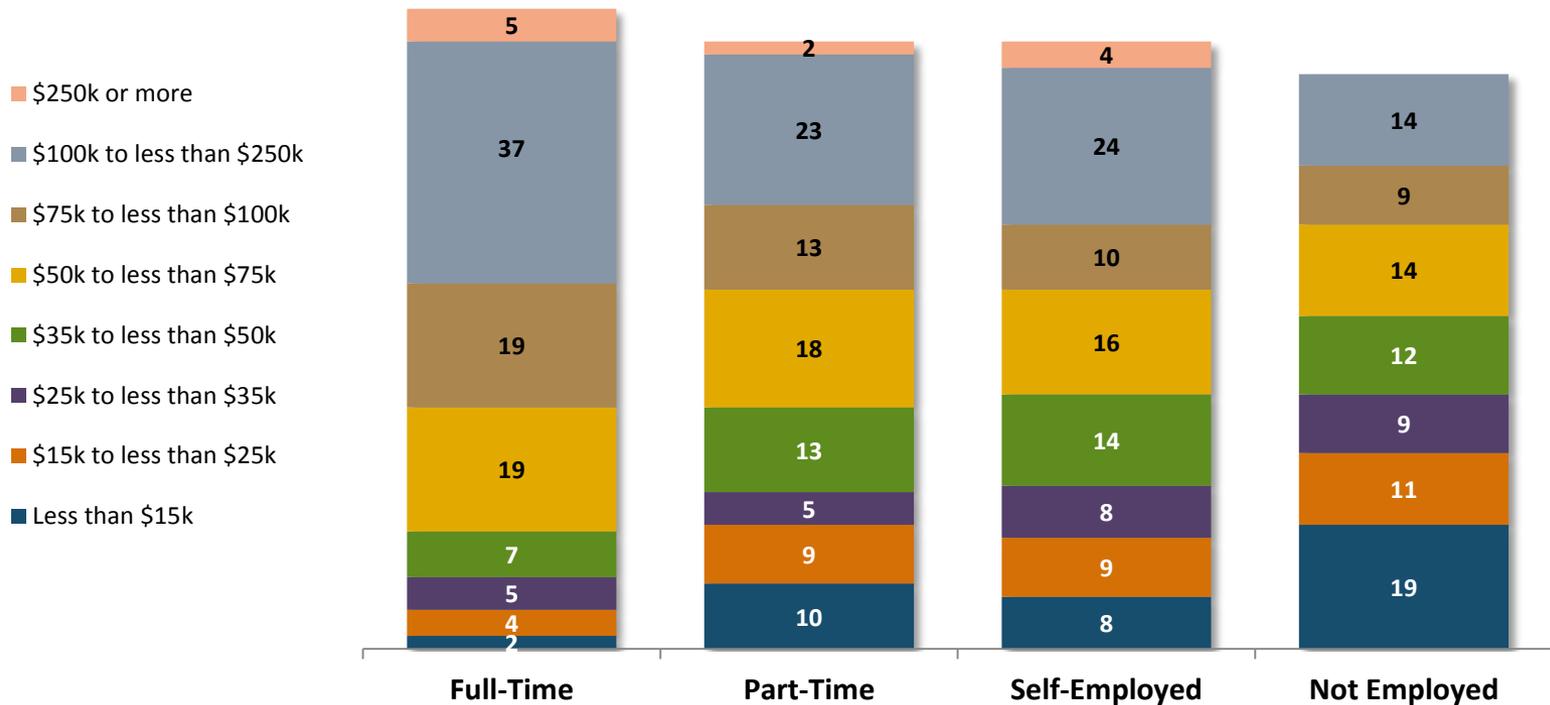
“Which of the following are your financial priorities right now?” (%)



Total Household Income Among Caregivers

Caregivers who are employed full-time report the highest total household income in 2016 at \$79,000 (estimated median), followed by those who are employed part-time (\$53,000), self-employed (\$52,000), and not employed (\$36,000).

Total Household Income in 2016 (%)



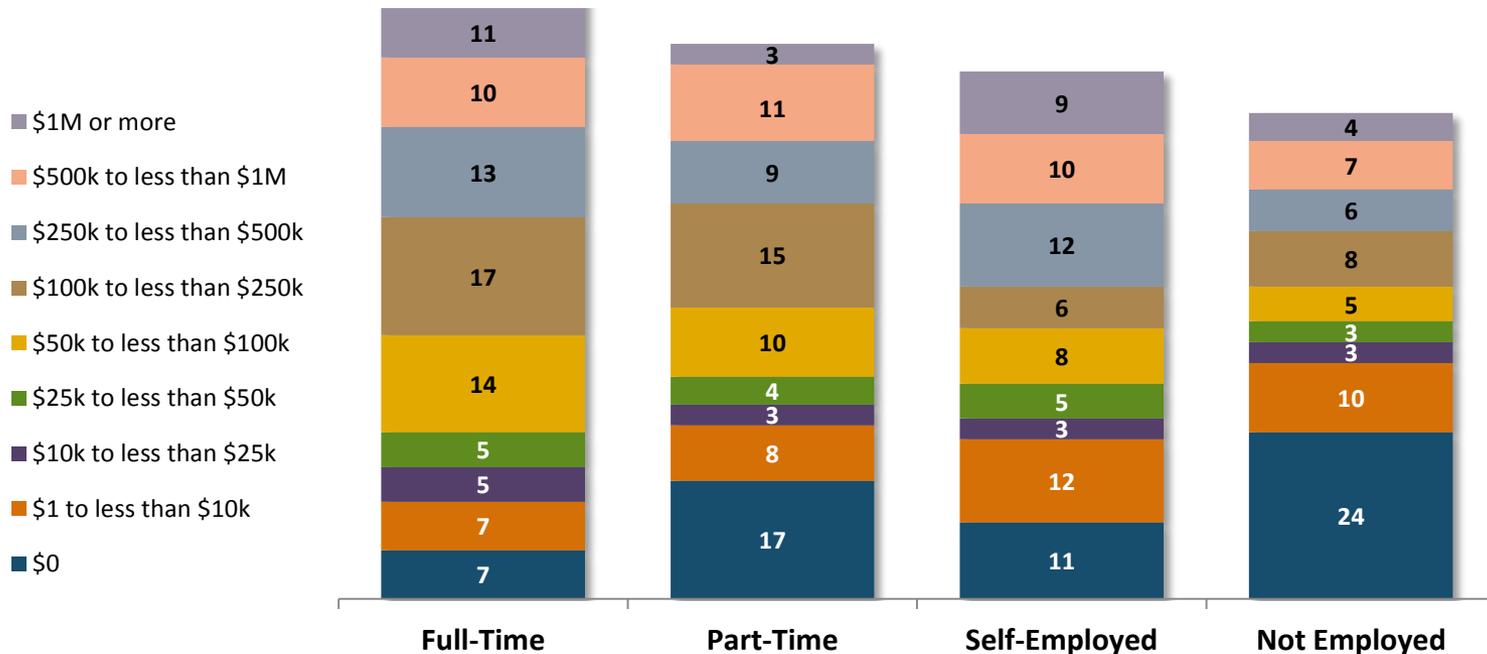
Decline to answer	2	7	7	12
Estimated Median	\$79,000	\$53,000	\$52,000	\$36,000

Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

Total Household Retirement Savings Among Caregivers

Caregivers who are employed full-time report the most total household retirement savings in all accounts at \$117,000 (estimated median), followed those who are self-employed (\$72,000), employed part-time (\$68,000), and not employed (\$8,000). A noteworthy 24 percent of caregivers who are not employed and 17 percent of those who are employed part-time indicate they have no savings in retirement accounts.

Total Household Retirement Savings in All Accounts (%)



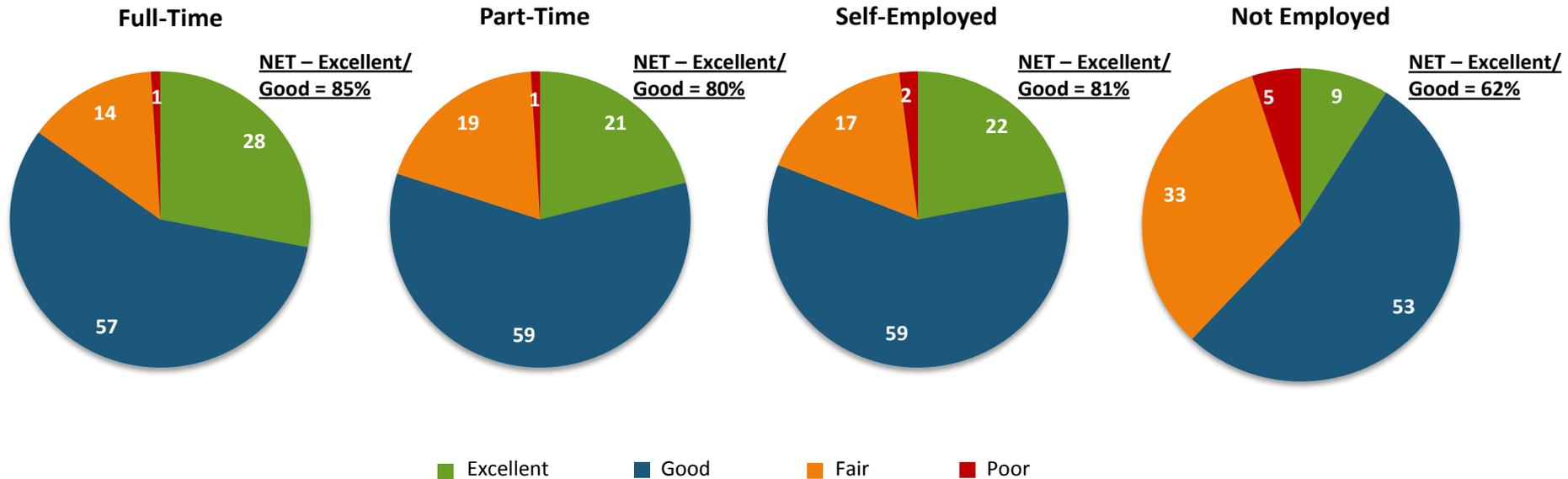
	Full-Time	Part-Time	Self-Employed	Not Employed
Not sure	6	7	14	17
Decline to answer	5	13	10	13
Estimated Median	\$117,000	\$68,000	\$72,000	\$8,000

Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

Caregivers' Self-Described General Health

Most caregivers describe their general health as being excellent or good, a finding which is much higher among those who are employed full-time (85 percent), part-time (80 percent), or self-employed (81 percent), compared to those who are not employed (62 percent). A noteworthy 38 percent of caregivers who are not employed indicate their health is fair (33 percent) or poor (5 percent).

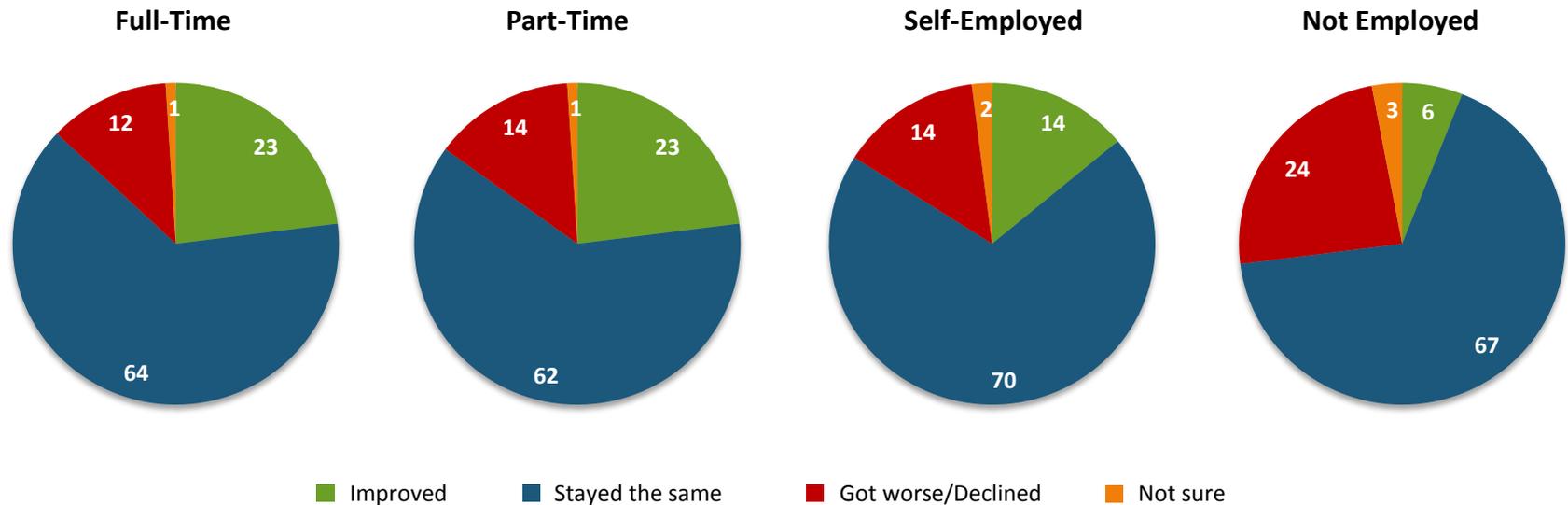
General Health Status (%)



Changes in General Health Since Becoming a Caregiver

Most caregivers indicate their general health has stayed the same since becoming a caregiver, a finding which is relatively consistent among caregivers who are employed full-time (64 percent), employed part-time (62 percent), self-employed (70 percent), or not employed (67 percent). An alarming 24 percent of caregivers who are not employed say their general health has gotten worse / declined since becoming a caregiver, a finding that is much higher than that of caregivers who are employed full-time (12 percent), employed part-time (14 percent), and self-employed (14 percent). A noteworthy 23 percent of caregivers who are employed either full-time or part-time indicate their health has improved since becoming a caregiver.

Changes in General Health Since Becoming a Caregiver (%)



Caregivers' Health Insurance

Most caregivers have health insurance, a finding which is relatively consistent among caregivers who are employed full-time (95 percent), employed part-time (86 percent), self-employed (86 percent), and not employed (89 percent). Caregivers who are employed full-time (67 percent) and part-time (34 percent) most frequently obtain health insurance through an employer, while caregivers who are not employed (37 percent) do so through Medicare and those who are self-employed (20 percent) do so from a private health insurance company.

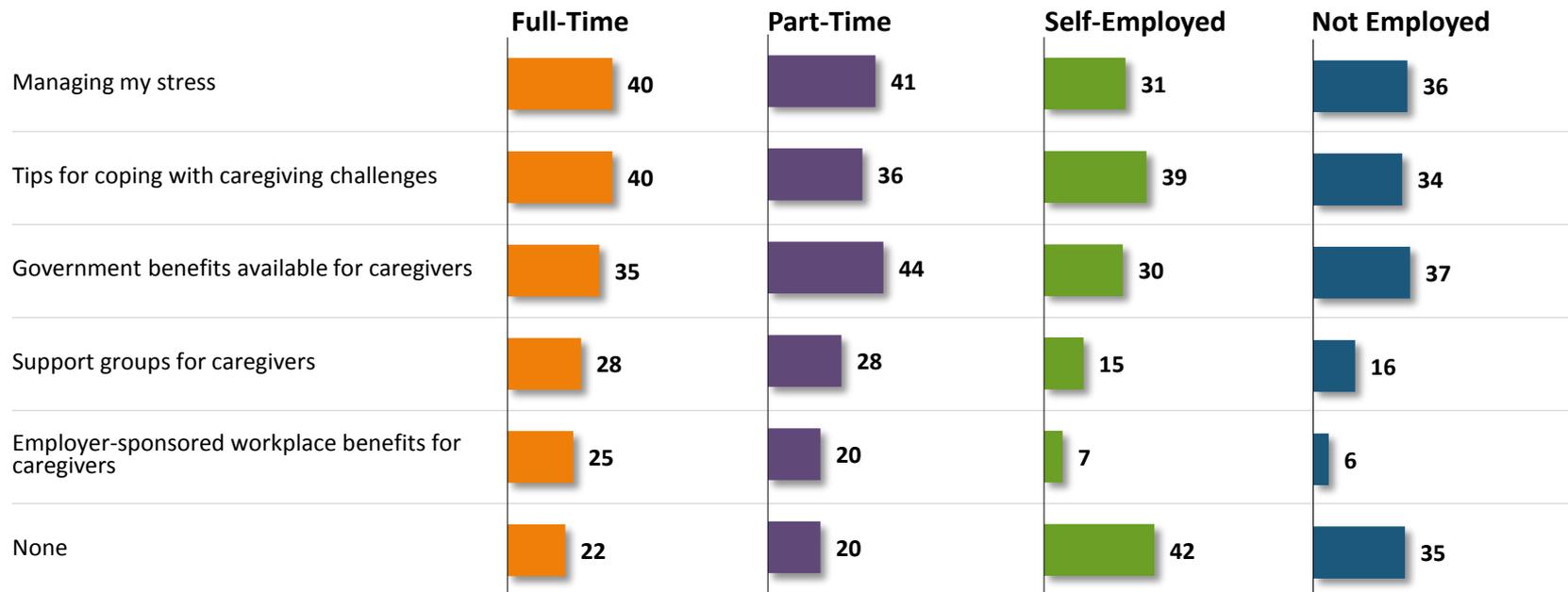
“Which of the following best describes how you primarily receive health insurance?” (%)

	Full-Time	Part-Time	Self-Employed	Not Employed
NET – Have Insurance	95	86	86	89
I receive benefits through an employer (mine or someone else's)	67	34	14	18
I receive benefits through a union (mine or someone else's)	4	4	2	1
I receive benefits through a trade association (mine or someone else's)	3	2	0	0
I receive benefits from a private insurance plan in the traditional market from my spouse	3	4	5	2
I receive benefits from a private insurance plan in the traditional market from my parents	2	1	0	2
I receive benefits through Medicare (for age or disability reasons)	3	12	17	37
I receive benefits through Medicaid or another state funded program	3	9	12	16
I receive benefits through military service (mine or someone else's)	0	2	1	2
I receive VA benefits from my own service or through my spouse	1	2	1	2
I receive benefits through my college or university	0	1	1	0
I buy my own health insurance from a private health insurance company	8	10	20	4
I buy my own health insurance public health insurance exchange, such as healthcare.gov or the state-based exchange	2	5	12	4
I do not have health insurance at this time	5	14	14	11

Caregivers Would Like More Information to Help Them Personally

When asked what information they would like to help them personally with their caregiving responsibilities, caregivers most frequently cite topics such as stress management, tips for coping with caregiving challenges, and government benefits available for caregivers. These findings are directly consistent by employment status. Of note, caregivers who are employed are somewhat more likely to cite managing stress compared to those who are self-employed or not employed. Conversely, those who are self-employed or not employed are more likely to say “none.”

“Which of the following topics would you like more information to help you personally with your caregiving responsibilities?” (%)



NOTE: Five most commonly selected sources shown.

BASE: ALL QUALIFIED RESPONDENTS

Q850. Which of the following topics would you like more information to help you personally with your caregiving responsibilities? I would like more information about... Select all.

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