

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

Gender

TRANSAMERICA INSTITUTE®

Navigate the Future.

September 2017

TI 0001-0917

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.
- TI is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties.
- TI and its representatives cannot give ERISA, tax, investment or legal advice. This material is provided for informational purposes only and should not be construed as ERISA, tax, investment or legal advice. Interested parties must consult and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here.
- Although care has been taken in preparing this material and presenting it accurately, TI disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it.

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 Gender

TRANSAMERICA INSTITUTE®

Navigate the Future.

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 by Gender

Women and men are similarly likely to be caregivers. Among all caregivers, the survey finds that 53 percent are women and 47 percent are men.

In this chapter, the survey explores who the similarities and differences among women and men in terms of their caregiving responsibilities and impact on their own well-being.

Both women and men caregivers cite similar reasons for becoming a caregiver including a desire to care for their loved one – and they are equally committed to being caregivers. However, women caregivers spend more time per month caregiving and they are far worse off than men in terms of their own financial situations with regards to their income and retirement savings.

Men are more likely than women to be employed which contributes to their having a better financial situation. Among caregivers who are employed, however, men are more likely than women to have experienced some form of adverse action taken by their employers.

Twenty-Six Facts About Caregivers by Gender

- **Most Consider Themselves to Be the Primary Caregivers.** The majority of men and women caregivers consider themselves to be the Primary caregiver of their care recipient. However, men (72 percent) are more likely than women (64 percent) to identify themselves as the Primary caregiver.
- **The Majority of Caregivers Are Caring for a Family Member.** The vast majority of caregivers are caring for a family member, including 88 percent of women caregivers and 87 percent of men caregivers. Parents are the most frequently cited recipients of care among both women (36 percent) and men (31 percent). The second most frequently cited care recipients are spouses/partners with men (22 percent) being slightly more likely to care for a spouse or partner than women (17 percent). Ten percent of both women and men are caring for a child. Nine percent of women and 10 percent of men are caring for a grandparent.
- **Reasons for Becoming a Caregiver.** When asked how they came to be a caregiver, women (66 percent) and men (61 percent) most frequently cite a desire to care for their loved one as their reason for taking on the role. Other frequently cited reasons include a close relationship with their loved one (60 percent of women, 56 percent of men) and that they have the time and capacity to do so (42 percent of women, 45 percent of men).

Demographic Perspectives by Gender

- **Total Caregiving Hours per Month.** Women caregivers dedicate 60 hours (median) per month to caregiving while men spend 47 hours (median) per month. Women (38 percent) are more likely than men (32 percent) to spend 100 or more hours per month caregiving.
- **Caregiver Duties Performed.** Caregiving entails a broad range of duties. The most frequently cited type of caregiving duty performed for the care recipient is household-related for both women (90 percent) and men (88 percent). Women are more likely to run errands (72 percent), do housework (66 percent) and prepare meals (64 percent) than men. In comparison, men more frequently perform home repairs (40 percent) and home modifications (24 percent) for their care recipient. Women also more frequently engage in social/communication (78 percent) and health-related (72 percent) caregiving duties compared to men (65 percent for both duties, respectively).
- **Hours Spent Caregiving by Types of Duties.** Both men and women caregivers spend the most time per month providing companionship to the care recipient, including 35 hours by men caregivers (median) and 30 hours by women caregivers (median). This is followed by meal preparation (median 22 hours for women, 15 hours for men) and personal care (median 14 hours for women, 12 hours for men). Women (20 hours median) spend twice as many hours per month feeding their care recipient, compared to men (10 hours median). In general, time spent on other caregiving duties (e.g., health-related, medical-related, household, and social/communication duties) is relatively consistent between genders.
- **Sources of Information Relied on to Assist in Caregiving Duties.** Both men and women caregivers most frequently rely on family and friends (46 percent of women, 44 percent of men) and medical professionals (45 percent of women, 44 percent of men) for information to assist with their caregiver duties. Men are slightly more likely than women to rely on online sources, such as medical, Medicare, and Medicaid websites, in order to assist in their caregiving roles. In contrast, women caregivers are more likely to use no outside sources of information, compared to men.
- **Sources for Learning About Medical/Nursing Tasks.** Among caregivers currently performing medical/nursing-related tasks, more than half of men (55 percent) and women (53 percent) most frequently report using hospital or doctor's office personnel to learn how to perform medical/nursing tasks. Of note, men (28 percent) are more likely than women (17 percent) to have learned from caregiver guides. Across potential information sources, men are somewhat more likely than women have used online videos and blogs.

Demographic Perspectives by Gender

- **Caregivers' Sentiments About Their Caregiving Duties.** Both women and men caregivers generally have positive sentiments about their caregiving duties. Almost all women and men caregivers agree that it is important to provide a good quality of life for the care recipient (95 percent of women, 94 percent of men) – and indicate that they like helping and enjoy spending time with the care recipient. Men (58 percent) are more likely than women (52 percent) to say their own health takes a backseat to the health of their care recipient.
- **Employment Status of Caregivers.** Men caregivers (61 percent) are more likely to be employed than women caregivers (42 percent). Fifty-one percent of women describe themselves as not employed, compared to only 28 percent of men. Nineteen percent of both women and men are retired. Thirteen percent of women caregivers are stay-at-home spouses or partners compared to no men.
- **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 a caregiver, 30 percent of men and 21 percent of women have reduced their hours, reduced job responsibilities, and/or switched to a less demanding job. Additionally, 15 percent of women and 14 percent of men have either retired early and/or quit their job.
- **Informing Coworkers About Their Caregiving Duties.** Among employed caregivers, the majority have told their immediate supervisor that they are a caregiver, including 55 percent of women and 59 percent of men. Men (27 percent) are more likely than women (13 percent) to have told their direct reports. Men (25 percent) are also more likely than women (16 percent) to have told Human Resources about their caregiving role. On the other hand, women (41 percent) are much more likely than men (23 percent) to have shared that they are a caregiver with their coworkers. Some have not shared with anyone at work about being their caregiver, including 27 percent of women and 19 percent of men.
- **Employer Support of Caregiving Duties.** Among employed caregivers, most say that their employers are either very or somewhat supportive of their caregiving responsibilities, including 75 percent of men and 66 percent of women. Men (17 percent) and women (16 percent) are similarly likely to say that their employer is not too supportive or not at all supportive. Women (18 percent) are more likely than men (8 percent) to say they don't know whether their employers are supportive.

Demographic Perspectives by Gender

- **Adverse Actions Taken by Employers.** Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by employers. Adverse actions may include being given less attractive assignments, being discriminated against, or being passed over for a promotion, among countless others. Among caregivers who are employed or who have been employed during their time as caregivers, more men (33 percent) compared to women (22 percent) say they have experienced adverse employment actions by a current or former employer as a result of their caregiving responsibilities.
- **Caregivers' Financial Well-Being.** Men caregivers (66 percent) are more likely than women caregivers (47 percent) to describe their financial well-being as excellent or good. In contrast, one-third of women (34 percent) self-report their financial status as fair, compared to only 23 percent of men. Nineteen percent of women caregivers describe their financial well-being as poor, compared to just 11 percent of men.
- **Financial Considerations Before Becoming Caregivers.** Most women (74 percent) and men caregivers (63 percent) say that they gave little or no consideration to their own financial situation when deciding to become a caregiver. Men (17 percent) are more likely than women (10 percent) to indicate they gave it a lot of consideration.
- **Change in Financial Situation as a Result of Caregiving.** Most caregivers say that their financial situation has stayed the same as a result of becoming a caregiver, including 68 percent of women and 62 percent of men. However, one in five women caregivers (20 percent) say their financial situation has worsened as a result of becoming a caregiver, a finding that is slightly higher than that of men caregivers (17 percent). Surprisingly, 18 percent of men caregivers report that their financial situation has actually improved due to their caregiver role, compared to only 8 percent of women.
- **Monthly Personal Expenditures for Caregiving.** Caregivers often find themselves paying out-of-pocket expenses for the care recipient (e.g., groceries, over-the-counter medications, gas, parking). Men caregivers spend \$250 per month (median), a finding that is more than twice the amount spent by women caregivers (\$100 median). Men (14 percent) are nearly three times more likely to spend \$1,000 or more per month on their care recipient than women (5 percent). In contrast, women (18 percent) are more likely to not spend any out-of-pocket money on their care recipient each month, in comparison to men (11 percent).

Demographic Perspectives by Gender

- **Financial Assistance for Caregiving Duties.** Most women caregivers (80 percent) and men caregivers (69 percent) do not receive any form of compensation for their caregiving duties. However, men (31 percent) are more likely than women (20 percent) to receive some financial assistance. Both men and women most frequently received funding from the care recipient (12 percent of men, 8 percent of women) or from family members other than the care recipient (12 percent of men, 5 percent of women).
- **Financial Priorities Among Caregivers.** Men and women caregivers (both 49 percent) most frequently reference paying off some form of debt (i.e., credit card, consumer, student, or mortgage debt) as a current financial priority. Alarming, approximately one-half of women (48 percent) identify “just getting by” as a current financial priority, compared to 37 percent of men. Other frequently cited financial priorities include saving for retirement, paying for healthcare expenses, and supporting children.
- **Total Household Income Among Caregivers.** Men caregivers (\$70,000) have a higher total household income (HHI) than women caregivers (\$46,000 estimated medians). Thirty-eight percent of men caregivers were found to have an HHI of \$100,000 or more, whereas only 19 percent of women have the same HHI. Forty-one percent of women caregivers report an HHI of less than \$50,000 compared to 25 percent of men.
- **Total Household Retirement Savings Among Caregivers.** Men caregivers have seven times more money saved in total household retirement savings accounts than women caregivers. Men report having saved an estimated median of \$130,000 compared to just \$19,000 among women. An alarming one in five women (21 percent) have no household retirement savings, compared to only 9 percent of men. Twelve percent of men have saved \$1 million or more in total household retirement accounts compared to only 3 percent of women.
- **Caregivers’ Self-Described General Health.** Most women and men caregivers self-describe their general health as excellent or good, including 71 percent of women and 79 percent of men. However, men (24 percent) are more likely than women (15 percent) to report having excellent health. In contrast, women (29 percent) and more likely than men (21 percent) to say they are in fair or poor health.
- **Changes in General Health Since Becoming a Caregiver.** Sixty-five percent of women and men caregivers say their general health has stayed the same since taking on their role as a caregiver. However, one in five women (20 percent) indicate their general health has declined since becoming a caregiver, compared to only 14 percent of men. Conversely, men caregivers (20 percent) are nearly twice as likely as women (12 percent) to say that their general health has improved since becoming a caregiver.

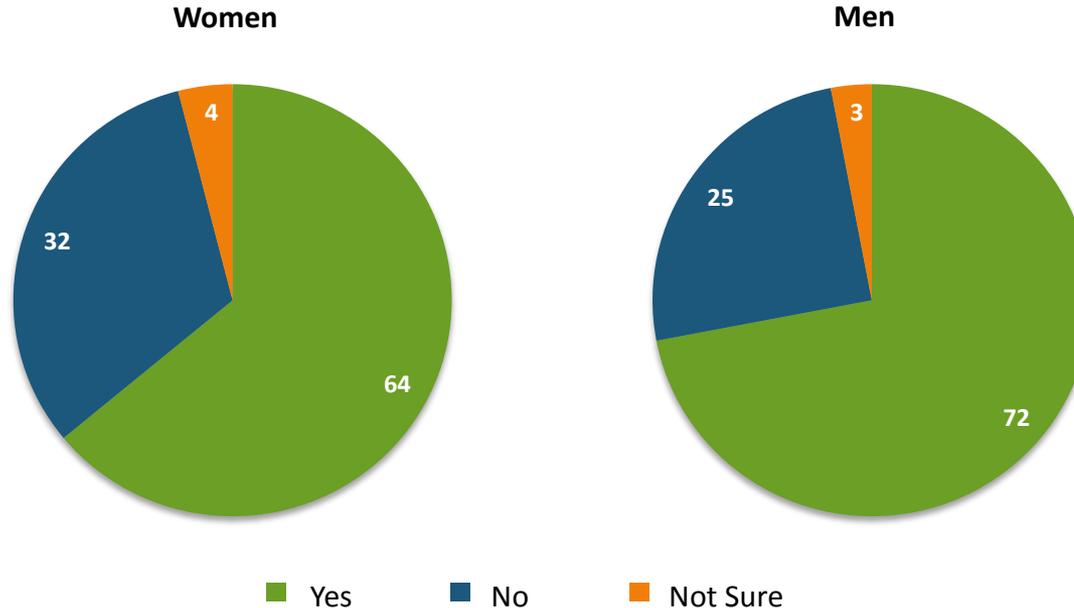
Demographic Perspectives by Gender

- **Caregivers' Health Insurance.** Most caregivers currently have health insurance, including 88 percent of women and 93 percent of men. Both men (42 percent) and women (36 percent) most commonly receive health insurance through an employer, with Medicare being the second most frequently cited provider of health insurance benefits (18 percent of men, 20 percent of women).
- **Caregivers Would Like More Information to Help Them Personally.** The three most frequently requested topics among women and men caregivers to help them personally with their caregiving responsibilities are: managing stress (39 percent women, 37 percent men), tips for coping with caregiving challenges (38 percent women, 37 percent men), and government benefits available for caregivers (36 percent women, 37 percent men). Men are slightly more likely than women to desire additional information about support groups for caregivers (25 percent of men, 20 percent of women) and employer-sponsored workplace benefits for caregivers (18 percent of men, 13 percent of women).

Most Consider Themselves to Be the Primary Caregivers

The majority of men and women caregivers consider themselves to be the Primary caregiver of their care recipient. However, men (72 percent) are more likely than women (64 percent) to identify themselves as the Primary caregiver.

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

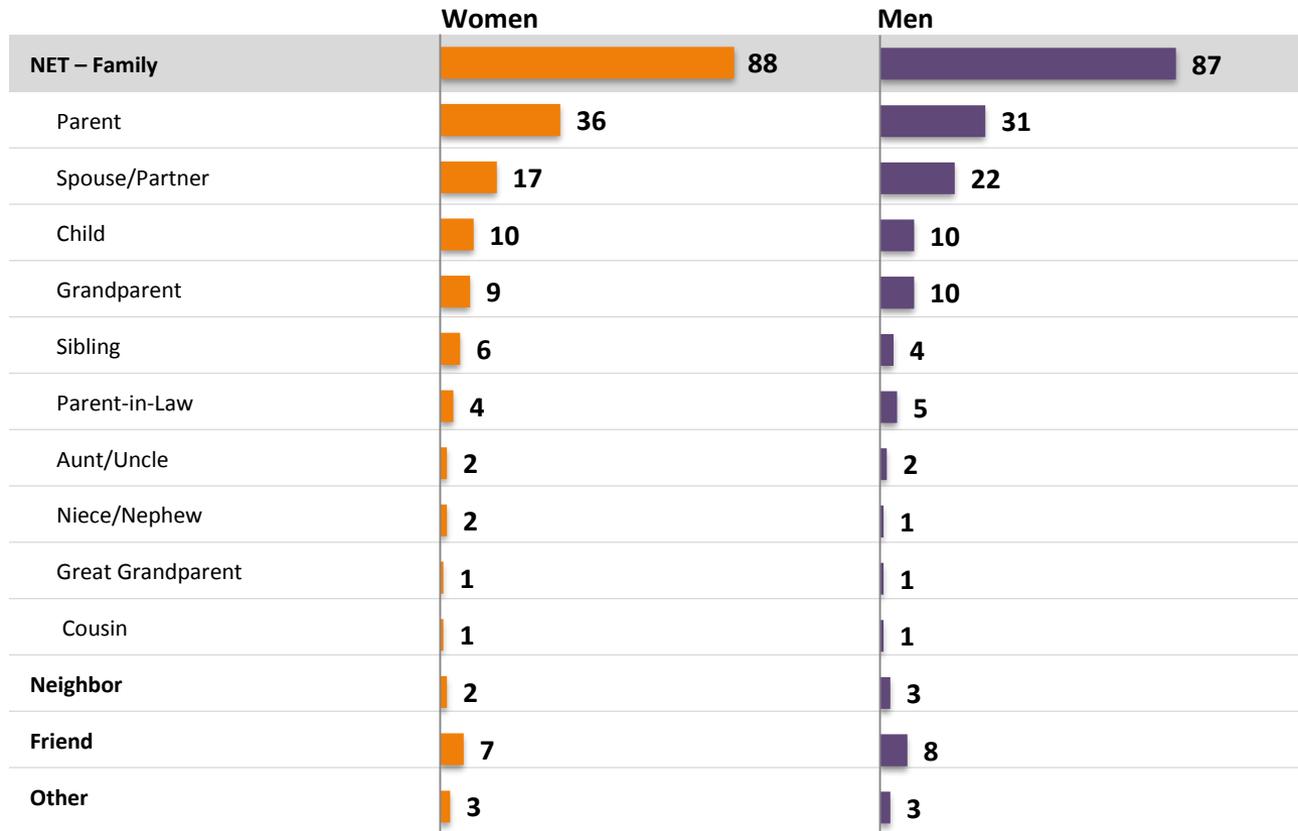


■ Yes ■ No ■ Not Sure

The Majority of Caregivers Are Caring for a Family Member

The vast majority of caregivers are caring for a family member, including 88 percent of women caregivers and 87 percent of men caregivers. Parents are the most frequently cited recipients of care among both women (36 percent) and men (31 percent). The second most frequently cited care recipients are spouses/partners with men (22 percent) being slightly more likely to care for a spouse or partner than women (17 percent). Ten percent of both women and men are caring for a child. Nine percent of women and 10 percent of men are caring for a grandparent.

Relationship to Care Recipient (%)



BASE: ALL QUALIFIED RESPONDENTS

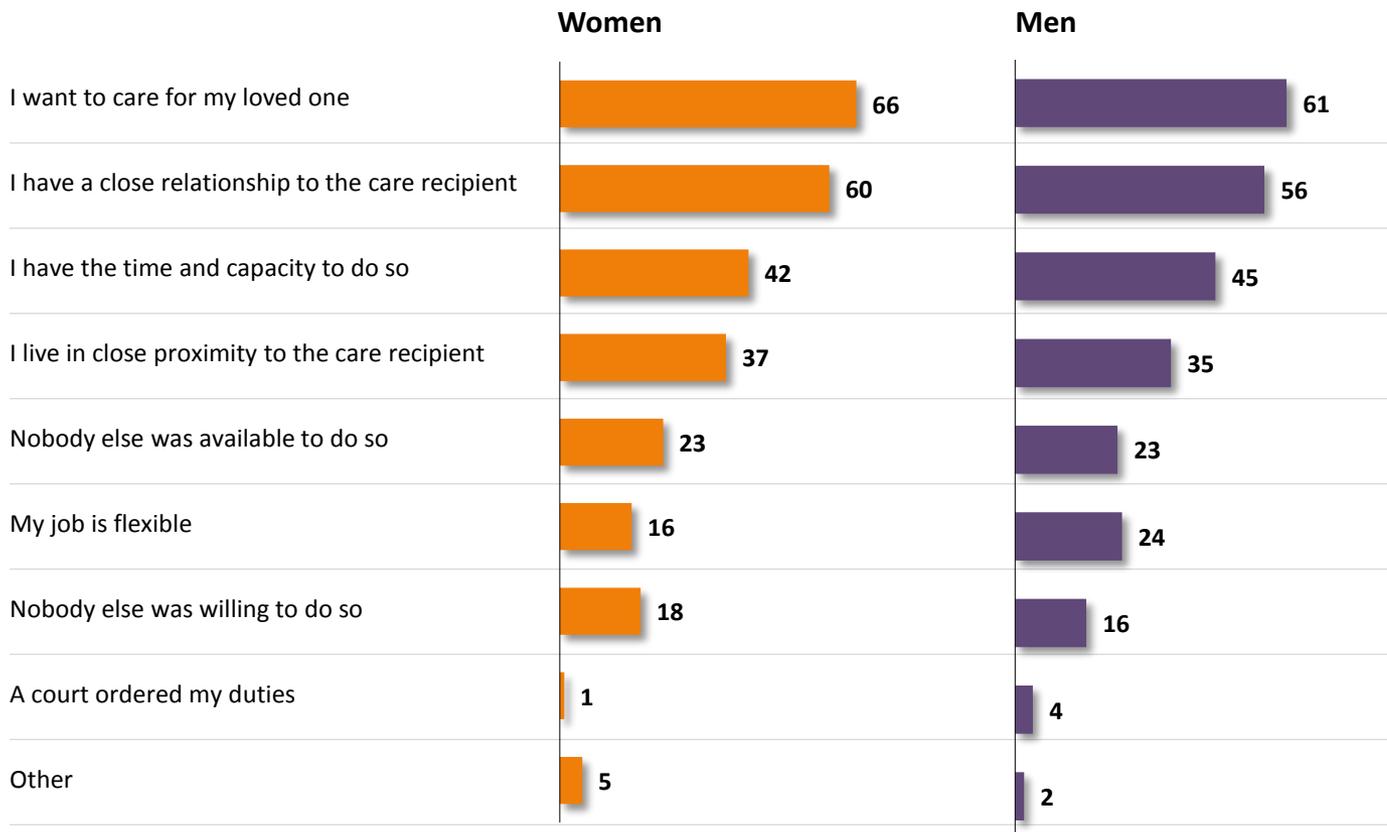
Q700. You mentioned providing care for [INSERT ANSWER FROM Q610] individual(s).

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

Reasons for Becoming a Caregiver

When asked how they came to be a caregiver, women (66 percent) and men (61 percent) most frequently cite a desire to care for their loved one as their reason for taking on the role. Other frequently cited reasons include a close relationship to the care recipient (60 percent of women, 56 percent of men) and that they have the time and capacity to do so (42 percent of women, 45 percent of men).

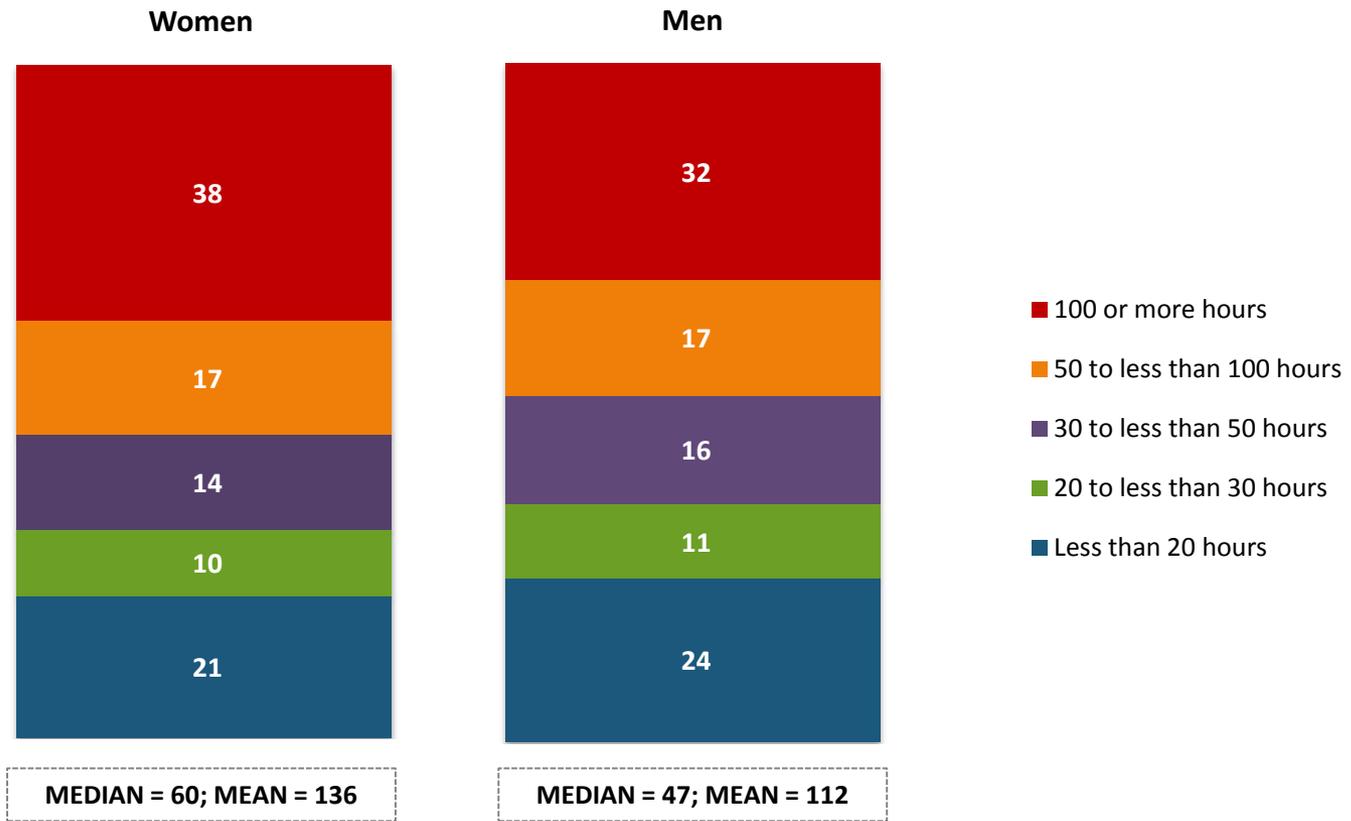
Reasons for Becoming a Caregiver (%)



Total Caregiving Hours per Month

Women caregivers dedicate 60 hours (median) per month to caregiving while men spend 47 hours (median) per month. Women (38 percent) are more likely than men (32 percent) to spend 100 or more hours per month caregiving.

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 entails a broad range of duties.

The most frequently cited type of caregiving duty performed for the care recipient is household-related for both women (90 percent) and men (88 percent).

Women are more likely to run errands (72 percent), do housework (66 percent) and prepare meals (64 percent) than men. In comparison, men more frequently perform home repairs (40 percent) and home modifications (24 percent) for their care recipient.

Women also more frequently engage in social/communication (78 percent) and health-related (72 percent) caregiving duties compared to men (65 percent for both duties, respectively).

Types of Caregiving Duties Performed	Women	Men
NET – Household	90%	88%
Running errands	72%	63%
Housework	66%	53%
Meal preparation	64%	53%
Home repairs	21%	40%
Home modifications	15%	24%
NET – Social/Communication	78%	65%
Companionship	69%	53%
Basic communications	33%	28%
Language translation	7%	8%
NET – Health-Related	72%	65%
Accompanying to medical appointments	65%	57%
Healthcare coordination	50%	38%
Health insurance coordination	29%	30%
NET – Personal Care	62%	62%
Mobility	38%	39%
Personal care	39%	30%
Feeding	27%	27%
Incontinence care	17%	13%
NET – Medical-Related	54%	44%
Medication management	50%	39%
Medical treatment administration	16%	16%
Paying bills/Managing finances	42%	45%
Other	4%	4%

Hours Spent Caregiving by Types of Duties

Both men and women caregivers spend the most time per month providing companionship to the care recipient, including 35 hours by men caregivers (median) and 30 hours by women caregivers (median). This is followed by meal preparation (median 22 hours for women, 15 hours for men) and personal care (median 14 hours for women, 12 hours for men).

Women (20 hours median) spend twice as many hours per month feeding their care recipient, compared to men (10 hours median).

In general, time spent on other caregiving duties (e.g., health-related, medical-related, household, and social/communication duties) is relatively consistent between genders.

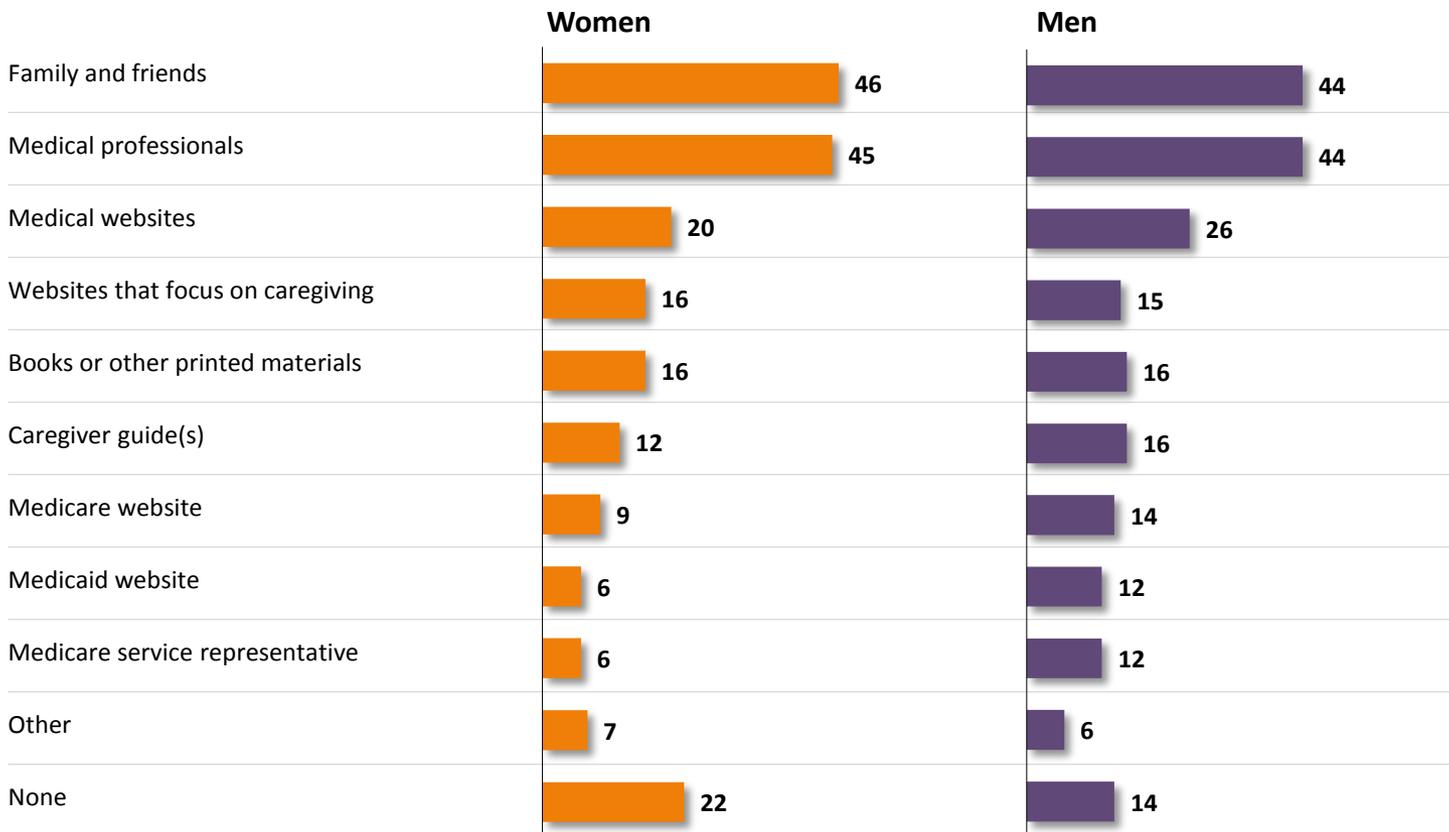
Note: The median is the midpoint of the range of each response category. The mean is the average of all responses.

Time Spent On Caregiving Duties Each Month (hours per month)	Women		Men	
	Median	Mean	Median	Mean
Household				
Running errands	8	21	8	15
Housework (e.g., cleaning, laundry)	15	33	10	20
Meal preparation	22	37	15	24
Home repairs	2	11	4	9
Home modifications	2	9	3	7
Social/Communication				
Companionship	30	94	35	88
Basic communications	12	55	8	33
Language translation	4	13	5	17
Health-Related				
Accompanying to medical appointments	4	12	5	9
Healthcare coordination	3	11	3	7
Health insurance coordination	2	11	2	6
Personal Care				
Mobility	10	28	8	19
Personal care	14	29	12	20
Feeding	20	41	10	25
Incontinence care	7	26	5	16
Medical-Related				
Medication management	4	19	5	13
Medical treatment administration	5	22	5	13
Paying bills/Managing finances				
	3	10	3	8
Other				
	6	103	4	23

Sources of Information Relied on to Assist in Caregiving Duties

Both men and women caregivers most frequently rely on family and friends (46 percent of women, 44 percent of men) and medical professionals (45 percent of women, 44 percent of men) for information to assist with their caregiver duties. Men are slightly more likely than women to rely on online sources, such as medical, Medicare, and Medicaid websites, in order to assist in their caregiving roles. In contrast, women caregivers (22 percent) are more likely to use no outside sources of information, compared to men (14 percent).

Sources of Information to Assist in Caregiving Duties (%)



NOTE: Nine most commonly selected sources shown.

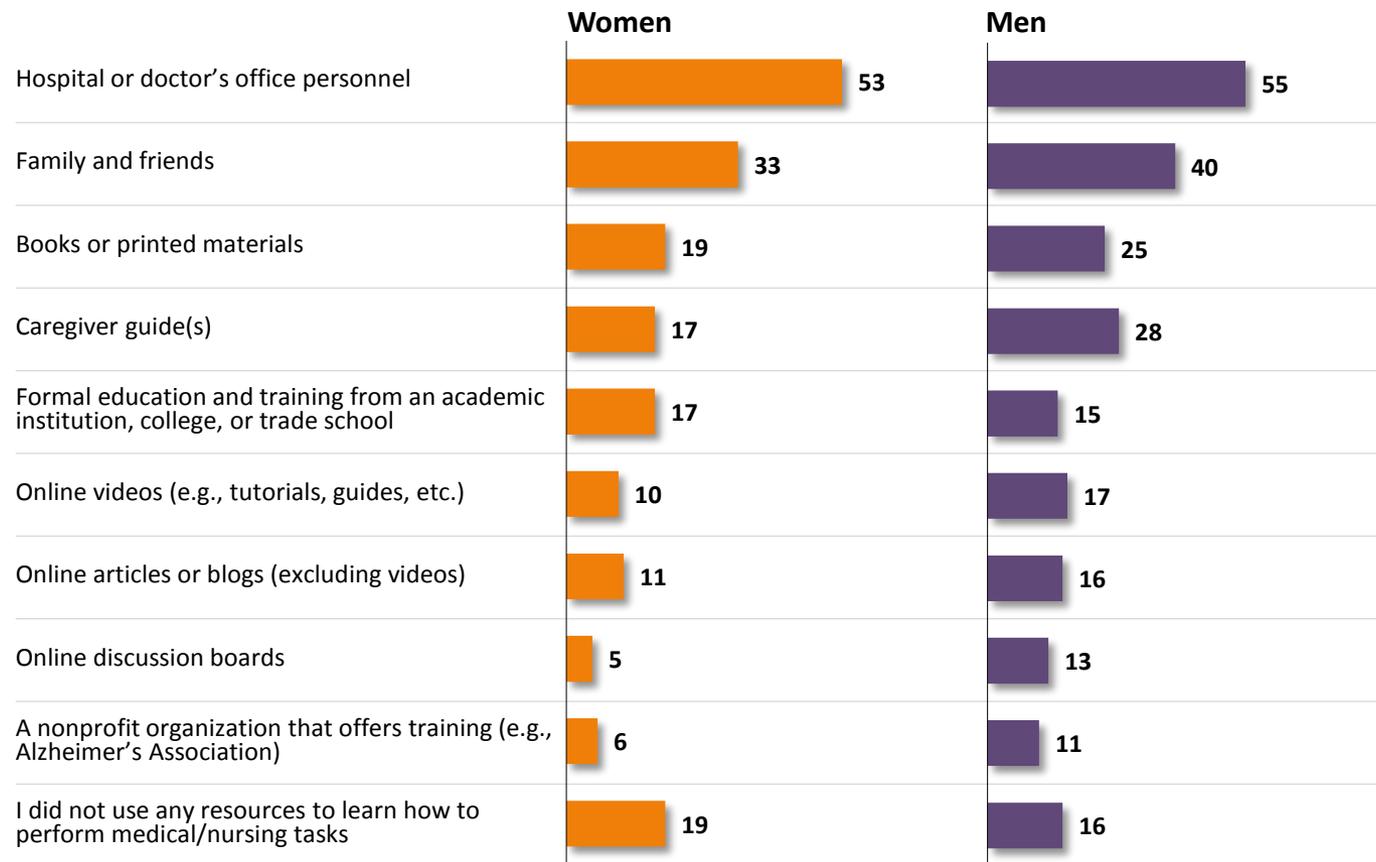
BASE: ALL QUALIFIED RESPONDENTS

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/nursing-related tasks, more than half of men (55 percent) and women (53 percent) most frequently report using hospital or doctor’s office personnel to learn how to perform medical/nursing tasks. Of note, men (28 percent) are more likely than women (17 percent) to have learned from caregiver guides. Across potential information sources, men are somewhat more likely than women have used online videos and blogs.

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.

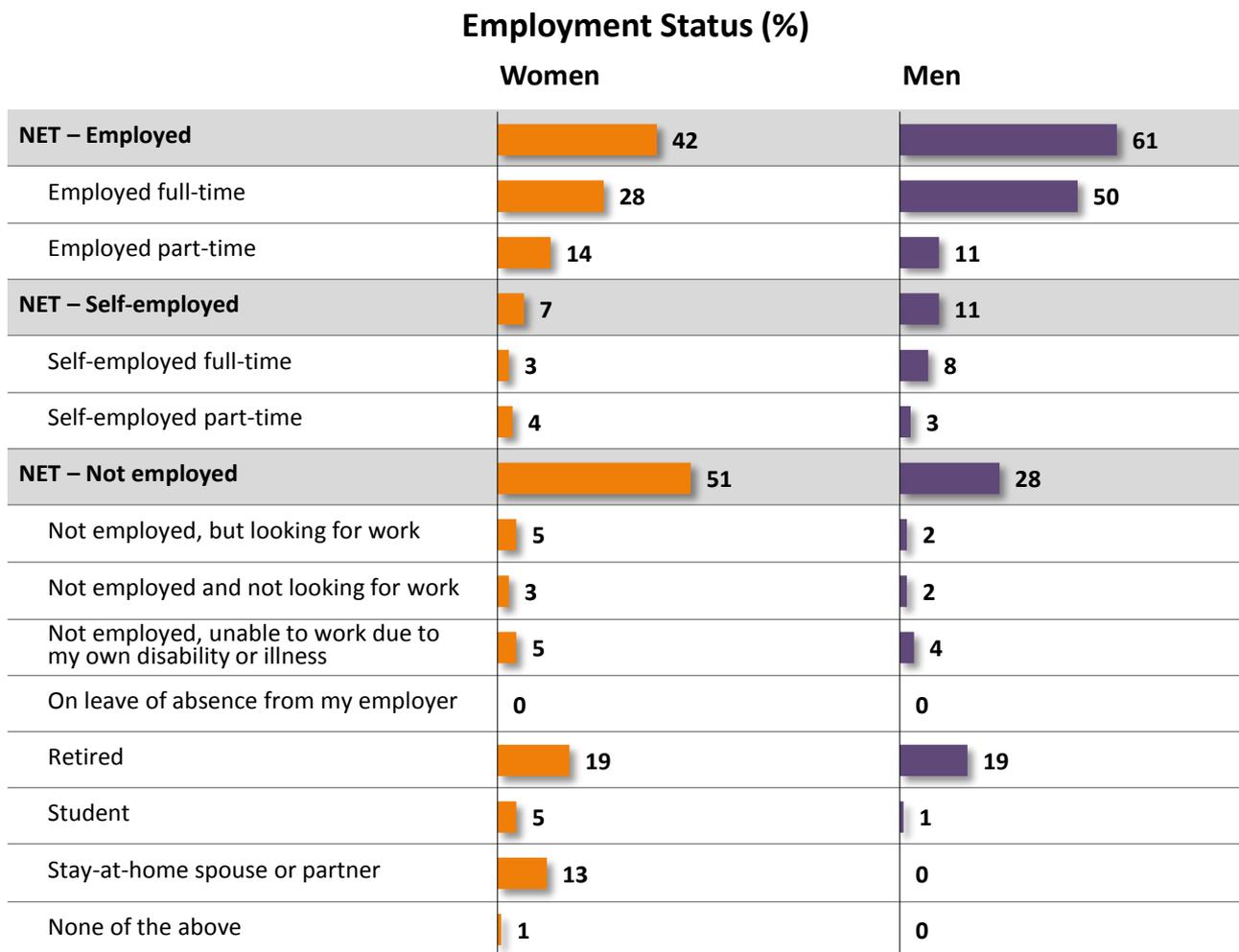
Caregivers' Sentiments About Their Caregiving Duties

Both women and men caregivers generally have positive sentiments about their caregiving duties. Almost all women and men caregivers agree that it is important to provide a good quality of life for the care recipient (95 percent of women, 94 percent of men) – and indicate that they like helping and enjoy spending time with the care recipient. Men (58 percent) are more likely than women (52 percent) to say their own health takes a backseat to the health of their care recipient.

Caregivers' Sentiments About Their Caregiving Duties	Women	Men
	Strongly/Somewhat Agree (NET)	
Positive		
It's important for me to provide a good quality of life for the care recipient	95%	94%
I like helping the care recipient	92%	90%
I enjoy spending time with the care recipient	91%	90%
Being a caregiver gives me a strong sense of purpose	82%	84%
Being a caregiver has led me to take better care of my own health	68%	72%
Being a caregiver has inspired me to document my own health and legal wishes	65%	68%
Negative		
My own health takes a backseat to the health of my care recipient	52%	58%
My caregiving duties leave me feeling physically exhausted	54%	55%
My caregiving duties leave me feeling emotionally exhausted	55%	54%
I need more help with my caregiving duties	42%	54%
With all of my caregiving duties, I barely have time for anything else	43%	48%
My caregiving duties leave me feeling completely overwhelmed	43%	44%

Employment Status of Caregivers

Men caregivers (61 percent) are more likely to be employed than women caregivers (42 percent). Fifty-one percent of women describe themselves as not employed, compared to only 28 percent of men. Nineteen percent of both women and men are retired. Thirteen percent of women caregivers are stay-at-home spouses or partners compared to no men.



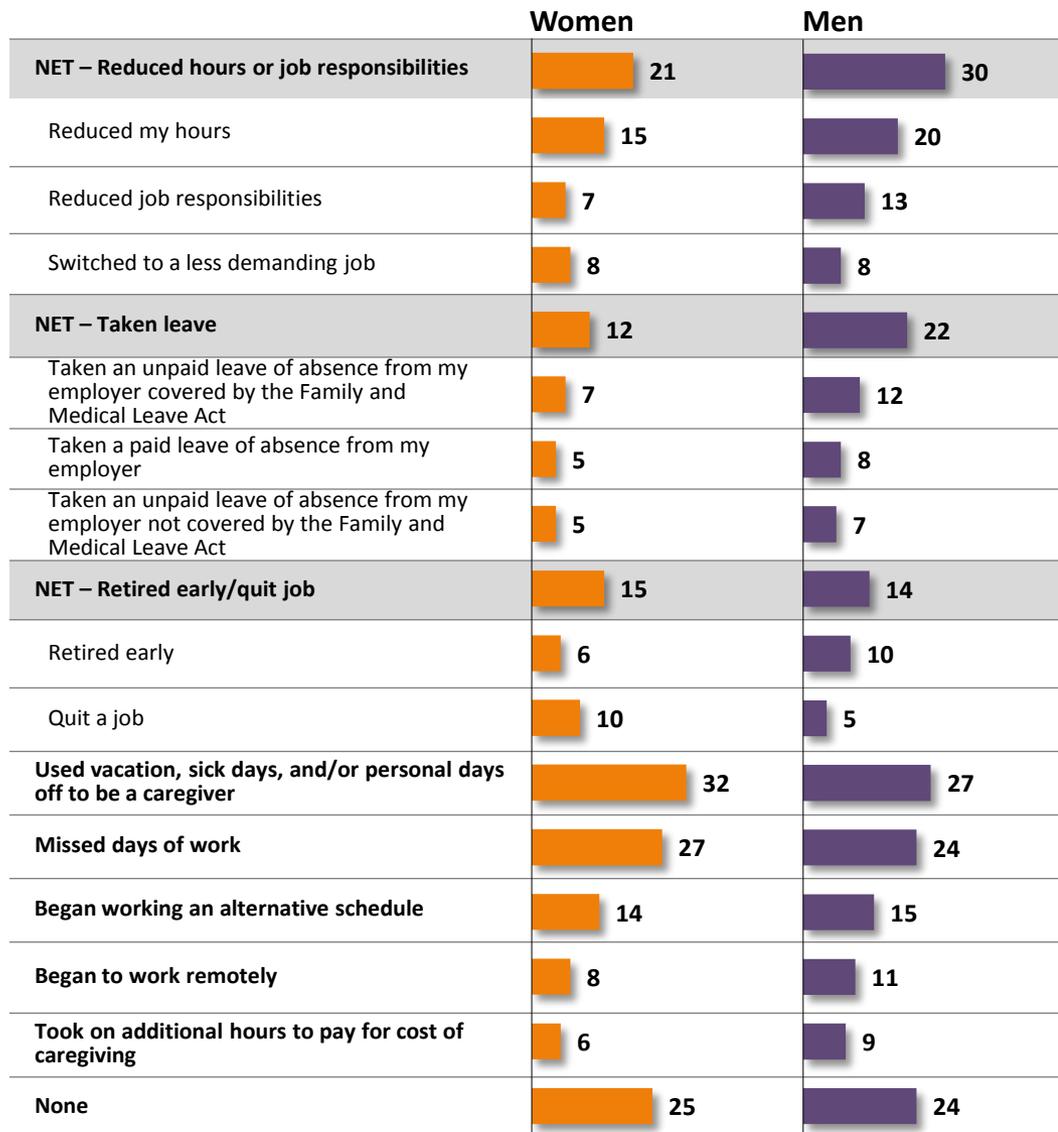
Disruptions to Employment as a Result of Caregiving

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 a caregiver, 30 percent of men and 21 percent of women have reduced their hours, reduced job responsibilities, and/or switched to a less demanding job.

Additionally, 15 percent of women and 14 percent of men have either retired early and/or quit their job.

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



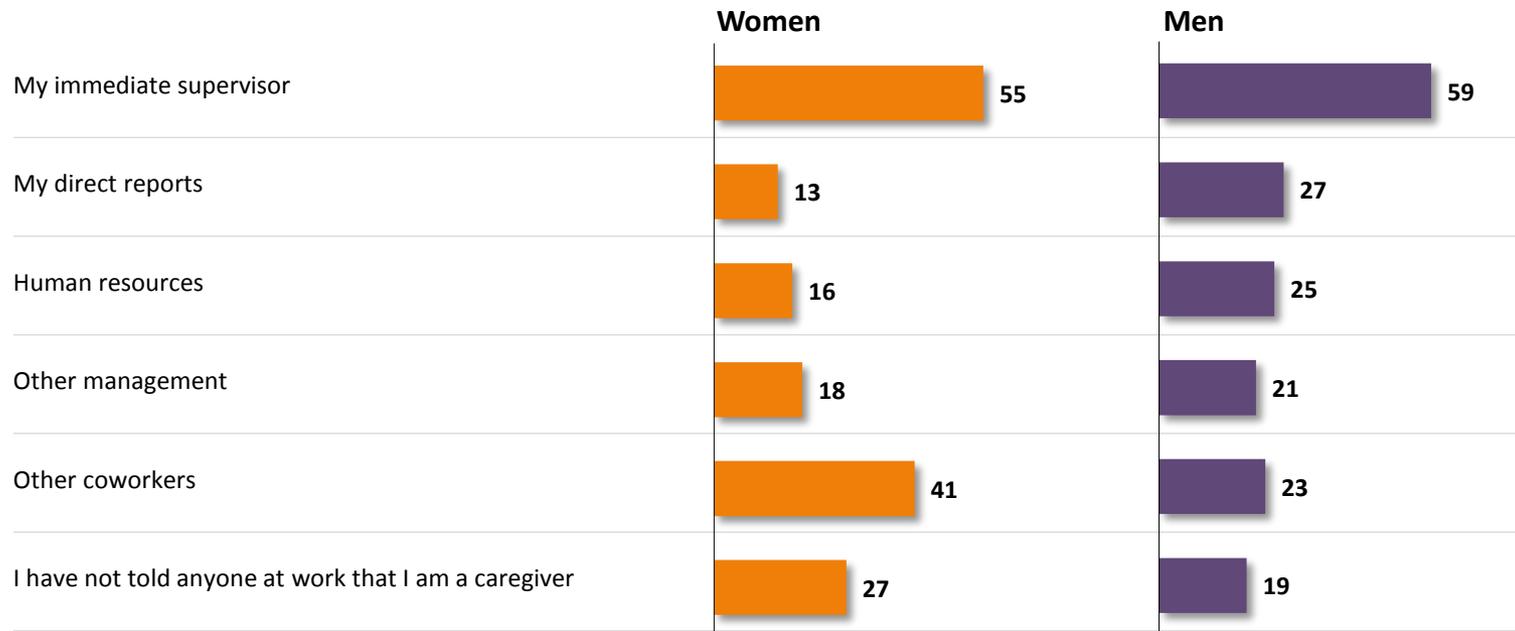
NOTE: Thirteen most commonly selected sources shown.

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 employed caregivers, the majority have told their immediate supervisor that they are a caregiver, including 55 percent of women and 59 percent of men. Men (27 percent) are more likely than women (13 percent) to have told their direct reports. Men (25 percent) are also more likely than women (16 percent) to have told Human Resources about their caregiving role. On the other hand, women (41 percent) are much more likely than men (23 percent) to have shared that they are a caregiver with their coworkers. Some have not shared with anyone at work about being their caregiver, including 27 percent of women and 19 percent of men.

“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.

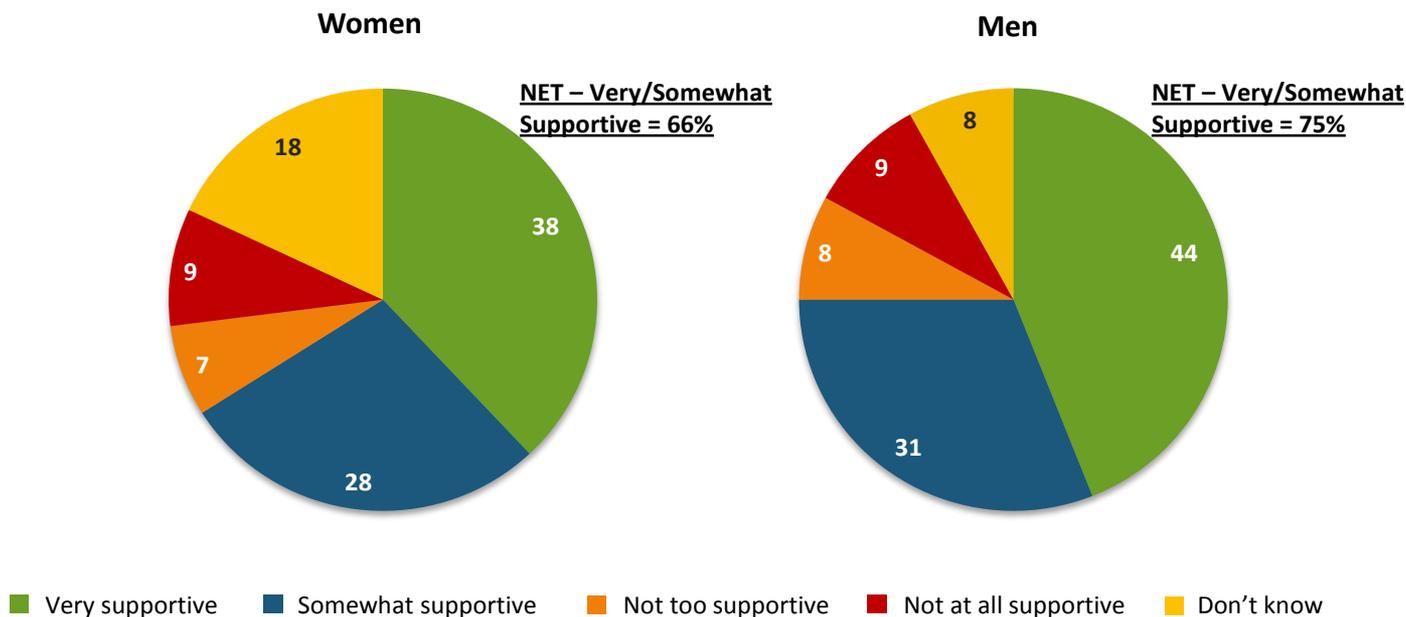
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Employer Support of Caregiving Duties

Among employed caregivers, most say that their employers are either very or somewhat supportive of their caregiving responsibilities, including 75 percent of men and 66 percent of women. Men (17 percent) and women (16 percent) are similarly likely to say that their employer is not too supportive or not at all supportive. Women (18 percent) are more likely than men (8 percent) to say they don't know whether their employers are supportive.

“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 employers. Adverse actions may include being given less attractive assignments, being discriminated against, or being passed over for a promotion, among countless others. Among caregivers who are employed or who have been employed during their time as caregivers, more men (33 percent) compared to women (22 percent) say they have experienced adverse employment actions by a current or former employer as a result of their caregiving responsibilities.

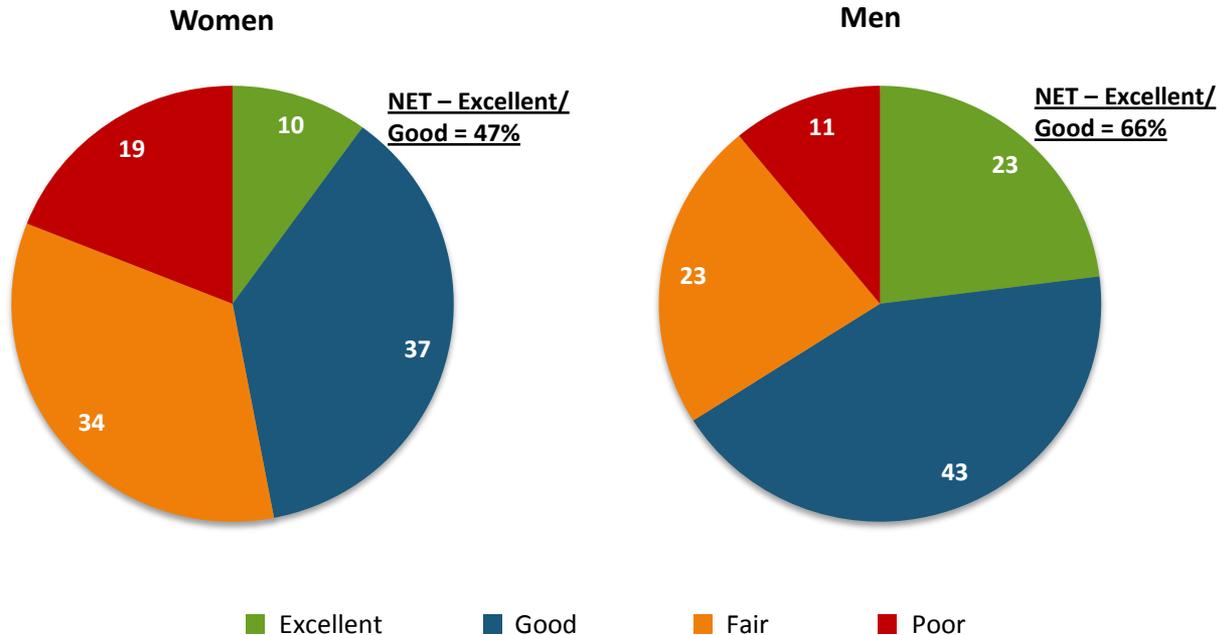
Adverse Employment Actions Experienced as a Result of Caregiving Duties (%)



Caregivers' Financial Well-Being

Men caregivers (66 percent) are more likely than women caregivers (47 percent) to describe their financial well-being as excellent or good. In contrast, one-third of women (34 percent) self-report their financial status as fair, compared to only 23 percent of men. Nineteen percent of women caregivers describe their financial well-being as poor, compared to just 11 percent of men.

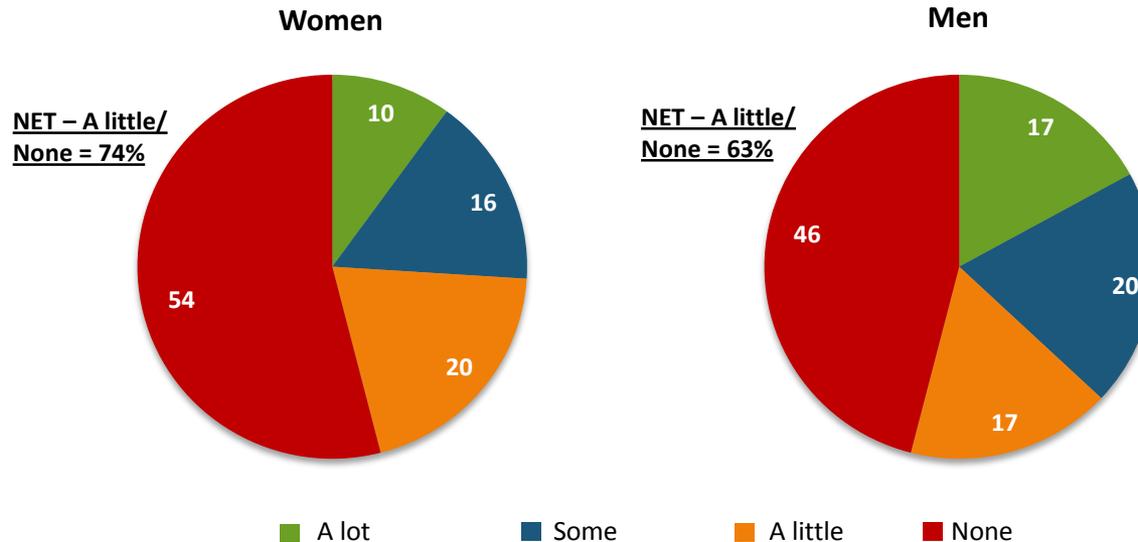
“How would you describe your own financial well-being?” (%)



Financial Considerations Before Becoming Caregivers

Most women (74 percent) and men caregivers (63 percent) say that they gave little or no consideration to their own financial situation when deciding to become a caregiver. Men (17 percent) are more likely than women (10 percent) to indicate they gave it a lot of consideration.

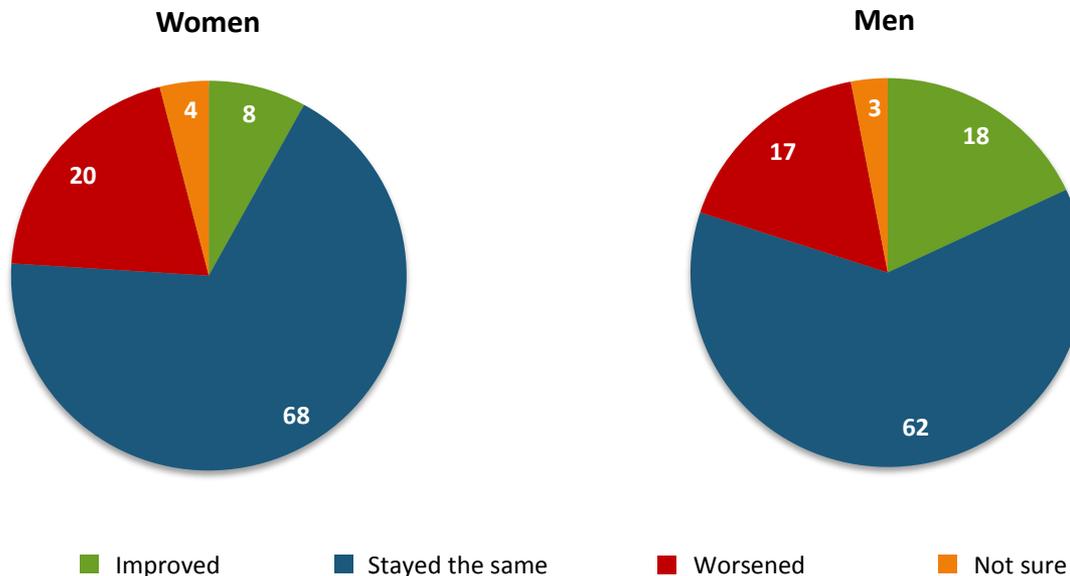
“To what extent did you consider your own financial situation when deciding to become a caregiver?” (%)



Change in Financial Situation as a Result of Caregiving

Most caregivers say that their financial situation has stayed the same as a result of becoming a caregiver, including 68 percent of women and 62 percent of men. However, one in five women caregivers (20 percent) say their financial situation has worsened as a result of becoming a caregiver, a finding that is slightly higher than that of men caregivers (17 percent). Surprisingly, 18 percent of men caregivers report that their financial situation has actually improved due to their caregiver role, compared to only 8 percent of women.

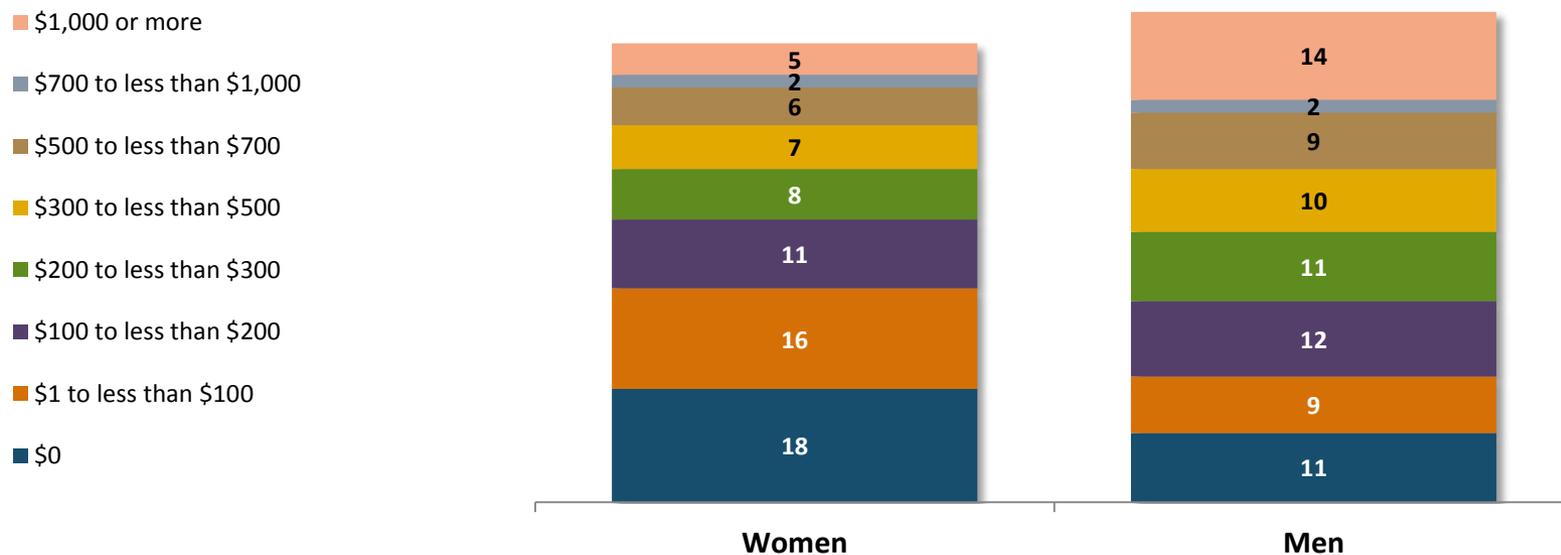
“How has your financial situation changed as a result of becoming a caregiver?”



Monthly Personal Expenditures for Caregiving

Caregivers often find themselves paying out-of-pocket expenses for the care recipient (e.g., groceries, over-the-counter medications, gas, parking). Men caregivers spend \$250 per month (median), a finding that is more than twice the amount spent by women caregivers (\$100 median). Men (14 percent) are nearly three times more likely to spend \$1,000 or more per month on their care recipient than women (5 percent). In contrast, women (18 percent) are more likely to not spend any out-of-pocket money on their care recipient each month, in comparison to men (11 percent).

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



Not sure	27	22
Median	\$100	\$250

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

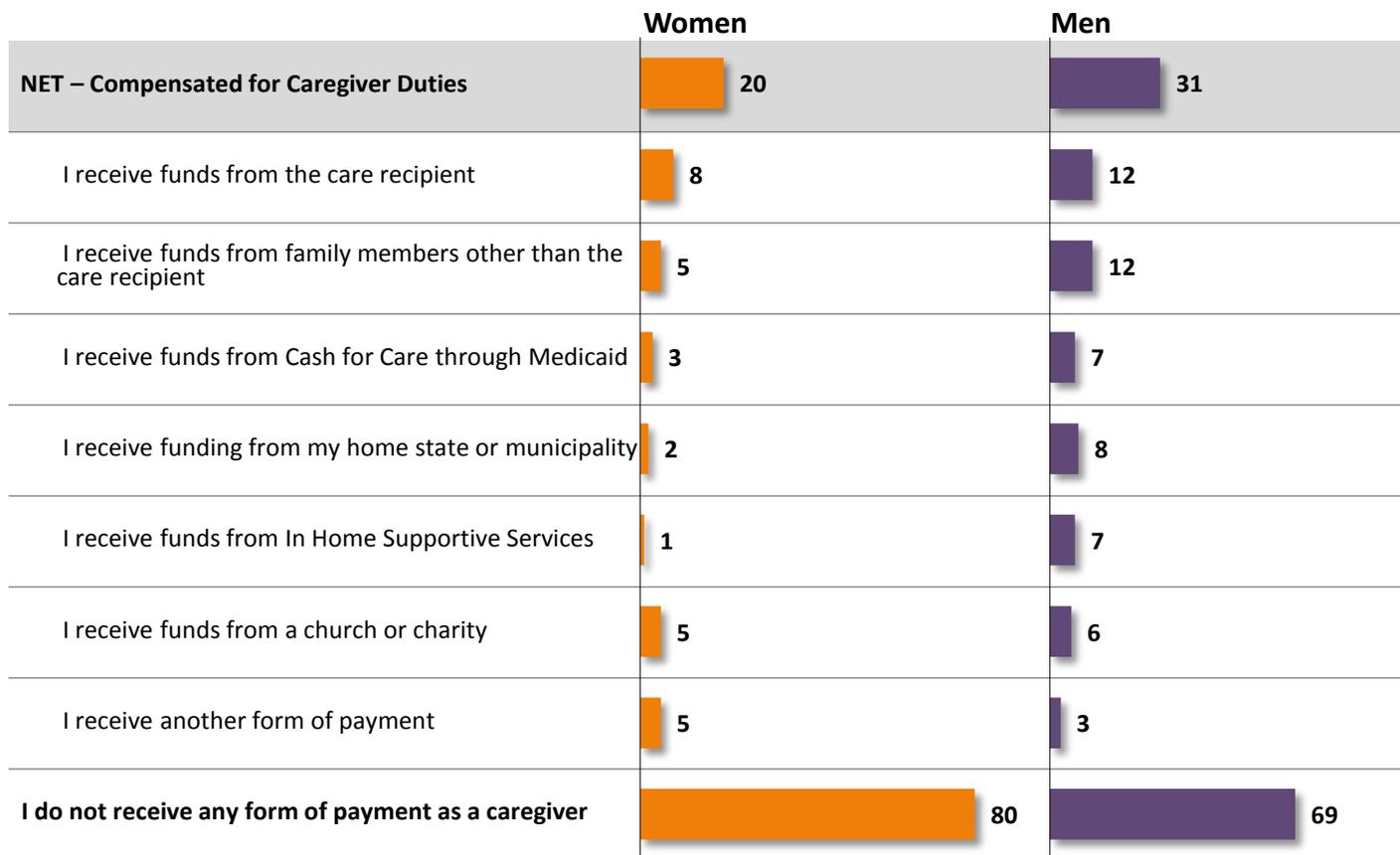
BASE: ALL QUALIFIED RESPONDENTS

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

Most women caregivers (80 percent) and men caregivers (69 percent) do not receive any form of compensation for their caregiving duties. However, men (31 percent) are more likely than women (20 percent) to receive some financial assistance. Both men and women most frequently received funding from the care recipient (12 percent of men, 8 percent of women) or from family members other than the care recipient (12 percent of men, 5 percent of women).

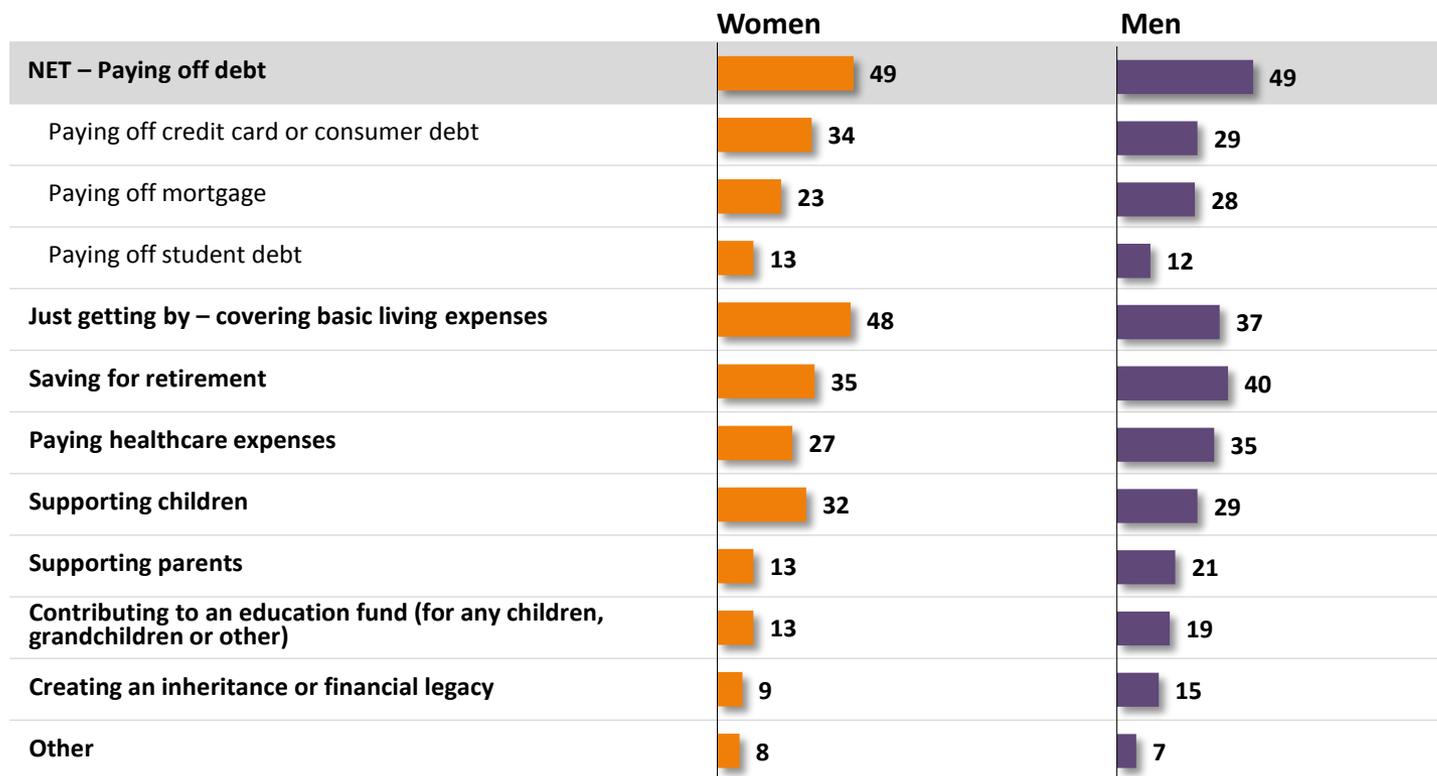
Sources of Financial Assistance Received for Caregiving Duties, If Any (%)



Financial Priorities Among Caregivers

Men and women caregivers (both 49 percent) most frequently reference paying off some form of debt (i.e., credit card, consumer, student, or mortgage debt) as a current financial priority. Alarming, approximately one-half of women (48 percent) identify “just getting by” as a current financial priority, compared to 37 percent of men. Other frequently cited financial priorities include saving for retirement, paying for healthcare expenses, and supporting children.

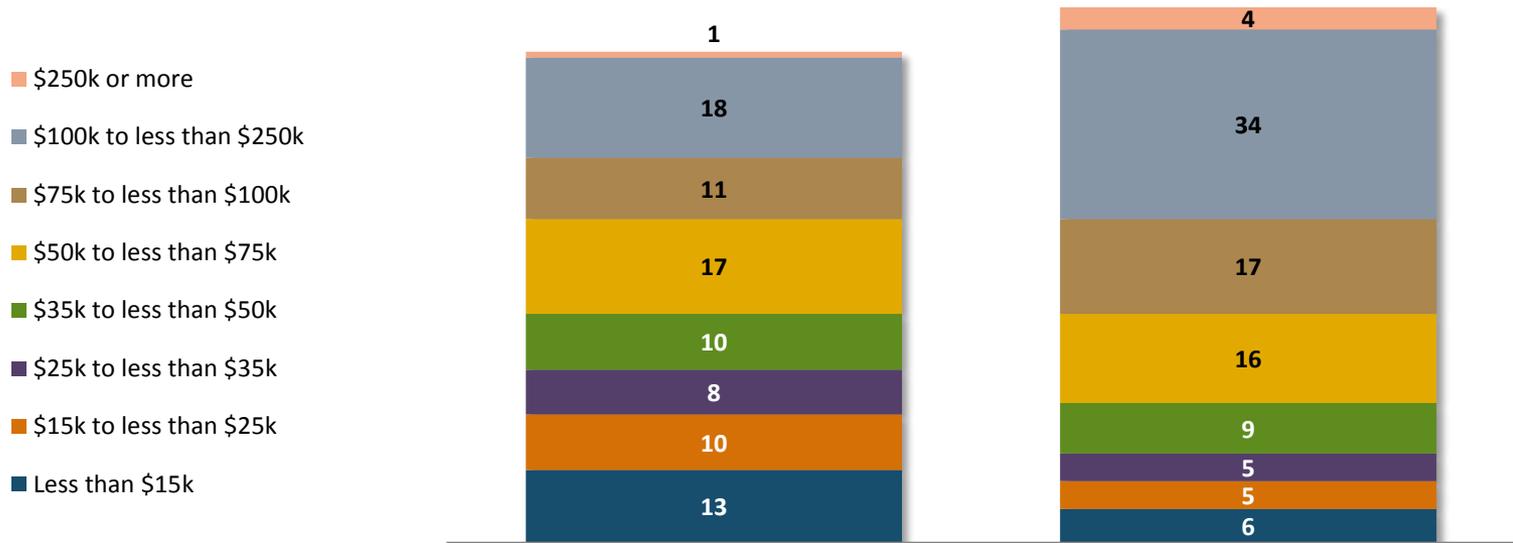
“Which of the following are your financial priorities right now?” (%)



Total Household Income Among Caregivers

Men caregivers had a higher total household income (HHI) in 2016 at \$71,000 (estimated median) compared to just \$46,000 (estimated median) among women caregivers. Thirty-eight percent of men were found to have an HHI of \$100,000 or more, compared to only 19 percent of women. Forty-one percent of women report an HHI of less than \$50,000 compared to 25 percent of men.

Total Household Income in 2016 (%)



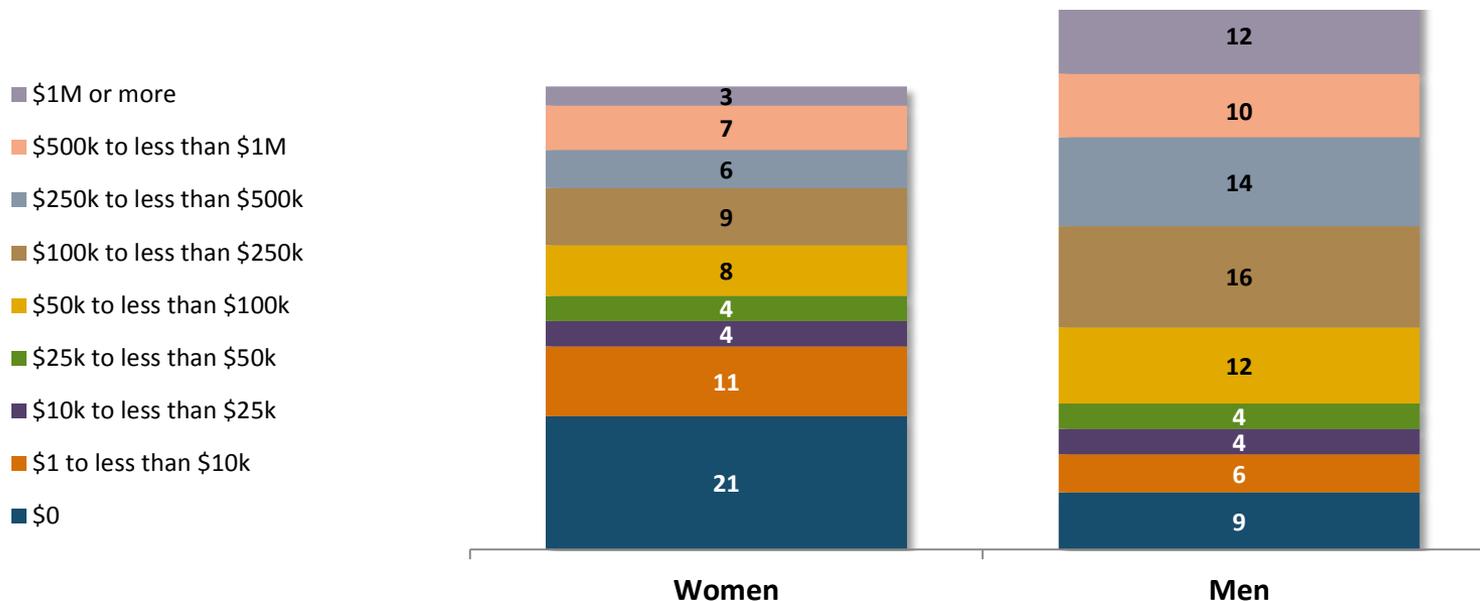
	Women	Men
Decline to answer	12	4
Estimated Median	\$46,000	\$71,000

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

Men caregivers have seven times more money saved in total household retirement savings accounts than women caregivers. Men report having saved an estimated median of \$130,000 compared to just \$19,000 among women. An alarming one in five women (21 percent) have no household retirement savings, compared to only 9 percent of men. Twelve percent of men have saved \$1 million or more in total household retirement accounts compared to only 3 percent of women.

Total Household Retirement Savings in All Accounts (%)



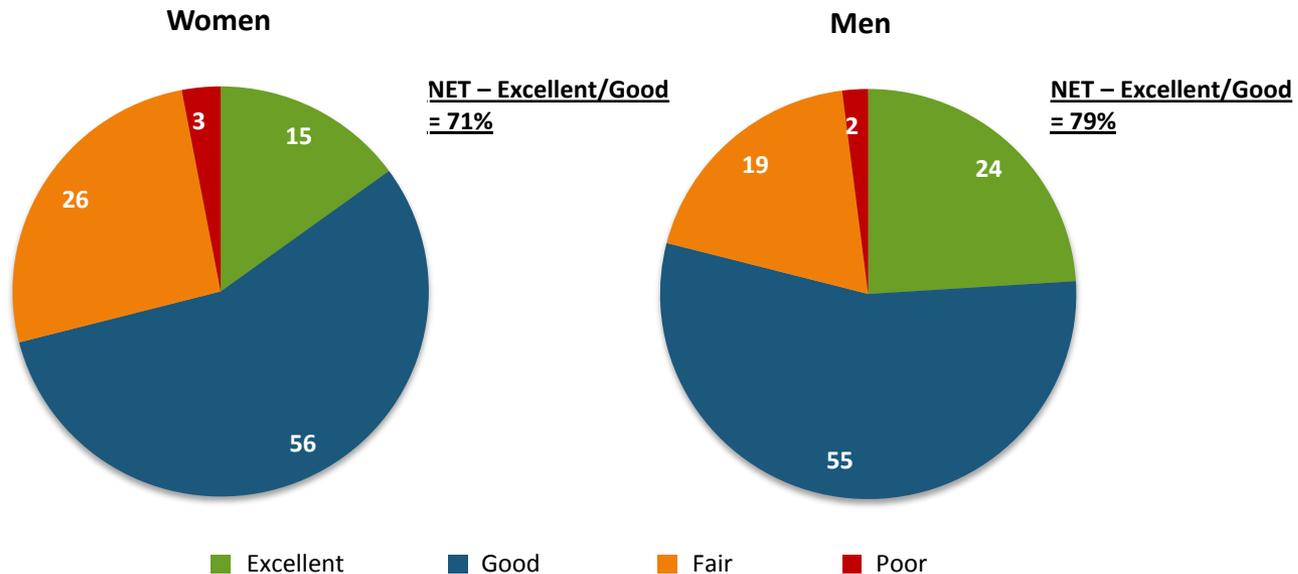
	Women	Men
Not sure	15	7
Decline to answer	12	6
Estimated Median	\$19,000	\$130,000

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 women and men caregivers self-describe their general health as excellent or good, including 71 percent of women and 79 percent of men. However, men (24 percent) are more likely than women (15 percent) to report having excellent health. In contrast, women (29 percent) and more likely than men (21 percent) to say they are in fair or poor health.

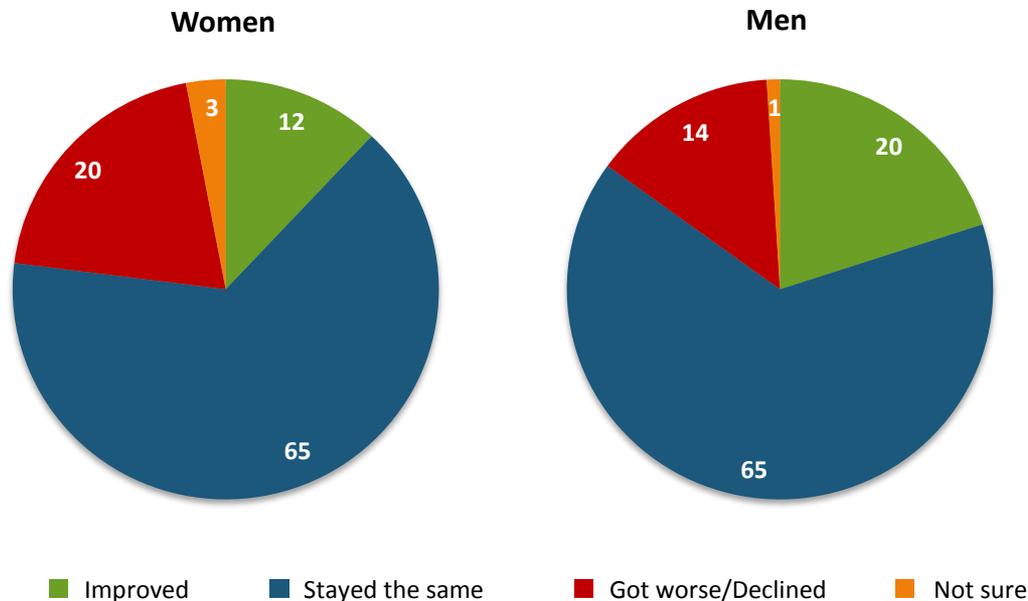
General Health Status (%)



Changes in General Health Since Becoming a Caregiver

Sixty-five percent of women and men caregivers say their general health has stayed the same since taking on their role as a caregiver. However, one in five women (20 percent) indicate their general health has declined since becoming a caregiver, compared to only 14 percent of men. Conversely, men caregivers (20 percent) are nearly twice as likely as women (12 percent) to say that their general health has improved since becoming a caregiver.

Changes in General Health Since Becoming a Caregiver (%)

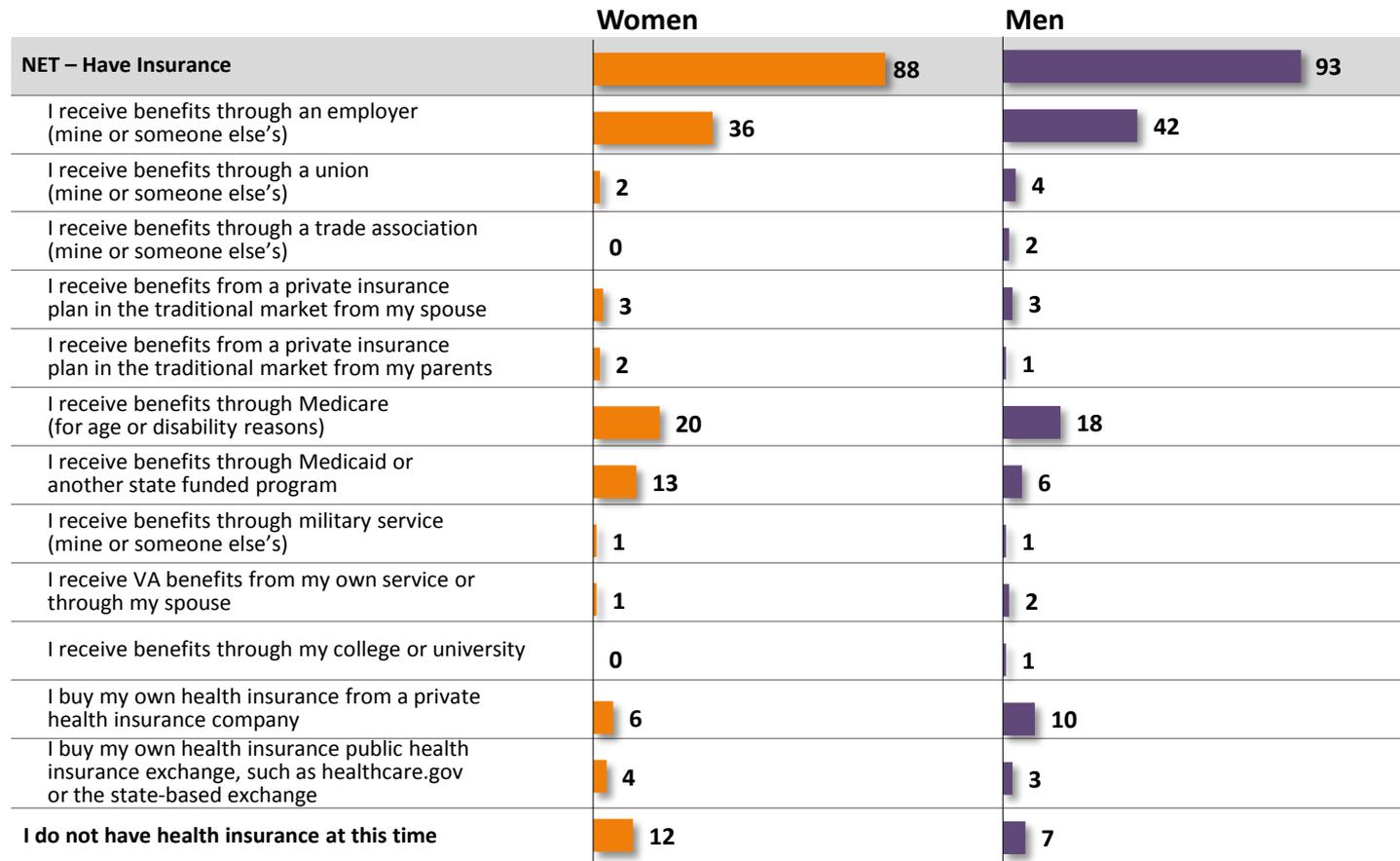


■ Improved ■ Stayed the same ■ Got worse/Declined ■ Not sure

Caregivers' Health Insurance

Most caregivers currently have health insurance, including 88 percent of women and 93 percent of men. Both men (42 percent) and women (36 percent) most commonly receive health insurance through an employer, with Medicare being the second most frequently cited provider of health insurance benefits (18 percent of men, 20 percent of women).

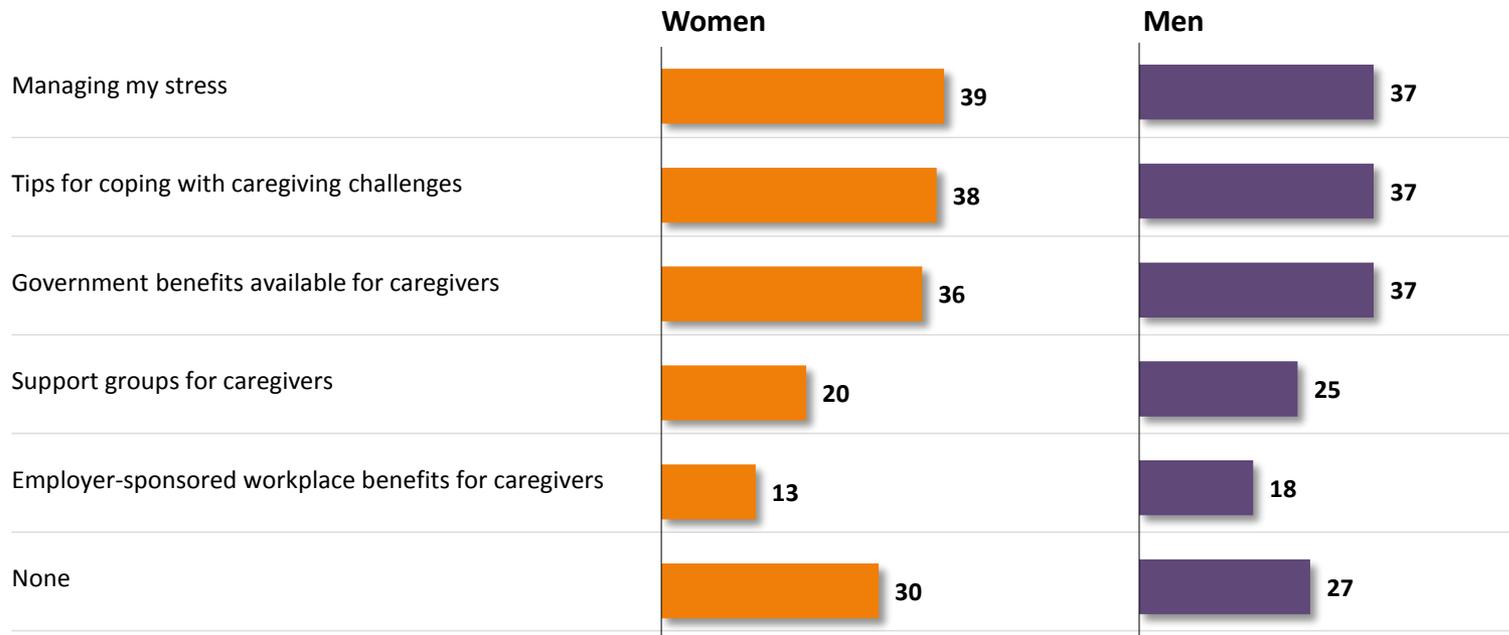
“Which of the following best describes how you primarily receive health insurance?” (%)



Caregivers Would Like More Information to Help Them Personally

The three most frequently requested topics among women and men caregivers to help them personally with their caregiving responsibilities are: managing stress (39 percent women, 37 percent men), tips for coping with caregiving challenges (38 percent women, 37 percent men), and government benefits available for caregivers (36 percent women, 37 percent men). Men are slightly more likely than women to desire additional information about support groups for caregivers (25 percent of men, 20 percent of women) and employer-sponsored workplace benefits for caregivers (18 percent of men, 13 percent of women).

“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.

TRANSAMERICA INSTITUTE[®]

Navigate the Future.