



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

Household Income

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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

- An online survey was conducted by Harris Poll between March 13 – April 21, 2017 among 3,074 caregivers from a subset of a nationally representative sample of the general population. Caregivers met the following criteria:
 - U.S. residents, age 18 or older
 - Nonprofessional/unpaid caregivers
 - Provided care for a relative or friend at any time in the past 12 months
- All data from US age 18+ respondents 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, employment status; and,
 - 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 average survey length was 32 minutes.
- 199 respondents completed the survey in Spanish, including 79% Hispanics and 21% 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 caregiver = 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 Household Income

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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 by Household Income

Caregivers are well-represented across economic backgrounds. The survey finds that 18 percent had a household income (HHI) in 2016 of less than \$25,000, 17 percent of \$25,000 to \$49,999, 30 percent of \$50,000 to \$99,999, 28 percent of \$100,000 or more, and seven percent declined to answer.

In this chapter, the survey explores the similarities and differences of caregiving responsibilities and the impact on caregivers by HHI. Across levels of HHI, caregivers share common reasons for becoming a caregiver including the desire to care for their loved one. However, their economic circumstances translate to very different situations.

Employment status varies dramatically among caregivers by HHI. Caregivers with higher levels of HHI are far more likely to be employed than those of lower HHIs. They are better off financially, more likely to be in excellent or good health, and are less likely to indicate their own health has declined since becoming a caregiver.

In contrast, caregivers with lower levels of HHI spend more time per month caregiving. They are more likely to report a decline in their own health since becoming a caregiver. They most frequently cite “just getting by” as a financial priority and many have saved little or nothing for retirement.

Twenty-Five Facts About Caregivers by Household Income

- **Most Consider Themselves to Be the Primary Caregivers.** Two-thirds of all caregivers consider themselves to be the Primary caregiver of their care recipient, a finding which is relatively consistent across all levels of HHI.
- **The Majority of Caregivers Are Caring for a Family Member.** Most caregivers are caring for a family member, a finding which is higher among caregivers with an HHI of \$50k to \$99k (89 percent) and those with an HHI of \$100k+ (90 percent) than those with an HHI of \$25k to \$49k (86 percent) and with an HHI of less than \$25k (81 percent). Approximately one in three caregivers across all levels of HHI are caring for a parent and approximately one in ten are caring for a child. Caregivers with an HHI of \$50k to \$99k (10 percent) and HHI of \$100k+ (14 percent) are slightly more likely to be caring for a grandparent, compared to those of an HHI of less than \$25k (7 percent) and HHI of \$25k to \$49k (5 percent).
- **Reasons for Becoming a Caregiver.** Approximately three in five caregivers cite a desire to care for a loved one and having a close relationship to the care recipient as motivations for becoming a caregiver, a finding which is consistent across levels of HHI. About four in ten caregivers across all levels of HHI indicate they have the time and capacity to do so as a motivation, while roughly one in three indicate they live in close proximity to the care recipient. Caregivers with an HHI under \$25k (27 percent) and those with an HHI of \$25k to \$49k (29 percent) are more likely to indicate that nobody else was available to do so, a finding that is slightly higher than those with an HHI of \$50k to \$99k (23 percent) and an HHI of \$100k+ (17 percent).

Demographic Perspectives by Household Income

- **Total Caregiving Hours per Month.** The amount of time caregivers spend caregiving each month varies by HHI. Caregivers with lower HHIs spend significantly more time caregiving each month compared to those with higher HHIs. The time spent by caregivers with an HHI less than \$25k is 112 hours per month (median), a finding that is more than double those with HHIs of \$25k to \$49k (60 hours median), \$50k to \$99k and \$100k+ (both 40 hours median). Fifty-three percent of caregivers with an HHI less than \$25k spend 100 hours or more per month caregiving, compared to 40 percent of those with an HHI of \$25k to \$49k, 30 percent of those with an HHI of \$50k to \$99k, and 29 percent of those with an HHI of \$100k+.
- **Caregiver Duties Performed.** Caregiving encompasses a broad range of duties that vary across all levels of household income (HHI).
 - Approximately nine in 10 caregivers across levels of HHI are involved in doing some form of household duties for the care recipient (e.g., running errands, housework, meal preparation, home repairs, home modifications).
 - Caregivers with an HHI of less than \$25k (78 percent) and HHI of \$25k to \$49k (79 percent) are more likely to be involved in some form of social/communications-related activities with the care recipient, compared to caregivers with an HHI of \$50k to \$99k (70 percent) and those with an HHI of \$100k+ (65 percent).
 - Approximately seven in 10 caregivers across levels of HHI are involved in health-related tasks for the care recipient (e.g., accompanying to medical appointments, healthcare coordination, health insurance coordination). And approximately six in 10 provide assistance in various personal-related activities.
- **Hours Spent Caregiving by Types of Duties.** In terms of their caregiving duties, caregivers across all levels HHI dedicate the most time per month providing companionship to the care recipient. However, the time spent on companionship decreases with HHI.
 - Caregivers with an HHI of less than \$25k spend the most time providing companionship (60 hours median), compared to those with an HHIs of \$25k to \$49k (40 hours), \$50k to \$99k (30 hours) and \$100k+ (25 hours).
 - Across all levels of HHI, caregivers dedicate the next most amount of time per month on meal preparation and feeding-related activities. For these activities, the amount of time spent also decreases with the caregivers' HHI.
- **Sources of Information Relied on to Assist in Caregiving Duties.** Caregivers most frequently cite family and friends and medical professionals as sources of information that they rely on to assist with their caregiving duties, a finding which is relatively consistent across levels of HHI (ranging from between 40 and 50 percent). Caregivers with an HHI of \$100k+ are generally more likely to use online resources compared to the other levels of HHI. A noteworthy 26 percent of caregivers with an HHI of less than \$25k indicate that they do not use any sources of information.

Demographic Perspectives by Household Income

- **Sources for Learning About Medical/Nursing Tasks.** Among caregivers currently performing medical-related tasks, hospital or doctor's office personnel are the most frequently used sources for learning such tasks, a finding which is consistent across levels of HHI (ranging from 51 to 56 percent). Approximately one in three caregivers across levels of HHI learned from family and friends. Of note, caregivers with an HHI of \$100k+ are somewhat more likely to have learned from online resources. Across levels of HHI, slightly more than one in five did not use any resources to learn how to perform medical/nursing tasks.
- **Caregivers' Sentiments About Their Caregiving Duties.** Across levels HHI, almost all caregivers feel that it is important to provide a good quality of life for their care recipient. Approximately nine in 10 caregivers across levels of HHI indicate that they like helping and enjoy spending time with the care recipient. However, roughly half of caregivers across levels of HHI say their own health takes a backseat to the health of the care recipient and that they need help with their caregiving duties.
- **Employment Status of Caregivers.** Employment status of caregivers varies dramatically by their levels of HHI. The percentage of caregivers who are employed increases with HHI: those with HHI of less than \$25k (26 percent), HHI of \$25k to \$49k (41 percent), HHI of \$50k to \$99k (62 percent), and HHI of \$100k+ (70 percent). Conversely, the percentages of caregivers who are not employed decreases with HHI. Of note, approximately one in ten caregivers are self-employed, a finding which is relatively consistent across levels of HHI.
- **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:
 - Approximately one in four across levels of HHI have reduced their hours and/or changed their job responsibilities.
 - Across levels of HHI, caregivers are similarly likely to have taken a leave of absence (ranging from 13 to 22 percent).
 - Caregivers with an HHI of less than \$25k (21 percent) are more than twice as likely to have quit their job compared to those with HHIs of more than \$25k (fewer than 10 percent).
- **Informing Coworkers About Their Caregiving Duties.** Among caregivers who are employed, many have told their immediate supervisor that they are a caregiver, including those with an HHI under \$25k (49 percent), an HHI between \$25k and \$49k (53 percent), an HHI between \$50k and \$99k (56 percent), and those with an HHI of \$100k+ (60 percent). To a lesser extent, employed caregivers have told their coworkers about their caregiving responsibilities, including 40 percent of caregivers with an HHI under \$25k, 37 percent of those with an HHI between \$25k and \$49k, 20 percent of those with an HHI of \$50k to \$99k, and 19 percent of those with an HHI of \$100k+.

Demographic Perspectives by Household Income

- **Employer Support of Caregiving Duties.** Across levels of HHI, fewer caregivers with an HHI of less than \$25k (64 percent) and caregivers with an HHI between \$25k and \$49k (54 percent) feel that their employers are supportive of their caregiving responsibilities, compared to caregivers with an HHI between \$50k and \$99k (74 percent) and caregivers with an HHI of \$100k+ (76 percent).
- **Adverse Actions Taken by Employers.** Caregiving duties may conflict with job responsibilities, which can lead to adverse actions taken by employers. Among caregivers who are currently employed or who have been employed during their time as a caregiver, some have experienced adverse actions by a current or former employer, including 27 percent of caregivers with an HHI less than \$25k, 19 percent of caregivers with an HHI between \$25k and \$49k, and 31 percent of caregivers with an HHIs of \$50k to \$99k and \$100k+.
- **Caregivers' Financial Well-Being.** Caregivers' sense of financial well-being increases with HHI. Caregivers with an HHI of less than \$25k (16 percent) are far less likely to describe their financial well-being as excellent or good, compared to those with an HHI between \$25k and \$49k (32 percent), between \$50k and \$99k (67 percent), or \$100k+ (86 percent). An alarming 44 percent of caregivers with an HHI of less than \$25k describe their financial well-being as poor.
- **Financial Considerations Before Becoming Caregivers.** Most caregivers gave little or no consideration to their financial situation when deciding to become a caregiver, including those with HHIs of less than \$25k (76 percent), \$25k to \$49k (77 percent), \$50k to \$99k (67 percent), and \$100k+ (61 percent). Moreover, caregivers with an HHI of less than \$25k (58 percent) and caregivers with an HHI between \$25k and \$49k (53 percent) did not consider their financial situation at all, compared to caregivers with an HHI between \$50k and \$99k (47 percent) and caregivers with an HHI of \$100k+ (45 percent).
- **Change in Financial Situation as a Result of Caregiving.** The majority of caregivers across all levels of HHI say that their financial situation has remained the same as a result of becoming a caregiver. However, the size of the majority increases with levels of HHI, ranging from HHIs of \$25k (63 percent), \$25k to \$29k (70 percent), \$50k to \$99k (82 percent), to \$100k+ (82 percent). It is alarming and noteworthy that caregivers with lower HHIs are more likely to say their financial situation worsened due to their caregiving responsibilities. Specifically, 32 percent of those with an HHI of less than \$25k say their financial situation worsened, compared to only 10 percent of those with an HHI of \$100k+.

Demographic Perspectives by Household Income

- **Monthly Personal Expenditures for Caregiving.** Caregivers across levels of HHI find themselves paying out-of-pocket expenses for their care recipient. Caregivers with an HHI of less than \$25k spend roughly \$100 (median) on monthly expenditures for the care recipient, while those with HHIs of \$25k to \$49k and \$50k to \$99k both spend \$150 per month (median), and an HHI of \$100k+ spend \$300 (median) per month.
- **Financial Assistance for Caregiving Duties.** Most caregivers do not receive compensation for their caregiving duties across all levels of HHI, including caregivers with an HHI of less than \$25k (80 percent), an HHI between \$25k and \$49k (81 percent), an HHI between \$50k and \$99k (72 percent), and an HHI of \$100k+ (68 percent). Among those receiving some form of payment, the most frequently cited sources are funds from the care recipient and family members.
- **Financial Priorities Among Caregivers.** Caregivers' financial priorities vary across levels of HHI. Caregivers with an HHI less than \$25k (76 percent) and those with an HHI between \$25k and \$49k (57 percent) most frequently cite "just getting by" as a financial priority. In contrast, caregivers with HHIs of \$50k to \$99k (57 percent) most frequently cite paying off some form of debt (net) as a financial priority. Caregivers with an HHI of \$100k+ (50 percent) most frequently cite saving for retirement as a financial priority.
- **Total Household Retirement Savings Among Caregivers.** Caregivers' retirement savings increase with their level of HHI. Fifty-two percent of caregivers with an HHI of less than \$25k say that they have no retirement savings. Caregivers with an HHI between \$25k and \$49k have saved \$11,000 (estimated median), while those with an HHI between \$50k and \$100k have saved \$74,000 (estimated median) and those with an HHI of \$100k+ have saved \$347,000 (estimated median).
- **Caregivers' Self-Described General Health.** Caregivers' self-described general health varies dramatically across levels of HHI. Only 52 percent of caregivers with an HHI under \$25k describe their general health as excellent or good, compared to 65 percent of caregivers with an HHI of \$25k to \$49k, 82 percent of those with an HHI of \$50k to \$99k, and 90 percent of those with an HHI of \$100k+. Furthermore, fewer than 10 percent of caregivers with an HHI of less than \$50k report their general health as being excellent, compared to 20 percent of those with an HHI of \$50k to \$99k and 34 percent of those with an HHI of \$100k+.
- **Changes in General Health Since Becoming a Caregiver.** Most caregivers say that their general health has stayed the same since becoming a caregiver, including those with HHIs of less than \$25k (55 percent), \$25k to \$49k (74 percent), \$50k to \$99k (67 percent), and \$100k+ (64 percent). However, an alarming 31 percent of caregivers with an HHI of less than \$25k say that their health has declined since becoming a caregiver. This compares to just 18 percent of caregivers with an HHI of \$25k to \$49k, 15 percent of caregivers with an HHI of \$50k to \$99k, and 10 percent of caregivers with an HHI of \$100k+.

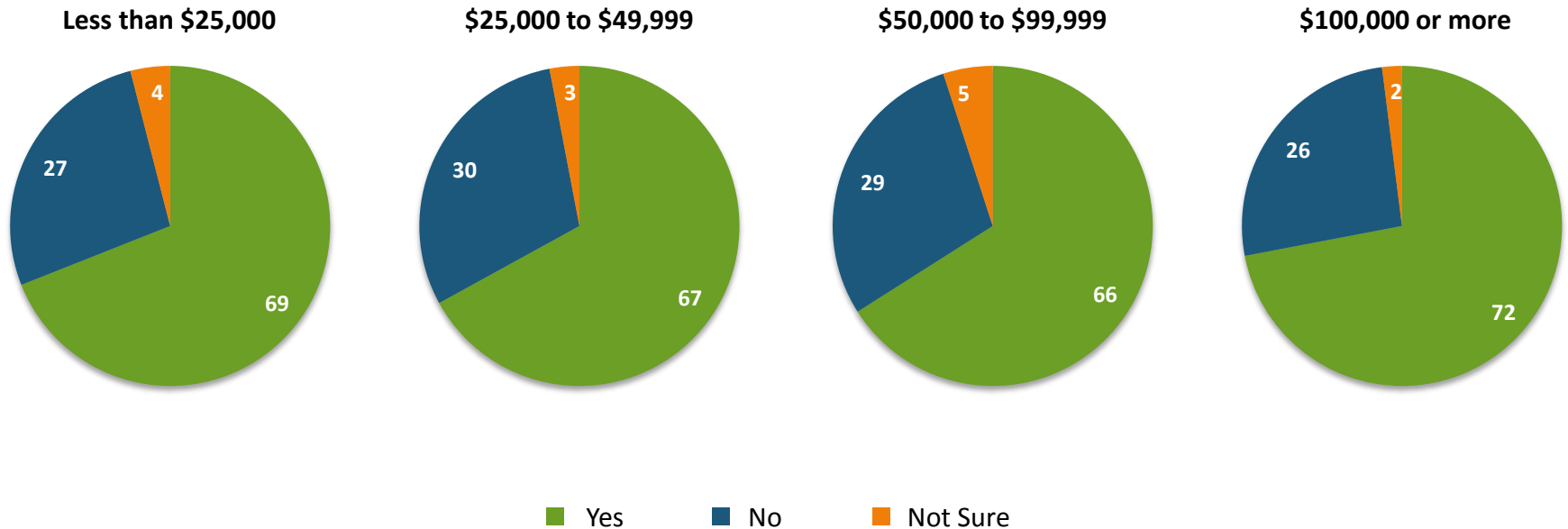
Demographic Perspectives by Household Income

- **Caregivers' Health Insurance.** Most caregivers across all levels of household income (HHI) indicate that they have health insurance. However, caregivers with an HHI of \$25k or less (77 percent) are less likely to have health insurance, compared to those with an HHI \$25k and \$49k (92 percent), an HHI \$50k and \$99k (92 percent), and an HHI \$100k+ (97 percent). Caregivers of higher income households are more likely to receive their health insurance through an employer while those of lower income households are more likely to receive benefits from Medicare or Medicaid.
- **Caregivers Would Like More Information to Help Them Personally.** Across all levels of HHI, approximately four in 10 caregivers would like more information on managing stress, coping with caregiving challenges, and government benefits available for caregivers. Caregivers with an HHI of \$50k to \$99k (25 percent) and those with an HHI of \$100k+ (30 percent) would like more information about support groups for caregivers, more so than those with an HHI of \$25k to \$49k (16 percent) and those with an HHI of less than \$25k (15 percent).

Most Consider Themselves to Be the Primary Caregivers

Two-thirds of all caregivers consider themselves to be the Primary caregiver of their care recipient, a finding which is relatively consistent across all levels of household income (HHI).

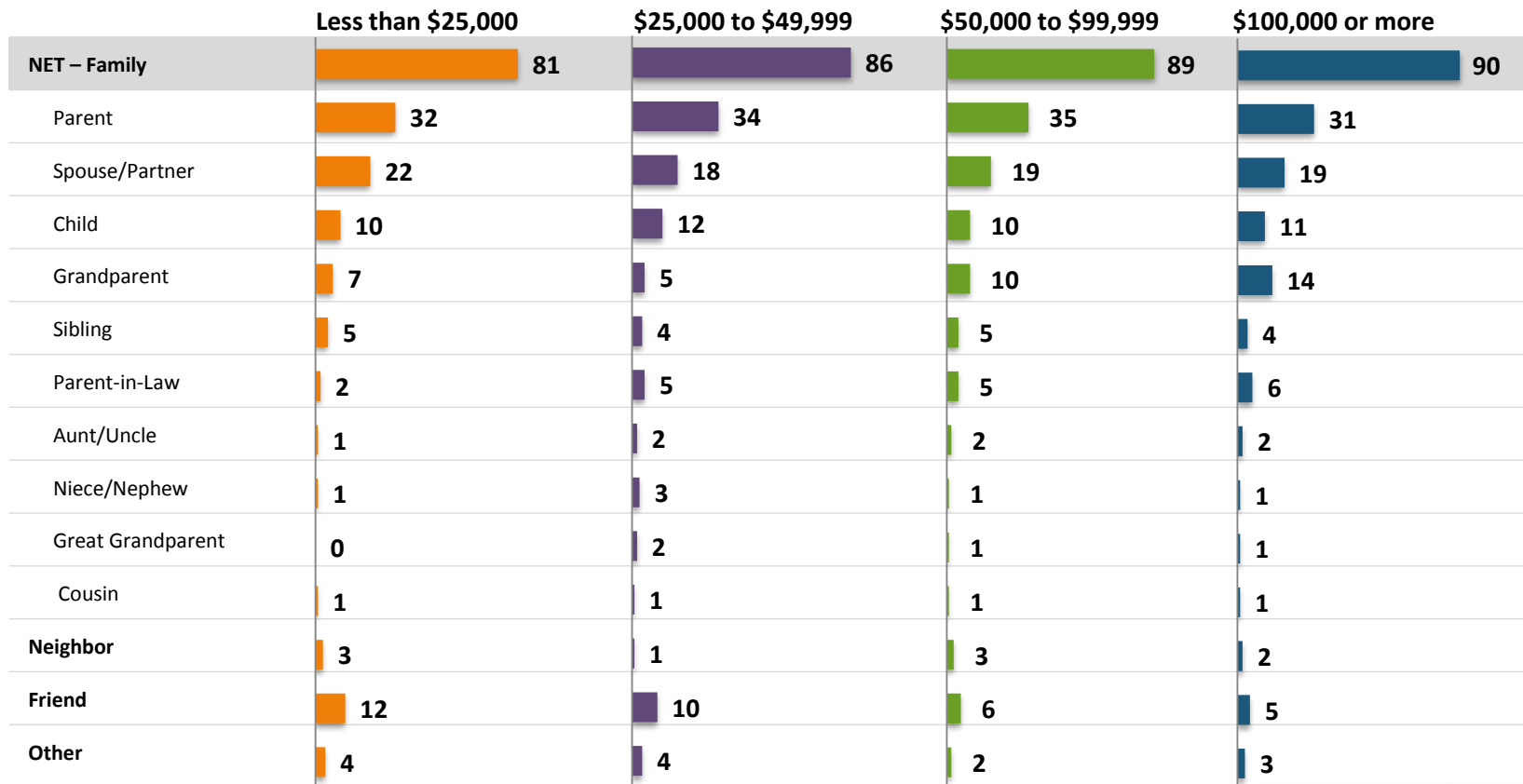
“Would you consider yourself to be the Primary caregiver?” (%)



The Majority of Caregivers Are Caring for a Family Member

Most caregivers are caring for a family member, a finding which is higher among caregivers with an household income (HHI) of \$50k to \$99k (89 percent) and those with an HHI of \$100k+ (90 percent) than those with an HHI of \$25k to \$49k (86 percent) and with an HHI of less than \$25k (81 percent). Approximately one in three caregivers across all levels of HHI are caring for a parent and approximately one in ten are caring for a child. Caregivers with an HHI of \$50k to \$99k (10 percent) and HHI of \$100k+ (14 percent) are slightly more likely to be caring for a grandparent, compared to those of an HHI of less than \$25k (7 percent) and HHI of \$25k to \$49k (5 percent).

Relationship to Care Recipient (%)



BASE: ALL QUALIFIED RESPONDENTS

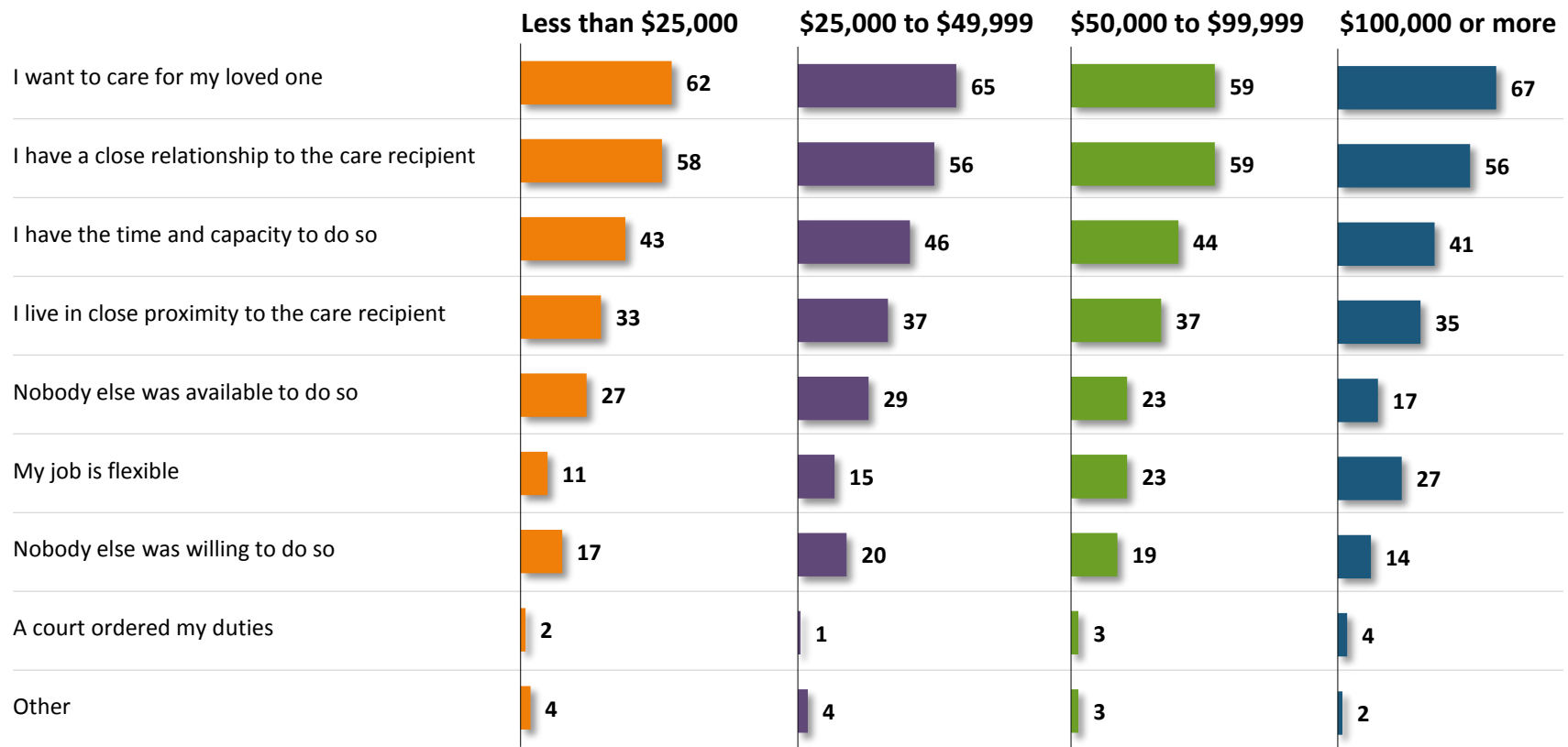
Q700. You mentioned providing care for [INSERT ANSWER FROM Q610] individual(s).

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

Reasons for Becoming a Caregiver

Approximately three in five caregivers cite a desire to care for a loved one and having a close relationship to the care recipient as motivations for becoming a caregiver, a finding which is consistent across levels of HHI. About four in ten caregivers across all levels of HHI indicate they have the time and capacity to do so as a motivation, while roughly one in three indicate they live in close proximity to the care recipient. Caregivers with an HHI under \$25k (27 percent) and those with an HHI of \$25k to \$49k (29 percent) are more likely to indicate that nobody else was available to do so, a finding that is slightly higher than those with an HHI of \$50k to \$99k (23 percent) and an HHI of \$100k+ (17 percent).

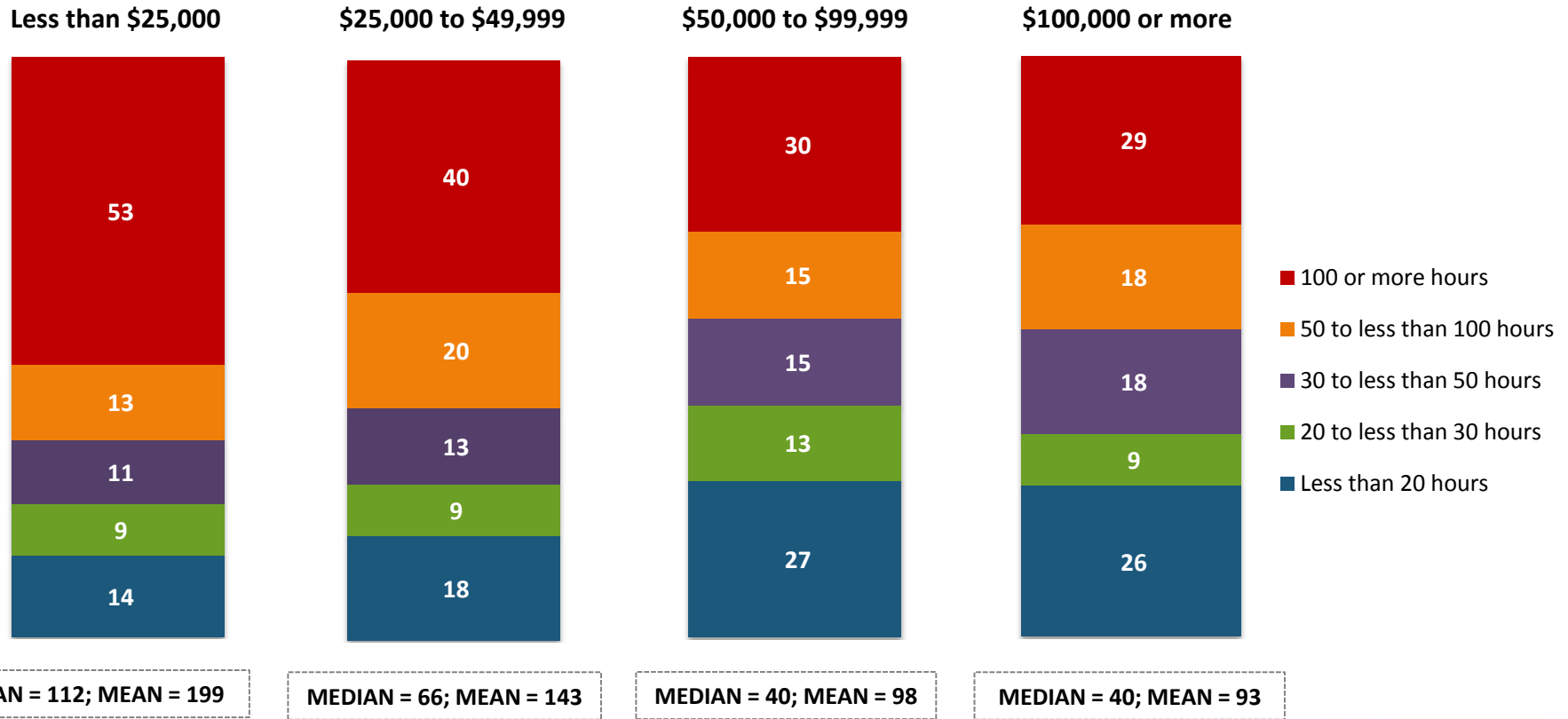
Reasons for Becoming a Caregiver (%)



Total Caregiving Hours per Month

The amount of time caregivers spend caregiving each month varies by HHI. Caregivers with lower HHIs spend significantly more time caregiving each month compared to those with higher HHIs. The time spent by caregivers with an HHI less than \$25k is 112 hours per month (median), a finding that is more than double those with HHIs of \$25k to \$49k (60 hours median), \$50k to \$99k and \$100k+ (both 40 hours median). Fifty-three percent of caregivers with an HHI less than \$25k spend 100 hours or more per month caregiving, compared to 40 percent of those with an HHI of \$25k to \$49k, 30 percent of those with an HHI of \$50k to \$99k, and 29 percent of those with an HHI of \$100k+.

Total Hours Spent Caregiving Each Month (%)



Caregiver Duties Performed

Caregiving encompasses a broad range of duties that vary across all levels of household income (HHI).

Approximately nine in 10 caregivers across levels of HHI are involved in doing some form of household duties for the care recipient (e.g., running errands, housework, meal preparation, home repairs, home modifications).

Caregivers with an HHI of less than \$25k (78 percent) and HHI of \$25k to \$49k (79 percent) are more likely to be involved in some form of social/communications-related activities with the care recipient, compared to caregivers with an HHI of \$50k to \$99k (70 percent) and those with an HHI of \$100k+ (65 percent).

Approximately seven in 10 caregivers across levels of HHI are involved in health-related tasks for the care recipient (e.g., accompanying to medical appointments, healthcare coordination, health insurance coordination). And approximately six in 10 provide assistance in various personal-related activities.

Types of Caregiving Duties Performed	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 or more
NET – Household	91%	91%	88%	86%
Running errands	72%	73%	66%	61%
Housework	74%	67%	55%	50%
Meal preparation	68%	68%	54%	52%
Home repairs	29%	31%	31%	32%
Home modifications	17%	17%	22%	20%
NET – Social/Communication	78%	79%	70%	65%
Companionship	69%	72%	59%	50%
Basic communications	33%	35%	29%	29%
Language translation	10%	6%	6%	8%
NET – Health-Related	72%	72%	65%	69%
Accompanying to medical appointments	66%	65%	57%	59%
Healthcare coordination	50%	47%	42%	41%
Health insurance coordination	27%	31%	31%	32%
NET – Personal	66%	58%	63%	65%
Mobility	40%	36%	39%	40%
Personal care	42%	32%	32%	35%
Feeding	31%	23%	27%	27%
Incontinence care	15%	16%	16%	15%
NET – Medical-Related	54%	48%	49%	47%
Medication management	51%	47%	42%	42%
Medical treatment administration	16%	14%	17%	17%
Paying bills/Managing finances	43%	47%	42%	46%
Other	7%	3%	3%	3%

Hours Spent Caregiving by Types of Duties

In terms of their caregiving duties, caregivers across all levels HHI dedicate the most time per month providing companionship to the care recipient. However, the time spent on companionship decreases with HHI.

Caregivers with an HHI of less than \$25k spend the most time providing companionship (60 hours median), compared to those with an HHIs of \$25k to \$49k (40 hours), \$50k to \$99k (30 hours) and \$100k+ (25 hours).

Across all levels of HHI, caregivers dedicate the next most amount of time per month on meal preparation and feeding-related activities. For these activities, the amount of time spent also decreases with the caregivers' HHI.

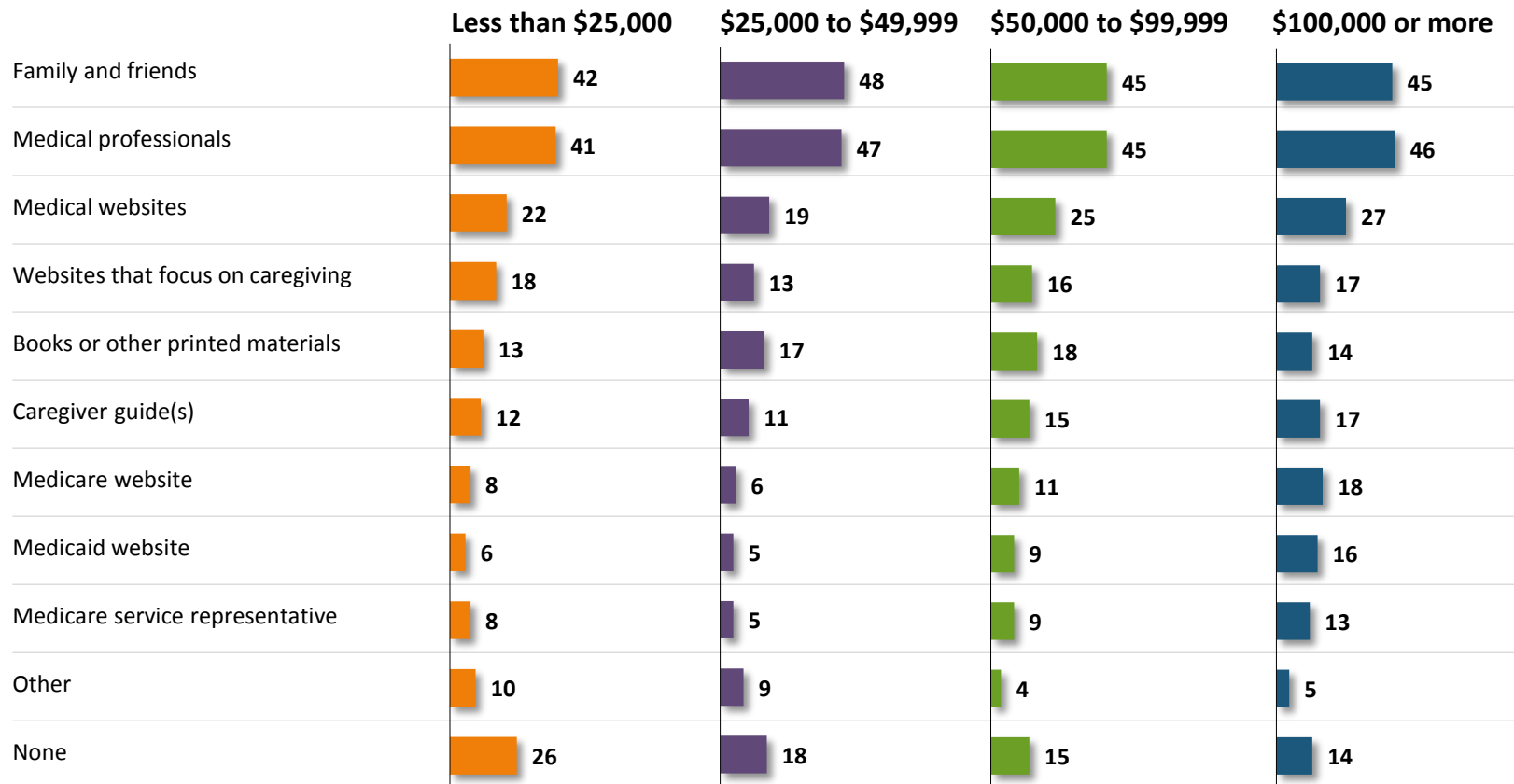
Note: The median is the midpoint of the range of each response category. The mean is the average of all responses.

Time Spent On Caregiving Duties Each Month (hours per month)	Less than \$25,000		\$25,00 to \$49,999		\$50,000 to \$99,999		\$100,000 or more	
	Median	Mean	Median	Mean	Median	Mean	Median	Mean
Household								
Running errands	10	35.3	8	17.5	6	11.7	8	12.3
Housework (e.g., cleaning, laundry)	20	42.5	10	30.1	10	22.8	8	17.1
Meal preparation	30	48	20	32.6	16	26.5	11	22.3
Home repairs	5	17.6	4	9	3	6.2	2	5.6
Home modifications	7	20.8	2	9.9	2	4.5	3	5.0
Social/Communication								
Companionship	60	136.7	40	108.2	30	70.9	25	61.4
Basic communications	20	84.3	12	40.3	9	30.8	8	32.8
Language translation	5	20.7	4	13.5	4	9.8	5	14.6
Health-Related								
Accompanying to medical appointments	5	14.5	5	14.2	4	7.4	4	8.8
Healthcare coordination	3	14.3	2	9.7	3	6.0	3	7.7
Health insurance coordination	2	24.1	2	10.2	2	4.2	2	4.8
Personal Care								
Mobility	12	41.8	6	24.3	6	18.7	10	16.5
Personal care	20	42.3	10	22.6	10	18	10	22.8
Feeding	30	62.1	12	29.6	10	24.6	10	25.9
Incontinence care	8	33.9	7	15.2	6	20.5	6	21.9
Medical-Related								
Medication management	5	29.8	4	15.1	4	8.6	5	13.6
Medical treatment administration	4	27	5	22.9	5	12.3	6	18.1
Paying bills/Managing finances	4	17.1	3	9.3	3	6.8	3	4.9
Other	4	161.3	8	14.8	25	44.6	2	8.0

Sources of Information Relied on to Assist in Caregiving Duties

Caregivers most frequently cite family and friends and medical professionals as sources of information that they rely on to assist with their caregiving duties, a finding which is relatively consistent across levels of HHI (ranging from between 40 and 50 percent). Caregivers with an HHI of \$100k+ are generally more likely to use online resources compared to the other levels of HHI. A noteworthy 26 percent of caregivers with an HHI of less than \$25k indicate that they do not use any sources of information.

Sources of Information to Assist in Caregiving Duties (%)



NOTE: Nine most commonly selected sources shown.

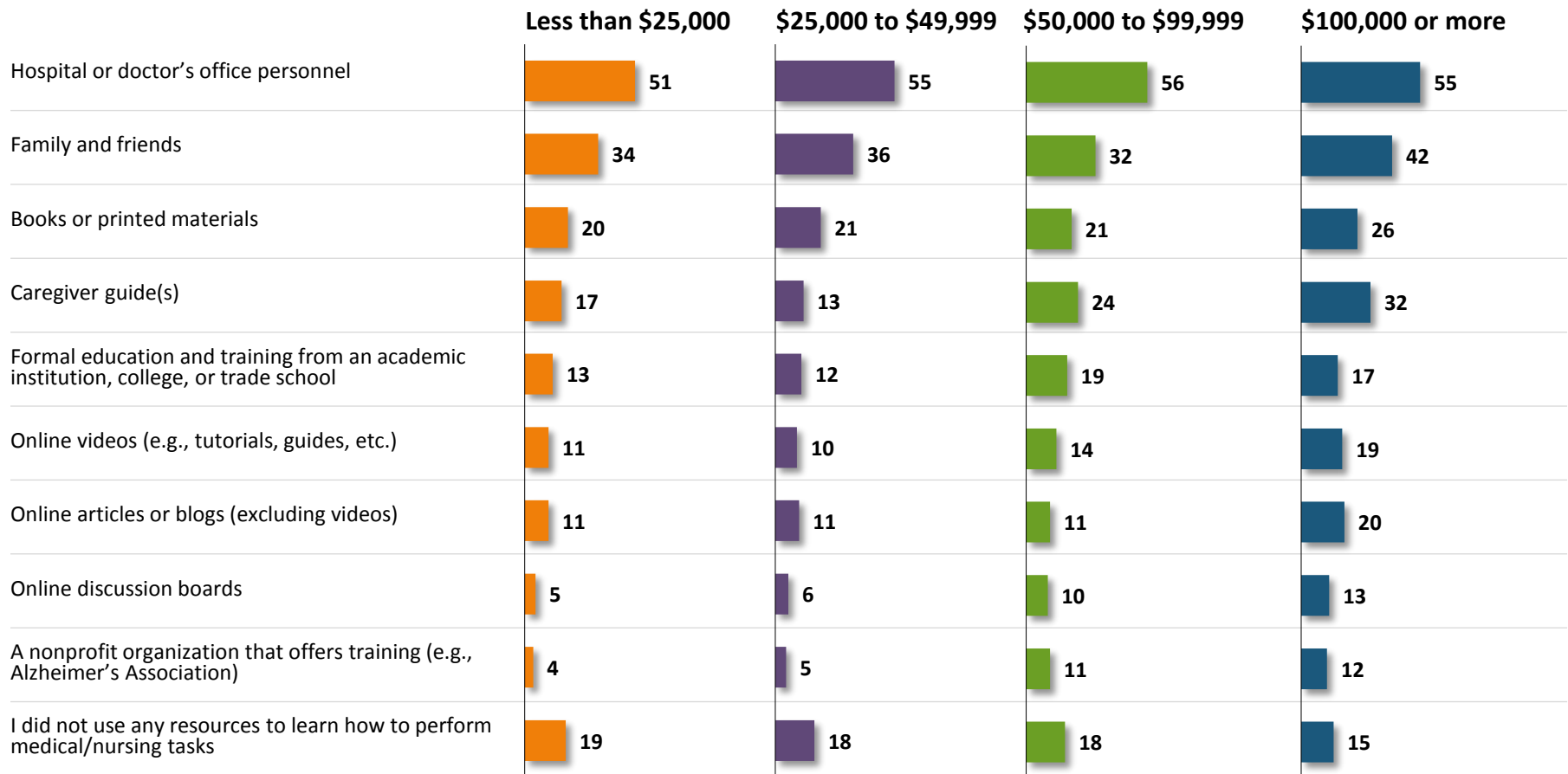
BASE: ALL QUALIFIED RESPONDENTS

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, hospital or doctor’s office personnel are the most frequently used sources for learning such tasks, a finding which is consistent across levels of HHI (ranging from 51 to 56 percent). Approximately one in three caregivers across levels of HHI learned from family and friends. Of note, caregivers with an HHI of \$100k+ are somewhat more likely to have learned from online resources. Across levels of HHI, slightly more than one in five 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

Across levels HHI, almost all caregivers feel that it is important to provide a good quality of life for their care recipient. Approximately nine in 10 caregivers across levels of HHI indicate that they like helping and enjoy spending time with the care recipient. However, roughly half of caregivers across levels of HHI say their own health takes a backseat to the health of the care recipient and that they need help with their caregiving duties.

Caregivers' Sentiments About Their Caregiving Duties	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 or more
	% Strongly/Somewhat Agree (NET)			
Positive				
It's important for me to provide a good quality of life for the care recipient	93%	95%	95%	94%
I like helping the care recipient	89%	92%	92%	91%
I enjoy spending time with the care recipient	89%	93%	91%	90%
Being a caregiver gives me a strong sense of purpose	84%	84%	81%	83%
Being a caregiver has led me to take better care of my own health	62%	69%	71%	75%
Being a caregiver has inspired me to document my own health and legal wishes	60%	64%	69%	71%
Negative				
My own health takes a backseat to the health of my care recipient	60%	51%	54%	56%
My caregiving duties leave me feeling physically exhausted	57%	48%	58%	53%
My caregiving duties leave me feeling emotionally exhausted	57%	51%	58%	53%
I need more help with my caregiving duties	46%	40%	52%	53%
With all of my caregiving duties, I barely have time for anything else	47%	42%	49%	46%
My caregiving duties leave me feeling completely overwhelmed	44%	37%	48%	44%

Employment Status of Caregivers

Employment status of caregivers varies dramatically by their levels of HHI. The percentage of caregivers who are employed increases with HHI: those with HHI of less than \$25k (26 percent), HHI of \$25k to \$49k (41 percent), HHI of \$50k to \$99k (62 percent), and HHI of \$100k+ (70 percent). Conversely, the percentages of caregivers who are not employed decreases with HHI. Of note, approximately one in ten caregivers are self-employed, a finding which is relatively consistent across levels of HHI.

Employment Status (%)	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 or more
NET – Employed	26	41	62	70
Employed full time	13	27	49	59
Employed part time	13	14	13	11
NET – Self-employed	8	11	8	8
Self-employed full time	4	7	5	6
Self-employed part time	4	4	3	2
NET – Not employed	66	48	30	22
Not employed, but looking for work	10	6	2	0
Not employed and not looking for work	7	2	1	0
Not employed, unable to work due to my own disability or illness	14	6	2	0
On leave of absence from my employer	0	0	0	1
Retired	19	26	16	14
Student	4	1	3	2
Stay-at-home spouse or partner	12	7	6	4
None of the above	0	0	0	1

Disruptions to Employment as a Result of Caregiving

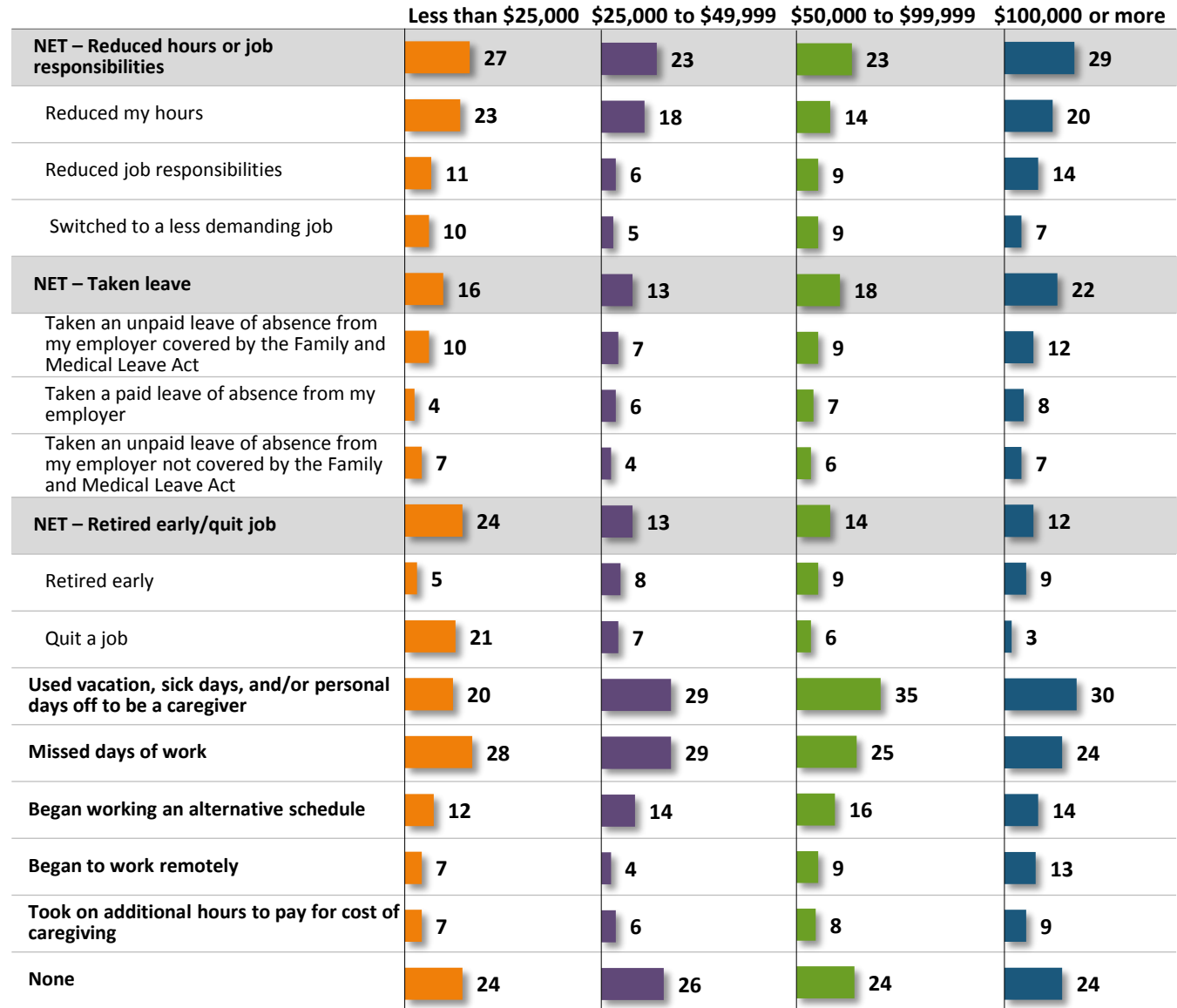
Caregiving responsibilities can be disruptive to a caregiver's employment situation.

Among caregivers who are employed or who have been employed during their time as a caregiver, across levels of HHI, approximately one in four have reduced their hours and/or changed their job responsibilities.

Further, across levels of HHI, caregivers are similarly likely to have taken a leave of absence (ranging from 13 to 22 percent).

Caregivers with an HHI of less than \$25k (21 percent) are more than twice as likely to have quit their job compared to those with HHIs of more than \$25k (fewer than 10 percent).

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



NOTE: Thirteen most commonly selected sources shown.

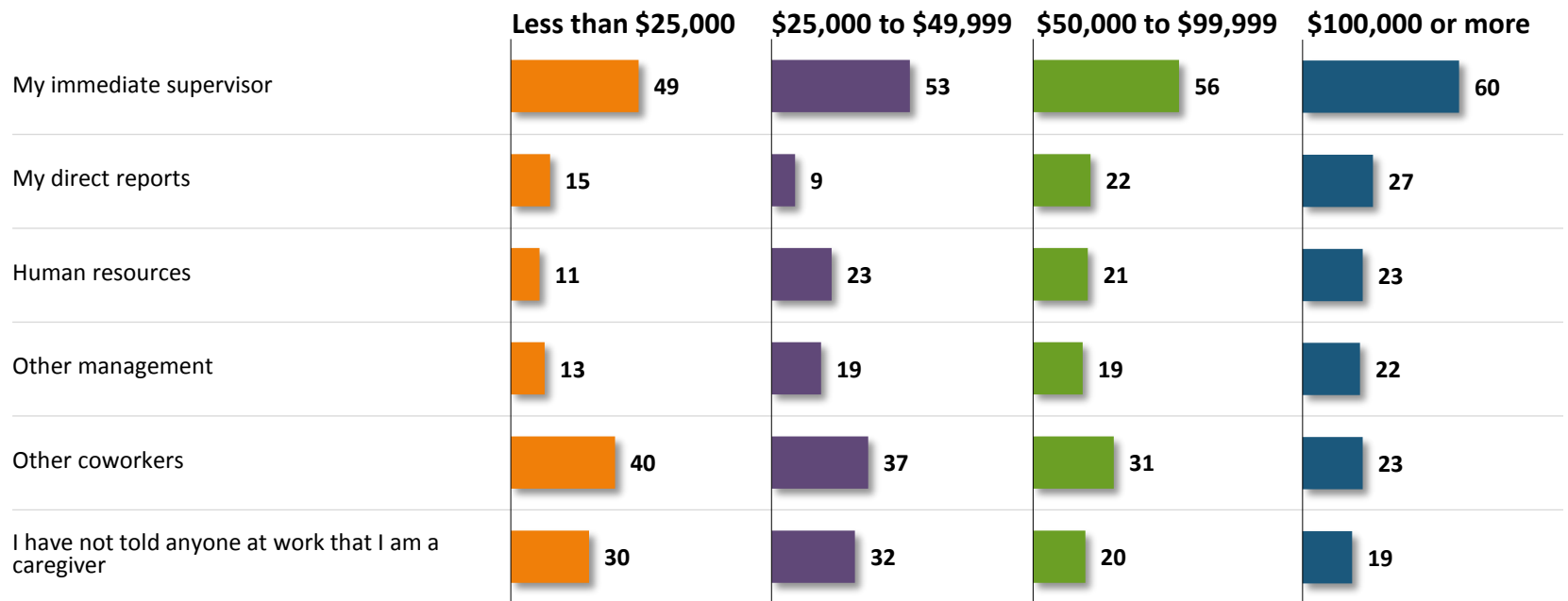
BASE: ALL EMPLOYED OR HAVE BEEN EMPLOYED DURING THEIR TIME AS A CAREGIVER

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 who are employed, many have told their immediate supervisor that they are a caregiver, including those with an HHI under \$25k (49 percent), an HHI between \$25k and \$49k (53 percent), an HHI between \$50k and \$99k (56 percent), and those with an HHI of \$100k+ (60 percent). To a lesser extent, caregivers have told their coworkers about their caregiving responsibilities, including 40 percent of caregivers with an HHI under \$25k, 37 percent of those with an HHI between \$25k and \$49k, 20 percent of those with an HHI of \$50k to \$99k, and 19 percent of those with an HHI of \$100k+.

“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.

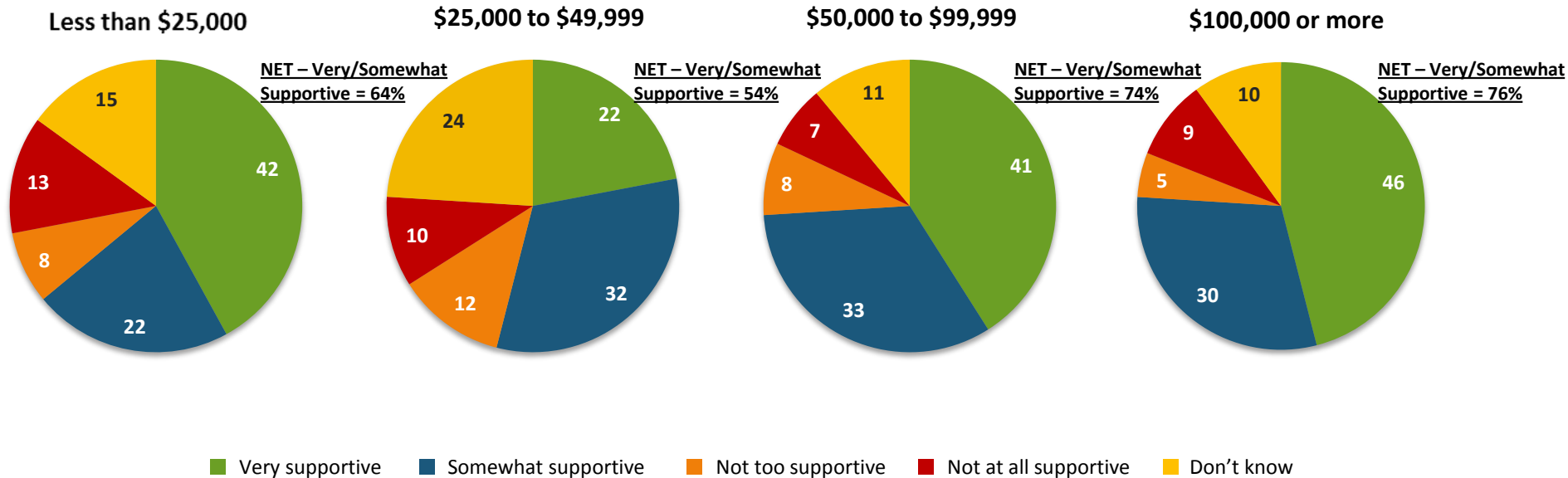
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Employer Support of Caregiving Duties

Across levels of HHI, fewer caregivers with an HHI of less than \$25k (64 percent) and caregivers with an HHI between \$25k and \$49k (54 percent) feel that their employers are supportive of their caregiving responsibilities, compared to caregivers with an HHI between \$50k and \$99k (74 percent) and caregivers with an HHI of \$100k+ (76 percent).

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



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

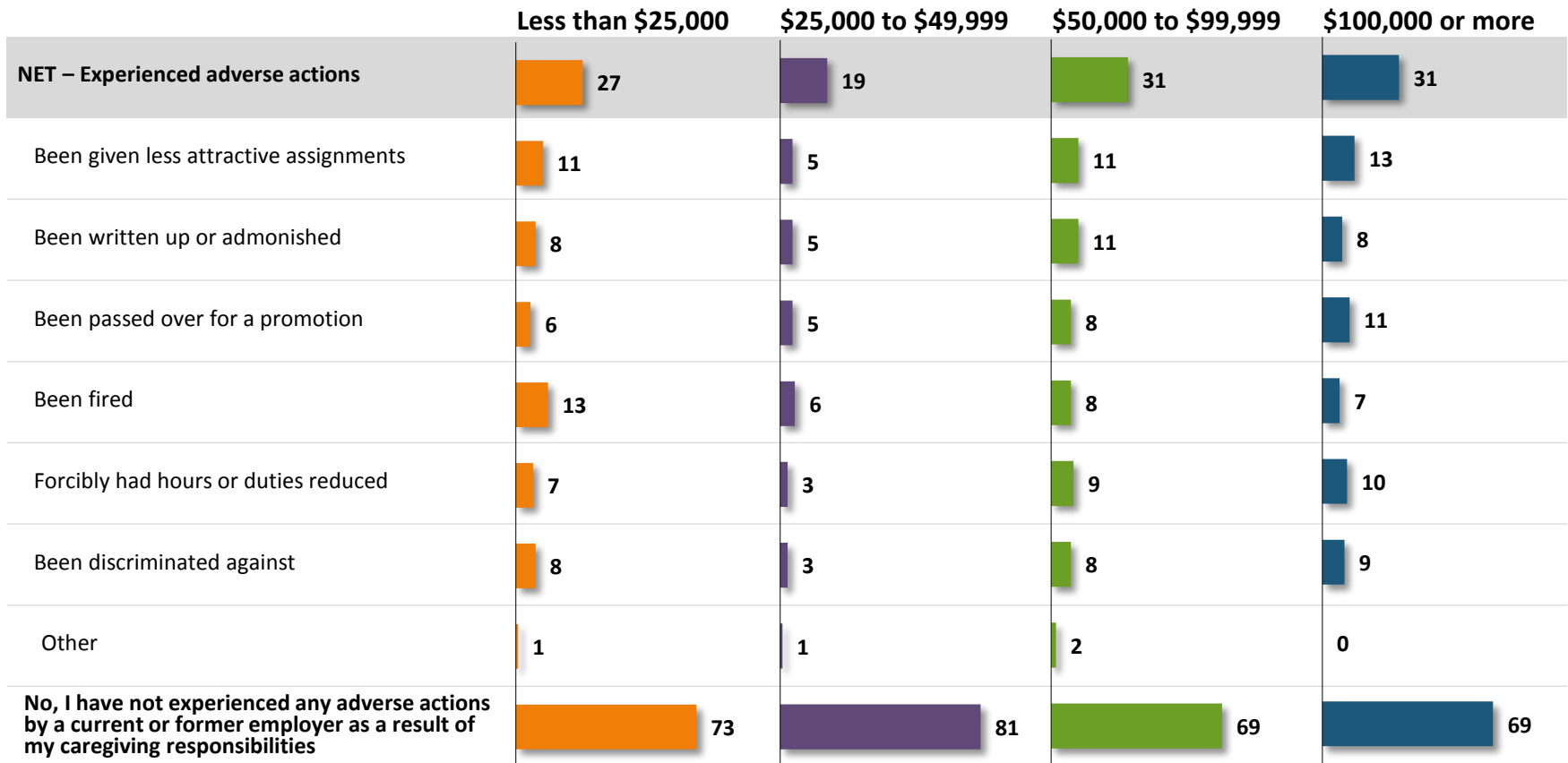
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Adverse Actions Taken by Employers

Caregiving duties may conflict with job responsibilities, which can lead to adverse actions taken by employers. Among caregivers who are currently employed or who have been employed during their time as a caregiver, some have experienced adverse actions by a current or former employer, including 27 percent of caregivers with an HHI less than \$25k, 19 percent of caregivers with an HHI between \$25k and \$49k, 31 percent of caregivers with an HHI less than \$25k, 19 percent of caregivers with an HHI between \$25k and \$49k, and 31 percent of caregivers with an HHIs of \$50k to \$99k and \$100k+.

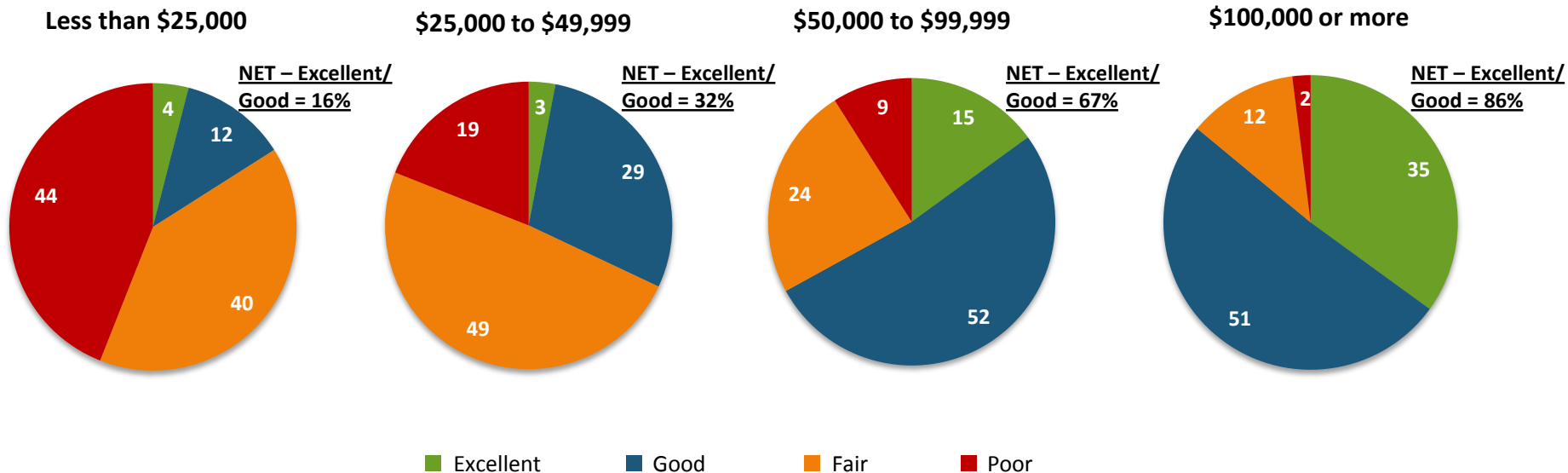
Adverse Employment Actions Experienced as a Result of Caregiving Duties (%)



Caregivers' Financial Well-Being

Caregivers' sense of financial well-being increases with HHI. Caregivers with an HHI of less than \$25k (16 percent) are far less likely to describe their financial well-being as excellent or good, compared to those with an HHI between \$25k and \$49k (32 percent), between \$50k and \$99k (67 percent), or \$100k+ (86 percent). An alarming 44 percent of caregivers with an HHI of less than \$25k describe their financial well-being as poor.

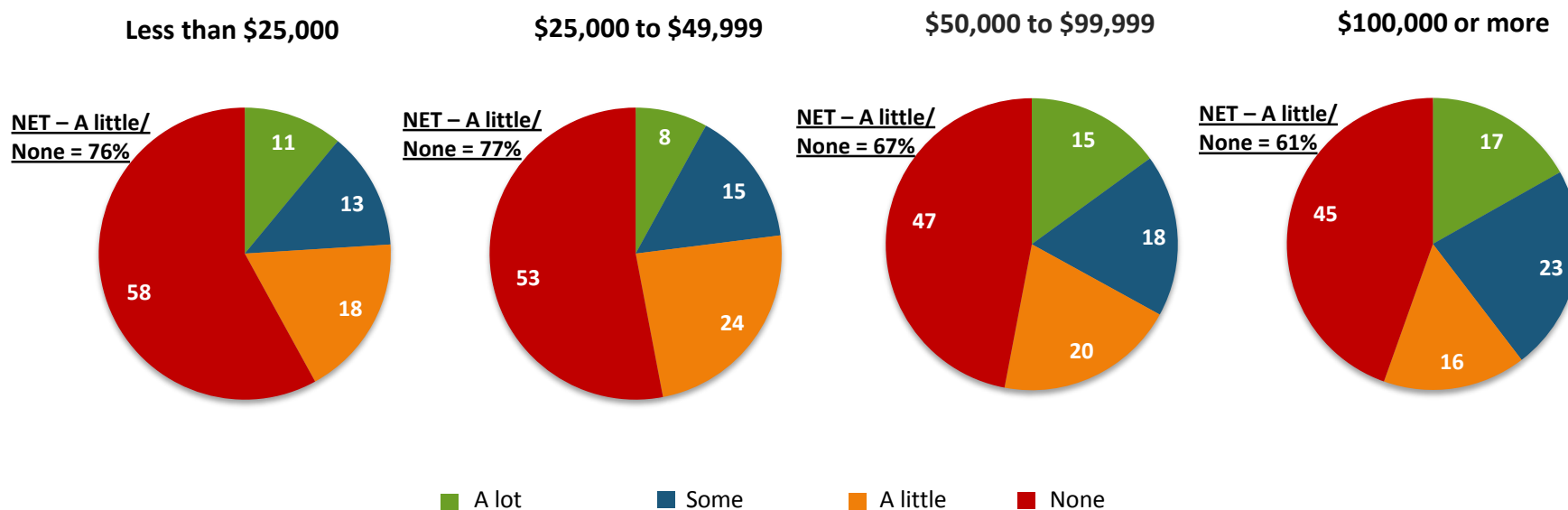
“How would you describe your own financial well-being?” (%)



Financial Considerations Before Becoming Caregivers

Most caregivers gave little or no consideration to their financial situation when deciding to become a caregiver, including those with HHIs of less than \$25k (76 percent), \$25k to \$49k (77 percent), \$50k to \$99k (67 percent), and \$100k+ (61 percent). Moreover, caregivers with an HHI of less than \$25k (58 percent) and caregivers with an HHI between \$25k and \$49k (53 percent) did not consider their financial situation at all, compared to caregivers with an HHI between \$50k and \$99k (47 percent) and caregivers with an HHI of \$100k+ (45 percent).

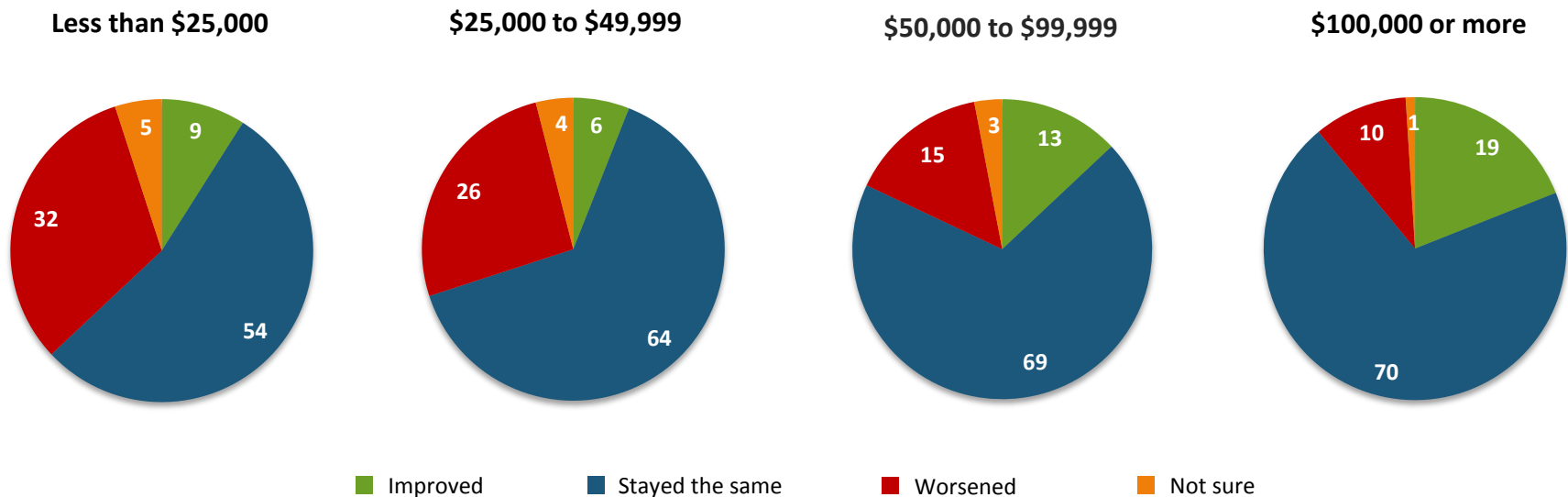
“To what extent did you consider your own financial situation when deciding to become a caregiver?” (%)



Change in Financial Situation as a Result of Caregiving

The majority of caregivers across all levels of HHI say that their financial situation has remained the same as a result of becoming a caregiver. However, the size of the majority increases with levels of HHI, ranging from HHIs of \$25k (63 percent), \$25k to \$29k (70 percent), \$50k to \$99k (82 percent), to \$100k+ (82 percent). It is alarming and noteworthy that caregivers with lower HHIs are more likely to say their financial situation worsened due to their caregiving responsibilities. Specifically, 32 percent of those with an HHI of less than \$25k say their financial situation worsened, compared to only 10 percent of those with an HHI of \$100k+.

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

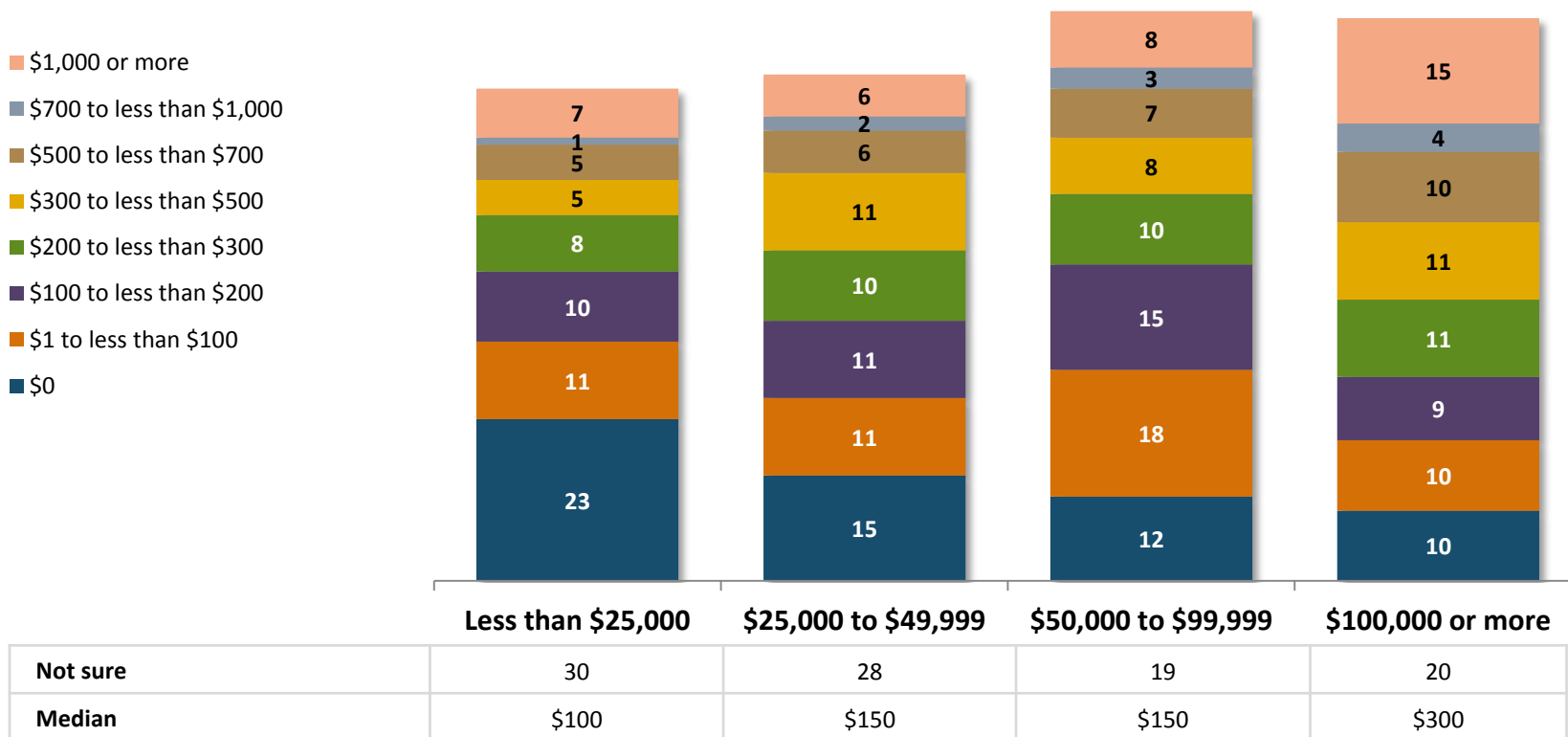


■ Improved
 ■ Stayed the same
 ■ Worsened
 ■ Not sure

Monthly Personal Expenditures for Caregiving

Caregivers across levels of HHI find themselves paying out-of-pocket expenses for their care recipient. Caregivers with an HHI of less than \$25k spend roughly \$100 (median) on monthly expenditures for the care recipient, while those with HHIs of \$25k to \$49k and \$50k to \$99k both spend \$150 per month (median), and an HHI of \$100k+ spend \$300 (median) per month.

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



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

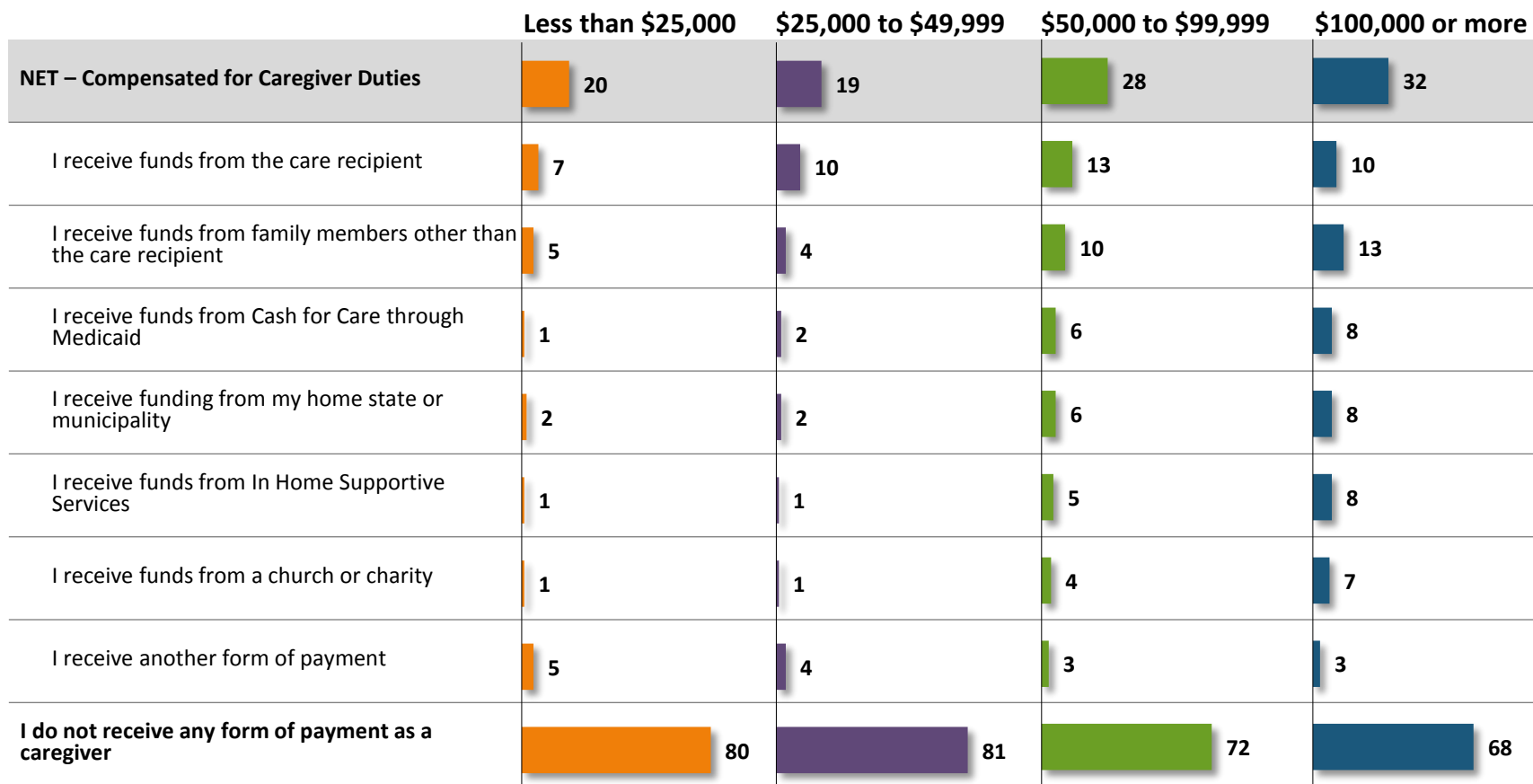
BASE: ALL QUALIFIED RESPONDENTS

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 caregivers do not receive compensation for their caregiving duties across all levels of HHI, including caregivers with an HHI of less than \$25k (80 percent), an HHI between \$25k and \$49k (81 percent), an HHI between \$50k and \$99k (72 percent), and an HHI of \$100k+ (68 percent). Among those receiving some form of payment, the most frequently cited sources are funds from the care recipient and family members.

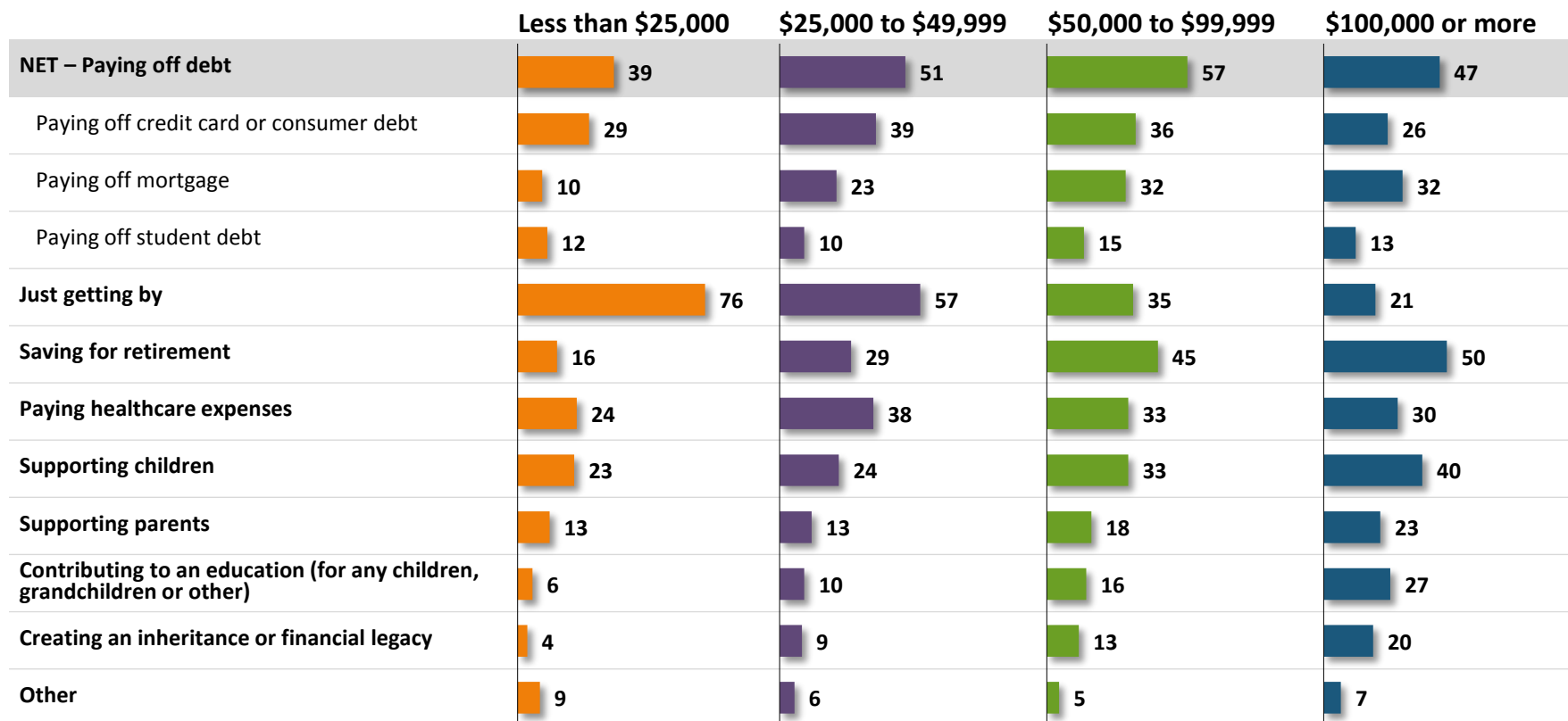
Sources of Financial Assistance Received for Caregiving Duties, If Any (%)



Financial Priorities Among Caregivers

Caregivers' financial priorities vary across levels of HHI. Caregivers with an HHI less than \$25k (76 percent) and those with an HHI between \$25k and \$49k (57 percent) most frequently cite “just getting by” as a financial priority. In contrast, caregivers with HHIs of \$50k to \$99k (57 percent) most frequently cite paying off some form of debt (net) as a financial priority. Caregivers with an HHI of \$100k+ (50 percent) most frequently cite saving for retirement as a financial priority.

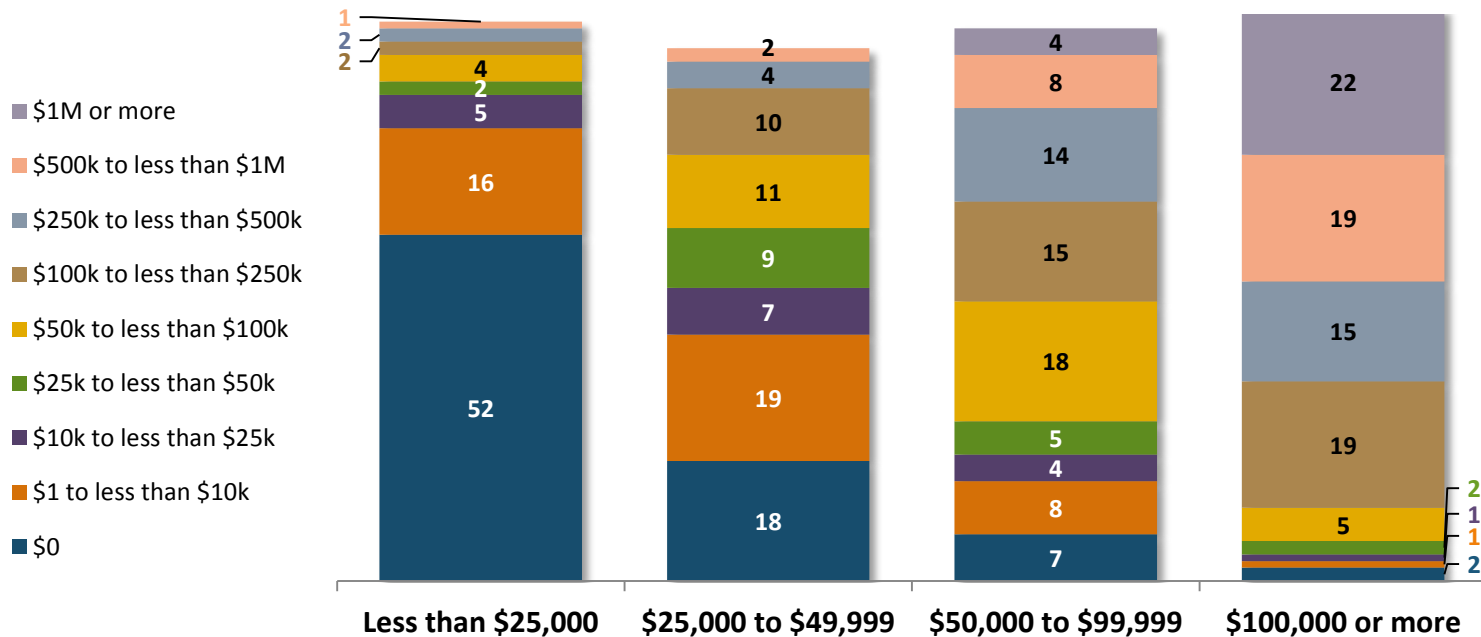
“Which of the following are your financial priorities right now?” (%)



Total Household Retirement Savings Among Caregivers

Caregivers' retirement savings increase with their level of HHI. Fifty-two percent of caregivers with an HHI of less than \$25k say that they have no retirement savings. Caregivers with an HHI between \$25k and \$49k have saved \$11,000 (estimated median), while those with an HHI between \$50k and \$100k have saved \$74,000 (estimated median) and those with an HHI of \$100k+ have saved \$347,000 (estimated median).

Total Household Retirement Savings in All Accounts (%)



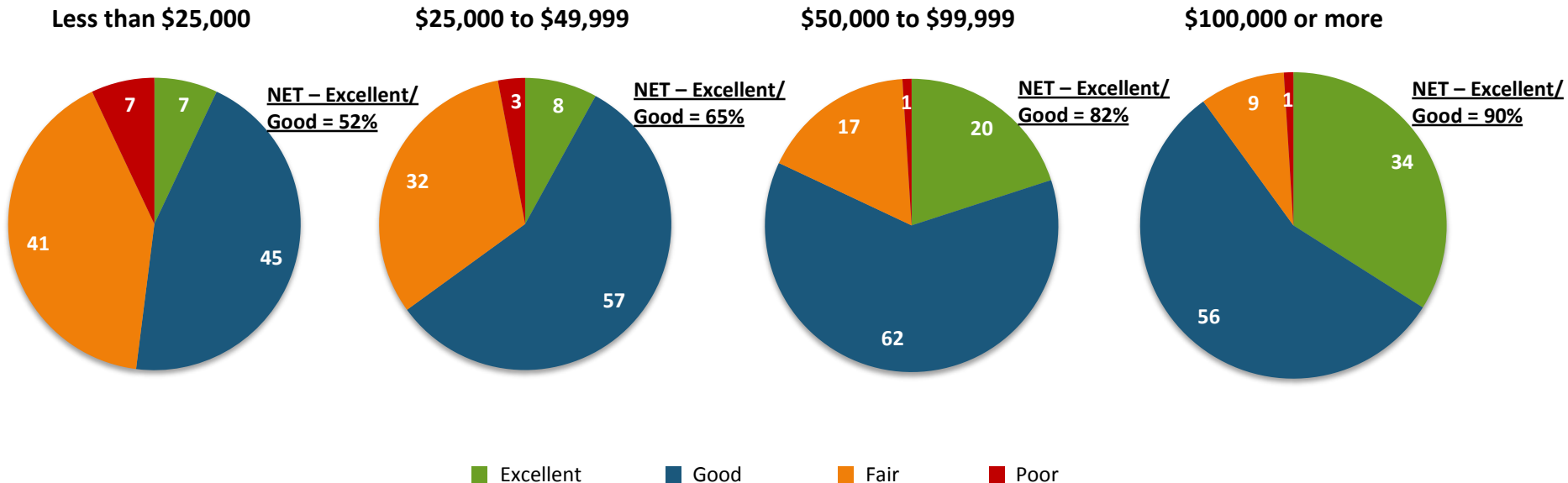
	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 or more
Not sure	10	14	12	10
Decline to answer	6	6	5	4
Estimated Median	\$0	\$11,000	\$74,000	\$347,000

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

Caregivers' self-described general health varies dramatically across levels of HHI. Only 52 percent of caregivers with an HHI under \$25k describe their general health as excellent or good, compared to 65 percent of caregivers with an HHI of \$25k to \$49k, 82 percent of those with an HHI of \$50k to \$99k, and 90 percent of those with an HHI of \$100k+. Furthermore, fewer than 10 percent of caregivers with an HHI of less than \$50k report their general health as being excellent, compared to 20 percent of those with an HHI of \$50k to \$99k and 34 percent of those with an HHI of \$100k+.

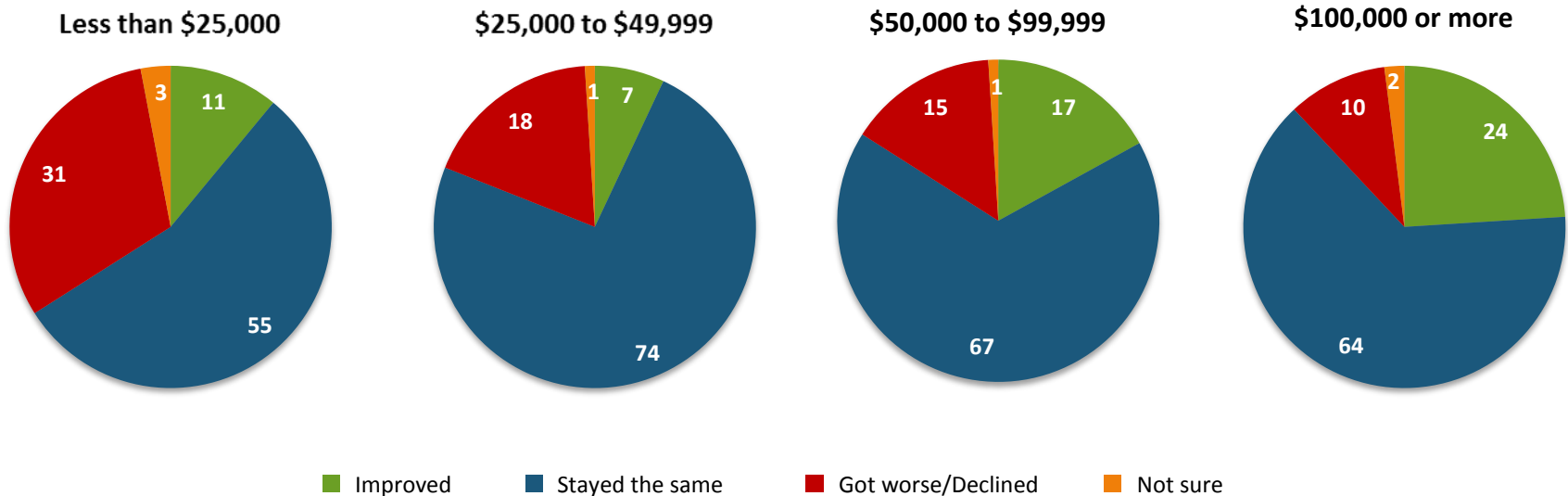
General Health Status (%)



Changes in General Health Since Becoming a Caregiver

Most caregivers say that their general health has stayed the same since becoming a caregiver, including those with HHIs of less than \$25k (55 percent), \$25k to \$49k (74 percent), \$50k to \$99k (67 percent), and \$100k+ (64 percent). However, an alarming 31 percent of caregivers with an HHI of less than \$25k say that their health has declined since becoming a caregiver. This compares to just 18 percent of caregivers with an HHI of \$25k to \$49k, 15 percent of caregivers with an HHI of \$50k to \$99k, and 10 percent of caregivers with an HHI of \$100k+.

Changes in General Health Since Becoming a Caregiver (%)



Caregivers' Health Insurance

Most caregivers across all levels of household income (HHI) indicate that they have health insurance. However, caregivers with an HHI of \$25k or less (77 percent) are less likely to have health insurance, compared to those with an HHI \$25k and \$49k (92 percent), an HHI \$50k and \$99k (92 percent), and an HHI \$100k+ (97 percent). Caregivers of higher income households are more likely to receive their health insurance through an employer while those of lower income households are more likely to receive benefits from Medicare or Medicaid.

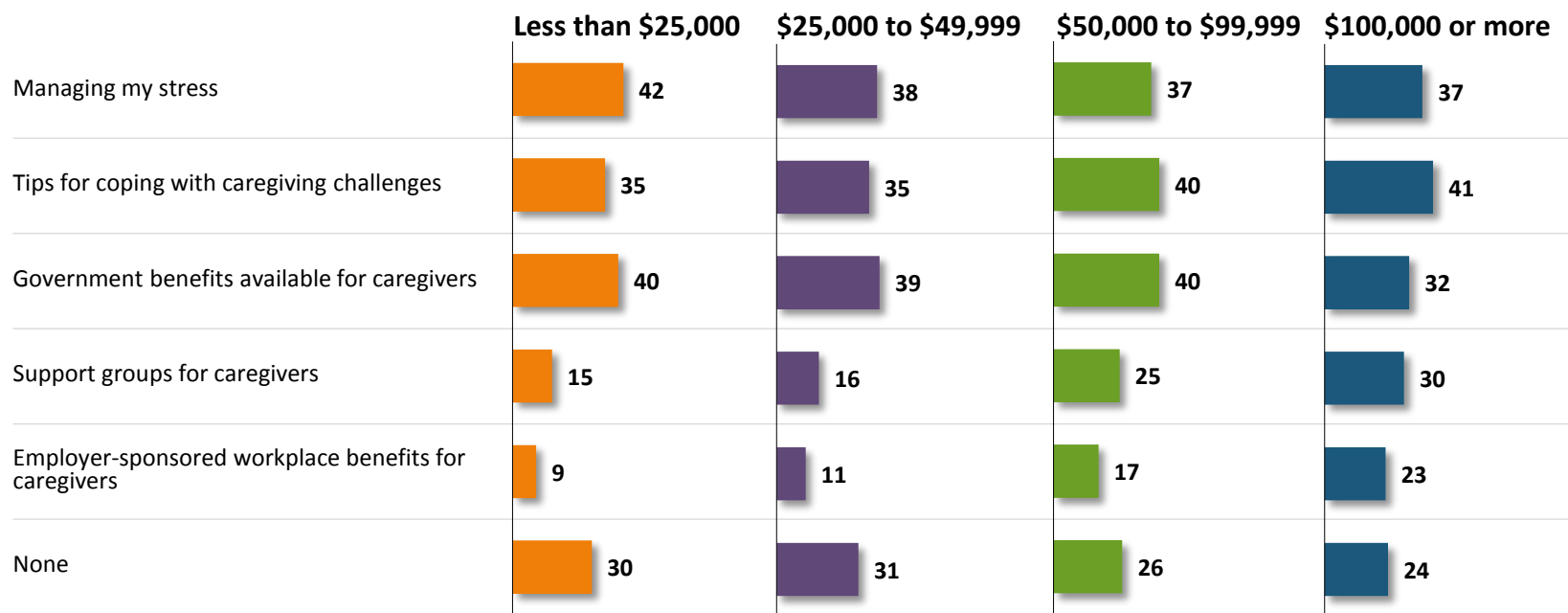
“Which of the following best describes how you primarily receive health insurance?” (%)

	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 or more
NET – Have Insurance	77	92	92	97
I receive benefits through an employer (mine or someone else's)	11	30	48	57
I receive benefits through a union (mine or someone else's)	1	2	3	5
I receive benefits through a trade association (mine or someone else's)	0	1	2	1
I receive benefits from a private insurance plan in the traditional market from my spouse	2	1	3	4
I receive benefits from a private insurance plan in the traditional market from my parents	1	0	2	2
I receive benefits through Medicare (for age or disability reasons)	23	27	16	12
I receive benefits through Medicaid or another state funded program	25	14	5	1
I receive benefits through military service (mine or someone else's)	2	1	1	1
I receive VA benefits from my own service or through my spouse	2	1	1	1
I receive benefits through my college or university	0	1	0	0
I buy my own health insurance from a private health insurance company	5	6	9	11
I buy my own health insurance public health insurance exchange, such as healthcare.gov or the state-based exchange	5	8	2	2
I do not have health insurance at this time	23	8	8	3

Caregivers Would Like More Information to Help Them Personally

Across all levels of HHI, approximately four in 10 caregivers would like more information on managing stress, coping with caregiving challenges, and government benefits available for caregivers. Caregivers with an HHI of \$50k to \$99k (25 percent) and those with an HHI of \$100k+ (30 percent) would like more information about support groups for caregivers, more so than those with an HHI of \$25k to \$49k (16 percent) and those with an HHI of less than \$25k (15 percent).

“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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