



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

Race/Ethnicity

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Welcome to the Inaugural Transamerica Caregivers Survey

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

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

It is comprised of these chapters:

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

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

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

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

Thank you.

About the Authors

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

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

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

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

About Transamerica Institute

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

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

Methodology

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

Methodology (continued)

Sample Sizes for Demographic Breakouts

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

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

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

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

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

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

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

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

Terminology

This report uses the following terminology:

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

Caregiver and Voluntary Status

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

Employment Status

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

Generation

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



Demographic Perspectives on Race/Ethnicity

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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 Race/Ethnicity

In this chapter, the survey explores the similarities and differences of caregiving responsibilities and the impact on caregivers by their race/ethnicity. The survey finds that 72 percent of caregivers are White, 15 percent are Hispanic, seven percent are African-American, four percent are Asian or Pacific Islander, one percent are some other race/ethnicity, and one percent declined to answer.

Across ethnicities, caregivers share much in common including their reasons for becoming a caregiver, specifically the desire to care for their loved one, and their commitment to ensuring the care recipient has a good quality of life. They perform similar caregiving duties and are similarly likely to rely on various sources of information to assist with their caregiving duties. They are also similarly likely to self-report as being in excellent or good health. Lastly, they are similarly likely to be employed.

The survey also found some noteworthy differences by race/ethnicity. Hispanic caregivers spend significantly more time each month caregiving compared to other ethnicities. Asian/Pacific Islander and White caregivers report higher levels of household income and retirement savings and they are more likely to self-describe their financial well-being as good or excellent, compared to Hispanic and African-American caregivers. They are also more likely to have health insurance coverage. African-American caregivers are more likely to cite paying off some form of debt as a financial priority, compared to other necessities. More than half of African-American caregivers cite “just getting by” as a financial priority.

Twenty-Six Facts About Caregivers by Race/Ethnicity

- **Most Consider Themselves to Be the Primary Caregivers.** Approximately two-thirds of caregivers consider themselves to be the Primary caregiver of their care recipient, including 69 percent of White, 68 percent of Hispanic, 65 percent of Asian/Pacific Islander, and 62 percent of African-American caregivers.
- **The Majority of Caregivers Are Caring for a Family Member.** The vast majority of caregivers are caring for a family member, a finding which is higher among White and Asian/Pacific Islander caregivers (both 89 percent) and African-American caregivers (88 percent) than for Hispanic caregivers (78 percent). Approximately one in three caregivers are caring for a parent, a finding which is consistent across ethnicities. Approximately one in ten are caring for a child. Of note, White (23 percent) and Asian/Pacific (18 percent) caregivers are more likely to be caring for a spouse/partner, compared to Hispanic and African-American caregivers (both 9 percent).
- **Reasons for Becoming a Caregiver.** Approximately six in 10 caregivers across ethnicities cite wanting to care for their loved one and having a close relationship with the care recipient as reasons for becoming a caregiver. More Asian/Pacific Islander caregivers (52 percent) became a caregiver because they have the time and capacity to do so, compared to 44 percent of White, 43 percent of Hispanic, and 42 percent of African-American caregivers. Hispanic caregivers (25 percent) are somewhat more likely than those of other ethnicities to say that nobody else was willing to do so.

Demographic Perspectives by Race/Ethnicity

- **Total Caregiving Hours per Month.** Hispanic caregivers spend the most time on caregiving at 80 hours per month (median), compared to White caregivers (50 hours), and Asian/Pacific Islander and African-American caregivers (both 45 hours). Hispanic caregivers (47 percent) are also more likely to spend 100 hours or more each month, compared to other ethnicities.
- **Caregiver Duties Performed.** Caregiving encompasses a broad range of duties – duties that are consistent performed across ethnicities.
 - Approximately nine in 10 caregivers across ethnicities perform various household-related tasks for the caregiver (i.e., running errands, housework, meal preparation, home repairs, home modifications).
 - Approximately seven in 10 caregivers across ethnicities perform various health-related tasks (i.e., accompanying to medical appointments, healthcare coordination, health insurance coordination).
 - Hispanic caregivers (73 percent) are more likely to perform personal care duties (i.e., mobility, personal care, and feeding) for the care recipient, compared to the other ethnicities (60 percent).
- **Hours Spent Caregiving by Types of Duties.** Caregivers spend the most amount of time per month providing companionship to the care recipient, including 40 hours (median) by White caregivers, 30 hours by both Hispanic and African-American caregivers, and 20 hours by Asian/Pacific Islander caregivers. Caregivers spend the second most amount of time per month on meal preparation. Hispanics spend 24 hours (median) per month preparation, a finding that is higher than found among African-American (20 hours median), White (19 hours median), and Asian/Pacific Islander caregivers (15 hours median).
- **Sources of Information Relied on to Assist in Caregiving Duties.** Caregivers across ethnicities most frequently rely on family and friends and medical professionals as sources of information to assist them with their caregiving duties. More Asian/Pacific Islander (58 percent) and African-American caregivers (52 percent) rely on family and friends compared to Hispanic caregivers (47 percent) and White caregivers (43 percent). Hispanic caregivers (38 percent) are somewhat less likely to rely on medical professionals compared to Asian/Pacific Islander (47 percent), White (46 percent), and African-American caregivers (45 percent).
- **Sources for Learning About Medical/Nursing Tasks.** Among caregivers currently performing medical-related tasks and across ethnicities, the most frequently cited sources for learning such tasks are hospital or doctor's personnel. More Asian/Pacific Islander caregivers (64 percent) use hospital or doctor's office personnel as sources for learning these tasks, compared to Hispanic (59 percent), White (54 percent), and African-American (44 percent) caregivers.

Demographic Perspectives by Race/Ethnicity

- **Caregivers' Sentiments About Their Caregiving Duties.** Almost all caregivers agree that it is important to provide a good quality of life for the care recipient – including 96 percent of White, 95 percent of Asian/Pacific Islander, 93 percent of African-American, and 88 percent of Hispanic caregivers. Approximately nine in 10 caregivers across ethnicities say they like helping and enjoy spending time with the care recipient. Many caregivers say that their own health takes a backseat to the health of the care recipient, including 60 percent of Asian/Pacific Islander, 56 percent of White, 52 percent of Hispanic, and 48 percent of African-American caregivers.
- **Employment Status of Caregivers.** Employment status is similar across ethnicities. Approximately half of caregivers are employed, including 58 percent of Asian/Pacific Islander caregivers and 51 percent of White, Hispanic, and African-American caregivers. Approximately four in 10 caregivers across ethnicities are not employed, including 43 percent of Hispanic, 40 percent of both White and African-American, and 35 percent of Asian/Pacific Islander caregivers. Slightly fewer than one in 10 caregivers are self-employed.
- **Disruptions to Employment as a Result of Caregiving.** Caregiving responsibilities can be disruptive to a caregiver's employment. Many caregivers who are currently employed or who have been employed during their time as caregivers have adjusted their work life to accommodate their caregiving duties.
 - Approximately one in four caregivers across ethnicities have reduced their work hours or job responsibilities.
 - Approximately three in 10 caregivers across ethnicities have used vacation, sick days, and/or personal days off to be a caregiver.
 - African-American (19 percent), White (15 percent), and Hispanic (13 percent) are more likely than Asian/Pacific Islander caregivers (6 percent) to have retired early or quit a job.
- **Informing Coworkers About Their Caregiving Duties.** Many employed caregivers have told their immediate supervisor that they are a caregiver, including Asian/Pacific Islander (62 percent), White (58 percent), African-American (51 percent), and Hispanic caregivers (47 percent). Among ethnicities, African-American caregivers (36 percent) are more likely to have not to tell anyone at work that they are a caregiver, compared to Hispanic (31 percent), Asian/Pacific Islander (23 percent), and White caregivers (20 percent).
- **Employer Support of Caregiving Duties.** Most employed caregivers believe that their employers are supportive of their caregiving duties. White (74 percent) and African-American and Asian/Pacific Islander caregivers (both 71 percent) are more likely to believe their employers are very or somewhat supportive, compared to Hispanic caregivers (57 percent). Across ethnicities, some caregivers feel that their employers are not at all supportive of their caregiver responsibilities, including 9 percent of White, Hispanic, and Asian/Pacific Islander caregivers and 4 percent of African-American caregivers.

Demographic Perspectives by Race/Ethnicity

- **Adverse Actions Taken by Employers.** Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by employers such as being given less attractive assignments, being discriminated against, or being passed over for a promotion, among others. Most caregivers have not experienced any adverse actions as a result of their caregiving duties. However, among those currently employed or have been employed during their time as a caregiver, Hispanic and White caregivers (31 and 29 percent, respectively) are more likely to have experienced adverse actions, compared to Asian/Pacific Islander (16 percent) and African-American (12 percent) caregivers.
- **Caregivers' Financial Well-Being.** Asian/Pacific Islander (61 percent) and White caregivers (59 percent) are more likely to describe their financial well-being as excellent or good, compared to Hispanic (46 percent) and African-American caregivers (41 percent). In contrast, 19 percent of African-American, 17 percent of Hispanic, 15 percent of Asian/Pacific Islander, and 14 percent of White caregivers describe their financial well-being as poor.
- **Financial Considerations Before Becoming Caregivers.** Most caregivers across ethnicities gave little or no consideration to their financial situation when deciding to become a caregiver, including 74 percent of Hispanic, 72 percent of African-American, 69 percent of Asian/Pacific Islander, and 68 percent of White caregivers.
- **Change in Financial Situation as a Result of Caregiving.** The majority of caregivers across ethnicities say their financial situation as stayed the same since becoming a caregiver, including 66 percent of White and Hispanic caregivers, 62 percent of African-American caregivers, and 56 percent of Asian/Pacific Islander caregivers. However, approximately one in five caregivers say that their financial situation worsened as a result of becoming a caregiver, including White (19 percent), Hispanic (16 percent), African-American (19 percent), and Asian/Pacific Islander caregivers (22 percent).
- **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). Asian/Pacific Islander caregivers spend more money out-of-pocket per month (\$250 median) to cover expenses for their care recipient, compared to White (\$150 median), Hispanic (\$150 median), and African-American caregivers (\$120 median).
- **Financial Assistance for Caregiving Duties.** The majority of caregivers across ethnicities do not receive any form of payment for their caregiving duties. However, more Hispanic caregivers (31 percent) receive compensation for their caregiving duties, compared to Asian/Pacific Islander caregivers (27 percent), White caregivers (25 percent) and African-American caregivers (18 percent). Among those receiving payment, the most frequently cited sources of funds are from the care recipient and family members.

Demographic Perspectives by Race/Ethnicity

- **Financial Priorities Among Caregivers.** Paying off some form of debt (i.e. mortgage, credit card, consumer, or student debt) is the most frequently referenced financial priority among caregivers, including African-American (59 percent), Hispanic (50 percent), White (48 percent), and Asian/Pacific Islander caregivers (47 percent). More than half of African-American caregivers (52 percent) cite “just getting by” as a financial priority, a finding that is higher than found among Hispanic (46 percent), White (42 percent), and Asian/Pacific Islander caregivers (34 percent).
- **Total Household Income Among Caregivers.** Asian/Pacific Islander caregivers report the highest HHI at \$83,000 (estimated median) in 2016, followed by White at \$63,000, Hispanic at \$41,000, and African-American at caregivers at \$40,000. Forty-two percent of Asian/Pacific Islander caregivers and 31 percent of White caregivers report an HHI of \$100k+, whereas approximately half of African-American (50 percent) and Hispanic caregivers (48 percent) report an HHI of less than \$50k.
- **Total Household Retirement Savings Among Caregivers.** White caregivers report the highest total household retirement savings in all accounts at \$99,000 (estimated median), a finding that is higher than found among Asian/Pacific Islander caregivers at \$65,000, Hispanic caregivers at \$12,000, and African-American caregivers at only \$4,000. Of concern, 23 percent of Hispanic caregivers and 20 percent of African-American caregivers report having no household retirement savings, compared to 13 percent of White and 11 percent of Asian/Pacific Islander caregivers.
- **Caregivers’ Self-Described General Health.** The majority of caregivers across ethnicities self-describe their general health as excellent or good, including 77 percent of White, 70 percent of Hispanic, 69 percent of African-American, and 67 percent of Asian/Pacific Islander caregivers. White caregivers (21 percent) are more likely to self-describe their health as excellent compared to other ethnicities. Asian/Pacific Islander caregivers (10 percent) are more likely than other ethnicities to self-describe their general health as poor.
- **Changes in General Health Since Becoming a Caregiver.** Approximately two-thirds of caregivers indicate that their general health has stayed the same since becoming a caregiver, including 67 percent of both Hispanic and Asian/Pacific Islander caregivers, 66 percent of African-American caregivers, and 63 percent of White caregivers. Caregivers across ethnicities are also similarly likely to indicate their general health has declined, including 19 percent of White, 16 percent of Asian/Pacific Islander, 14 percent of Hispanic, and 13 percent of African-American caregivers.
- **Caregivers’ Health Insurance.** While the vast majority of caregivers have health insurance, Asian/Pacific Islander (96 percent) and White caregivers (94 percent) are more likely to have insurance compared to African-American (86 percent) and Hispanic caregivers (75 percent). Across ethnicities, caregivers most frequently receive benefits through an employer.

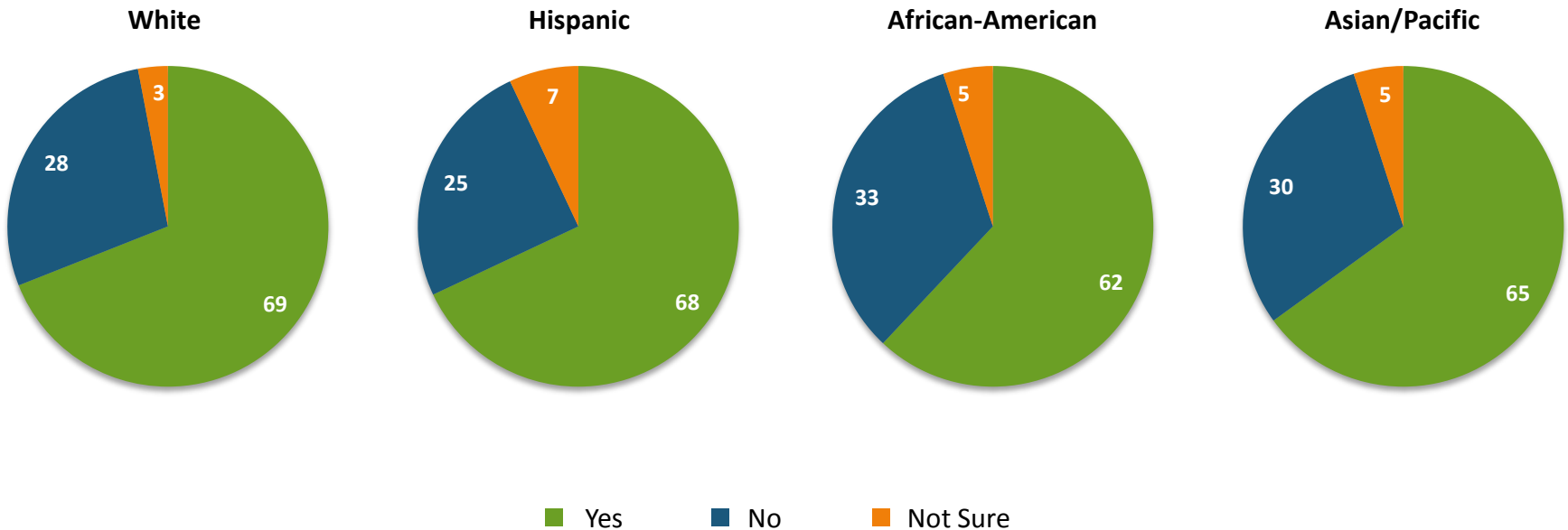
Demographic Perspectives by Race/Ethnicity

- **Caregivers Would Like More Information to Help Them Personally.** Across ethnicities, approximately four in 10 caregivers would like more information about stress management, tips for coping with caregiving challenges, and government benefits available for caregivers. Hispanic (30 percent) and Asian/Pacific Islander caregivers (27 percent) are slightly more likely than African-American (24 percent) and White caregivers (20 percent) to want information about support groups for caregivers. Hispanic caregivers (23 percent) are slightly more likely than other ethnicities to want information about employer-sponsored workplace benefits for caregivers.

Most Consider Themselves to Be the Primary Caregivers

Approximately two-thirds of caregivers consider themselves to be the Primary caregiver of their care recipient, including 69 percent of White, 68 percent of Hispanic, 65 percent of Asian/Pacific Islander, and 62 percent of African-American caregivers.

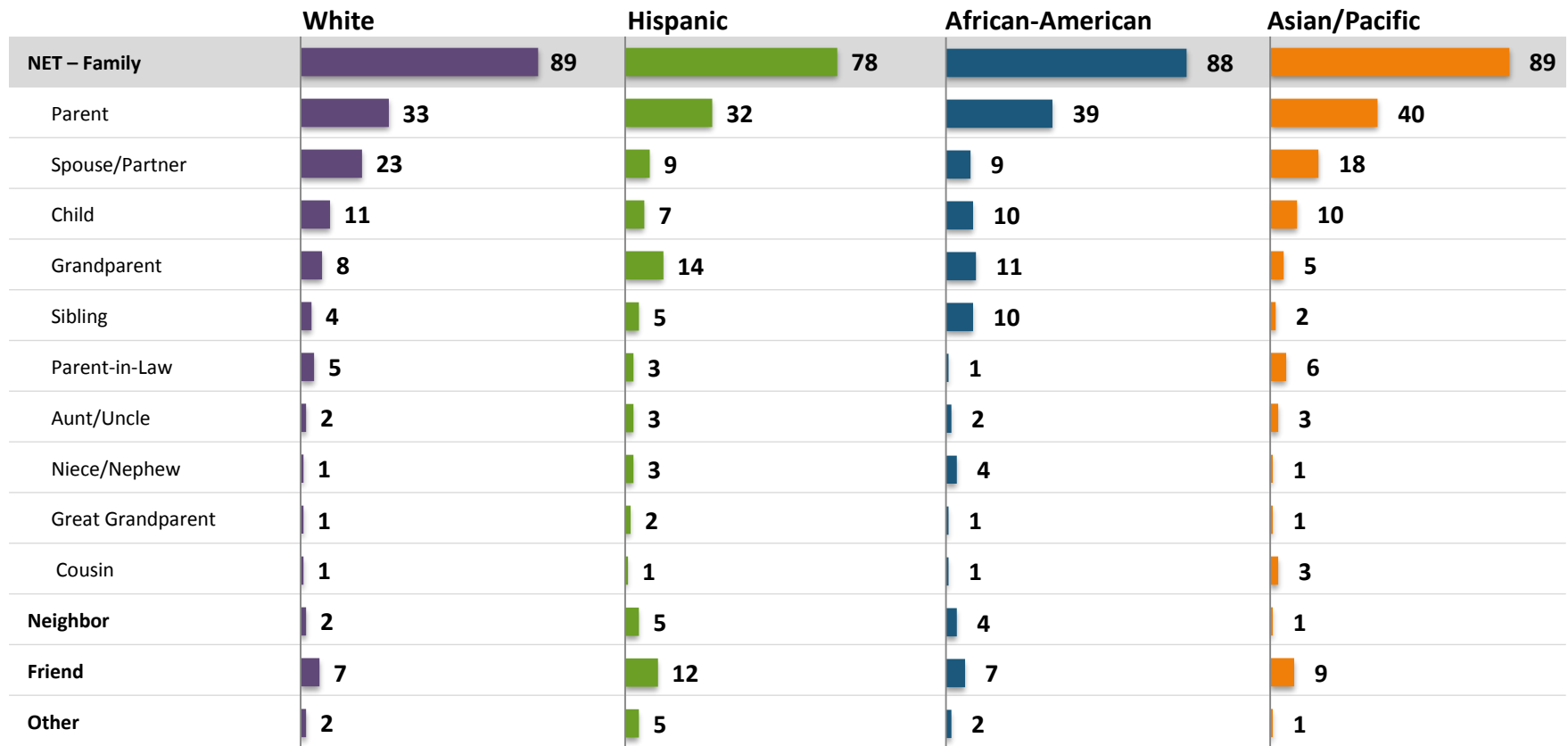
“Would you consider yourself to be the Primary caregiver?” (%)



The Majority of Caregivers Are Caring for a Family Member

The vast majority of caregivers are caring for a family member, a finding which is higher among White and Asian/Pacific Islander caregivers (both 89 percent) and African-American caregivers (88 percent) than for Hispanic caregivers (78 percent). Approximately one in three caregivers are caring for a parent, a finding which is consistent across ethnicities. Approximately one in ten are caring for a child. Of note, White (23 percent) and Asian/Pacific (18 percent) caregivers are more likely to be caring for a spouse/partner, compared to Hispanic and African-American caregivers (both 9 percent).

Relationship to Care Recipient (%)



BASE: ALL QUALIFIED RESPONDENTS

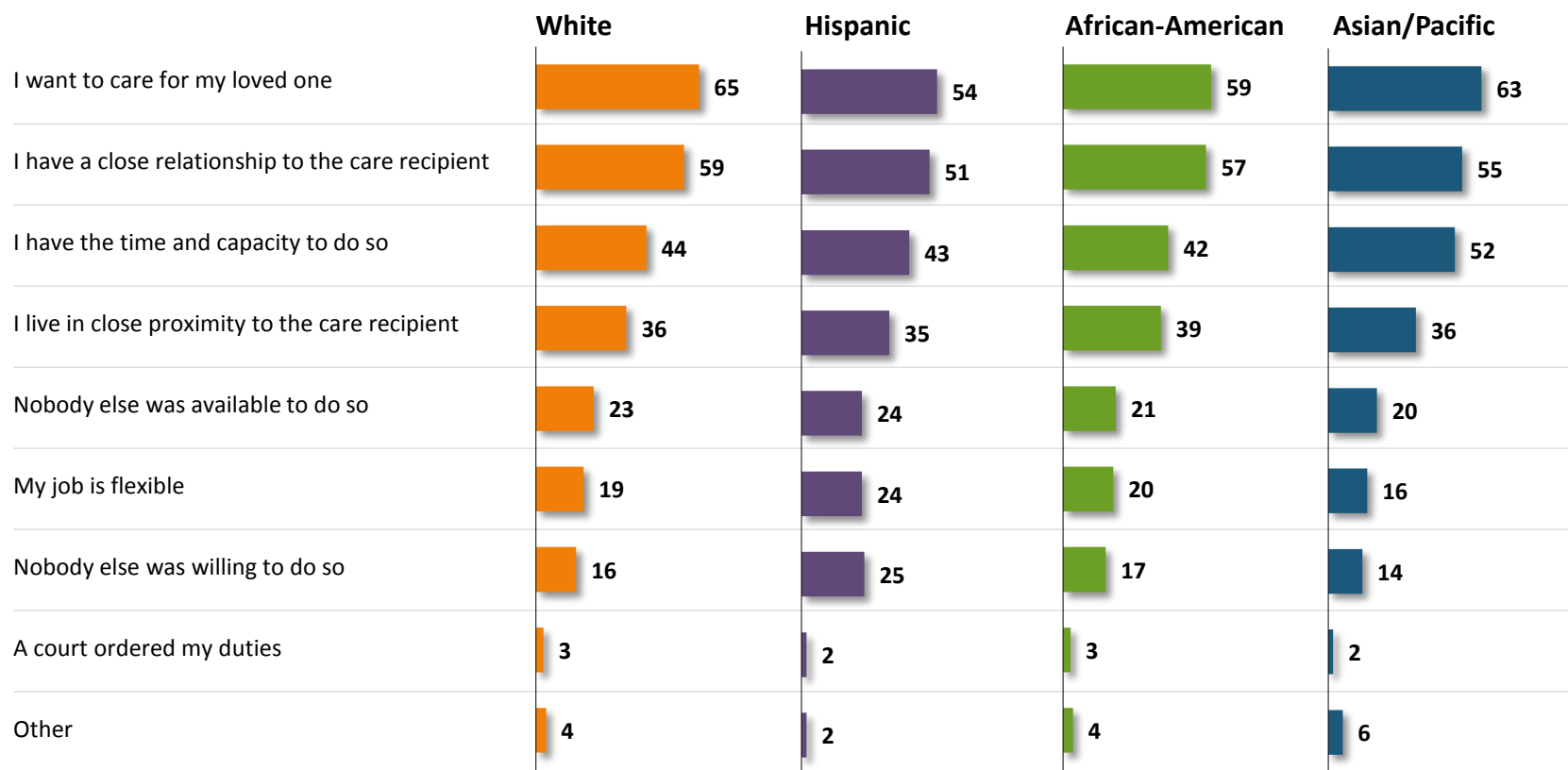
Q700. You mentioned providing care for [INSERT ANSWER FROM Q610] individual(s).

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

Reasons for Becoming a Caregiver

Approximately six in 10 caregivers across ethnicities cite wanting to care for their loved one and having a close relationship with the care recipient as reasons for becoming a caregiver. More Asian/Pacific Islander caregivers (52 percent) say they became a caregiver because they have the time and capacity to do so, compared to 44 percent of White, 43 percent of Hispanic, and 42 percent of African-American caregivers. Hispanic caregivers (25 percent) are somewhat more likely than caregivers of other ethnicities to indicate that nobody else was willing to do so.

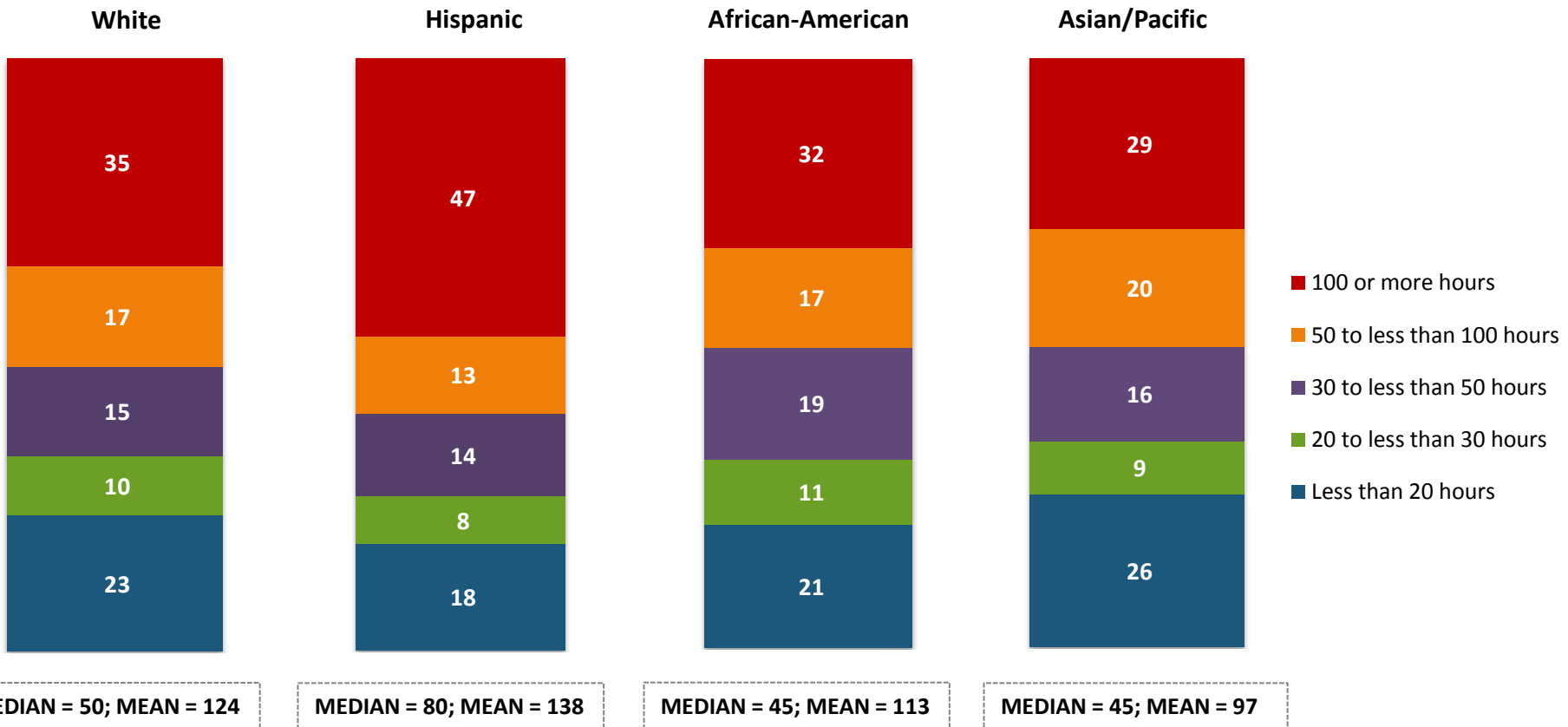
Reasons for Becoming a Caregiver (%)



Total Caregiving Hours per Month

Hispanic caregivers spend the most time on caregiving at 80 hours per month (median), compared to White caregivers (50 hours), and Asian/Pacific Islander and African-American caregivers (both 45 hours). Hispanic caregivers (47 percent) are also more likely to spend 100 hours or more each month, compared to other ethnicities.

Total Hours Spent Caregiving Each Month (%)



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

BASE: ALL QUALIFIED RESPONDENTS

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

Caregiver Duties Performed

Caregiving encompasses a broad range of duties – duties that are consistent performed across ethnicities.

Approximately nine in 10 caregivers across ethnicities perform various household-related tasks for the caregiver (i.e., running errands, housework, meal preparation, home repairs, home modifications).

Approximately seven in 10 caregivers across ethnicities perform various health-related tasks (i.e., accompanying to medical appointments, healthcare coordination, health insurance coordination, health insurance coordination).

Hispanic caregivers (73 percent) are more likely to perform personal care duties (i.e., mobility, personal care, and feeding) for the care recipient, compared to the other ethnicities (60 percent).

Caregiving Duties	White	Hispanic	African-American	Asian/Pacific
NET – Household	89%	88%	90%	80%
Running errands	68%	65%	74%	56%
Housework	59%	65%	61%	51%
Meal preparation	58%	60%	64%	47%
Home repairs	32%	23%	21%	26%
Home modifications	20%	20%	12%	25%
NET – Social/Communication	72%	71%	73%	73%
Companionship	63%	55%	62%	56%
Basic communications	30%	31%	39%	35%
Language translation	4%	20%	5%	23%
NET – Health-Related	69%	69%	68%	73%
Accompanying to medical appointments	61%	60%	61%	66%
Healthcare coordination	44%	40%	47%	55%
Health insurance coordination	32%	19%	24%	44%
NET – Personal Care	60%	73%	60%	60%
Mobility	39%	43%	32%	39%
Personal care	34%	42%	34%	30%
Feeding	23%	48%	28%	22%
Incontinence care	14%	15%	20%	16%
NET – Medical-Related	50%	46%	49%	43%
Medication management	45%	44%	47%	42%
Medical treatment administration	17%	15%	10%	8%
Paying bills/Managing finances	45%	34%	45%	43%
Other	4%	4%	4%	3%

Hours Spent Caregiving by Types of Duties

Caregivers spend the most amount of time per month providing companionship to the care recipient, including 40 hours (median) by White caregivers, 30 hours by both Hispanic and African-American caregivers, and 20 hours by Asian/Pacific Islander caregivers.

Caregivers spend the second most amount of time per month on meal preparation. Hispanics spend 24 hours (median) per month preparation, a finding that is higher than found among African-American (20 hours median), White (19 hours median), and Asian/Pacific Islander caregivers (15 hours median).

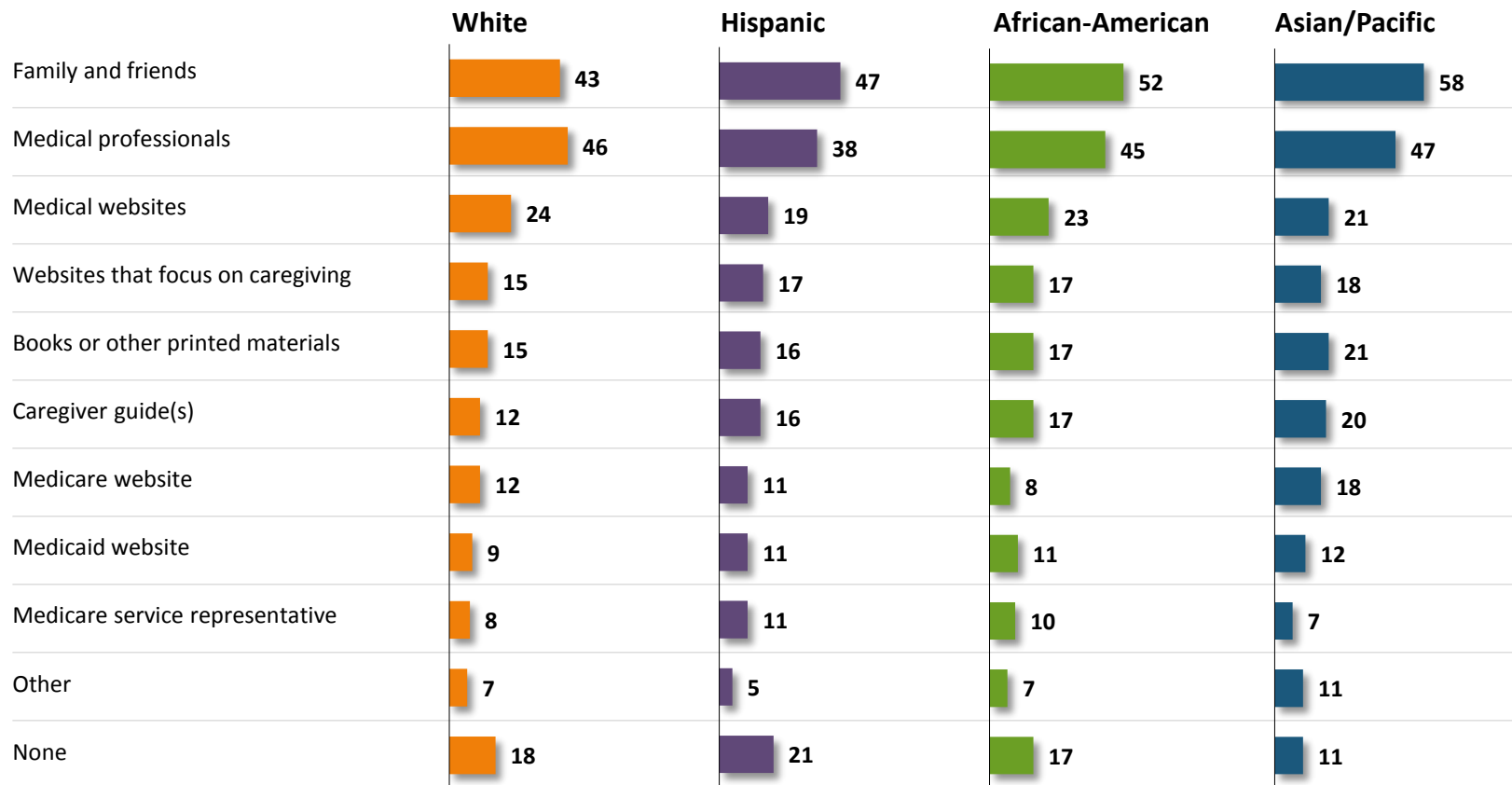
Note: The median is the midpoint of the range of each response category. The mean is the average of all responses.

Time Spent On Caregiving Duties Each Month (hours per month)	White		Hispanic		African-American		Asian/Pacific	
	Median	Mean	Median	Mean	Median	Mean	Median	Mean
Household								
Running errands	8	18	10	15	8	25	8	13
Housework (e.g., cleaning, laundry)	10	28	12	25	10	27	8	20
Meal preparation	19	31	24	32	20	38	15	29
Home repairs	3	9	6	12	2	18	2	7
Home modifications	2	8	10	12	2	6	2	3
Social/Communication								
Companionship	40	97	30	70	30	97	20	61
Basic communications	10	45	18	37	20	70	10	40
Language translation	5	16	5	10	2	34	3	18
Health-Related								
Accompanying to medical appointments	4	11	5	11	4	15	3	7
Healthcare coordination	3	9	5	8	3	20	2	5
Health insurance coordination	2	9	4	6	2	10	2	4
Personal Care								
Mobility	8	23	10	25	12	28	7	18
Personal care	10	26	20	25	20	29	10	19
Feeding	10	35	20	34	10	26	10	27
Incontinence care	5	23	10	24	10	17	5	14
Medical-Related								
Medication management	5	16	7	19	5	26	2	8
Medical treatment administration	5	18	9	18	5	13	2	10
Paying bills/Managing finances	3	9	4	7	4	15	3	4
Other	10	85	1	6	6	10	8	9

Sources of Information Relied on to Assist in Caregiving Duties

Caregivers across ethnicities most frequently rely on family and friends and medical professionals as sources of information to assist them with their caregiving duties. More Asian/Pacific Islander (58 percent) and African-American caregivers (52 percent) rely on family and friends compared to Hispanic caregivers (47 percent) and White caregivers (43 percent). Hispanic caregivers (38 percent) are somewhat less likely to rely on medical professionals compared to Asian/Pacific Islander (47 percent), White (46 percent), and African-American caregivers (45 percent).

Sources of Information to Assist in Caregiving Duties (%)



NOTE: Nine most commonly selected sources shown.

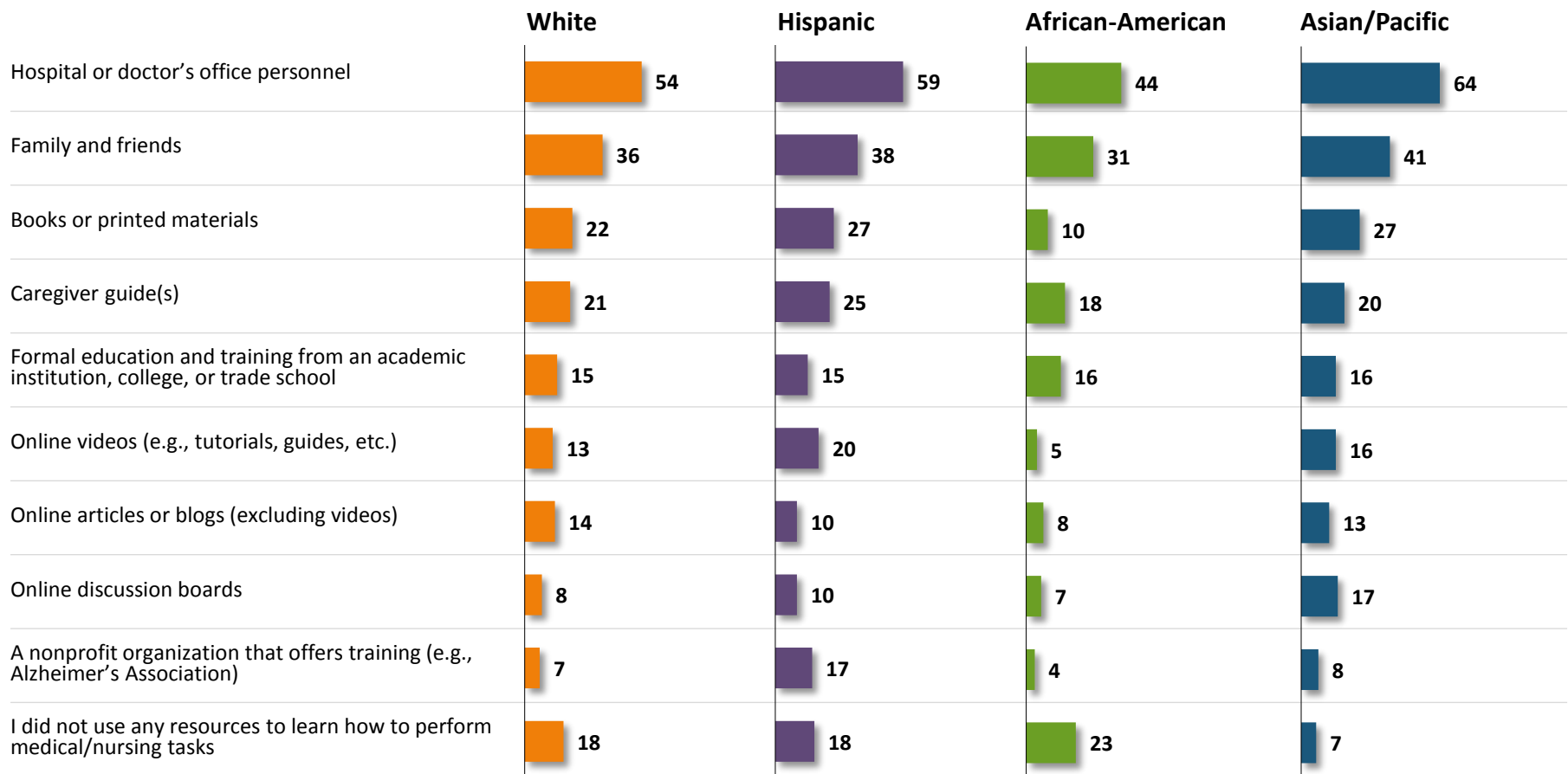
BASE: ALL QUALIFIED RESPONDENTS

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-related tasks and across ethnicities, the most frequently cited sources for learning such tasks are hospital or doctor's personnel. More Asian/Pacific Islander caregivers (64 percent) use hospital or doctor's office personnel as sources for learning these tasks, compared to Hispanic (59 percent), White (54 percent), and African-American (44 percent) caregivers.

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.

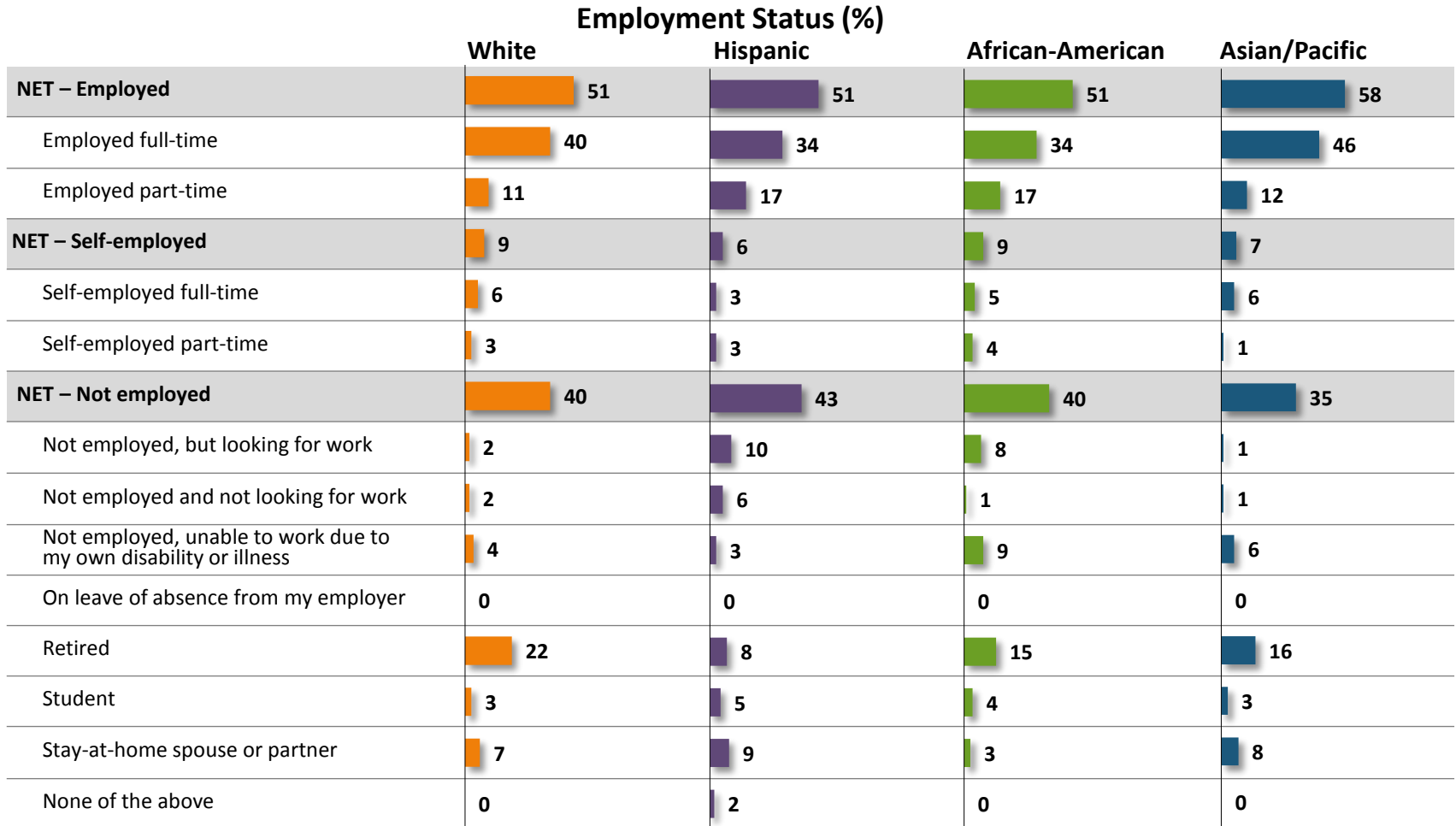
Caregivers' Sentiments About Their Caregiving Duties

Almost all caregivers agree that it is important to provide a good quality of life for the care recipient – including 96 percent of White, 95 percent of Asian/Pacific Islander, 93 percent of African-American, and 88 percent of Hispanic caregivers. Approximately nine in 10 caregivers across ethnicities say they like helping and enjoy spending time with the care recipient. Many caregivers say that their own health takes a backseat to the health of the care recipient, including 60 percent of Asian/Pacific Islander, 56 percent of White, 52 percent of Hispanic, and 48 percent of African-American caregivers.

Caregivers' Sentiments About Their Caregiving Duties	White	Hispanic	African-American	Asian/Pacific
	Strongly/Somewhat Agree (NET)			
Positive				
It's important for me to provide a good quality of life for the care recipient	96	88	93	95
I like helping the care recipient	91	90	88	92
I enjoy spending time with the care recipient	91	90	86	89
Being a caregiver gives me a strong sense of purpose	83	80	83	90
Being a caregiver has led me to take better care of my own health	69	70	73	83
Being a caregiver has inspired me to document my own health and legal wishes	66	66	65	70
Negative				
My own health takes a backseat to the health of my care recipient	56	52	48	60
My caregiving duties leave me feeling physically exhausted	54	58	50	57
My caregiving duties leave me feeling emotionally exhausted	55	50	50	62
I need more help with my caregiving duties	46	54	47	58
With all of my caregiving duties, I barely have time for anything else	45	50	43	51
My caregiving duties leave me feeling completely overwhelmed	44	41	39	49

Employment Status of Caregivers

Employment status is similar across ethnicities. Approximately half of caregivers are employed, including 58 percent of Asian/Pacific Islander caregivers and 51 percent of White, Hispanic, and African-American caregivers. Approximately four in 10 caregivers across ethnicities are not employed, including 43 percent of Hispanic, 40 percent of both White and African-American, and 35 percent of Asian/Pacific Islander caregivers. Slightly fewer than one in 10 caregivers are self-employed.



Disruptions to Employment as a Result of Caregiving

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

Many caregivers who are currently employed or who have been employed during their time as caregivers have adjusted their work life to accommodate their caregiving duties.

Approximately one in four caregivers across ethnicities have reduced their work hours or job responsibilities.

Approximately three in 10 caregivers across ethnicities have used vacation, sick days, and/or personal days off to be a caregiver.

African-American (19 percent), White (15 percent), and Hispanic (13 percent) are more likely than Asian/Pacific Islander caregivers (6 percent) to have retired early or quit a job.

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

	White	Hispanic	African-American	Asian/Pacific
NET – Reduced hours or job responsibilities	26	26	21	27
Reduced my hours	18	15	16	20
Reduced job responsibilities	11	10	7	8
Switched to a less demanding job	7	10	7	7
NET – Taken leave	18	19	10	21
Taken an unpaid leave of absence from my employer covered by the Family and Medical Leave Act	10	11	6	9
Taken a paid leave of absence from my employer	7	6	4	7
Taken an unpaid leave of absence from my employer not covered by the Family and Medical Leave Act	6	5	3	6
NET – Retired early/quit job	15	13	19	6
Retired early	9	6	7	1
Quit a job	7	8	13	5
Used vacation, sick days, and/or personal days off to be a caregiver	30	25	30	24
Missed days of work	25	26	35	16
Began working an alternative schedule	14	16	12	16
Began to work remotely	10	6	11	15
Took on additional hours to pay for cost of caregiving	7	10	8	5
None	25	23	25	18

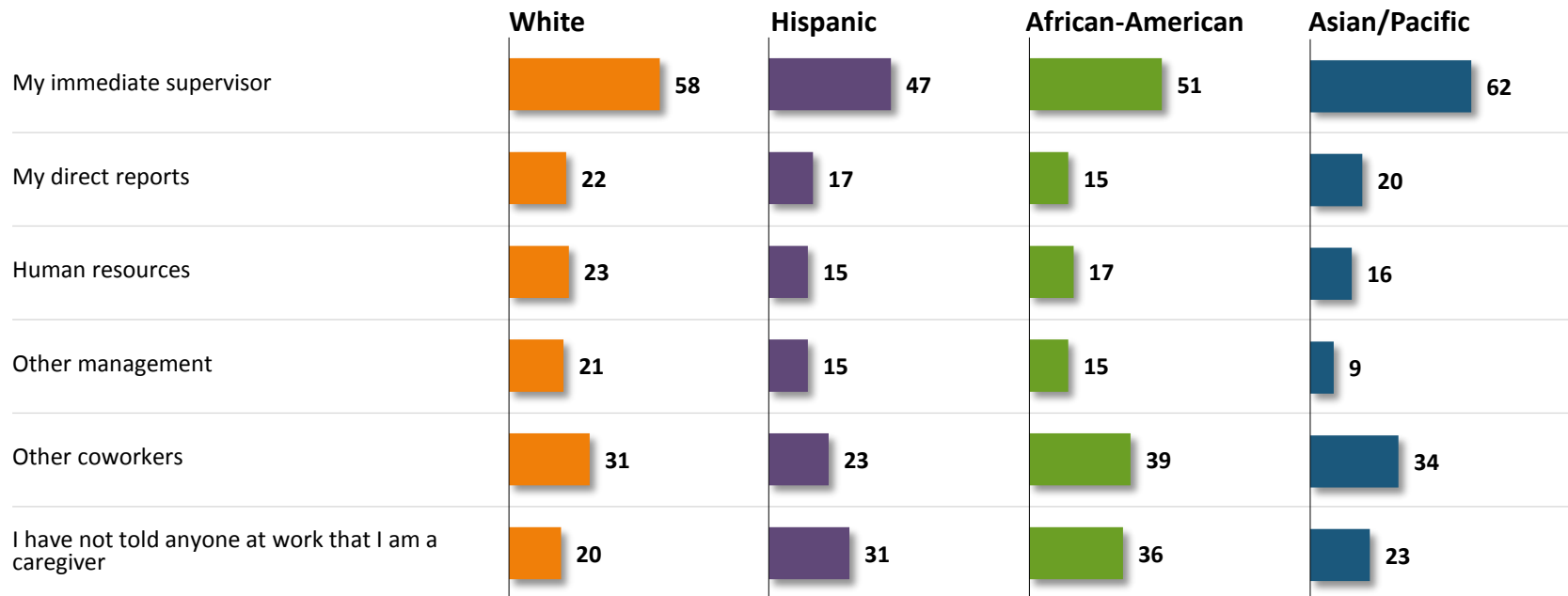
NOTE: Thirteen most commonly selected sources shown.

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

Many employed caregivers have told their immediate supervisor that they are a caregiver, including Asian/Pacific Islander (62 percent), White (58 percent), African-American (51 percent), and Hispanic caregivers (47 percent). Among ethnicities, African-American caregivers (36 percent) are more likely to have not to tell anyone at work that they are a caregiver, compared to Hispanic (31 percent), Asian/Pacific Islander (23 percent), and White caregivers (20 percent).

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



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

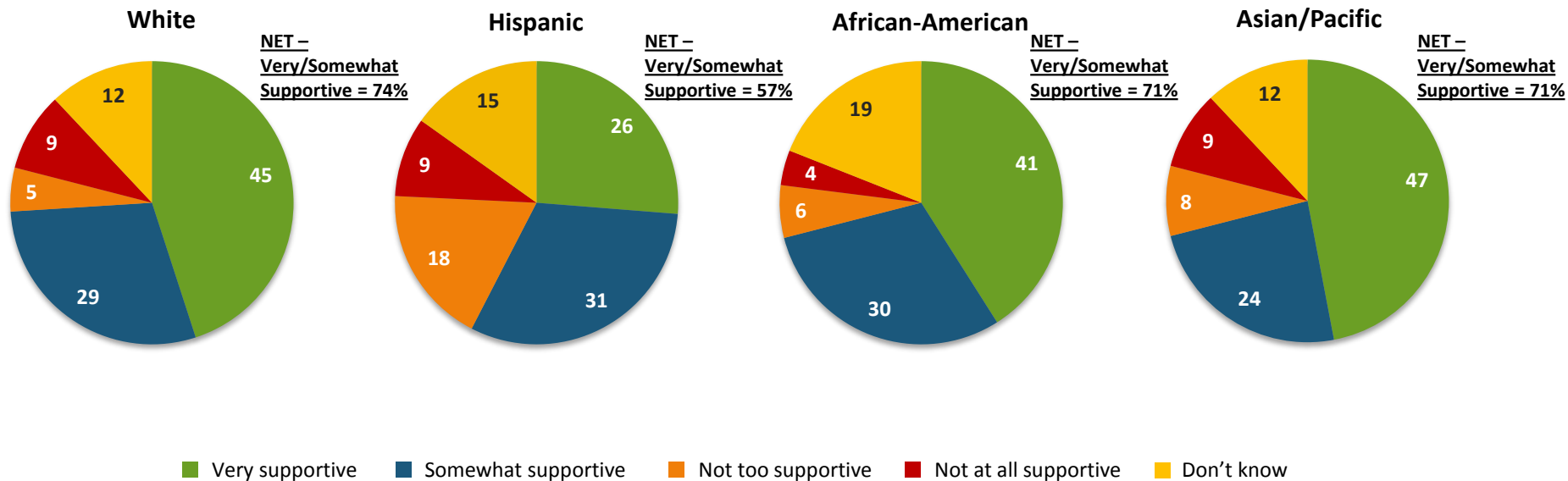
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Employer Support of Caregiving Duties

Most employed caregivers believe that their employers are supportive of their caregiving duties. White (74 percent) and African-American and Asian/Pacific Islander caregivers (both 71 percent) are more likely to believe their employers are very or somewhat supportive, compared to Hispanic caregivers (57 percent). Across ethnicities, some caregivers feel that their employers are not at all supportive of their caregiver responsibilities, including 9 percent of White, Hispanic, and Asian/Pacific Islander caregivers and 4 percent of African-American caregivers and 4 percent of African-American caregivers.

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



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

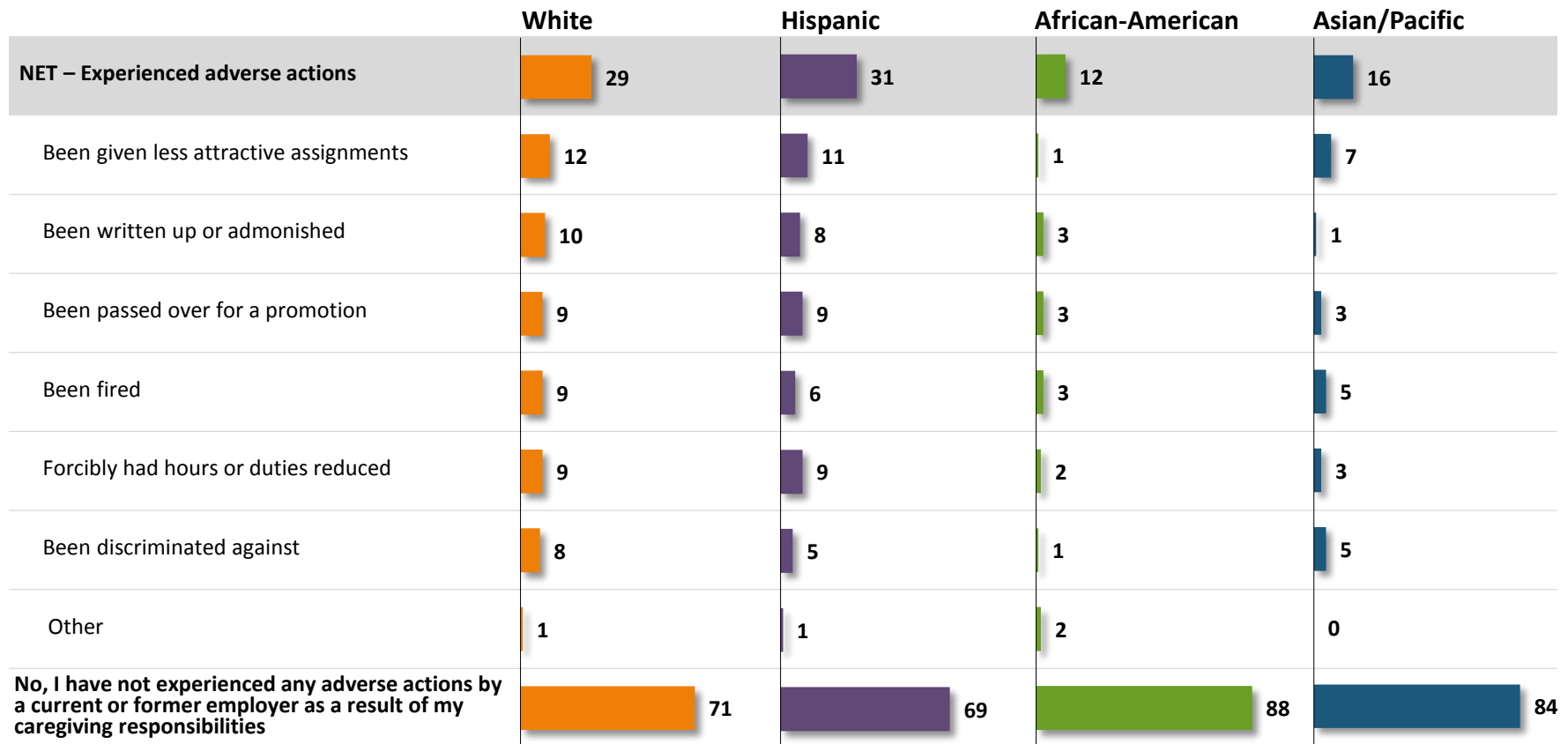
BASE: EMPLOYED FULL-TIME OR PART-TIME

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 such as being given less attractive assignments, being discriminated against, or being passed over for a promotion, among others. Most caregivers have not experienced any adverse actions as a result of their caregiving duties. However, among those currently employed or have been employed during their time as a caregiver, Hispanic and White caregivers (31 and 29 percent, respectively) are more likely to have experienced adverse actions, compared to Asian/Pacific Islander (16 percent) and African-American (12 percent) caregivers.

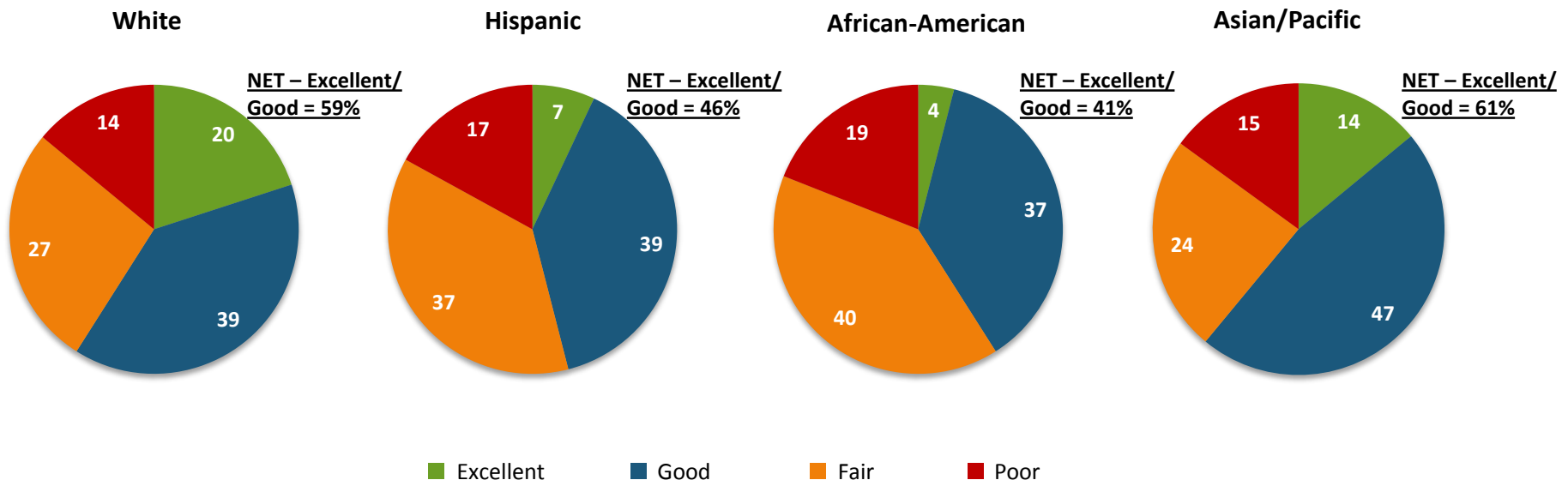
Adverse Employment Actions Experienced as a Result of Caregiving Duties (%)



Caregivers' Financial Well-Being

Asian/Pacific Islander (61 percent) and White caregivers (59 percent) are more likely to describe their financial well-being as excellent or good, compared to Hispanic (46 percent) and African-American caregivers (41 percent). In contrast, 19 percent of African-American, 17 percent of Hispanic, 15 percent of Asian/Pacific Islander, and 14 percent of White caregivers describe their financial well-being as poor.

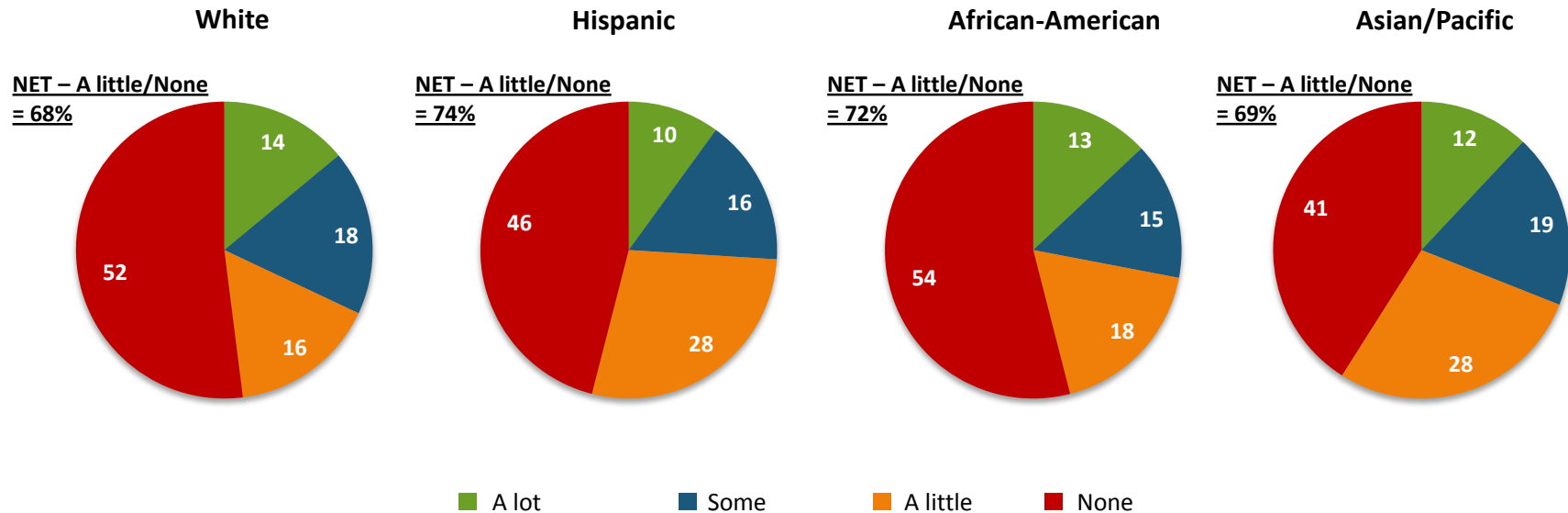
“How would you describe your own financial well-being?” (%)



Financial Considerations Before Becoming Caregivers

Most caregivers across ethnicities gave little or no consideration to their financial situation when deciding to become a caregiver, including 74 percent of Hispanic, 72 percent of African-American, 69 percent of Asian/Pacific Islander, and 68 percent of White caregivers.

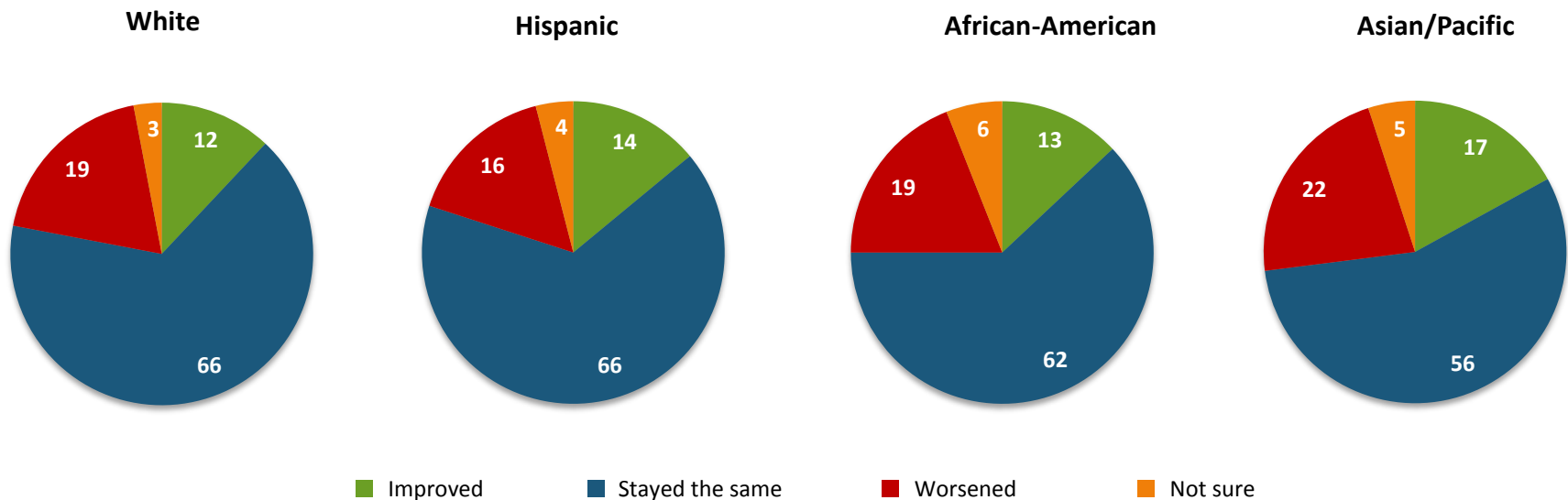
“To what extent did you consider your own financial situation when deciding to become a caregiver?” (%)



Change in Financial Situation as a Result of Caregiving

The majority of caregivers across ethnicities say their financial situation as stayed the same since becoming a caregiver, including 66 percent of White and Hispanic caregivers, 62 percent of African-American caregivers, and 56 percent of Asian/Pacific Islander caregivers. However, approximately one in five caregivers say that their financial situation worsened as a result of becoming a caregiver, including White (19 percent), Hispanic (16 percent), African-American (19 percent), and Asian/Pacific Islander caregivers (22 percent).

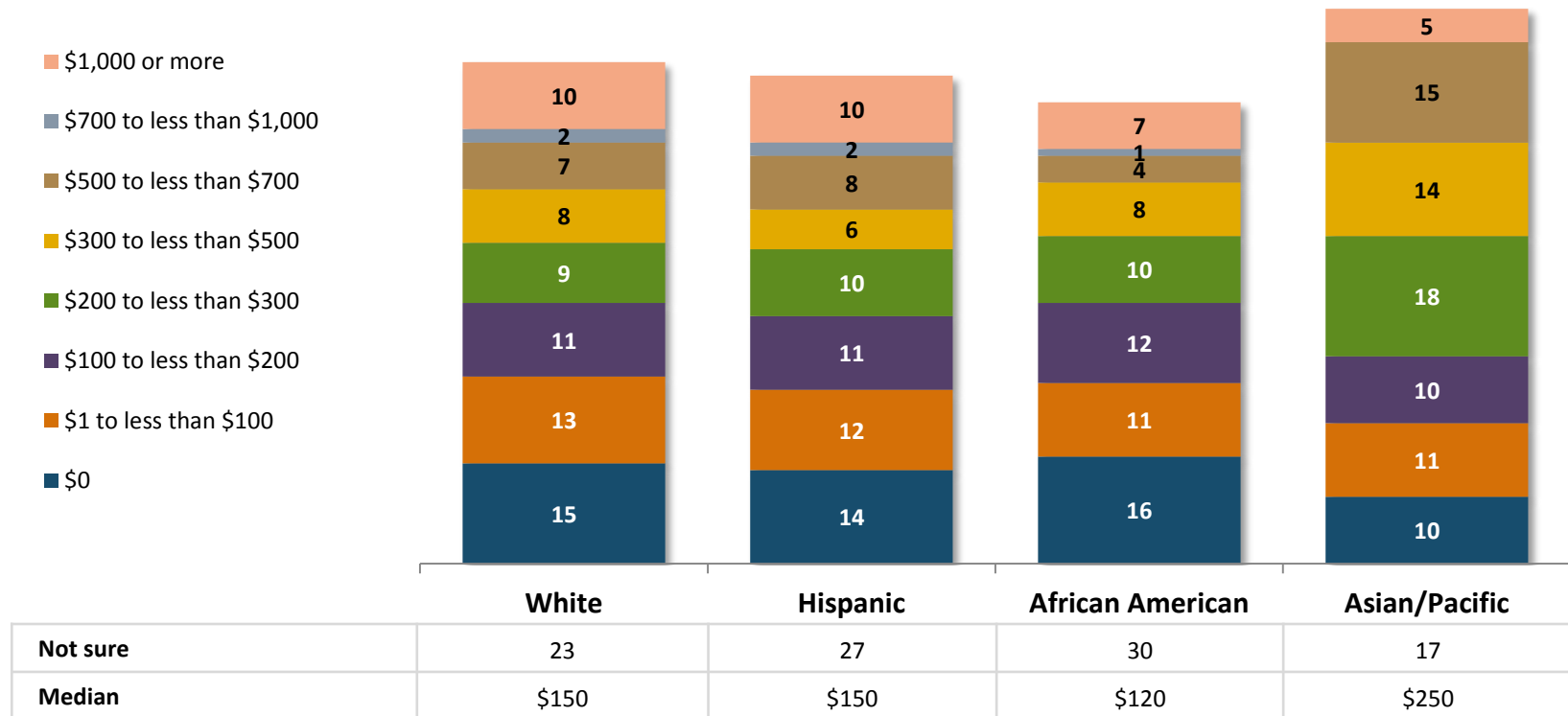
“How has your financial situation changed as a result of becoming a caregiver?”



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). Asian/Pacific Islander caregivers spend more money out-of-pocket per month (\$250 median) to cover expenses for their care recipient, compared to White (\$150 median), Hispanic (\$150 median), and African-American caregivers (\$120 median).

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.

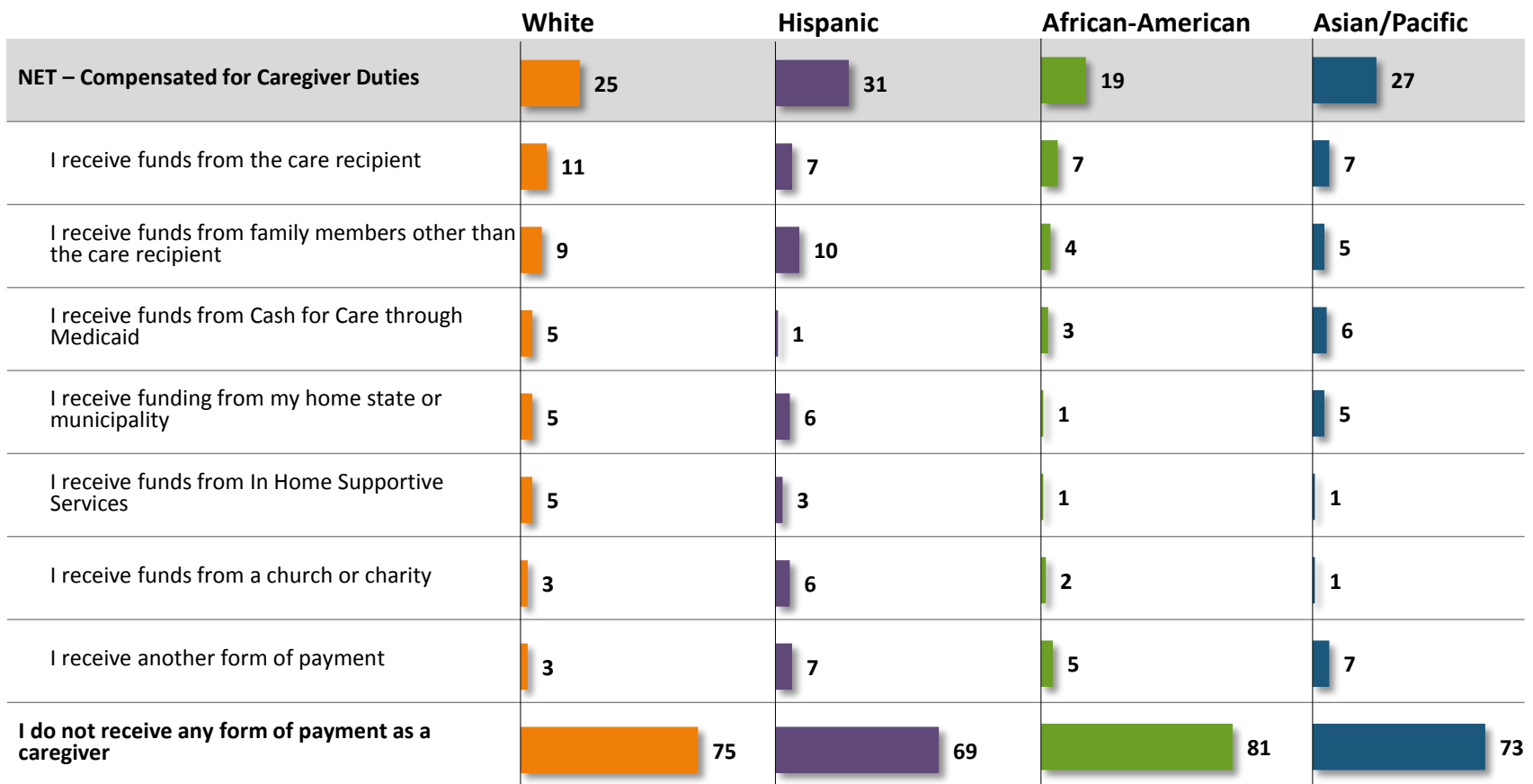
BASE: ALL QUALIFIED RESPONDENTS

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

The majority of caregivers across ethnicities do not receive any form of payment for their caregiving duties. However, more Hispanic caregivers (31 percent) receive compensation for their caregiving duties, compared to Asian/Pacific Islander caregivers (27 percent), White caregivers (25 percent) and African-American caregivers (18 percent). Among those receiving payment, the most frequently cited sources of funds are from the care recipient and family members.

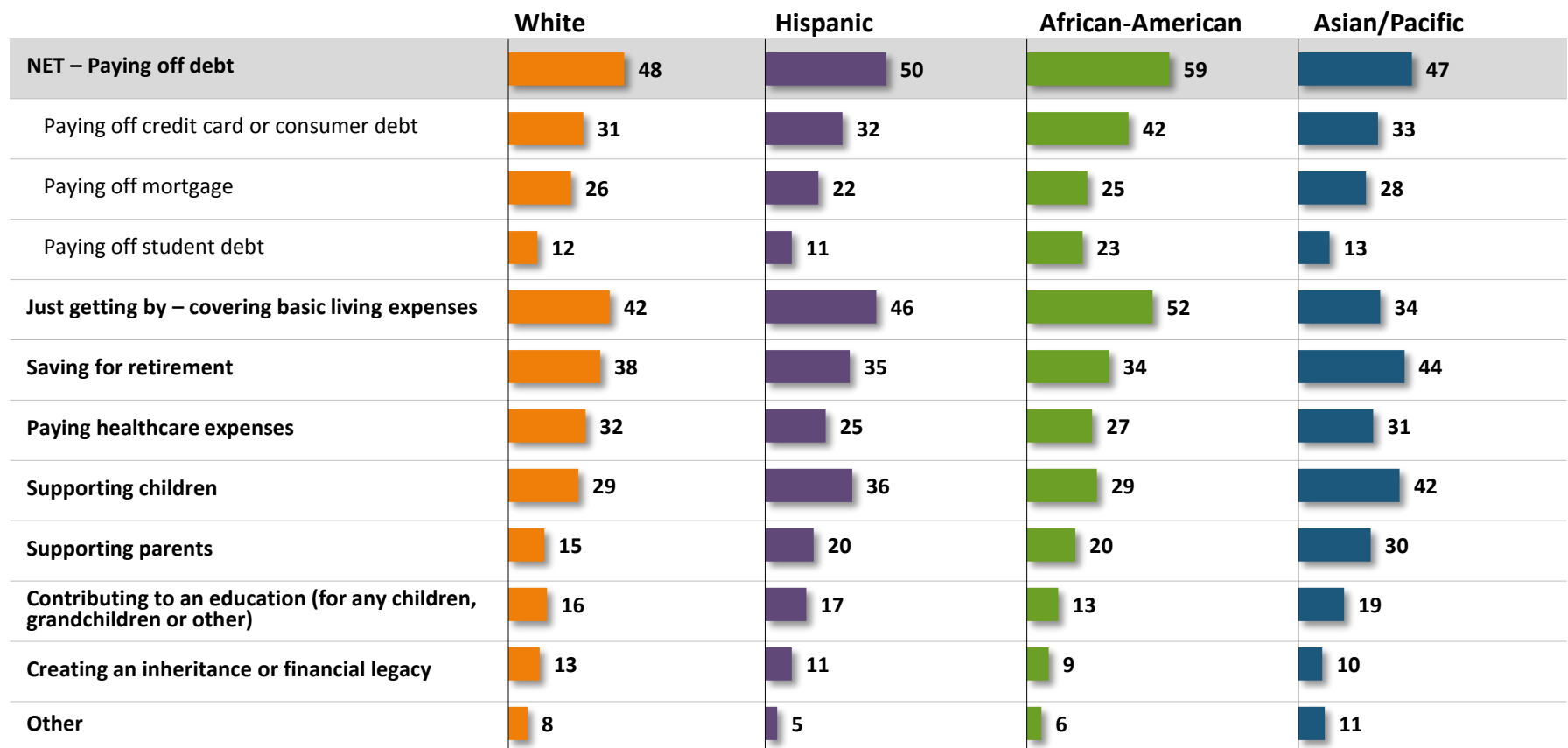
Sources of Financial Assistance Received for Caregiving Duties, If Any (%)



Financial Priorities Among Caregivers

Paying off some form of debt (i.e. mortgage, credit card, consumer, or student debt) is the most frequently referenced financial priority among caregivers, including African-American (59 percent), Hispanic (50 percent), White (48 percent), and Asian/Pacific Islander caregivers (47 percent). More than half of African-American caregivers (52 percent) cite “just getting by” as a financial priority, a finding that is higher than found among Hispanic (46 percent), White (42 percent), and Asian/Pacific Islander caregivers (34 percent).

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



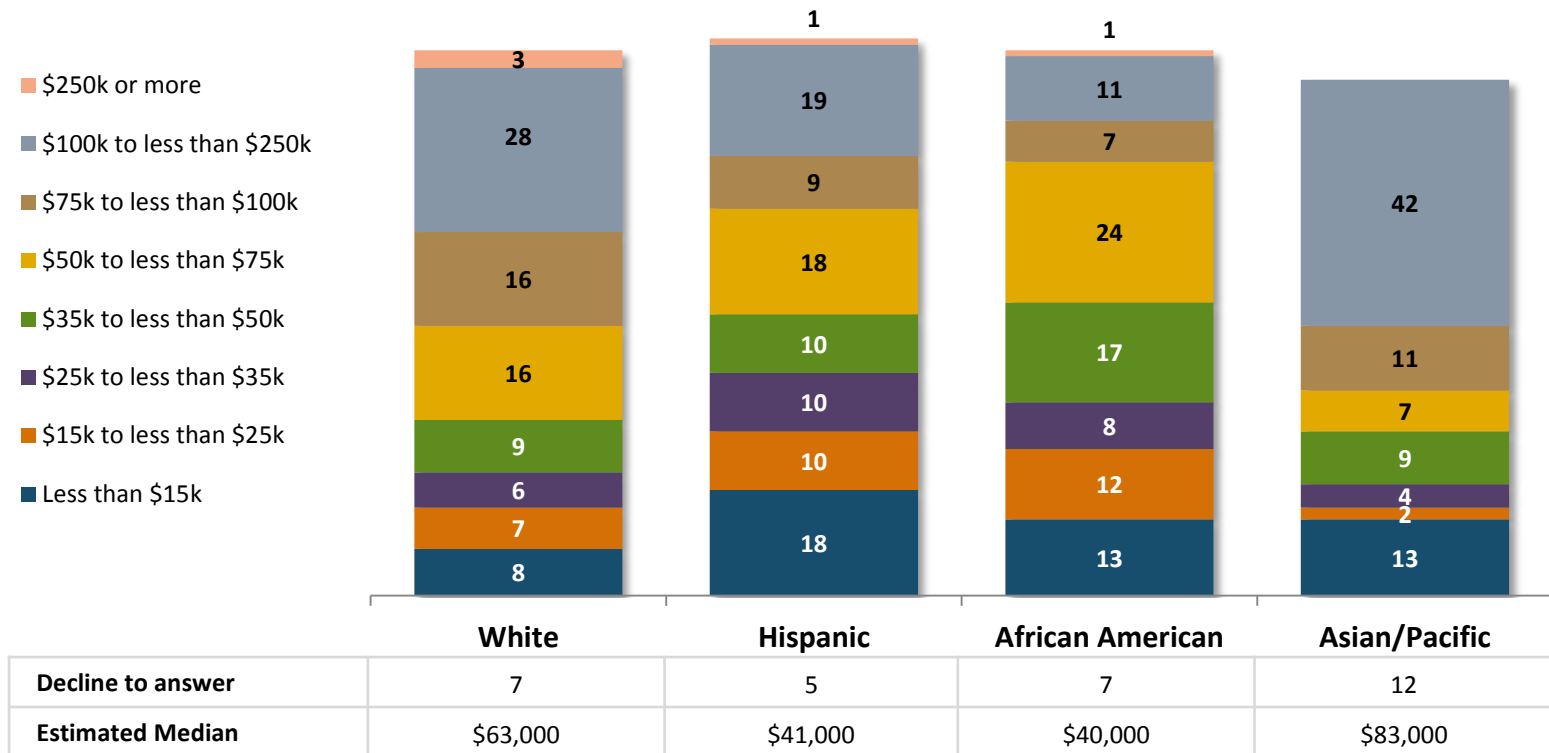
BASE: ALL QUALIFIED RESPONDENTS

Q1105. Which of the following are your financial priorities right now? Select all.

Total Household Income Among Caregivers

Asian/Pacific Islander caregivers report the highest HHI at \$83,000 (estimated median) in 2016, followed by White at \$63,000, Hispanic at \$41,000, and African-American at caregivers at \$40,000. Forty-two percent of Asian/Pacific Islander caregivers and 31 percent of White caregivers report an HHI of \$100k+, whereas approximately half of African-American (50 percent) and Hispanic caregivers (48 percent) report an HHI of less than \$50k.

Total Household Income in 2016 (%)

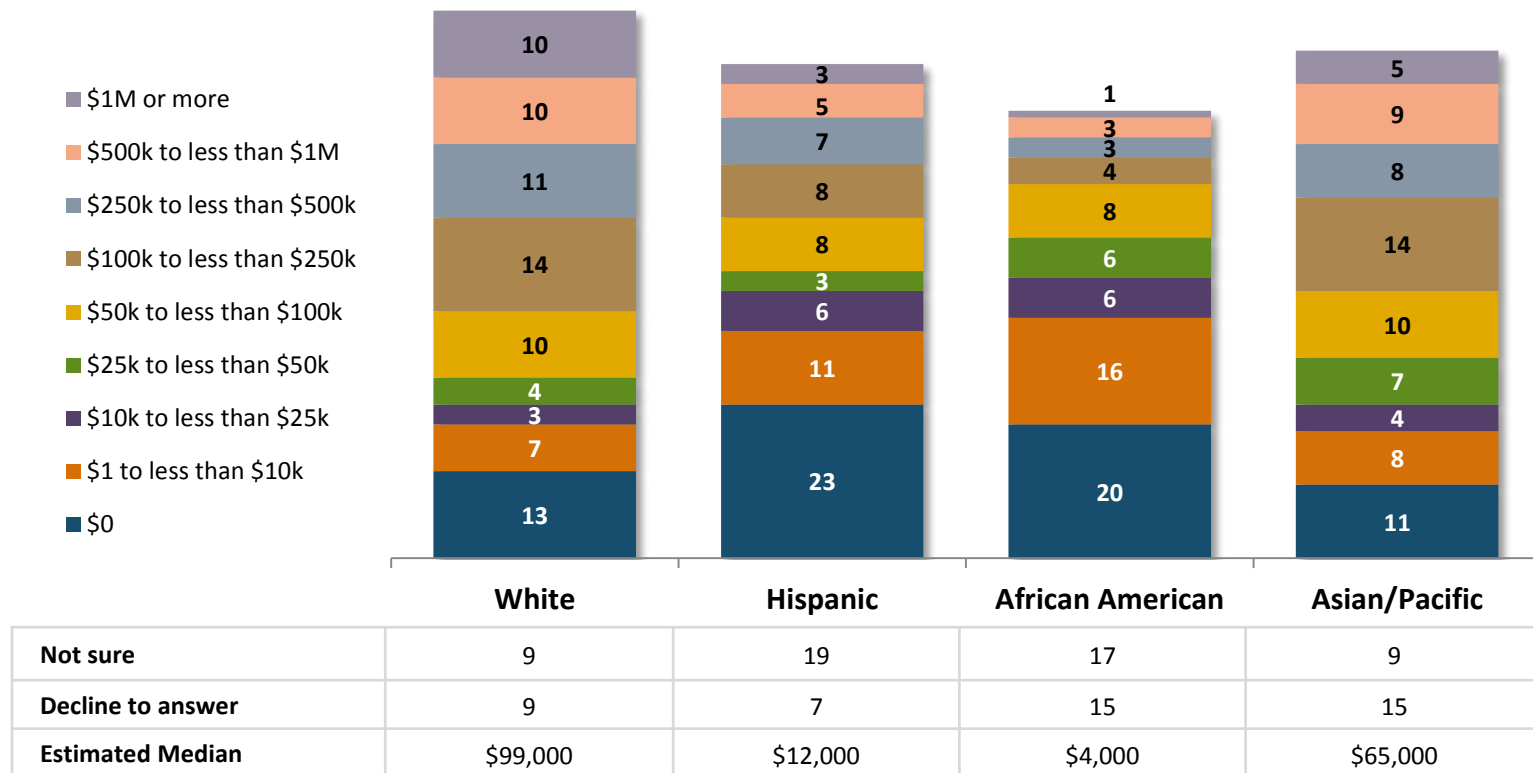


Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

Total Household Retirement Savings Among Caregivers

White caregivers report the highest total household retirement savings in all accounts at \$99,000 (estimated median), a finding that is higher than found among Asian/Pacific Islander caregivers at \$65,000, Hispanic caregivers at \$12,000, and African-American caregivers at only \$4,000. Of concern, 23 percent of Hispanic caregivers and 20 percent of African-American caregivers report having no household retirement savings, compared to 13 percent of White and 11 percent of Asian/Pacific Islander caregivers.

Total Household Retirement Savings in All Accounts (%)

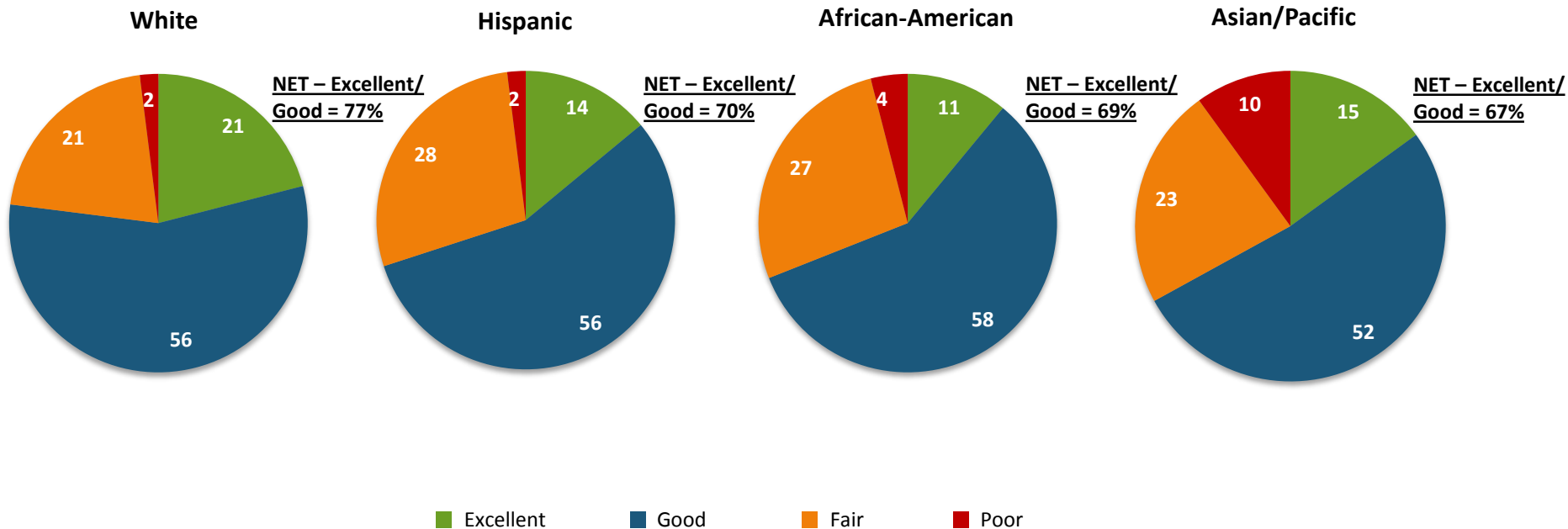


Note: The median is estimated based on the approximate midpoint of the range of each response category. Non-responses are excluded from the estimate.

Caregivers' Self-Described General Health

The majority of caregivers across ethnicities self-describe their general health as excellent or good, including 77 percent of White, 70 percent of Hispanic, 69 percent of African-American, and 67 percent of Asian/Pacific Islander caregivers. White caregivers (21 percent) are more likely to self-describe their health as excellent compared to other ethnicities. Asian/Pacific Islander caregivers (10 percent) are more likely than other ethnicities to self-describe their general health as poor.

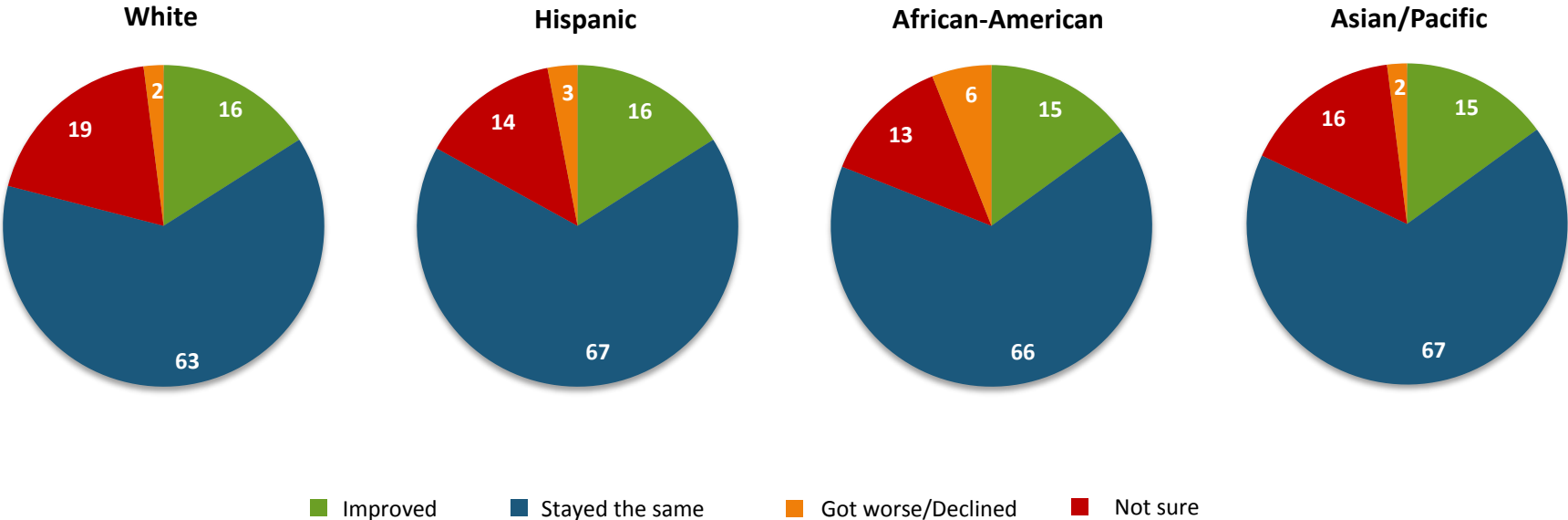
General Health Status (%)



Changes in General Health Since Becoming a Caregiver

Approximately two-thirds of caregivers indicate that their general health has stayed the same since becoming a caregiver, including 67 percent of both Hispanic and Asian/Pacific Islander caregivers, 66 percent of African-American caregivers, and 63 percent of White caregivers. Caregivers across ethnicities are also similarly likely to indicate their general health has declined, including 19 percent of White, 16 percent of Asian/Pacific Islander, 14 percent of Hispanic, and 13 percent of African-American caregivers.

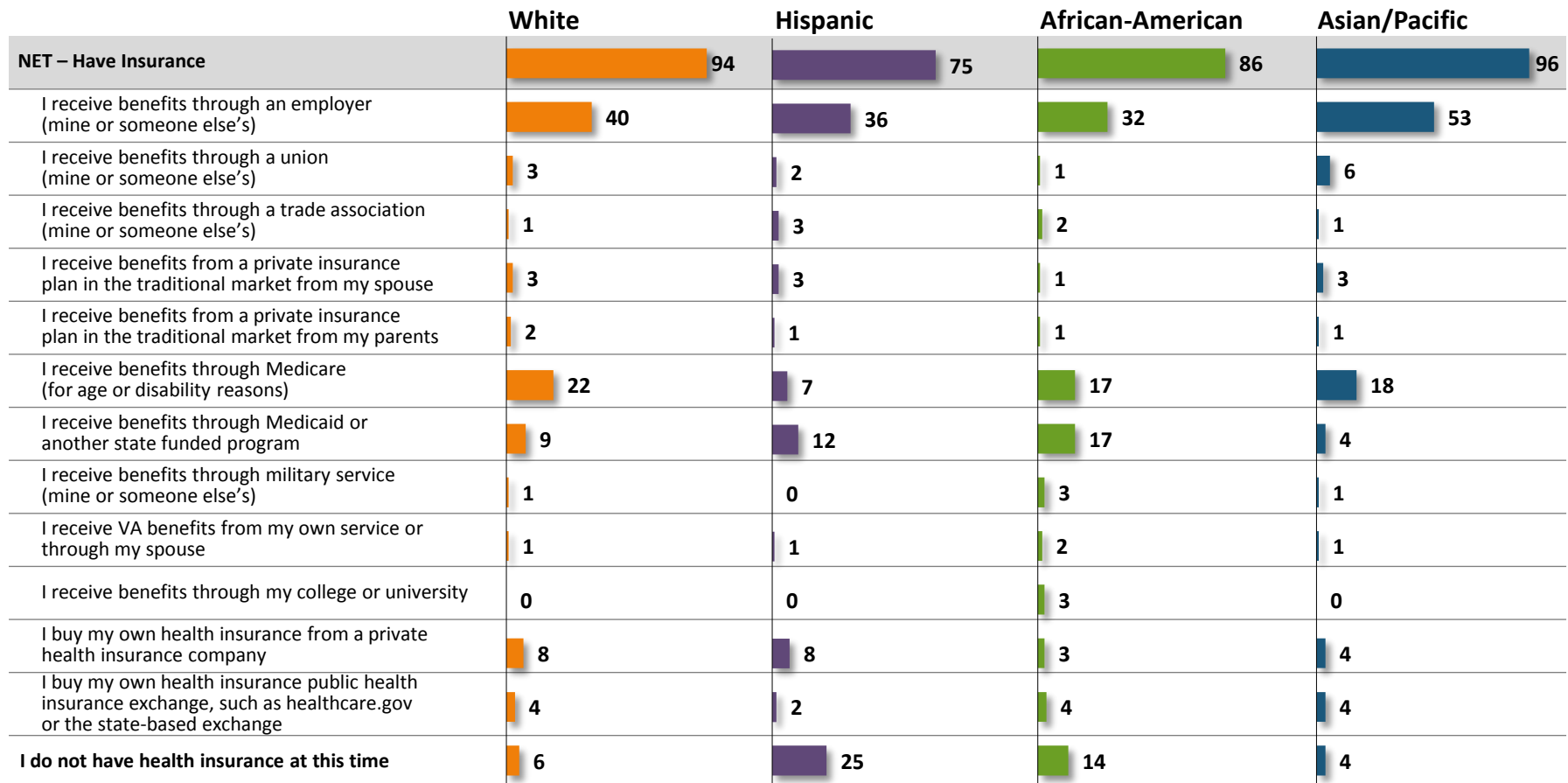
Changes in General Health Since Becoming a Caregiver (%)



Caregivers' Health Insurance

While the vast majority of caregivers have health insurance, Asian/Pacific Islander (96 percent) and White caregivers (94 percent) are more likely to have insurance compared to African-American (86 percent) and Hispanic caregivers (75 percent). Across ethnicities, caregivers most frequently receive benefits through an employer.

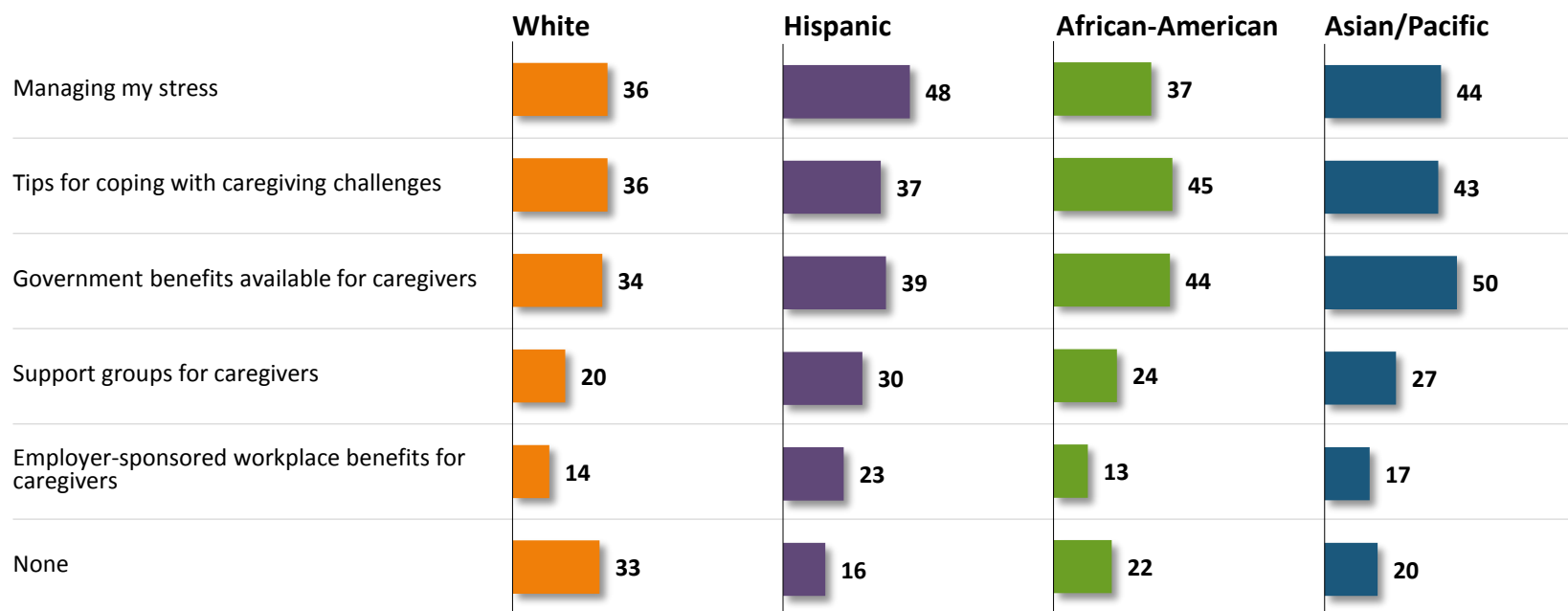
“Which of the following best describes how you primarily receive health insurance?” (%)



Caregivers Would Like More Information to Help Them Personally

Across ethnicities, approximately four in 10 caregivers would like more information about stress management, tips for coping with caregiving challenges, and government benefits available for caregivers. Hispanic (30 percent) and Asian/Pacific Islander caregivers (27 percent) are slightly more likely than African-American (24 percent) and White caregivers (20 percent) to want information about support groups for caregivers. Hispanic caregivers (23 percent) are slightly more likely than other ethnicities to want information about employer-sponsored workplace benefits for caregivers.

“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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