



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

Voluntary Status

TRANSAMERICA INSTITUTE®

Navigate the Future.

September 2017

TI 0001-0917

Welcome to the Inaugural Transamerica Caregivers Survey

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

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

It is comprised of these chapters:

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

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

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

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

Thank you.

About the Authors

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

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

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

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

About Transamerica Institute

- Transamerica Institute® (TI) is a nonprofit, private foundation dedicated to identifying, researching and educating the public about retirement, health coverage, and other relevant financial issues facing Americans today. It is comprised of two research centers: [Transamerica Center for Retirement Studies®](#) (TCRS) and [Transamerica Center for Health Studies®](#) (TCHS). Its mission is to help educate and empower people to make informed decisions about important matters that can improve their health and wealth.
- TI is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties.
- TI and its representatives cannot give ERISA, tax, investment or legal advice. This material is provided for informational purposes only and should not be construed as ERISA, tax, investment or legal advice. Interested parties must consult and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here.
- Although care has been taken in preparing this material and presenting it accurately, TI disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it.

About the Inaugural Caregivers Survey

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

Methodology

- 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 Voluntary Status

TRANSAMERICA INSTITUTE®

Navigate the Future.

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

A Portrait of Today's Caregivers

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

Demographic Perspectives of Caregivers By Voluntary Status

Most caregivers (84 percent) became so voluntarily, according to the survey's findings. However, 11 percent say they did not and 5 percent are "not sure." This chapter of the survey report compares the impact of caregiving responsibilities on caregivers based on whether they volunteered or not.

While caregiving is demanding for all caregivers, the survey finds that those who did not volunteer, in many regards, are having a more difficult time in coping with their caregiving responsibilities than those who volunteered. For example, caregivers who did not volunteer are more likely to indicate they are feeling overwhelmed by their caregiving duties and that their financial and general health has worsened as a result of becoming a caregiver. Among those who are employed, caregivers who did not volunteer are more likely to have experienced some form of adverse action taken by their employer.

Twenty-Six Facts About Caregivers Who Volunteered Compared to Those Who Did Not Volunteer

- **Most Consider Themselves to Be the Primary Caregivers.** Sixty-nine percent of caregivers who volunteered to take on a caregiving role consider themselves to be the Primary caregiver of their care recipient. In contrast, only 63 percent of caregivers who did not volunteer identify themselves as the Primary caregiver.
- **The Majority of Caregivers Are Caring for a Family Member.** Approximately nine out of 10 of both caregivers who volunteered (88 percent) and caregivers who did not volunteer (88 percent) are caring for family members. Caregivers who volunteered (33 percent) and those who did not volunteer (34 percent) most frequently cite a parent as being the care recipient. More caregivers who volunteered (20 percent) are caring for a spouse/partner than those who did not volunteer (17 percent). More caregivers who did not volunteer (15 percent) are caring for a child than those who did volunteer (10 percent).
- **Reasons for Becoming a Caregiver.** Wanting to care for their loved one is the most frequently cited reason for becoming a caregiver for both those who volunteered (65 percent) those who didn't volunteer (53 percent). Having a close relationship with to the care recipient is the second most frequently cited reason among caregivers who volunteered (59 percent) and those who did not volunteer (49 percent). Of note, caregivers who volunteered are much more likely to say they did so because they have the time and capacity to do so (47 percent) compared to those who did not volunteer (25 percent).

Demographic Perspectives of Caregivers By Voluntary Status

- **Total Caregiving Hours per Month.** Caregivers who volunteered spend much more time on caregiving at 60 hours per month (median) compared to caregivers who did not volunteer, at 45 hours per month (median). More caregivers who volunteered (36 percent) spend over 100 hours on caregiving per month, compared to caregivers who did not volunteer (32 percent).
- **Caregiver Duties Performed.** Caregiving encompasses a broad range of duties including household, social/communication, health-related, personal care, medical-related, and paying bills and managing finances. Caregivers who volunteered are generally more likely to perform all types of caregiving duties compared to those who did not volunteer.
 - For example, 70 percent of caregivers who volunteered conduct health-related duties, compared to 64 percent of caregivers who did not volunteer.
 - Similarly, more caregivers who volunteered (50 percent) engage in medical-related duties with the care recipient, compared to only 44 percent of caregivers who did not volunteer.
 - Caregivers who volunteered (63 percent) are more likely than those who did not volunteer (59 percent) to perform personal care duties.
- **Hours Spent Caregiving by Types of Duties.** Caregivers who volunteered and caregivers who did not volunteer spend comparable amounts of time on the various types of caregiving duties each month. Caregivers dedicate the most time per month providing companionship, including 32 hours by caregivers who volunteered (median) and 36 hours by caregivers who did not volunteer (median). Both caregivers who volunteered and caregivers who did not volunteer (each 20 hours median) spend the second most amount of time on meal preparation.
- **Sources of Information Relied on to Assist in Caregiving Duties.** Both caregivers who volunteered (46 percent) and caregivers who did not volunteer (39 percent) most frequently rely on family and friends as sources of information to assist in their caregiving duties. Medical professionals are the second most frequently cited source of information for caregivers who volunteered (45 percent) and those who did not volunteer (40 percent).
- **Sources for Learning About Medical/Nursing Tasks.** Among those currently performing medical-related tasks, more than half of caregivers who volunteered (55 percent) and caregivers who did not volunteer (52 percent) learned how to perform medical/nursing tasks from hospital or doctor's office personnel. Caregivers who volunteered (37 percent) are more likely to learn from family and friends, compared to caregivers who did not volunteer (25 percent).

Demographic Perspectives of Caregivers By Voluntary Status

- **Caregivers' Sentiments About Their Caregiving Duties.** Caregivers who volunteered are more likely than those who did not volunteer to cite positive sentiments about their caregiving duties. For example, 93 percent of caregivers who volunteered agree that they like helping their care recipient compared to only 76 percent of caregivers who did not volunteer. On the other hand, caregivers who did not volunteer are more likely to cite negative effects of caregiving. For example, 72 percent of caregivers who did not volunteer feel that their caregiving duties leave them feeling physically exhausted, compared to 51 percent of volunteers.
- **Employment Status of Caregivers.** Caregivers who volunteered (51 percent) and those who did not volunteer (55 percent) are similarly likely to be employed either full-time or part-time. Forty percent of both caregivers who volunteered and those who did not volunteer are not employed. Nine percent of caregivers who volunteered and 5 percent who did not volunteer indicate they are self-employed.
- **Disruptions to Employment as a Result of Caregiving.** Caregiving responsibilities can be disruptive to a caregiver's employment situation. Among caregivers who are employed or who have been employed during their time as caregivers, some have had to reduce their hours or job responsibilities, take leave from their position, or retire early in order to accommodate their caregiving duties.
 - For example, approximately one-quarter of both caregivers who volunteered (29 percent) and caregivers who did not volunteer (30 percent) have used vacation, sick days, and/or personal days off to be a caregiver.
 - Twenty-one percent of caregivers who did not volunteer have either retired early or quit their job, compared to 14 percent of caregivers who volunteered.
- **Informing Coworkers About Their Caregiving Duties.** Among currently employed caregivers, caregivers who volunteered are more likely to tell people at work (i.e. their direct reports, management, and other coworkers) that they are a caregiver. For example, more caregivers who volunteered (58 percent) than caregivers who did not volunteer (50 percent) say that they informed their immediate supervisors about their caregiving role. On the other hand, 32 percent of caregivers who did not volunteer have not to have told anyone at work that they are a caregiver, compared to only 21 percent of caregivers who volunteered.
- **Employer Support of Caregiving Duties.** Among those who are employed, the majority of caregivers who volunteered (70 percent) and caregivers who did not volunteer (68 percent) believe that their employers are very or somewhat supportive of their caregiving responsibilities. In contrast, only 14 percent of caregivers who volunteered and 16 percent of caregivers who did not volunteer feel that their employers are either not too supportive or not supportive at all of their caregiving responsibilities.

Demographic Perspectives of Caregivers By Voluntary Status

- **Adverse Actions Taken by Employers.** Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by an employer. Among caregivers who are currently employed or who have been employed during their time as caregivers, caregivers who did not volunteer (37 percent) are more likely than those who volunteered (27 percent) to have experienced an adverse employment action such as being fired, written up or admonished, given less attractive assignments, passed over for a promotion, discriminated against, having hours or duties reduced, or other.
- **Caregivers' Financial Well-Being.** More than half of caregivers who volunteered (57 percent) and about half of caregivers who did not volunteer (48 percent) describe their financial well-being as excellent or good. Twenty-two percent of caregivers who did not volunteer say their financial well-being is poor compared to only 15 percent of caregivers who volunteered.
- **Financial Considerations Before Becoming Caregivers.** The majority of caregivers who volunteered (69 percent) and caregivers who did not volunteer (67 percent) gave little or no consideration to their own financial situation when deciding to become a caregiver.
- **Change in Financial Situation as a Result of Caregiving.** The majority of both caregivers who volunteered (67 percent) and caregivers who did not volunteer (55 percent) have not experienced any change in their financial situation as a result of becoming a caregiver. However, roughly one third of caregivers who did not volunteer (31 percent) say their financial situation has worsened, a finding which is significantly higher than the 17 percent of caregivers who volunteered.
- **Monthly Personal Expenditures for Caregiving.** Caregivers often find themselves paying out-of-pocket expenses for their care recipient (e.g., groceries, over-the-counter medications, gas, parking). Caregivers who volunteered (\$160 median) and caregivers who did not volunteer (\$150 median) report similar amounts of monthly out-of-pocket spending on expenditures for their care recipients.
- **Financial Assistance for Caregiving Duties.** While a large majority of all caregivers don't receive compensation for their caregiving duties, caregivers who did not volunteer (18 percent) are less likely to receive any form of compensation for their caregiving duties than caregivers who volunteered (27 percent).
- **Financial Priorities Among Caregivers.** Caregivers who volunteered (48 percent) and caregivers who did not volunteer (52 percent) most frequently cite paying off some form of debt (i.e. credit card, consumer, student, or mortgage debt) as a financial priority. Other frequently cited financial priorities include saving for retirement, paying for healthcare expenses, and supporting children. Alarmingly, more than two-fifths of caregivers who volunteered (42 percent) and half of those that did not volunteer (50 percent) identify "just getting by" as a current financial priority.

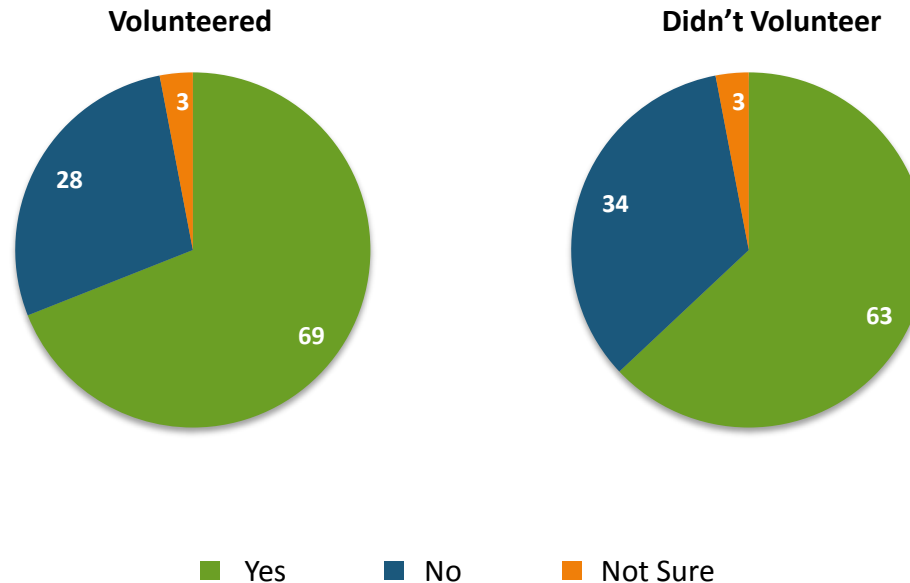
Demographic Perspectives of Caregivers By Voluntary Status

- **Total Household Income Among Caregivers.** Both caregivers who volunteered and caregivers who did not volunteer report similar levels of annual household income. The estimated median HHI for caregivers who volunteered is \$58,000 and those who did not volunteer is \$54,000.
- **Total Household Retirement Savings Among Caregivers.** Caregivers who volunteered (\$75,000 estimated median) have more total household retirement savings compared to caregivers who did not volunteer (\$47,000 estimated median). More caregivers who volunteered report having \$100,000 or more in retirement savings (40 percent), compared to those who did not volunteer (31 percent). One in five caregivers who did not volunteer report having nothing in retirement savings, compared to 15 percent of those who did volunteer.
- **Caregivers' Self-Described General Health.** The majority of both caregivers who volunteered (76 percent) and caregivers who did not volunteer (70 percent) self-describe their general health as excellent or good. However, caregivers who volunteered are more likely to describe their general health as excellent (20 percent), compared to those who did not volunteer (12 percent).
- **Changes in General Health Since Becoming a Caregiver.** The majority of both caregivers who volunteered (66 percent) and caregivers who did not volunteer (57 percent) do not cite any change in their general health since taking on their role as a caregiver. However, caregivers who did not volunteer (30 percent) are more likely to indicate their health has declined since becoming a caregiver compared to caregivers who did volunteer (15 percent).
- **Caregivers' Health Insurance.** The vast majority of caregivers currently have health insurance, including 91 percent of caregivers who volunteered and 87 percent of those who did not volunteer. Both caregivers who volunteered (39 percent) and caregivers who did not volunteer (41 percent) most commonly receive health insurance through an employer. Of note, more caregivers who did not volunteer (13 percent) do not have health insurance, compared to caregivers who volunteered (9 percent).
- **Caregivers Would Like More Information to Help Them Personally.** Information on managing stress is the most frequently cited topic that caregivers would like more information about in order to help them personally with their caregiving duties. Caregivers who did not volunteer (46 percent) are more likely to want information about managing stress than caregivers who volunteered (36 percent). Other desired topics of information among both caregivers who volunteered and those who did not include tips on coping with caregiving challenges and government benefits available for caregivers. Some would like information about support groups for caregivers and employer-sponsored workplace benefits for caregivers.

Most Consider Themselves to Be the Primary Caregivers

Sixty-nine percent of caregivers who volunteered to take on a caregiving role consider themselves to be the Primary caregiver of their care recipient. In contrast, only 63 percent of caregivers who did not volunteer identify themselves as the Primary caregiver.

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

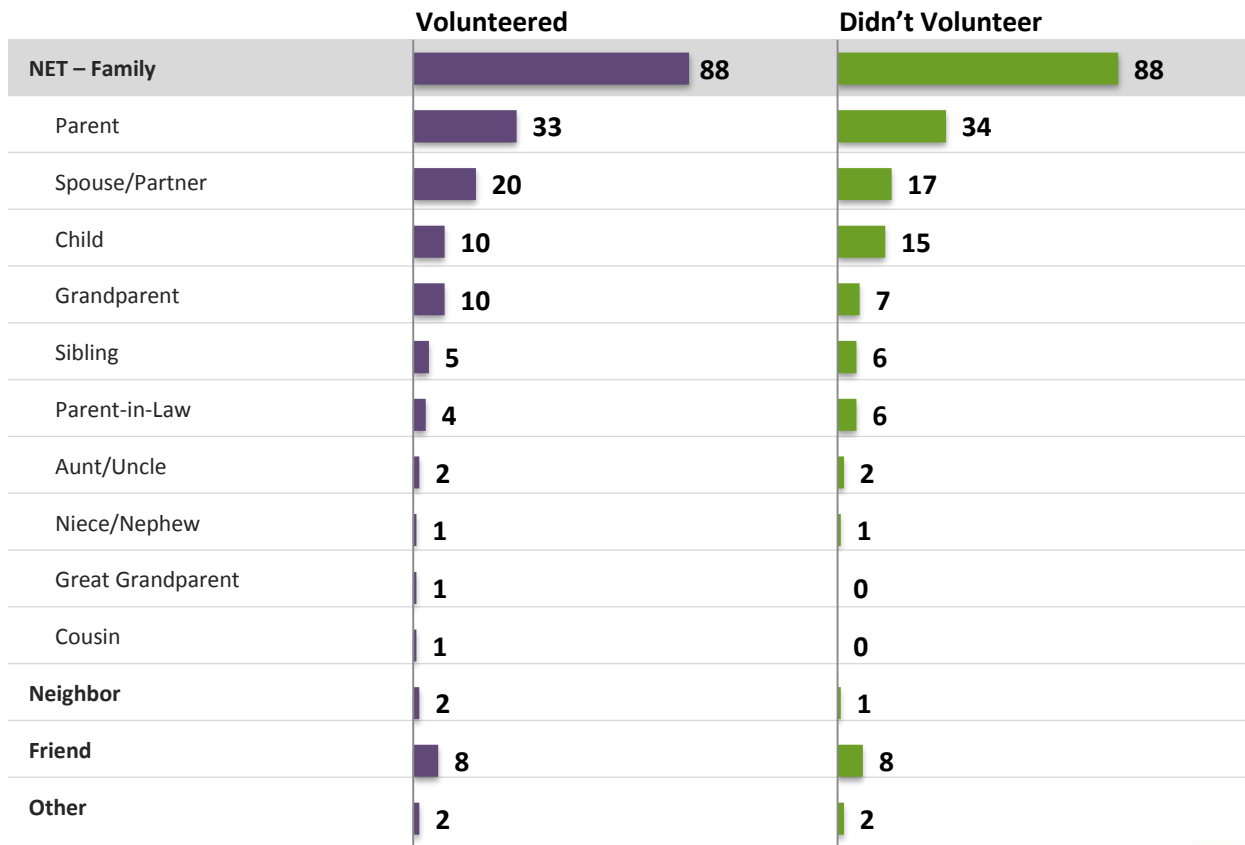


■ Yes ■ No ■ Not Sure

The Majority of Caregivers Are Caring for a Family Member

Approximately nine out of 10 of both caregivers who volunteered (88 percent) and caregivers who did not volunteer (88 percent) are caring for family members. Caregivers who volunteered (33 percent) and those who did not volunteer (34 percent) most frequently cite a parent as being the care recipient. More caregivers who volunteered (20 percent) are caring for a spouse/partner than those who did not volunteer (17 percent). More caregivers who did not volunteer (15 percent) are caring for a child than those who did volunteer (10 percent).

Relationship to Care Recipient (%)



BASE: ALL QUALIFIED RESPONDENTS

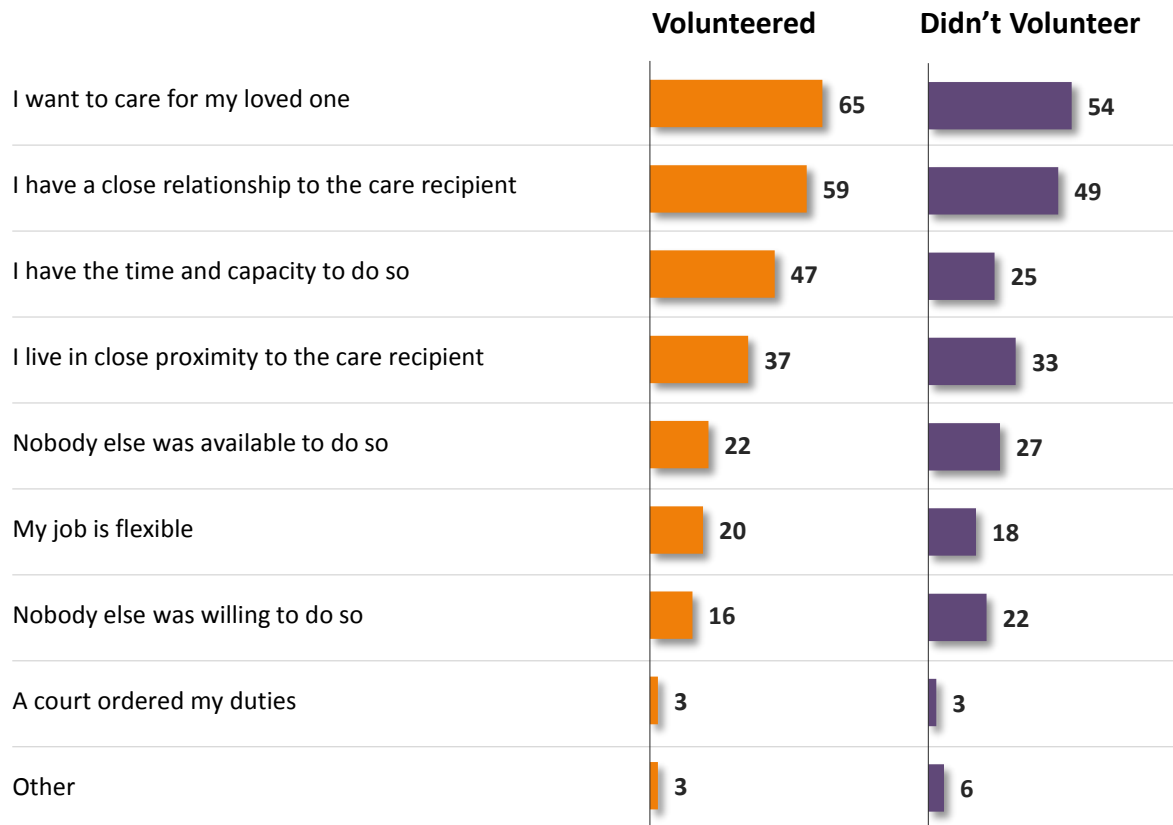
Q700. You mentioned providing care for [INSERT ANSWER FROM Q610] individual(s).

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

Reasons for Becoming a Caregiver

Wanting to care for their loved one is the most frequently cited reason for becoming a caregiver for both those who volunteered (65 percent) those who didn't volunteer (53 percent). Having a close relationship to the care recipient is the second most frequently cited reason among caregivers who volunteered (59 percent) and those who did not volunteer (49 percent). Of note, caregivers who volunteered are much more likely to say they did so because they have the time and capacity to do so (47 percent) compared to those who did not volunteer (25 percent).

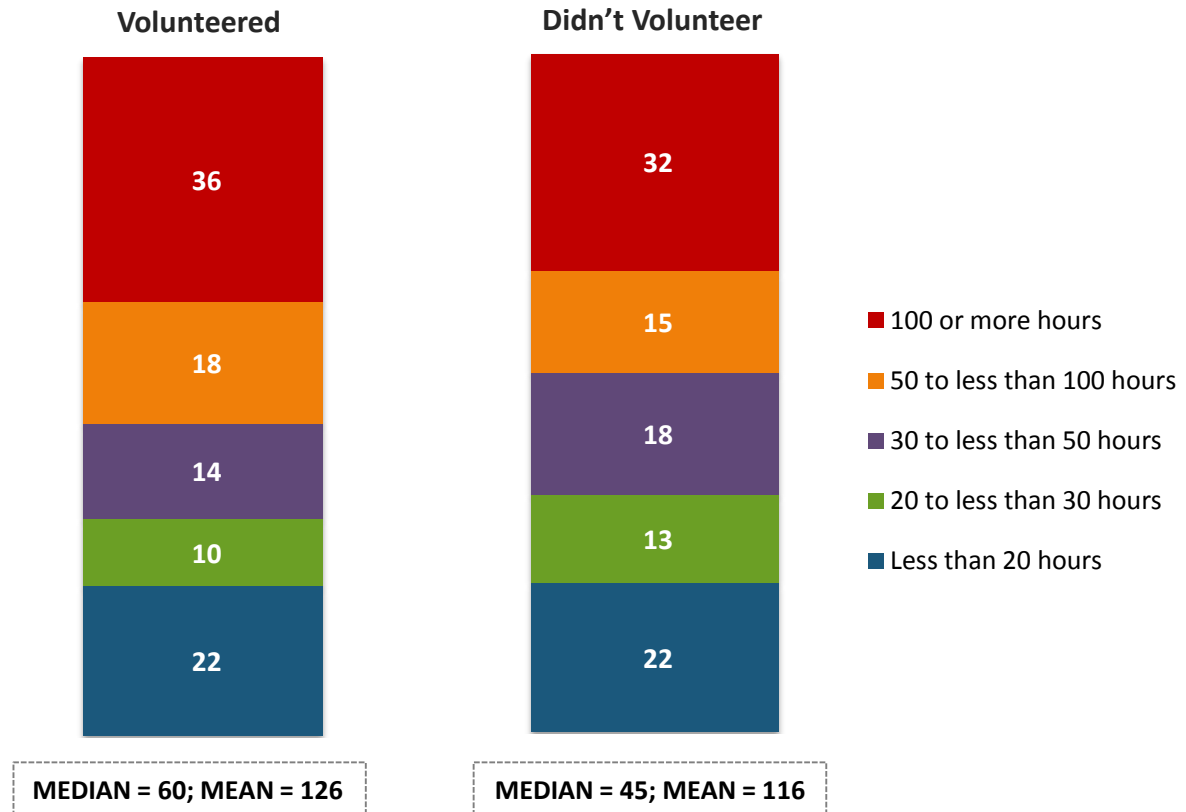
Reasons for Becoming a Caregiver (%)



Total Caregiving Hours per Month

Caregivers who volunteered spend much more time on caregiving at 60 hours per month (median) compared to caregivers who did not volunteer, at 45 hours per month (median). More caregivers who volunteered (36 percent) spend over 100 hours on caregiving per month, compared to caregivers who did not volunteer (32 percent).

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.

Caregiver Duties Performed

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

Caregivers who volunteered are generally more likely to perform all types of caregiving duties compared to those who did not volunteer.

For example, 70 percent of caregivers who volunteered conduct health-related duties, compared to 64 percent of caregivers who did not volunteer.

Similarly, more caregivers who volunteered (50 percent) engage in medical-related duties with the care recipient, compared to only 44 percent of caregivers who did not volunteer.

Caregivers who volunteered (63 percent) are more likely than those who did not volunteer (59 percent) to perform personal care duties.

Types of Caregiving Duties Performed	Volunteered	Didn't Volunteer
NET – Household	89%	88%
Running errands	68%	68%
Housework	61%	54%
Meal preparation	59%	57%
Home repairs	30%	30%
Home modifications	19%	20%
NET – Social/Communication	72%	71%
Companionship	61%	59%
Basic communications	31%	29%
Language translation	7%	9%
NET – Health-Related	70%	64%
Accompanying to medical appointments	62%	56%
Healthcare coordination	43%	50%
Health insurance coordination	29%	31%
NET – Personal Care	63%	59%
Mobility	39%	39%
Personal care	36%	32%
Feeding	28%	22%
Incontinence care	15%	18%
NET – Medical-Related	50%	44%
Medication management	46%	40%
Medical treatment administration	16%	15%
Paying bills/Managing finances	42%	47%
Other	4%	6%

Hours Spent Caregiving by Types of Duties

Caregivers who volunteered and caregivers who did not volunteer spend comparable amounts of time on the various types of caregiving duties each month.

Caregivers dedicate the most time per month providing companionship, including 32 hours by caregivers who volunteered (median) and 36 hours by caregivers who did not volunteer (median).

Both caregivers who volunteered and caregivers who did not volunteer (each 20 hours median) spend the second most amount of time on meal preparation.

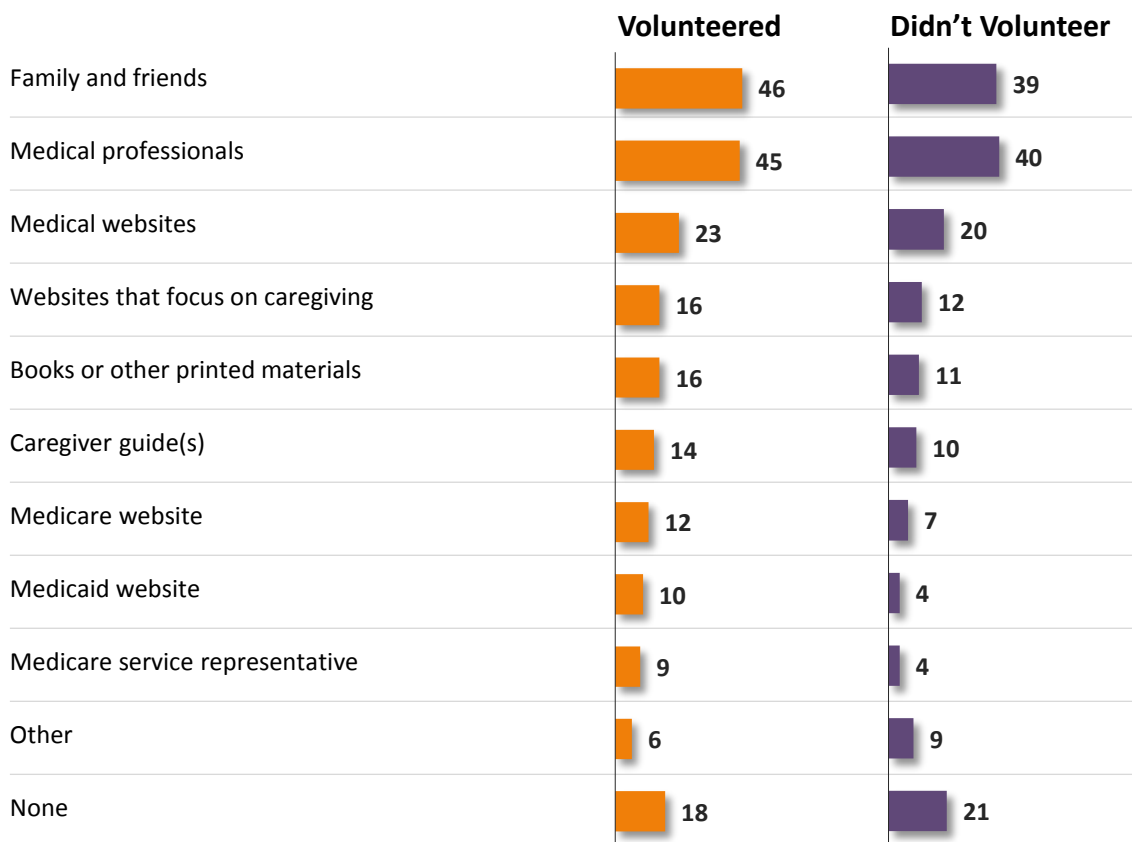
Time Spent On Caregiving Duties Each Month (hours per month)	Volunteered		Didn't Volunteer	
	Median	Mean	Median	Mean
Household				
Running errands	8	18	8	21
Housework (e.g., cleaning, laundry)	10	28	10	27
Meal preparation	20	32	20	30
Home repairs	3	10	4	8
Home modifications	2	8	3	11
Social/Communication				
Companionship	32	90	36	94
Basic communications	10	45	10	51
Language translation	5	16	5	7
Health-Related				
Accompanying to medical appointments	5	11	4	11
Healthcare coordination	3	10	2	7
Health insurance coordination	2	9	2	8
Personal Care				
Mobility	10	24	10	24
Personal care	12	26	12	20
Feeding	12	34	15	25
Incontinence care	6	23	8	18
Medical Related				
Medication management	5	17	5	20
Medical treatment administration	5	18	4	18
Paying bills/Managing finances	3	9	4	12
Other	6	71	5	31

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

Sources of Information Relied on to Assist in Caregiving Duties

Both caregivers who volunteered (46 percent) and caregivers who did not volunteer (39 percent) most frequently rely on family and friends as sources of information to assist in their caregiving duties. Medical professionals are the second most frequently cited source of information for caregivers who volunteered (45 percent) and those who did not volunteer (40 percent).

Sources of Information to Assist in Caregiving Duties (%)



NOTE: Nine most commonly selected sources shown.

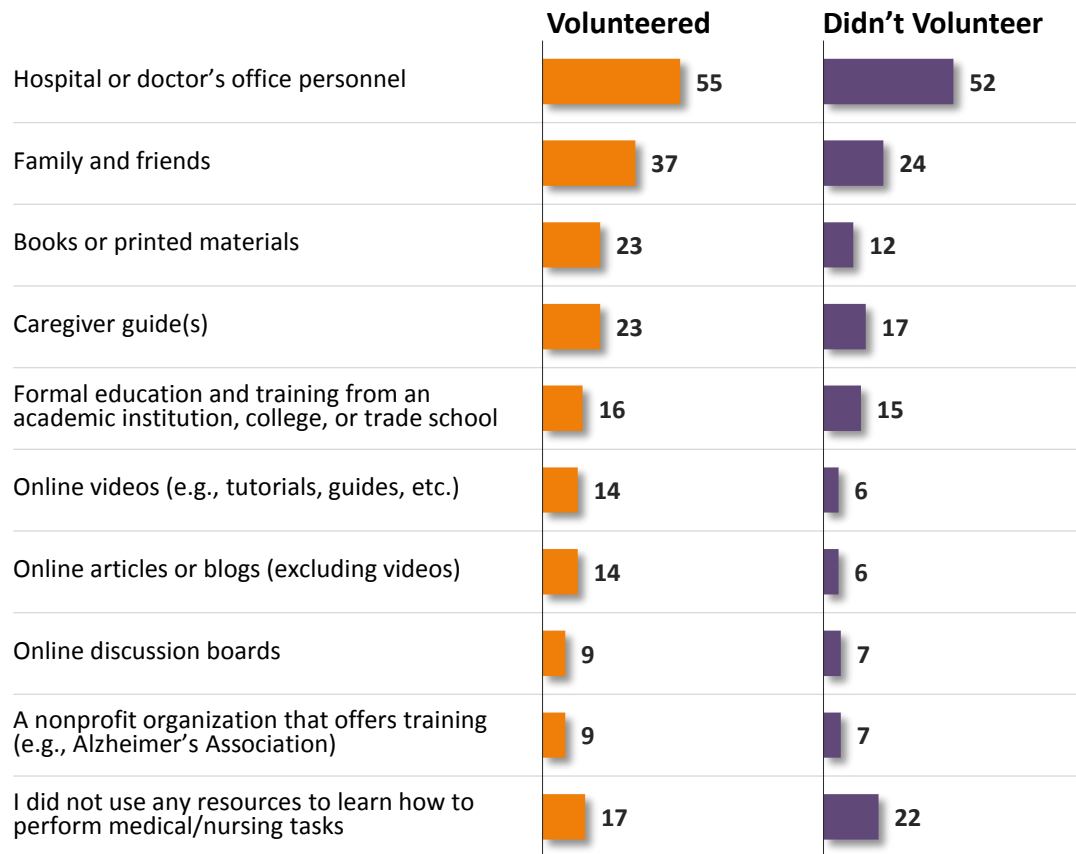
BASE: ALL QUALIFIED RESPONDENTS

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 those currently performing medical-related tasks, more than half of caregivers who volunteered (55 percent) and caregivers who did not volunteer (52 percent) learned how to perform medical/nursing tasks from hospital or doctor’s office personnel. Caregivers who volunteered (37 percent) are more likely to learn from family and friends, compared to caregivers who did not volunteer (25 percent).

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

Caregivers who volunteered are more likely than those who did not volunteer to cite positive sentiments about their caregiving duties. For example, 93 percent of caregivers who volunteered agree that they like helping their care recipient compared to only 76 percent of caregivers who did not volunteer. On the other hand, caregivers who did not volunteer are more likely to cite negative effects of caregiving. For example, 72 percent of caregivers who did not volunteer feel that their caregiving duties leave them feeling physically exhausted, compared to 51 percent of volunteers.

Caregivers' Sentiments About Their Caregiving Duties	Volunteered	Didn't Volunteer
	Strongly/Somewhat Agree (NET)	
Positive		
It's important for me to provide a good quality of life for the care recipient	95%	90%
I like helping the care recipient	93%	76%
I enjoy spending time with the care recipient	93%	75%
Being a caregiver gives me a strong sense of purpose	86%	63%
Being a caregiver has led me to take better care of my own health	73%	55%
Being a caregiver has inspired me to document my own health and legal wishes	68%	61%
Negative		
My own health takes a backseat to the health of my care recipient	53%	66%
My caregiving duties leave me feeling physically exhausted	52%	72%
My caregiving duties leave me feeling emotionally exhausted	51%	70%
I need more help with my caregiving duties	46%	61%
With all of my caregiving duties, I barely have time for anything else	43%	64%
My caregiving duties leave me feeling completely overwhelmed	40%	64%

Employment Status of Caregivers

Caregivers who volunteered (51 percent) and those who did not volunteer (55 percent) are similarly likely to be employed either full-time or part-time. Forty percent of both caregivers who volunteered and those who did not volunteer are not employed. Nine percent of caregivers who volunteered and 5 percent who did not volunteer indicate they are self-employed.



Disruptions to Employment as a Result of Caregiving

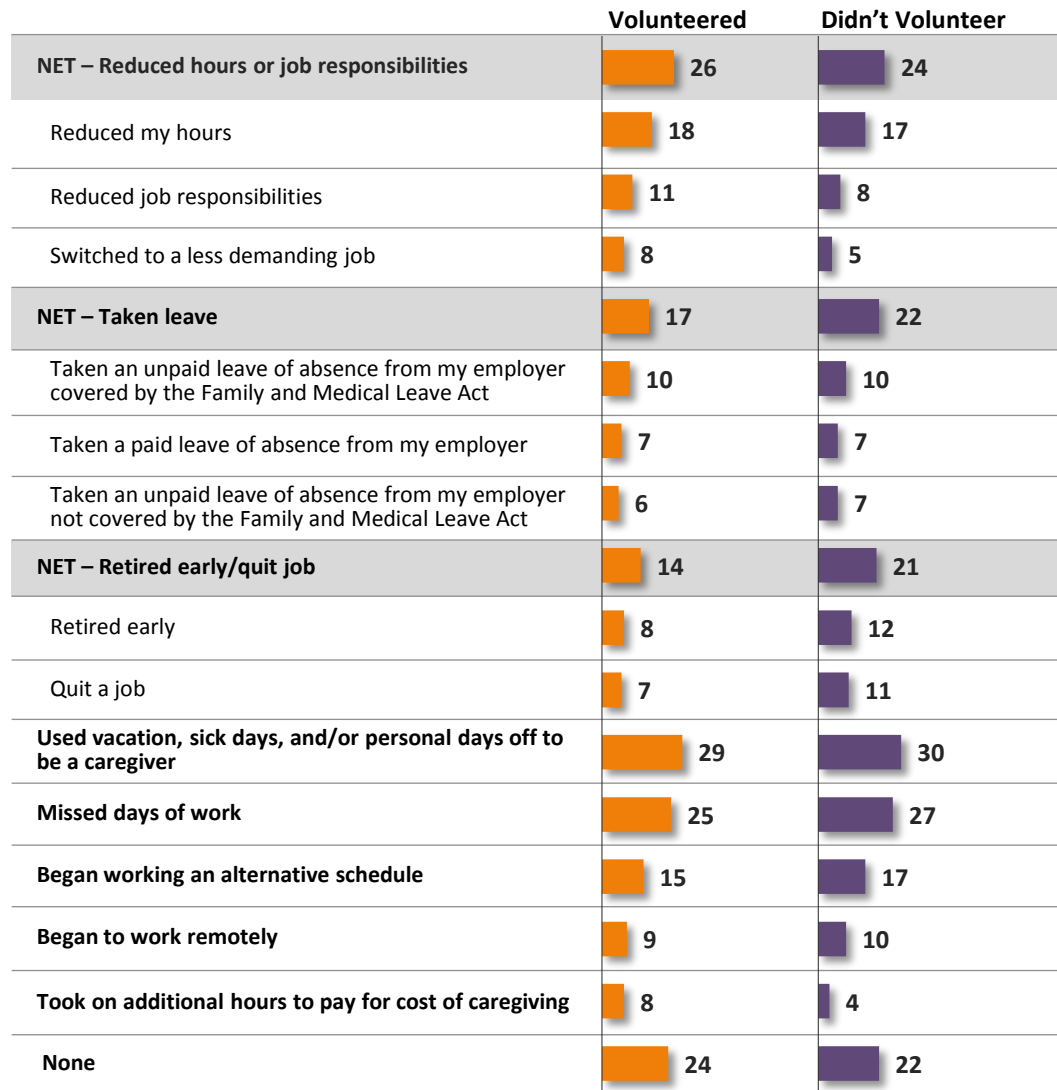
Caregiving responsibilities can be disruptive to a caregiver’s employment situation.

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

For example, approximately one-quarter of both caregivers who volunteered (29 percent) and caregivers who did not volunteer (30 percent) have used vacation, sick days, and/or personal days off to be a caregiver.

Twenty-one percent of caregivers who did not volunteer have either retired early or quit their job, compared to 14 percent of caregivers who volunteered.

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



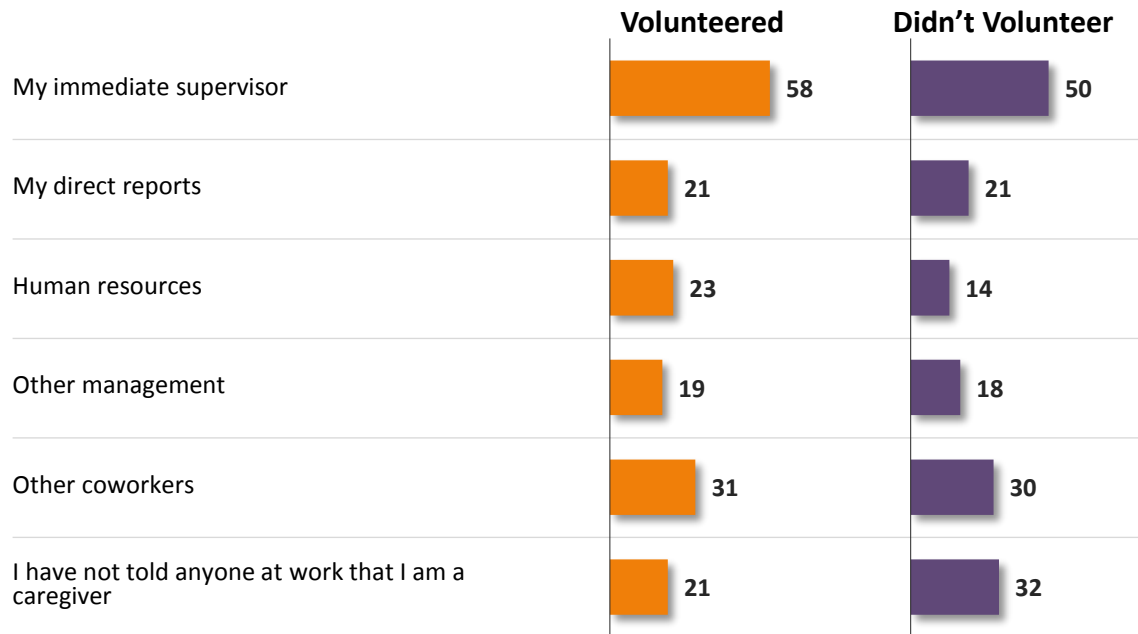
NOTE: Thirteen most commonly selected sources shown.

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 currently employed caregivers, caregivers who volunteered are more likely to tell people at work (i.e. their direct reports, management, and other coworkers) that they are a caregiver. For example, more caregivers who volunteered (58 percent) than caregivers who did not volunteer (50 percent) say that they informed their immediate supervisors about their caregiving role. On the other hand, 32 percent of caregivers who did not volunteer have not told anyone at work that they are a caregiver, compared to only 21 percent of caregivers who volunteered.

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



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

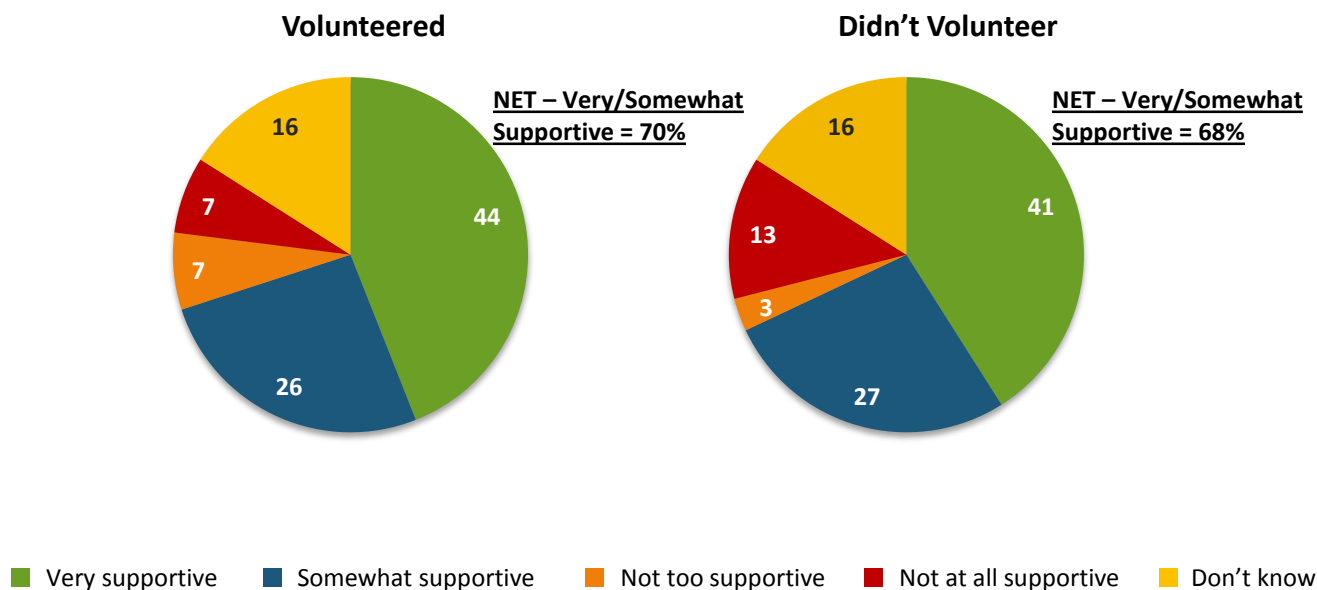
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Employer Support of Caregiving Duties

Among those who are employed, the majority of caregivers who volunteered (70 percent) and caregivers who did not volunteer (68 percent) believe that their employers are very or somewhat supportive of their caregiving responsibilities. In contrast, only 14 percent of caregivers who volunteered and 16 percent of caregivers who did not volunteer feel that their employers are either not too supportive or not supportive at all of their caregiving responsibilities.

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



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

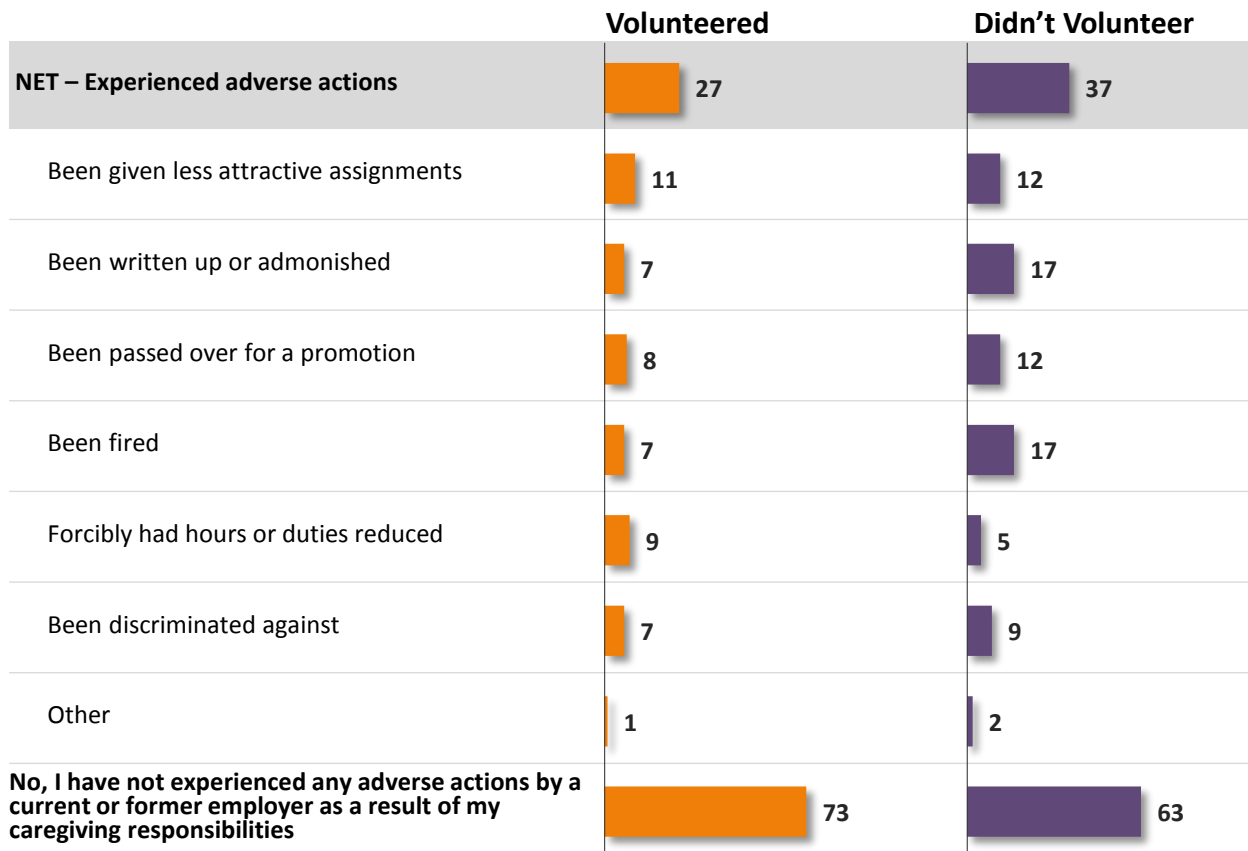
BASE: EMPLOYED FULL-TIME OR PART-TIME

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

Adverse Actions Taken by Employers

Caregiving duties may conflict with job responsibilities which, in turn, may lead to adverse actions taken by an employer. Among caregivers who are currently employed or who have been employed during their time as caregivers, caregivers who did not volunteer (37 percent) are more likely than those who volunteered (27 percent) to have experienced an adverse employment action such as being fired, written up or admonished, given less attractive assignments, passed over for a promotion, discriminated against, having hours or duties reduced, or other.

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



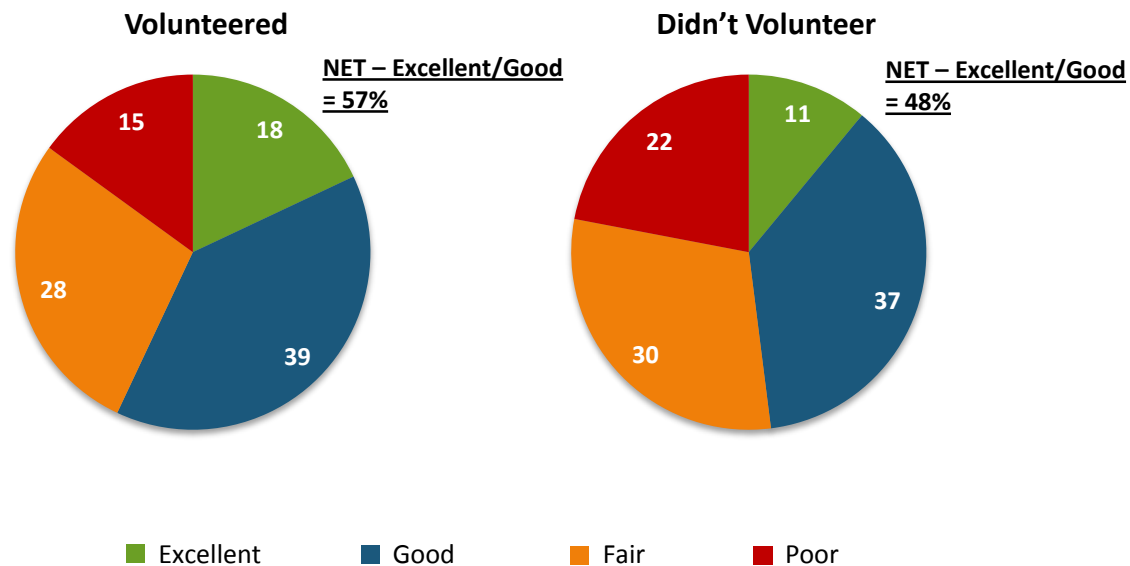
BASE: ALL EMPLOYED OR HAVE BEEN EMPLOYED DURING THEIR TIME AS A CAREGIVER

Q1030. Have you ever experienced any adverse actions by a current or former employer as a result of your caregiving responsibilities? Select all.

Caregivers' Financial Well-Being

More than half of caregivers who volunteered (57 percent) and about half of caregivers who did not volunteer (48 percent) describe their financial well-being as excellent or good. Twenty-two percent of caregivers who did not volunteer say their financial well-being is poor compared to only 15 percent of caregivers who volunteered.

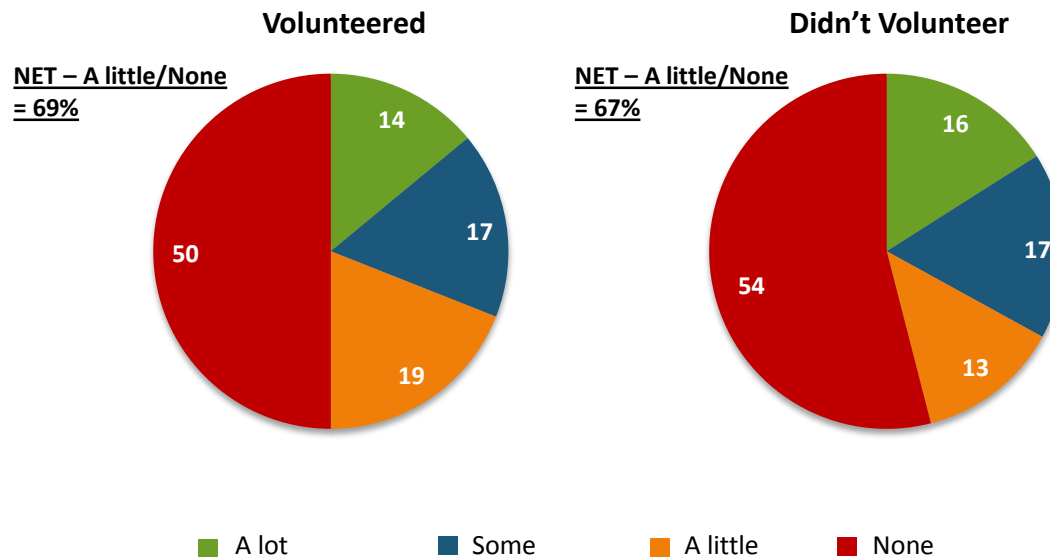
“How would you describe your own financial well-being?” (%)



Financial Considerations Before Becoming Caregivers

The majority of caregivers who volunteered (69 percent) and caregivers who did not volunteer (67 percent) gave little or no consideration to their own financial situation when deciding to become a caregiver.

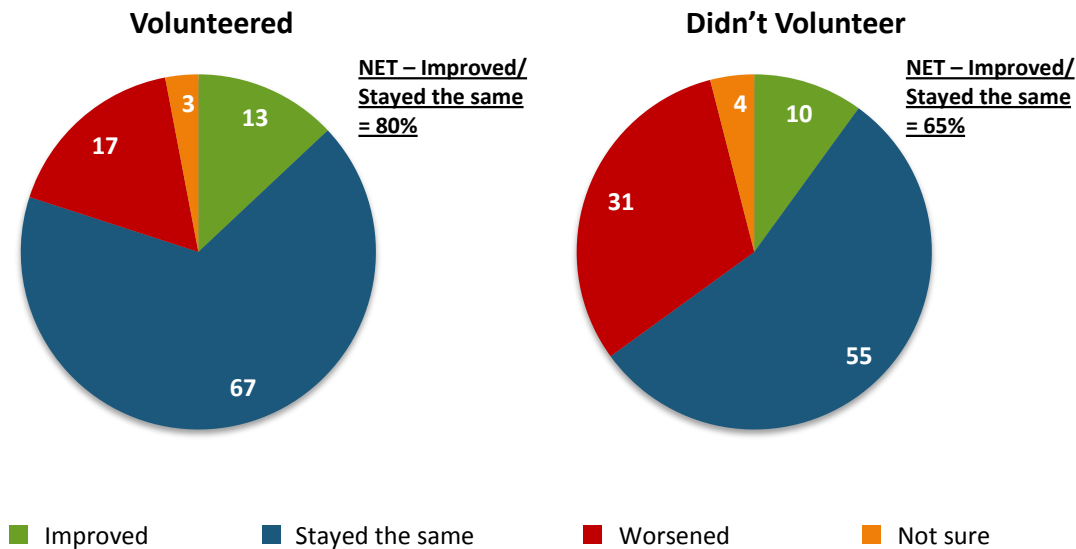
“To what extent did you consider your own financial situation when deciding to become a caregiver?” (%)



Change in Financial Situation as a Result of Caregiving

The majority of both caregivers who volunteered (67 percent) and caregivers who did not volunteer (55 percent) have not experienced any change in their financial situation as a result of becoming a caregiver. However, roughly one third of caregivers who did not volunteer (31 percent) say their financial situation has worsened, a finding which is significantly higher than the 17 percent of caregivers who volunteered.

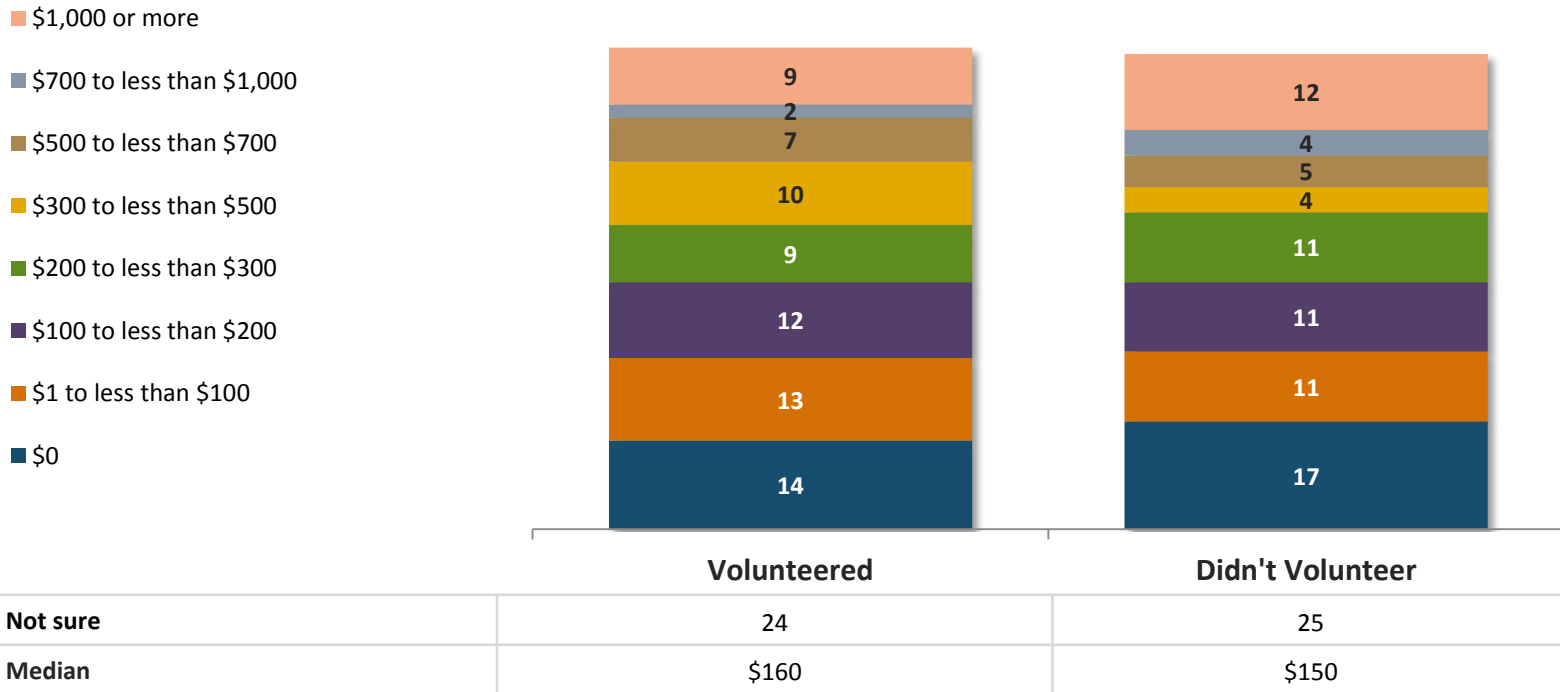
“How has your financial situation changed as a result of becoming a caregiver?”



Monthly Personal Expenditures for Caregiving

Caregivers often find themselves paying out-of-pocket expenses for their care recipient (e.g., groceries, over-the-counter medications, gas, parking). Caregivers who volunteered (\$160 median) and caregivers who did not volunteer (\$150 median) report similar amounts of monthly out-of-pocket spending on expenditures for their care recipients.

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.

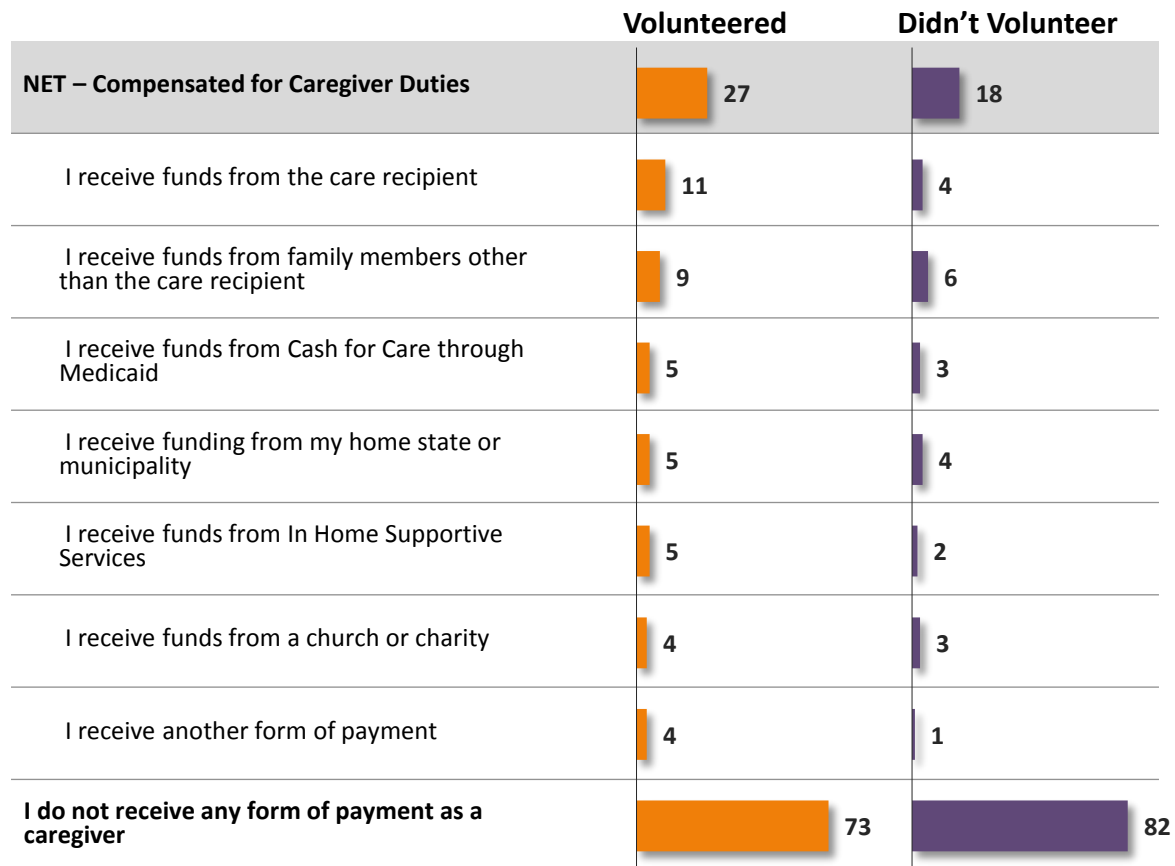
BASE: ALL QUALIFIED RESPONDENTS

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

While a large majority of all caregivers don't receive compensation for their caregiving duties, caregivers who did not volunteer (18 percent) are less likely to receive any form of compensation for their caregiving duties than caregivers who volunteered (27 percent).

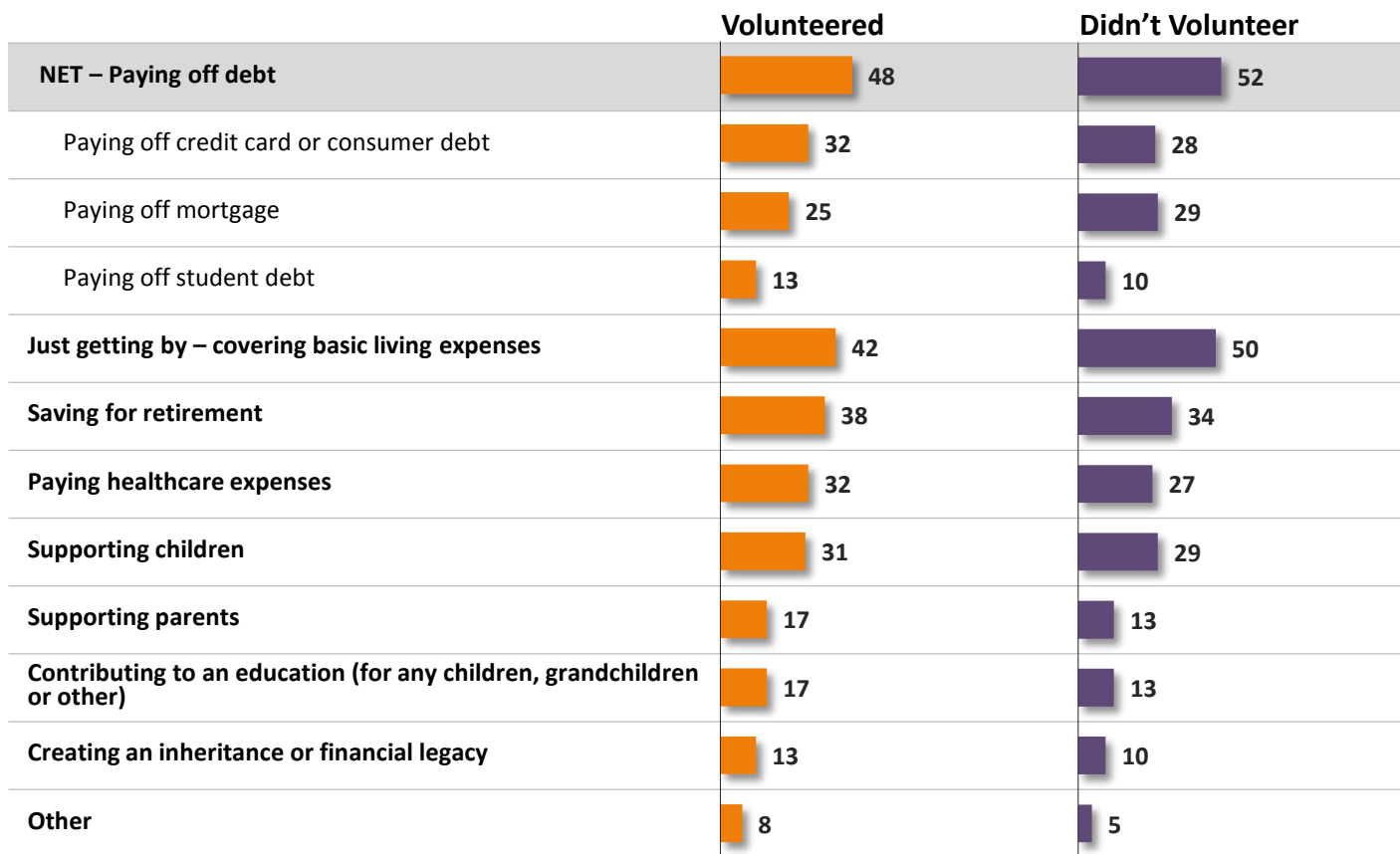
Sources of Financial Assistance Received for Caregiving Duties, If Any (%)



Financial Priorities Among Caregivers

Caregivers who volunteered (48 percent) and caregivers who did not volunteer (52 percent) most frequently cite paying off some form of debt (i.e. credit card, consumer, student, or mortgage debt) as a financial priority. Other frequently cited financial priorities include saving for retirement, paying for healthcare expenses, and supporting children. Alarming, more than two-fifths of caregivers who volunteered (42 percent) and half of those that did not volunteer (50 percent) identify “just getting by” as a current financial priority.

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

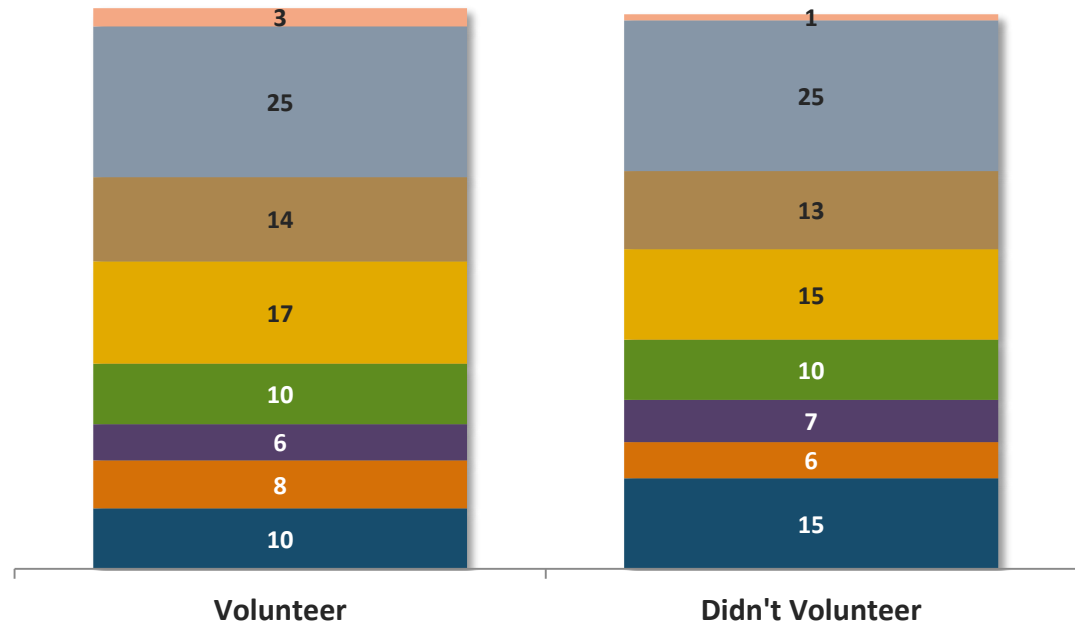


Total Household Income Among Caregivers

Both caregivers who volunteered and caregivers who did not volunteer report similar levels of annual household income. The estimated median HHI for caregivers who volunteered is \$58,000 and those who did not volunteer is \$54,000.

Total Household Income in 2016 (%)

- \$250k or more
- \$100k to less than \$250k
- \$75k to less than \$100k
- \$50k to less than \$75k
- \$35k to less than \$50k
- \$25k to less than \$35k
- \$15k to less than \$25k
- Less than \$15k



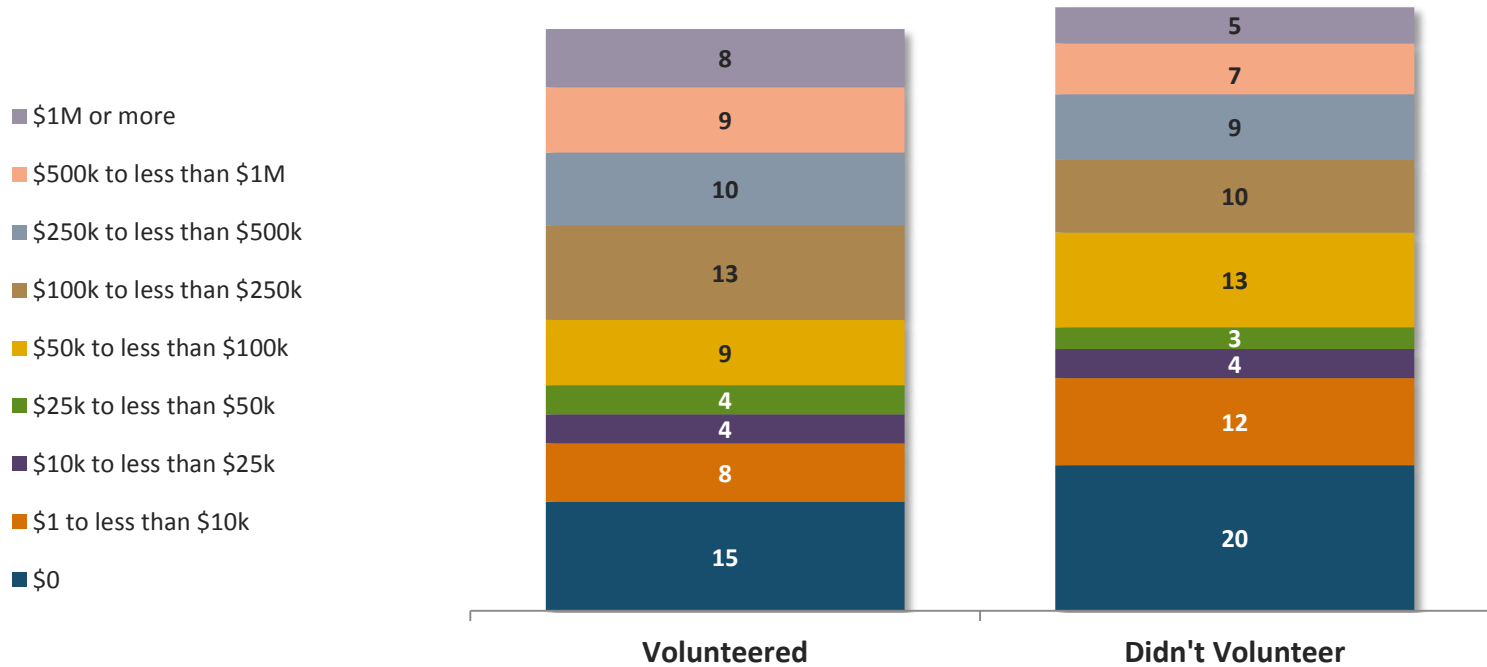
Decline to answer	7	8
Estimated Median	\$58,000	\$54,000

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

Total Household Retirement Savings Among Caregivers

Caregivers who volunteered (\$75,000 estimated median) have more total household retirement savings compared to caregivers who did not volunteer (\$47,000 estimated median). More caregivers who volunteered report having \$100,000 or more in retirement savings (40 percent), compared to those who did not volunteer (31 percent). One in five caregivers who did not volunteer report having nothing in retirement savings, compared to 15 percent of those who did volunteer.

Total Household Retirement Savings in All Accounts (%)



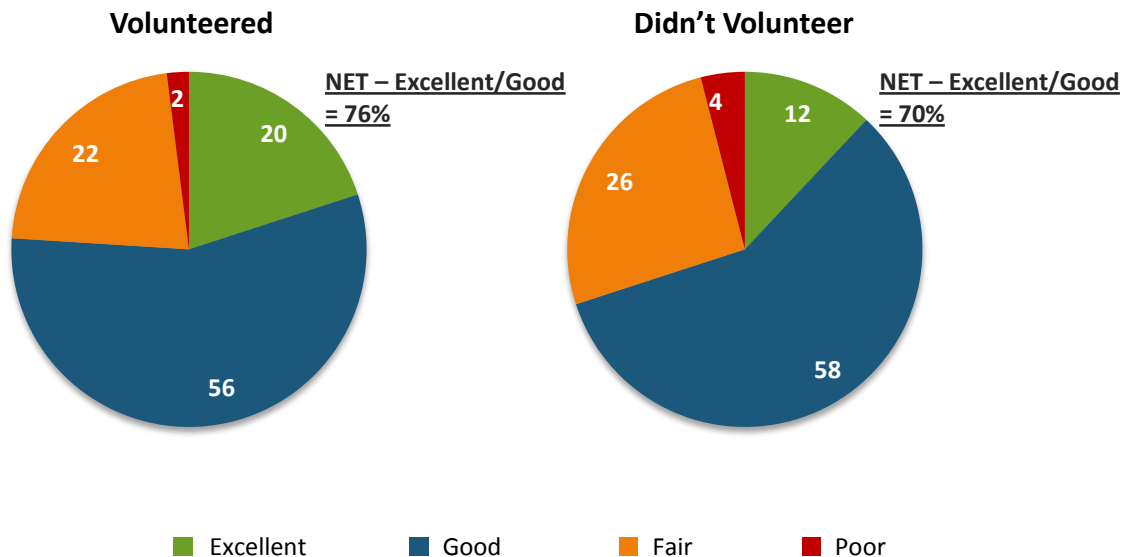
Not sure	10	10
Decline to answer	10	7
Estimated Median	\$75,000	\$47,000

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

The majority of both caregivers who volunteered (76 percent) and caregivers who did not volunteer (70 percent) self-describe their general health as excellent or good. However, caregivers who volunteered are more likely to describe their general health as excellent (20 percent), compared to those who did not volunteer (12 percent).

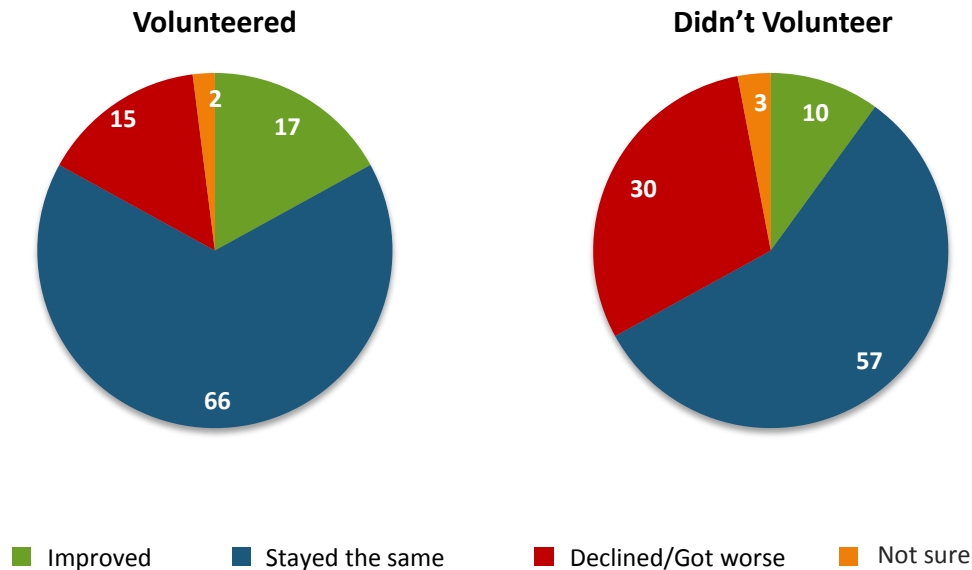
General Health Status (%)



Changes in General Health Since Becoming a Caregiver

The majority of both caregivers who volunteered (66 percent) and caregivers who did not volunteer (57 percent) do not cite any change in their general health since taking on their role as a caregiver. However, caregivers who did not volunteer (30 percent) are more likely to indicate their health has declined since becoming a caregiver compared to caregivers who did volunteer (15 percent).

Changes in General Health Since Becoming a Caregiver (%)



Caregivers' Health Insurance

The vast majority of caregivers currently have health insurance, including 91 percent of caregivers who volunteered and 87 percent of those who did not volunteer. Both caregivers who volunteered (39 percent) and caregivers who did not volunteer (41 percent) most commonly receive health insurance through an employer. Of note, more caregivers who did not volunteer (13 percent) do not have health insurance, compared to caregivers who volunteered (9 percent).

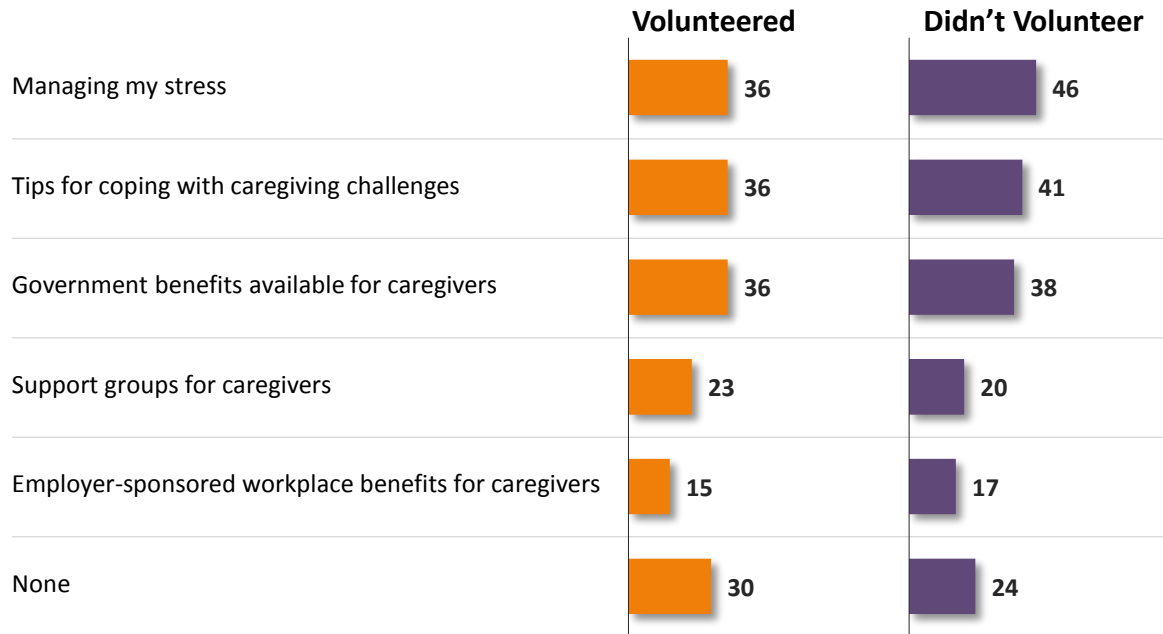
“Which of the following best describes how you primarily receive health insurance?” (%)

	Volunteered	Didn't Volunteer
NET – Have Insurance	91	87
I receive benefits through an employer (mine or someone else's)	39	41
I receive benefits through a union (mine or someone else's)	3	3
I receive benefits through a trade association (mine or someone else's)	1	4
I receive benefits from a private insurance plan in the traditional market from my spouse	3	3
I receive benefits from a private insurance plan in the traditional market from my parents	1	2
I receive benefits through Medicare (for age or disability reasons)	20	14
I receive benefits through Medicaid or another state funded program	10	11
I receive benefits through military service (mine or someone else's)	1	1
I receive VA benefits from my own service or through my spouse	1	1
I receive benefits through my college or university	0	1
I buy my own health insurance from a private health insurance company	8	2
I buy my own health insurance public health insurance exchange, such as healthcare.gov or the state-based exchange	4	4
I do not have health insurance at this time	9	13

Caregivers Would Like More Information to Help Them Personally

Information on managing stress is the most frequently cited topic that caregivers would like more information about in order to help them personally with their caregiving duties. Caregivers who did not volunteer (46 percent) are more likely to want information about managing stress than caregivers who volunteered (36 percent). Other desired topics of information among both caregivers who volunteered and those who did not include tips on coping with caregiving challenges and government benefits available for caregivers. Some would like information about support groups for caregivers and 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.

TRANSAMERICA INSTITUTE[®]

Navigate the Future.