Exploring Caregiving:
The Impact of the Working Caregiver

North Dakota Governor’s Workforce & Human Resource Conference

September 21, 2016
It’s Simple Math:

• aging population;
• more women are at work;
• boomers are working past retirement;
• others are reentering the labor force in their 50s, 60s and 70s.
• Meanwhile, medical know-how is extending lives, hospital stays are shorter, families are smaller and society is more mobile.

Add it all up and the result is fewer family members at home to help loved ones.
Working Caregiver Background

• Roughly 20% of the American workforce serves as unpaid caregivers. This number is expected to grow.

• 74% of family caregivers have worked at some point during their caregiving experience. 61% are currently employed.

• One in five retirees left the workforce earlier than planned to care for an ill spouse or other family member.

• The average length of caregiving is 4.3 years.
Nearly seven in ten caregivers report making work accommodations because of caregiving.

Many of the nation’s working caregivers don’t have access to workplace leave or flexibilities.

40% of workers are ineligible for federal FMLA.

Only 12% of all workers have access to paid family leave from their employers.

For short-term leave, many workers do not have access to unpaid sick days, let alone paid sick days.
For Working Family Caregivers, it’s a Juggling Act
Caregiver Commitments

**TIME COMMITMENT**
Caregivers spend an average of **18 hours per week** providing care to a family member.

**60%** Family caregivers caring for an adult while employed full or part time.

Provide **21+ hours** of family care per week while working a job. **22%**

**FINANCIAL COMMITMENT**

Family caregivers who say they have to use their own money to help provide care to their relative. **68%**

**39%** felt financially strained.

**EMOTIONAL COMMITMENT**

55% Caregivers who felt overwhelmed by the amount of care needed for a family member.

**WORK COMMITMENT**

1 in 4 workers age 25+ are family caregivers.

**72%** workers 40+ that say allowing work flexibility for caregiving would help improve work/life balance.
Valuing the Invaluable

Putting a Dollar Value to Family Caregiving

In 2013, about 40 million family caregivers in the United States provided an estimated 37 billion hours of care. The estimated value of their unpaid service was approximately $470 billion.

Source: AARP Public Policy Institute, Valuing the Invaluable, July 2015
Working Caregivers –
Personal Financial Impact

**Lifetime income-related losses**

- Family Caregivers age 50+ who leave the workforce to care for a parent:
  - $324,044 for women
  - $283,716 for men
  - $304,000, on average, in lost income and benefits

Family Caregivers in North Dakota

2015-16 Interim Legislative study on family caregivers conducted by NDSU

- 92% of family caregivers reported having a poor work/life balance as a caregiving challenge
- Same survey 65% of family caregivers reported unsupportive workplace policies as a challenge to caring for a loved one

Recommendations:

- “educate employers about the special needs of family caregivers and the importance of developing policies and strategies to support, retain, and reduce the burden and stress of employees who are engaged in caregiving”
- Recommendation to explore legislation to provide tax credits for private sector employers who offer a 12-week paid family medical leave. Supports employees who need to take leave to care for a spouse, child, parent, etc…
- Recommendation to expand the minimum requirements of the FMLA to increase who can access the FMLA by altering eligibility requirements, expanding the range of family caregiving relationships, or increasing amount of unpaid leave.
NORTH DAKOTANS ARE FAMILY CAREGIVERS

Across North Dakota, family caregivers give their hearts every day, helping their parents, spouses, and other loved ones stay at home.

- 62,100 family caregivers
- Provide 58 million hours of unpaid care annually
- Estimated at $860 million in unpaid care annually

While they wouldn’t have it any other way, family caregiving is a huge job. They:

- Use their own money to help provide care
- Change their work schedules
- Oversee medication
- Manage medical tasks
- Aid with household chores
- Help manage finances
- Provide transportation to appointments
- Help with shopping
- Cares for an older loved one
- Works full or part-time

THE AVERAGE FAMILY CAREGIVER

- Female
- 49 years old

Heart-ing Family Caregivers Across North Dakota

I Heart Caregivers is an initiative from AARP to recognize the contribution and dedication of America’s silent army of family caregivers who perform a great labor of love every day: caring for aging parents, spouses, brothers, sisters, aunts, uncles, friends and other loved ones so they can remain in their homes.

To view stories – or share your own – visit: aarp.org/iheartcaregivers

Source: Valuing the Invaluable 2015 Update: Undeniable Progress, but Big Gaps Remain (PPI)
Meet the North Dakota Caregiver

The Average ND Caregiver:
• 63 years old
• Female (60%)
• Married or living with significant other (71%)
• College educated (64%)
• Employed (54%)
• Annual household income of less than $100,000 (56%)

Source: 2014 AARP North Dakota Caregiving Survey
ND Care & Resources Survey

Importance of Providing Care to Adult Loved Ones Among North Dakota Caregivers (n=383, Respondents Who Are Current or Past Caregivers)

- Extremely/very important, 91%
- Somewhat important, 6%
- Not very/not at all important, 67%
- Not sure/no answer, 2%

Importance of Having More Resources and Training for Caregivers Among North Dakota Caregivers (n=383, Respondents Who Are Current or Past Caregivers)

- Somewhat important, 27%
- Not very/not at all important, 6%
- Not sure, 1%

The average age of North Dakota caregivers is 63 years old and the majority is female (60%), married (71%), has a two year college degree or higher (64%), working either full or part-time (54%) and has an annual household income of less than $100,000 (56%).
What You Can Do NOW!

• Have your HR department compile a list of community resources to hand out to employees. Contact your local Area Agency on Aging for material and referrals (counseling services, support groups, booklets, specific programs, lists of eldercare experts). Check with nearby senior centers, hospitals and national sources.

• Ask workers what kind of eldercare policies would be helpful — flextime, lunchtime workshops and speakers, cash subsidies for services, paid sick leave or employee leave-sharing, support groups, or access to a geriatric case manager.

• Find out what has worked and hasn't worked for others in your field that have eldercare policies.

• Consider contracting with a third party to provide eldercare employee services. It could be online or telephone support or for emergency back-up care.
Did you know...

AARP is a leading supplier of free caregiving information. You can direct your employees to [www.aarp.org/caregivers](http://www.aarp.org/caregivers) or have them call AARP Caregiving support: 877-333-5885 (Mon.-Fri., 7 a.m.-11 p.m., Sat., 9 a.m.-5 p.m.).
Caregiving Resource Center

Plan & Organize
Benefits & Insurance
Legal & Financial
Care for Yourself
Providing Care
Senior Housing
End of Life Care
Grief & Loss

Caregiver Hotline
1-877-333-5885 FREE
Mon-Fri: 7am - 11PM ET
Sat: 9AM - 5PM ET

Juggling, Life, Work, and Caregiving
AARP’s guide provides practical resources and tips

CAREGIVING TOOLS

Next Step in Care
Free caregiver guides and checklists on a variety of topics, including transitioning between care settings.

I Heart Caregivers
Heart-ing family caregivers across the country.

AARP Caregiving App
Share, scan, save and schedule all of your loved one’s health needs in one
Discussion Forum
Share, get and give advice with other caregivers

TOP RESOURCES FOR YOU
12 Resources Every Caregiver Should Know About

- Long-Term Care Calculator
- Hiring Someone to Help With Home Care

OVERCOMING CHALLENGES
How to Handle Criticism While Caregiving

TAking CARE OF YOURSELF
6 Signs of Caregiver Burnout

- Can I Get Paid as a Caregiver?
- Stay Connected to Friends While Caregiving

WHAT THE EXPERTS SAY
Advance Directives: Creating a Living Will and Health Care Power of Attorney

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What type of care are you looking for?
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Where are you looking for care?
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July 16, 2015 3:50 PM

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July 16, 2015 1:00 PM

From The EXPERTS

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Caregiver Policy & Advocacy Options

- Family Medical Leave - exceed federal minimum
- Paid and unpaid sick leave - so working caregivers don’t lose pay or risk job loss
- Protecting family caregivers from employment discrimination
- Funding for respite care
- Assessment of family caregivers needs
- Caregiver Tax Credits
- Caregiver Advise, Record and Enable Act
- Home Care Registries
Policy Action Highlights

1. Allow employees to use existing sick leave benefits for caregiving purposes

2. Require employers of a certain size to provide a set number of hours of unpaid leave for short-term caregiving purposes
Example: Minnesota (Minn. Stat. §§ 181.9413)

Employees may use up to 160 hours of existing personal sick leave per year to:

- Attend to the illness of or injury to the employee's child, adult child, spouse, sibling, parent, mother-in-law, father-in-law, grandchild, grandparent, or stepparent

- Provide or receive assistance because of sexual assault, domestic abuse, or stalking (“safety leave”) of the employee or a family member

Same terms of existing personal sick leave apply
Policy Action – State Example

Example: Wisconsin (Wisc. Ch. DWD 225)
Reduced the number of hours needed to qualify for FMLA (1000 instead of 1250). Extended family definition to include domestic partner.

Flexible use of sick leave for State employees.
May use up to 5 days of their existing sick leave for:

- Family medical or dental appointments
- Emergency care of an ill or injured child or other family member.
TAX CREDITS FOR CAREGIVERS

2015 ND Legislative session:

- **SB 2224** – Would have provided a tax credit for private business that implemented a 12-week paid family leave policy.

- AARP supported the bill to further build out supports for family caregivers working in the private sector.

- Unfortunately, the bill failed in Senate by a vote of 18-29.
Questions & Discussion
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