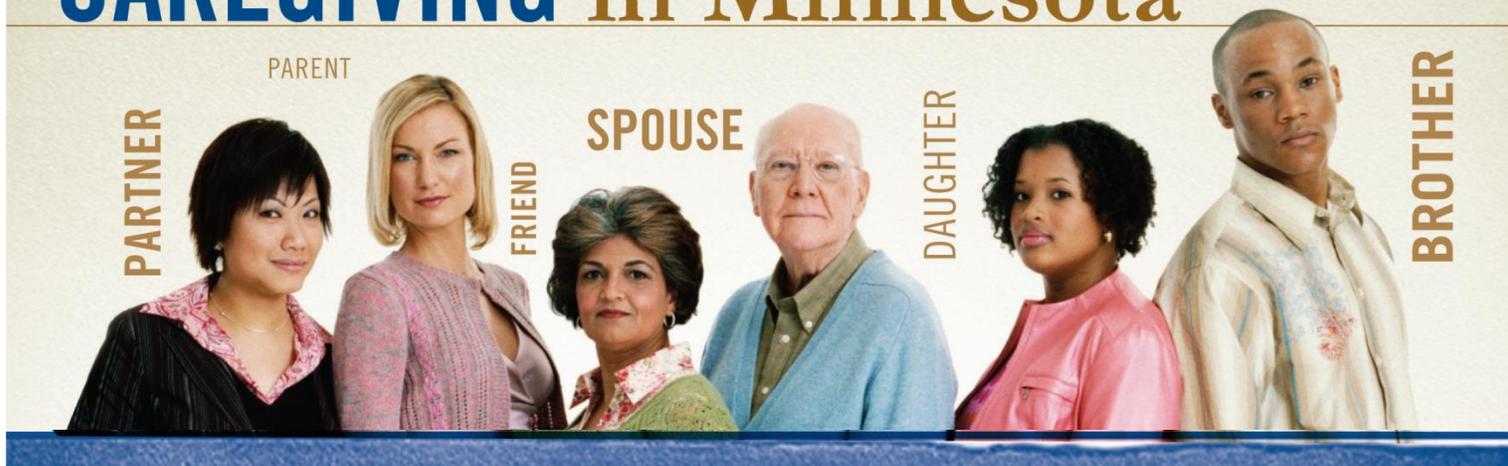
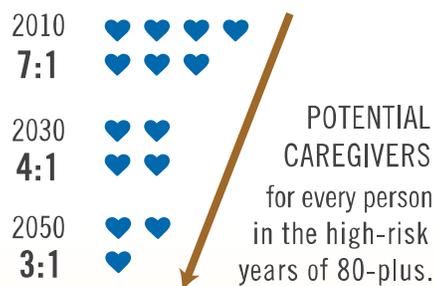


# CAREGIVING in Minnesota



## Caregiving is an economic issue

More than 1 in 6 American workers are caregivers—16% of male employees and 20% of female employees.



6 in 10 FAMILY CAREGIVERS are employed

WORK  1 in 4 RETIREES  
or left the workforce  
CARE  early due to caregiving

**THE FUTURE** : 49% of the current workforce expects to be providing eldercare in the coming 5 years.

## The costs of caregiving affect employers and employees

### Business Bottom Line

- Businesses experience an estimated \$33.6 billion in **lost productivity** annually due to employees having to balance work and caregiving.
- Costs associated with **replacing employees, absenteeism, workday distractions, supervisory time, and reduction in hours** add up to an average annual cost to employers of \$2,110 per full-time working caregiver.
- Companies pay 8% more in **healthcare costs** for workers with caregiving responsibilities, adding up to \$13.4 billion annually.

**THE FUTURE** : The greatest increases in healthcare costs of caregiving employees are seen in the following groups: younger workers ages 18-39, men and blue collar workers.

### Employee Bottom Line

- 60 million workers are not covered by the **Family Medical Leave Act (FMLA)**.
- Nearly 40% of private sector workers lack access to **paid sick days**.
- A typical caregiver loses \$303,880 in **wages, Social Security and retirement savings**.
- Caregivers' annual **out of pocket expenses** range from \$5,500 – for those caring for someone who lives nearby – to \$8,700 for long-distance caregivers. For low-income caregivers this is as much as 20% of their annual income.

**THE FUTURE** : Women who assume a caregiving role during their working years are 2.5 times more likely to live in poverty when they become elderly.



## 6 in 10 Family Caregivers are Employed: The Impact on Women and the Workforce

Progress has been made over the past few years to provide greater supports for working family caregivers. A positive step was the Earned Sick and Safe Leave law that allows employees who earn sick time to use it for expanded members of their family including parents, spouses, domestic partners, grandparents, siblings, grandchildren and in-laws. Minnesota will increasingly need working caregivers to perform both roles – providing informal support to family members and participating in the workforce – and expanding workplace supports will be essential to making that possible.

This support could include:

- Paid Sick Leave – Nearly 40% of private workers and 80% of low-wage workers lack access to paid sick days.
- Extension of Family Medical Leave (FMLA) Protections – Not all employees are protected under FMLA. Extend FMLA to employees of companies with 50 or fewer employees. Apply a more inclusive definition of family.
- Paid FMLA – Paid family and medical leave has health and economic benefits for the employee and employer. Evidence suggests that paid family leave saves businesses dollars by reducing the costs of turnover and improving morale and productivity.
- Protecting Family Caregivers from Workplace Discrimination – The “average” family caregiver is a 49-year-old woman who works outside the home and spends the equivalent of an additional half-time job providing unpaid care to her mother for nearly five years. Fifty percent of women providing care report that they’ve had to cut back hours, pass up promotions, or leave the workforce altogether during prime earning years to manage.

Supporting working caregivers is not just the right thing to do. It’s smart business. It has been reported that every \$1 companies spend on eldercare benefits reaps a \$3 to \$14 return. The return can be seen in productivity, retention and reduced absenteeism. Supporting caregivers helps employers attract and retain the best talent.

There is much employers can do that does not require legislation:

- Start the conversation in your workplace to create a culture that recognizes the importance of supporting caregivers.
- Demonstrate flexibility with caregivers.
- Connect employee caregivers to support resources.

Information on how employers can support working caregivers can be found in the following publications:

- [Employer Resource Guide, AARP & ReACT \(2013\)](#)
- [Best Practices in Workplace Eldercare Report, National Alliance for Caregiving \(2012\)](#)
- [Beyond the Workday: Finding Balance For the Working Caregiver, Minnesota Board on Aging \(2009\)](#)

*Funded by a grant to the Metropolitan Caregiver Service Collaborative from The National Alliance for Caregiving’s Working Family Caregiver Champions Initiative, with generous support from Pfizer.*

