



American
Heart
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WORKPLACE SUPPORT

for Unpaid Caregivers



A NEW ISSUE BRIEF CREATED FOR COMPANIES AND ORGANIZATIONS

POWERED
BY



American Heart Association.
CEO Roundtable

WORKPLACE SUPPORT for Unpaid Caregivers

A NEW ISSUE BRIEF CREATED FOR
MEMBER COMPANIES

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INTRODUCTION

Imagine trying your best to care for an ailing spouse, parent or other relative while giving it your all in your full-time job. Quitting to focus on taking care of your loved one isn't an option. But you are overwhelmed with endless doctors' appointments and the myriad of daily tasks involved with managing their care.

This is what millions of employees in the workforce face every day and something has to change.



Caregiving is generally associated with looking after young children at home, but caring for a parent or other adult is a challenging responsibility, too — one that's growing in America but is often overlooked.

The numbers are staggering. At least 53 million people each year provide informal, typically unpaid, care for older adults or people with disabilities.¹ An estimated 1 in 5 people in the workforce identify as a caregiver for someone who is aging, ill or disabled outside of their paid job.²



1 in 5

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Caregiving can be intense, leading to mental and physical health challenges that result in billions of dollars in lost productivity, turnover in the workplace and excess health care costs.³ Fortunately, companies can counter this impact — improving employees' health and boosting their own bottom line — with programs that assist these employees. Policies such as flexible paid family leave can help employees establish a more manageable career and personal well-being.



The American Heart Association's CEO Roundtable, a leadership collaborative of nearly 50 CEOs, is committed to building a healthy, high-performing workforce. This issue brief focuses on the needs of unpaid caregivers. It builds on previous work with the CEO Roundtable on child caregiving for prenatal to age 3, health care transformation and the mental health and sharing campaign.

BACKGROUND

The tasks involved with caregiving cover a lot of ground. Caregivers themselves know this all too well.

The term “unpaid caregiver” refers to someone caring for another person and helping in any number of ways: picking up groceries, taking someone to doctors’ appointments, assisting with schoolwork, mowing a lawn, managing finances or physically caring for the person. “When people think about caregiving they often think of a 55-year old woman caring for her mum - and that’s true, and we are... we’re ALSO a lot of OTHER things,” explains Alexandra Drane, Co-Founder and CEO of ARCHANGELS, an omnichannel platform working to change the way unpaid caregivers are seen, honored and supported. “In fact, between 40-50% of caregivers are men. Most of us are not responding to the term caregiver because that’s not how we think of ourselves...in our minds we’re ‘just a daughter’, ‘just a husband’, ‘just a neighbor.’”



EXAMPLES OF UNPAID CAREGIVER RESPONSIBILITIES



picking up groceries



assisting with schoolwork



managing medical appointments



overseeing finances



physically caring for the person

When caregiving is defined very broadly, the number of caregivers in the United States is a whopping 105.6 million adults, and this number will likely rise as the population of older adults grows.⁴ Notably, 14.3 million are caregivers of military members or veterans.⁵ More than half of this group caring for people over age 60 assist with an activity of daily living, such as bathing or eating.⁵



of U.S. adults are caregiving in some form.

In a study by the Centers for Disease Control and Prevention (CDC), 22.9% of respondents were parents raising their own children and also providing care for adults.⁶ These “sandwich generation” caregivers report substantial emotional and financial difficulties and higher caregiver role overload.⁷

Overall, caregivers spend an average of 18 hours on care per week.⁸ Those caring for a spouse/partner spend 44.6 hours per week performing caregiving tasks.⁹



Family caregivers are the backbone of our nation's care system. Replacing these caregivers and their unpaid work with paid services would cost an estimated \$600 billion per year.¹ Yet, while performing this valuable service, family caregivers' own finances are at risk to the tune of an estimated \$522 billion in lost income each year due to caregiving responsibilities.¹

CAREGIVERS' WORKPLACE CHALLENGES

While caregiving certainly can be rewarding, it presents an array of challenges at work and at home.

"Caregivers are often unsung heroes," according to the SHRM Foundation, which encourages support for family caregivers in the workplace. "Unfortunately, the demands of caregiving are too often overlooked."

Seventy percent of employees who are caregivers report experiencing difficulties in their jobs because of reduced hours, missed promotions or even having to leave the workforce entirely to take care of their loved one.¹⁰ In 2023, 1.9 million women 55 and older were driven out of the workforce because of family caregiving responsibilities — seven times the rate for men in the same age group, emphasizing a stark gender disparity with caregiving.¹¹

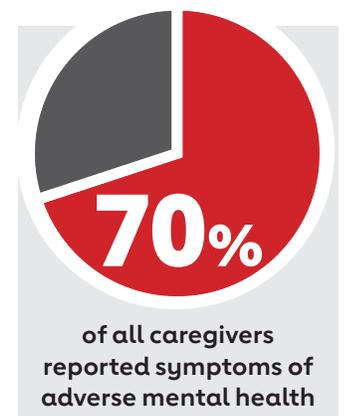


Caregivers incur
an average of
\$7,000+
in annual expenses.

Then, there are direct hits to a caregiver's bank account. On average, caregivers incur \$7,242 annually in expenses.¹² That can be much higher for those caring for people with dementia, ranging from \$9,000 to \$12,000.¹¹ Sixty-seven percent of caregivers say their personal finances have been impacted, and over a third say they've had to take on more credit card debt.¹⁰ Caregivers may also experience reduced career opportunities, which affect salary, savings, Social Security and retirement benefits.¹³

Perhaps the most pressing challenge for caregivers — as they attend to the health of their loved one or friend receiving care — is caring for their own mental health.

A CDC survey found that parents of children under 18 and unpaid caregivers of adults had mental health challenges before and during the COVID-19 pandemic that were significantly worse than those not in caregiver roles.⁶ Seventy percent of all caregivers reported symptoms, including anxiety, depression or suicidal ideation.⁶ Caregivers who had someone to rely on for support had lower likelihood of experiencing adverse mental health.⁶



Though employers are recognizing the needs of their caregiver employees, those at companies with caregiver support programs may still struggle to get the help they need. Often, companies underestimate the number of employees who are caregivers, while employees may be unaware of the supports offered by their employers or how to access them.

In addition, benefits may be more accessible to certain employees. For example, Dow global benefits director Brian Jendretzke notes that the company offers flexible work arrangements to assist caregivers. However, manufacturing workers must be on the job site at specified times to run equipment, so the company is continuing to look for ways to offer more flexibility.



THE BUSINESS CASE FOR INVESTING IN CAREGIVER SUPPORT

Health impacts on unpaid caregivers take a toll on employees and employers.

Resources for individual caregivers do exist and can be provided to employees. ARCHANGELS' platform, for example, includes the Caregiver Intensity Index (CII) which matches the caregiver to resources based on their Intensity Score — in the red, yellow or clear — calculated by answering a series of questions. The scoring algorithm allows caregivers to realize they are not alone in the intensity they are feeling and to recognize when they need help.¹⁴

Some caregivers are particularly at risk for negative health impacts, which often carry over to their employers. ARCHANGELS describes "high intensity" caregivers as being "in the red," and nearly 90% of these caregivers have at least one negative mental health impact.¹⁵ Peer-to-peer support platforms like the AHA's Support Network provide online communities where individuals may share their lived experience, while also asking questions and exchanging strategies for coping. Members receive validation of their own feelings while gaining the knowledge and skills to put into practice.



The economic impact
of depression among
caregivers is
\$205.1 billion

Using the national estimate of 155 million working-age adults, with 20% of them in a caregiving role, the index estimates 27% are "in the red" caregivers.¹⁶ Lost productivity due to depression among these workers is estimated at \$54.4 billion; excess health care costs are an estimated \$18.1 billion; and turnover costs are approximately \$107 billion.¹⁶ In total, the economic impact is \$205.1 billion.¹⁶

Supporting the needs of unpaid caregivers with workplace policies and programs can boost employees' well-being, drive productivity and engagement, engender loyalty and expand a company's talent pool.¹⁷ It can also attract potential employees and strengthen a diverse workforce.¹⁸

For example, the Milken Institute reported that according to employers, the positive impact of providing family care benefits included:

Increase in Employee Productivity: ¹¹	Increase in Top Talent Recruitment: ¹¹	Increase in Top Talent Retention: ¹¹
82% for childcare benefits	81% for childcare benefits	80% for childcare benefits
78% for eldercare benefits	76% for eldercare benefits	76% for eldercare benefits



To realize the benefits of supporting the needs of unpaid caregivers, employers need to assess available caregiver resources and utilization to decide how to best invest in assistance, especially when available funding is modest. Some businesses already provide caregiver benefits; for those working to establish them, there are multiple ways to build an equitable caregiver assistance program — and to advocate for caregiver support policies at the state and federal level. Smaller companies may offer more personalized flexibility on an informal basis, while larger businesses could provide a more structured program.¹¹

Best practices for establishing caregiver assistance programs:

- Survey employees to determine their needs.
- Communicate caregiver benefits clearly to employees.
- Establish programs that are transparent and free of stigma.
- Recognize different types of caregiving beyond spouses and parents, such as domestic partners, partners who do not cohabitate, siblings and friends.¹⁷
- Foster a supportive company culture and ensure managers are equipped to understand the needs of caregivers.¹¹

Recommendations for caregiver assistance programs:



Flexible work arrangements and remote work options



Paid caregiving leave, distinct from vacation or personal days



Educational resources and financial tools tailored for caregivers



Employee support groups



Tech-enabled platforms for caregiving resources and community support¹¹

CASE STUDIES*

Spotlight:

Dow discovers, responds to unpaid caregiver needs



Leaders at Dow wanted to do more to address the needs of employees who have children at home. While their initial focus was on investing in offerings that support childcare, they found an untapped need for adult and elder caregiving as well. It was key that the new offerings would support the needs of all employees on their caregiving journey.

In the summer of 2024, Dow rolled out a suite of new caregiver benefits. One of the providers they partnered with was Cariloop — a service offering one-on-one coaching and online tools for caregivers — to assist its U.S. and Canada-based employees. Dow selected Cariloop because of the comprehensive services they offer to support all types of caregiving. As the data came in, they found that a large percentage of incoming requests were not about children, but employees who were reaching out for assistance with caregiving for adults.



“We were actually kind of surprised that there was such a high demand, but we knew that through our partnership with Cariloop we are able to support all types of caregiving needs,” said Bryan Jendretzke, Dow’s Global Benefits Director. He added that company leaders aren’t always aware of what their employees may be facing at home and noted the importance of encouraging employees to talk with their leaders about their needs. Through Dow’s Total Rewards, employees have the benefit of Paid Family Illness Leave which provides up to three weeks annually of paid time off for an employee to care for a sick or injured family member.



Caregivers need assistance juggling the physical, mental, emotional, financial and legal aspects of their demanding unpaid work. Cariloop’s support plans address those issues and include step-by-step checklists for things like transportation, medication tracking, meal preparation, daily activities and difficult conversations. Surveys among companies using Cariloop report an average of 12 hours saved per employee request for a coach. Eighty percent of employees say it helped them avoid taking paid-time off or unplanned leave, and 89% say it made them view their employer more positively.

“Our belief at Cariloop is no one should go through caregiving alone,” said Breanna Boysel, chief care officer. “My goal is always that, when someone looks back on their caregiving experience, that they jump immediately to fond memories and being that person’s loved one.”

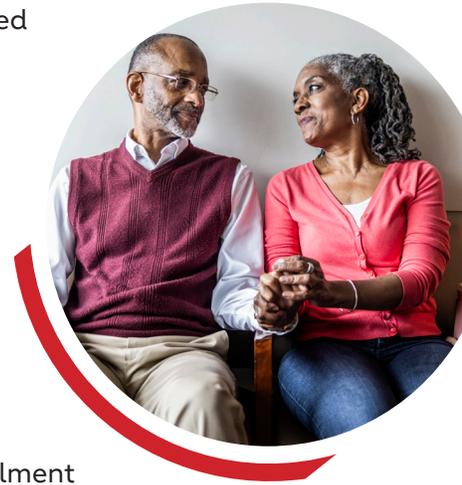
*The American Heart Association does not endorse or promote any specific products or services from any of the organizations mentioned. Comments and opinions expressed by individuals outside the Association in this brief do not necessarily reflect the views of the American Heart Association.

In addition to Dow's partnership with Cariloop, Dow also rolled out a new Childcare Assistance Program offering financial support for dependent care to US employees who qualify, and a partnership with TOOTRiS – a tech platform specializing in childcare solutions. Usage of the caregiver benefits has steadily increased, and Dow employees say they've saved time and reduced stress.

Dow's caregiver employees can also find mental health, wellness and self-care resources through the company's wellbeing portal via Personify Health. Many can make use of leave policies to balance their personal lives in caring for loved ones, whether through the Family and Medical Leave Act, Paid Family Illness Leave, or the company's culture that supports flexible work arrangements.

To raise awareness about the benefits and get more caregiver employees to realize they may need assistance, Dow embeds information in its annual enrollment details, strategic communications throughout the year, employee webcasts with caregiving partners, and plans to start using employee testimonials in communication campaigns.

"Stories are powerful, and maybe that will draw more people in," Jendretzke noted. "This story is still being written as we go."



Spotlight:

Levi Strauss & Co. built global family leave policy

®

Levi Strauss & Co. places a priority on employees' work-life balance by offering an assortment of time-off policies: paid time off, corporate days off on the last Friday of the month, and paid parental and family leave.

Using competitive and leading market practices, the company built its paid family leave program globally and unified its previous country-specific policies under one common approach.

Levi Strauss also offers other company-wide programs to promote healthy living, life coaching and counseling and stress management including mental health and caregiver support through Lyra, Maven Parental Supports and Bright Horizons Enhanced Family Supports.



What does all this look like? Lyra, for instance, provides employees and their dependents up to 16 free counseling sessions per issue per year through a licensed therapist. Bright Horizons has monthly seminars and on-demand resources on caregiving topics. As it continues to analyze its childcare benefits, the company says it is looking to the future needs of all kinds of caregiving.

“We know there is an increasing need for eldercare and want to make sure we’re addressing that as comprehensively as we can,” said Scott White, Senior Vice President - Global People Operations and Rewards.

Spotlight:

SHRM recognizes best practices in supporting caregivers



Businesses supporting unpaid caregivers have a new way to shine as an example for other companies. And employees now have another way to evaluate their employers’ commitment to caregivers.

SHRM has collaborated with U.S. News & World Report and the Milken Institute to introduce the inaugural “Best Companies to Work For: Supporting Family Caregiving” rating. The SHRM Foundation, the philanthropic arm of SHRM, strives to increase support for family caregivers in the workplace by curating best practices, convening employers and communicating innovations.

“Providing resources to help employees care for sick, aging or injured loved ones is not just a benefit — it’s essential for fostering a resilient and dedicated workforce.”

- SHRM

SHRM urges employees to review their employer’s benefit plan and evaluate whether it adequately supports those who need to care for loved ones. Comprehensive caregiving benefits include providing paid family leave and flexible work arrangements; financial assistance, such as stipends or reimbursement programs; pretax savings accounts to pay for care; eldercare resources and referral services; and backup care for short-term childcare or eldercare when a regular care provider is unavailable.

“Taking the time to recognize caregivers’ contributions and advocate for their well-being is crucial for everyone,” said Emily Dickens, Chief of Staff, Head of Government Affairs and Corporate Secretary for SHRM.



Spotlight: ARCHANGELS and The Joint Commission create Care Badge



Unpaid caregivers provide often-invisible support to friends, family and neighbors, and there is increased attention on supporting this population given the vital role they play in the “care economy.” Caregivers develop a number of key skills in this role — from hands-on care to managing finances to navigating a complex system. These skills are not just valuable in a caregiving role — they can be valuable in any role. Many individuals, however, struggle in how to talk about or share their caregiving role in both their professional and personal lives.

To address this challenge, ARCHANGELS and The Joint Commission came together to launch the Care Badge initiative, an effort to support, honor and create opportunities for upward mobility for anyone serving in the role of unpaid caregiver. The founding organizations have been joined by pilot collaborators, including the American Heart Association, in using a digital badge to denote one’s own caregiving role or recognize someone else for theirs. Northwell Health offers the Badge to its employees through their Caregiver Employee Resource Group to add to resumes and LinkedIn profiles. Through Indiana University Health’s team member recognition platform, individuals can gift the badge to their peers as recognition for their efforts. The New York Association on Aging purchased the tangible version of the Care Badge, the Care Badge Challenge Coin, for employees at the Area Agencies on Aging. Thus the badge serves as one way for organizations and communities to rally around this population in ways that provide value for all.



.. POLICY LANDSCAPE ..

Businesses and advocacy organizations are working with federal and state leaders to improve government policies supporting unpaid caregivers, and these efforts have strong public support.

A recent poll shows investments to help family caregiving have the support of 89% of Democrats and 79% of Republicans.¹⁹

There’s bipartisan backing of the [RAISE Family Caregivers Act](#)¹ which became law in January 2018 and directs the secretary of the U.S. Health and Human Services Department to develop a national family caregiving strategy to examine, among other things, respite options, financial security and workplace issues.²⁰



The [2022 National Strategy to Support Family Caregivers](#), a collaboration among many agencies, organizations and individuals in government and the private sector, marked the first comprehensive, cross-sector approach to improving caregiver support. It included nearly 500 specific actions that could be implemented at the federal or state level to help caregivers maintain their own health, well-being and financial security.¹ [The Report to Congress: Progress on National Strategy to Support Family Caregivers](#) was also issued.

Federal agencies have responded. For example, the Centers for Medicare and Medicaid Services issued new payment rules allowing Medicare for the first time to cover training for family caregivers and issued a new regulation to increase access to Medicaid-funded home care and strengthen the direct care workforce.¹⁹ Additionally, the Department of Veterans Affairs significantly expanded its family caregiver support program.¹⁹ The National Strategy has ignited more advocacy, namely the coalitions Act on RAISE and Care Can't Wait.¹⁹

While some states are trying to reach out to unpaid caregivers to offer support and leverage family caregiving for older adults, many states do not have the resources to do so. Partnering with nonprofits and private businesses is one avenue. The [RAISE Act State Policy Roadmap for Family Caregivers](#) addresses the need to raise awareness about the caregiver role and points out public-private partnerships helping with this at the state level.²¹ The AHA is proud to be a partner in the Act on RAISE campaign.



CONCLUSION

Caring for aging and ill adults is a growing concern for employees in the American workforce. It's a need that is capturing the attention of company executives and government leaders alike. And there is strong public support for investing in the needs of unpaid caregivers.

Caregiving will affect everyone at some point in their life, whether they realize it or not. Former First Lady Rosalynn Carter, founder of the Rosalynn Carter Institute for Caregivers noted, "There are only four kinds of people in the world — those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers."²²

Flexible schedules, financial benefits, and education and counseling services can help employees balance their work life and caretaking duties at home. Raising awareness and searching for additional solutions are key. Exploration is taking shape. The journey is underway.



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Dow

Levi Strauss & Co.

The Joint Commission

Cariloop

SHRM

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