

Shining a Spotlight on Caregivers in the Workplace: Findings From the 2023 Workplace Wellness Survey

By Jake Spiegel, Employee Benefit Research Institute; Lisa Greenwald, Greenwald Research; and Greg Hershberger, Greenwald Research

AT A GLANCE

The 2023 Workplace Wellness Survey (WWS) included an oversample of caregiving workers to better understand their opinions about their employer and how they value their workplace-sponsored benefits, as well as the challenges they face balancing work, life, their finances, and their caregiving responsibilities.

Key findings include:

Demographic and Socioeconomic Differences: Caregivers are more likely to be of Hispanic, Spanish, or Latino descent compared with non-caregivers. They are also more likely to be slightly older, and they are less likely to be single than workers without caregiving responsibilities. Caregivers are more likely to work part time than non-caregivers — perhaps owing to their caregiving responsibilities — although the two groups have similar household incomes and asset levels.

Mental Health and Workplace Wellbeing Challenges in Common: Overall, caregivers are remarkably similar to non-caregivers in their self-rated estimations of their own mental health and workplace wellbeing. However, the two groups differ in two key areas. Caregivers are less likely than non-caregivers to rate their own personal health as excellent, and they are more likely to give a lower rating of their household's financial wellbeing.

Both Caregivers and Non-Caregivers Agree About the Role of Employers: Caregivers and non-caregivers alike broadly agree that their employer has a responsibility to help employees with their mental, physical, and financial wellbeing, suggesting that employers have a built-in base of individuals who will buy into their wellbeing initiatives.

Caregiving Workers Are Not Particularly Burdened by Debt: Caregivers are only several percentage points more likely to respond that debt is a problem for their household, although this difference is not statistically significant. However, caregivers were actually less likely than non-caregivers to flag certain types of debt, such as student loan debt or payday loan debt, as problematic for their household.

Still, Caregivers — and Their Finances — Are Stressed: Caregivers are less likely to indicate that their financial wellbeing is good or excellent. Similarly, caregivers report being less prepared than non-caregivers to weather a \$5,000 emergency expense, and they are particularly apt to flag prescription drugs and medical expenses as financial issues that cause them stress. Lastly, three-quarters of caregivers feel it is challenging to juggle their work and caregiving responsibilities.

Not All Caregivers Are Alike: Caregivers are not a monolithic employee population. For many measures in the 2023 Workplace Wellness Survey, we find differences among caregivers when disaggregating by household income. Lower-income caregivers are, for instance, less likely to have access to and participate in core employee benefits, less likely to be satisfied with their employee benefits package, and more likely to report lower self-rated physical, mental, and financial wellbeing.

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Introduction

Workers who also serve as caregivers face unique challenges in the workplace given their dual responsibilities. Specifically, these individuals are defined as workers who provided unpaid care for an adult and/or a child with special needs within the past year and helped with at least one activity of daily living or instrumental activity of daily living.¹ The 2023 edition of the Workplace Wellness Survey (WWS) interviewed a total of 1,505 full- and part-time American workers aged 21–64, including a nationally representative sample of 1,002 workers and an oversample of 503 caregivers, allowing for more robust inferences regarding their demographics; their attitudes toward workplace wellness and their employer; how they value benefits; and the difficulties they face balancing work, life, and caregiving responsibilities.²

About the Workplace Wellness Survey

The Workplace Wellness Survey (WWS) was conducted for its fourth year in 2023 to examine attitudes toward benefits in the workplace. It examines a broad spectrum of financial wellbeing, employment-based health insurance, and retirement benefit issues. The 2023 WWS included an oversample of caregiving workers to allow for closer analysis of the challenges they face in their financial wellbeing. The advantage of an oversample is the ability to control for important factors that are strongly associated with many of the results about workplace wellness. In particular, caregivers face competing demands for their time and finances in a manner that may systematically differ from non-caregivers. Due to these unique challenges, this *Issue Brief* more closely examines workers who are also caregivers by using the measures developed in the WWS.

Demographics, Socioeconomics, and Caregiving Duties

Caregivers are prevalent in the work force. Overall, roughly one-quarter of workers currently have caregiving responsibilities, and they tend to systematically differ from non-caregivers, at least in terms of demographics. Caregivers were, for instance, more likely to identify as women than non-caregivers were (59 percent compared with 47 percent) and were more likely to report being of Hispanic, Spanish, or Latino descent compared with non-caregivers (22 percent vs. 16 percent), shown below in Figure 1. Caregivers were also slightly older than their non-caregiving counterparts, averaging 46 years old compared with 41 years old. Additionally, caregivers were less likely to report being single and never married (20 percent vs. 31 percent), although there were no statistically significant differences in any other marital statuses.

Figure 1
Demographics of Caregivers and Non-Caregivers

	Caregivers	Non-Caregivers
21–24	4%	7%
25–34*	16%	33%
35–44	23%	21%
45–54*	27%	17%
55–64*	30%	22%
Average Age*	46	41
Share Male*	40%	52%
Share Female*	59%	47%
Share Transgender	<1%	<1%
Married	53%	50%
Not Married, Living With a Partner	12%	10%
Divorced or Separated	12%	8%
Widowed	3%	1%
Single, Never Married*	20%	31%
African American/Black	10%	12%
Asian/Pacific Islander	9%	8%
Hispanic/Latino*	22%	16%
White/Caucasian*	55%	62%
Other*	4%	2%

*Indicates statistical significance at 5% level.

Perhaps unsurprisingly, there were also several socioeconomic differences between caregivers and non-caregivers. Caregivers more frequently reported working part-time jobs rather than full-time jobs (24 percent compared with 17 percent for non-caregivers), shown below in Figure 2. Caregivers were also less likely to have completed their high school diplomas than non-caregivers. There were, however, no statistically significant differences between caregivers and non-caregivers in terms of household income, and there were no statistically significant differences in assets outside of their primary residence, except for households who have between \$500,000 and \$999,999 in assets, where non-caregivers were more prevalent than caregivers (7 percent vs. 4 percent).

Figure 2
Socioeconomics of Caregivers and Non-Caregivers

		Caregivers	Non-Caregivers
Educational Attainment	Some high school or less	1%	1%
	High school graduate*	10%	17%
	Trade or vocational school	7%	5%
	Some college	28%	27%
	College graduate (4-year degree)	33%	30%
	Graduate or professional degree	20%	20%
Household Income	Less than \$15,000	2%	3%
	\$15,000 to \$24,999	6%	4%
	\$25,000 to \$34,999	9%	8%
	\$35,000 to \$49,999	9%	11%
	\$50,000 to \$59,999	7%	8%
	\$60,000 to \$74,999	7%	6%
	\$75,000 to \$99,999	14%	15%
	\$100,000 to \$124,999	12%	9%
	\$125,000 to \$149,999	16%	16%
	\$150,000 to \$199,999	11%	12%
	\$200,000 to \$249,999	4%	5%
\$250,000 or more	3%	3%	
Household Assets (Excluding Primary Residence)	Less than \$500	17%	17%
	\$500 to \$999	4%	5%
	\$1,000 to \$9,999	15%	14%
	\$10,000 to \$24,999	8%	8%
	\$25,000 to \$49,999	8%	8%
	\$50,000 to \$99,999	7%	9%
	\$100,000 to \$149,999	7%	6%
	\$150,000 to \$249,999	8%	5%
	\$250,000 to \$499,999	9%	8%
	\$500,000 to \$999,999*	4%	7%
	\$1 million or more	4%	3%
Prefer not to say	8%	9%	

*Indicates statistical significance at 5% level.

Additionally, caregivers reported spending a considerable amount of time outside of work on caregiving duties. They helped their care recipients for an average of 21 hours per week, although nearly 10 percent reported spending more than 41 hours per week, shown below in Figure 3. Caregivers were most likely to provide care for their mother or mother-in-law (34 percent), their son (14 percent), their father or father-in-law (12 percent), or their spouse (8 percent), shown below in Figure 4. Most commonly, caregivers provided help with transportation (87 percent), groceries and shopping (86 percent), housework (84 percent), preparing meals (81 percent), and coordinating medical or other appointments (77 percent).

Figure 3
Hours per Week Spent on Caregiving Activities

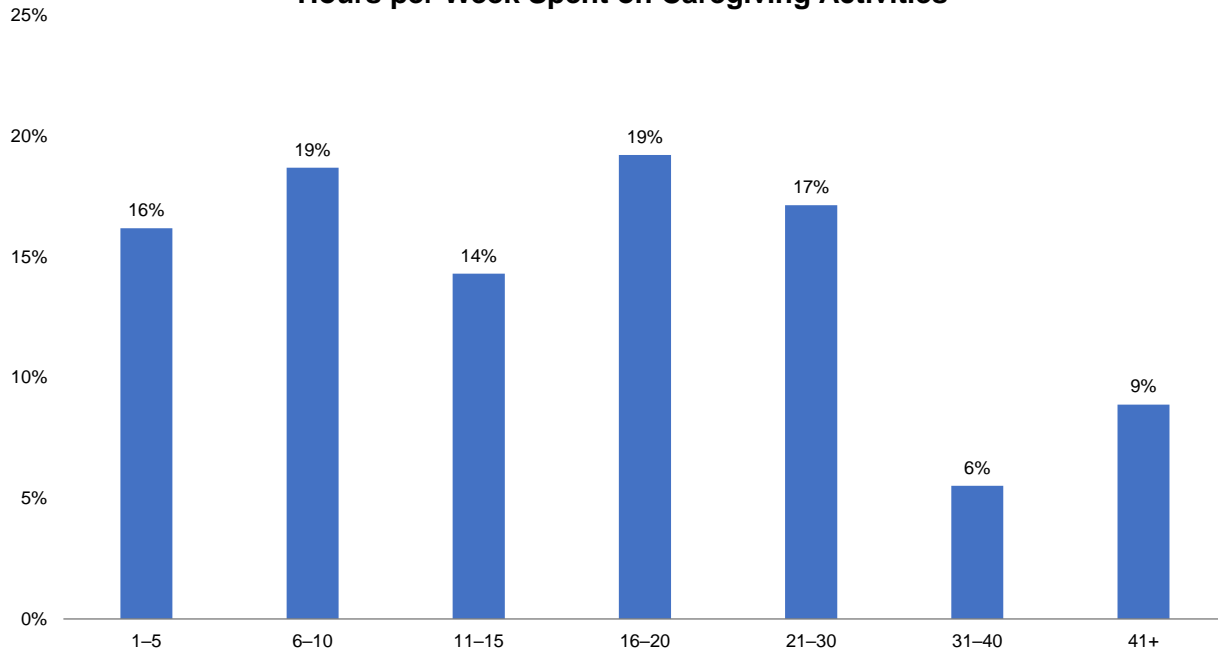
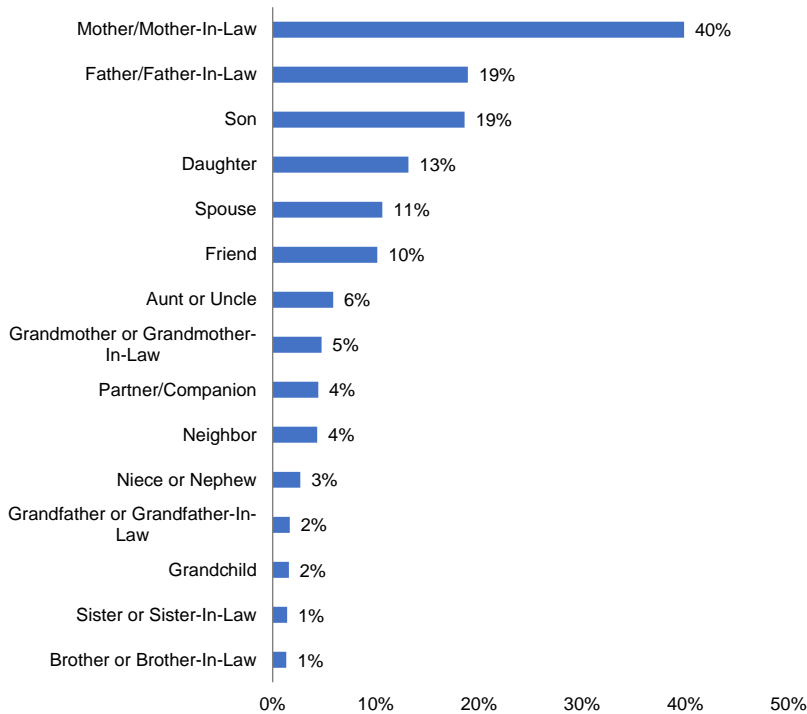


Figure 4
Caregiving Recipients and Most Common Caregiving Activities



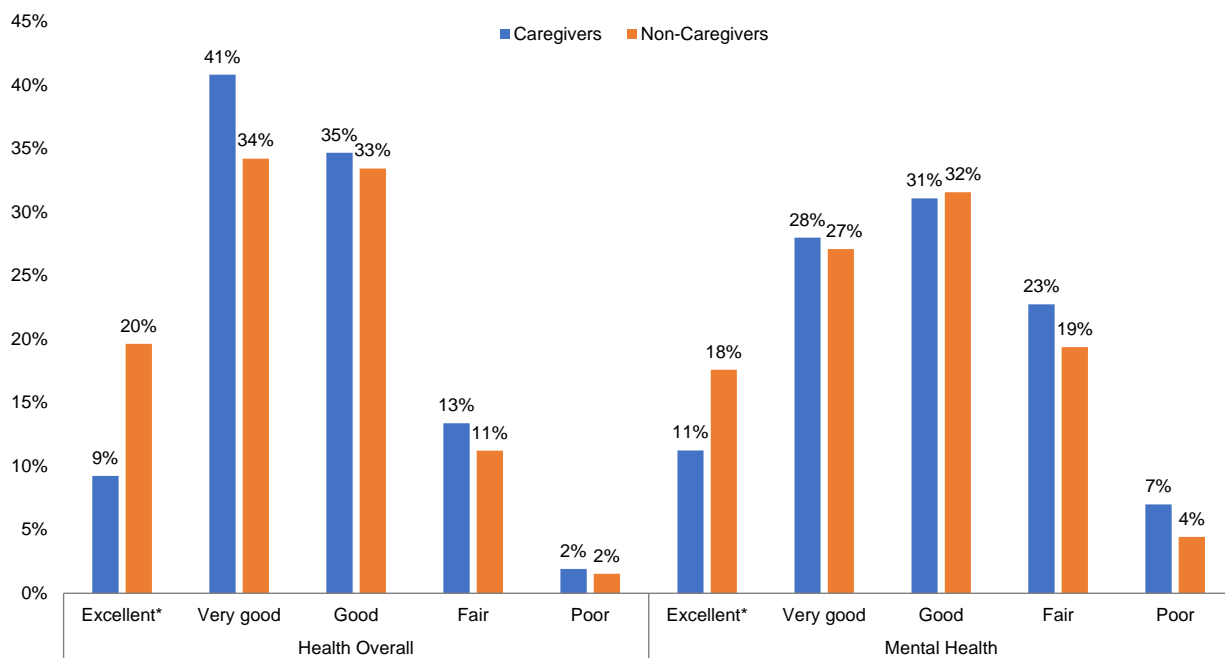
Transportation, Either by Driving Them, or Helping Them Get Transportation	88%
Grocery or Other Shopping	89%
Housework, Such as Doing Dishes, Laundry, or Straightening Up	88%
Preparing Meals	82%
Coordinating Medical or Other Appointments	75%
By Giving Medicines, Like Pills, Eye Drops, or Injections for Their Condition	64%
Managing Finances, Such as Paying Bills or Filling out Insurance Claims	58%
Getting in and out of Beds and Chairs	43%
Managing Savings and Investments, Beyond Day-to-Day Finances	46%
Getting Dressed	41%
Bathing or Showering	39%
Arranging Outside Services, Such as Nurses, Home Care Aides, or Meals on Wheels	35%
By Feeding Them	31%
Getting to and From the Toilet	29%
By Dealing With Incontinence or Diapers	26%

Physical, Mental, Financial, and Workplace Well-Being

Differences between caregivers and non-caregivers were not limited to demographics or socioeconomics, however. Indeed, caregivers were less likely than non-caregivers to rate their overall health as excellent (9 percent, compared with 20 percent of non-caregivers), shown below in Figure 5. Similarly, caregivers were less likely than non-caregivers to rate their mental health as excellent (11 percent, compared with 18 percent of non-caregivers).

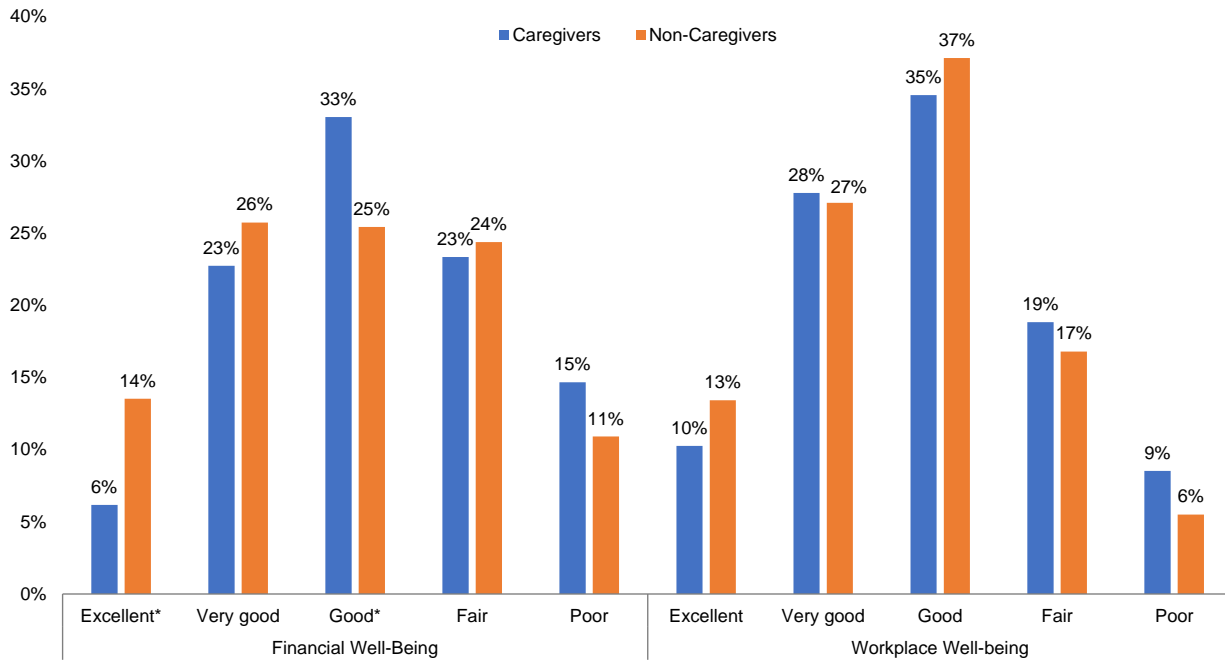
Perhaps owing to the additional financial strains of caregiving, caregivers were also less likely to self-rate their household’s financial wellness as excellent (6 percent compared with 14 percent of non-caregivers). However, their lagging self-rated physical and financial well-being do not imply that caregivers were worse off at work as well; there were no statistically significant differences between caregivers and non-caregivers in their respective self-rated workplace well-being, shown below in Figure 6.

Figure 5
Self-Rated Overall and Mental Health, by Caregiver Status



*Indicates statistical significance at 5% level.

Figure 6
Self-Rated Financial and Workplace Well-Being, by Caregiver Status

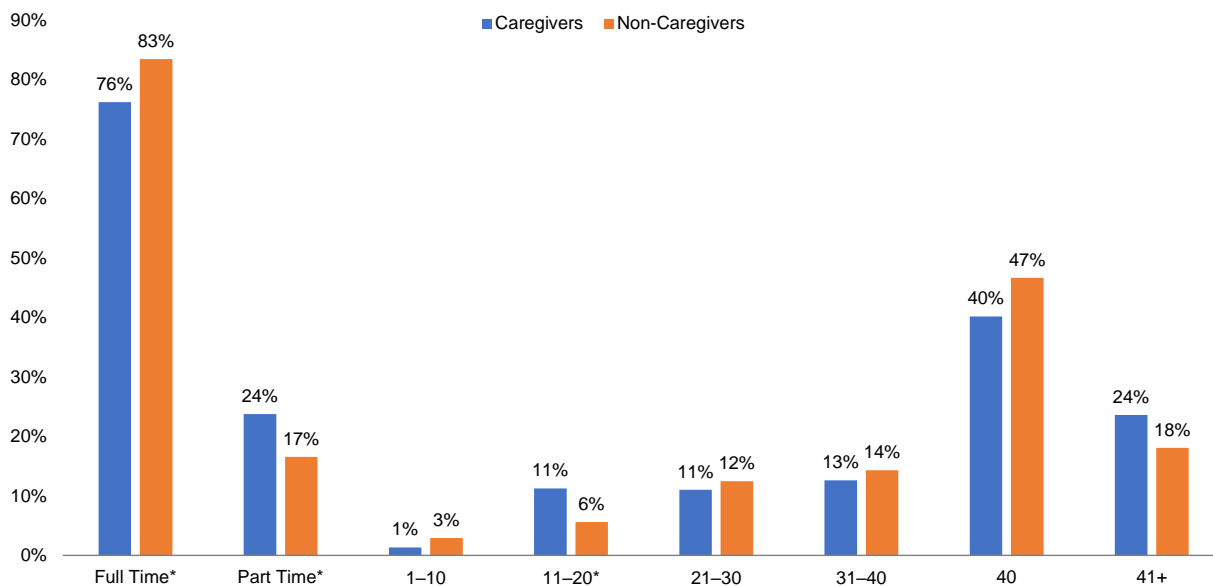


*Indicates statistical significance at 5% level.

Eligibility for and Participation in Employee Benefit Programs

The need to care for a child or family member appears to affect caregivers' participation in the labor market. Caregivers were more likely to report being part-time workers than non-caregivers (24 percent vs. 17 percent) and were more likely to work between 11 and 20 hours per week (11 percent vs. 6 percent). However, on average, caregivers work a similar amount of hours to non-caregivers (37.2 hours vs 37.8), owing to a higher share of caregivers working 41 or more hours per week (24 percent vs. 18 percent for non-caregivers), shown below in Figure 7.

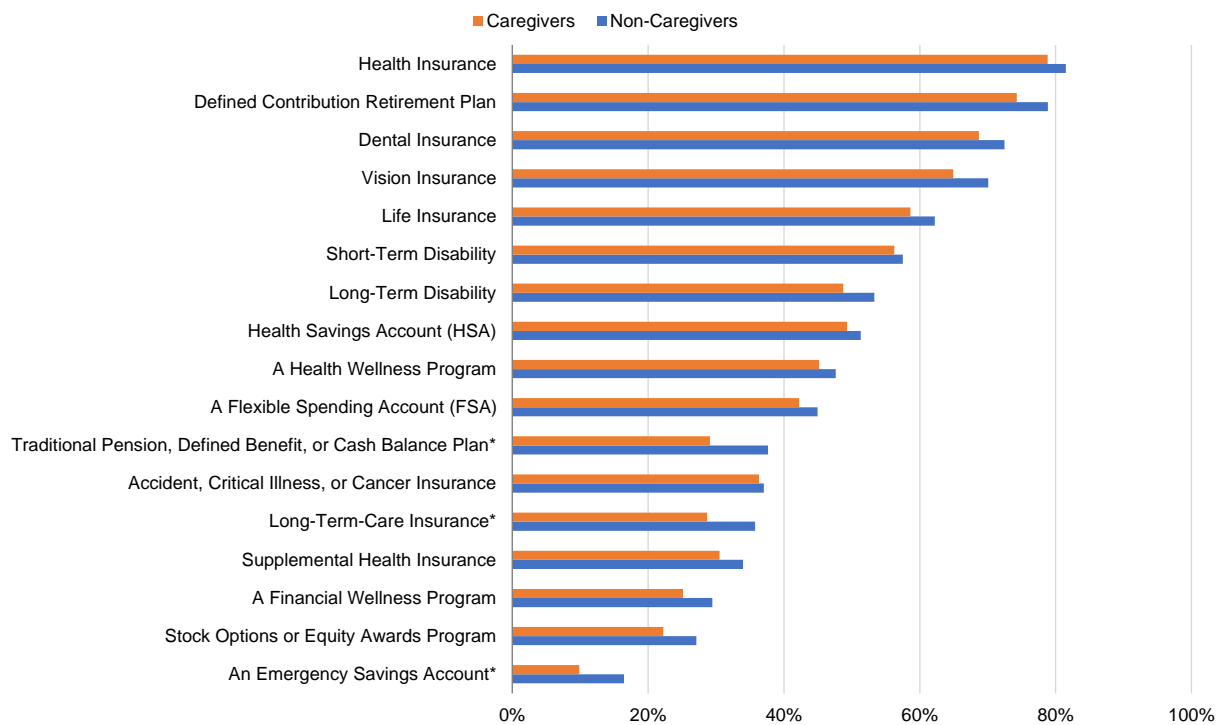
Figure 7
Full-Time and Part-Time Status and Hours Worked, by Caregiver Status



*Indicates statistical significance at 5% level.

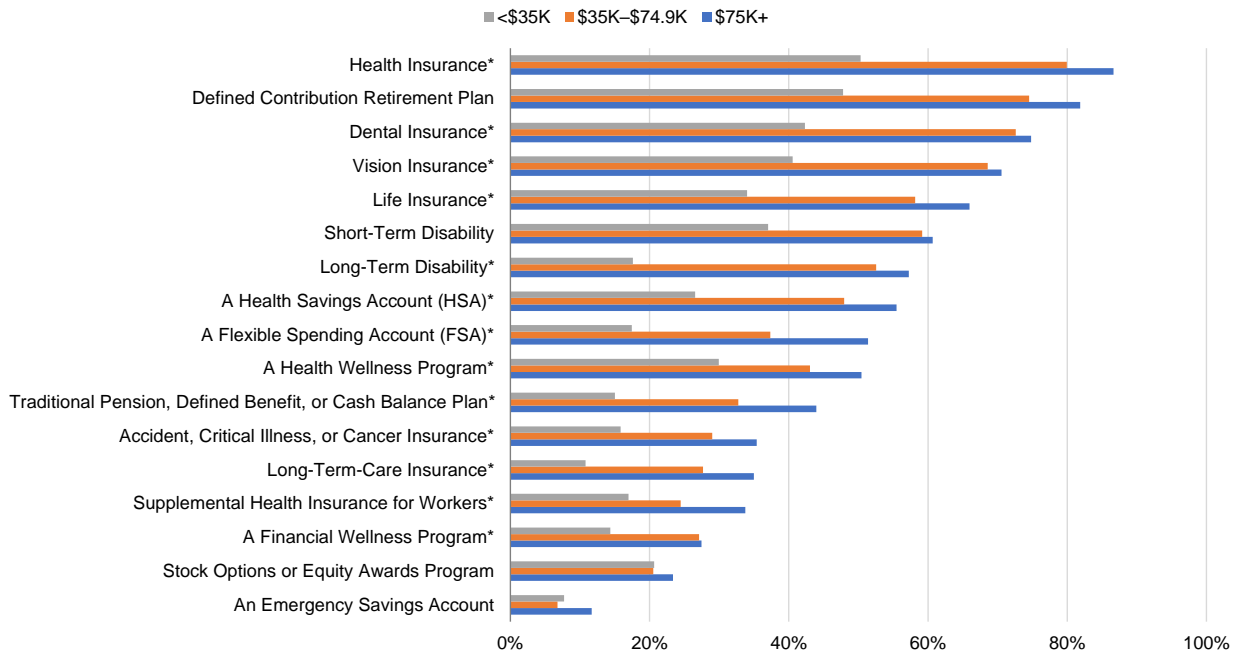
Despite their greater propensity to work part-time jobs, caregivers’ access to and take-up rates for a wide variety of workplace-sponsored benefits were similar to those of non-caregivers. Caregivers and non-caregivers alike were most likely to have access to workplace-sponsored benefits such as health insurance and defined contribution retirement plans. There were no statistically significant differences in offer rates for other common benefits such as dental insurance, vision insurance, life insurance, or long- or short-term disability insurance. Non-caregivers were, however, slightly more likely to work for employers that offered defined benefit pensions, long-term-care insurance, and emergency savings accounts, shown below in Figure 8. Unsurprisingly, when disaggregating by household income, we find evidence that lower-income caregivers were less likely to have access to workplace-sponsored benefits. While 79 percent of caregivers overall had access to health insurance through their employer, only 50 percent of caregivers earning less than \$35,000 did, shown below in Figure 9. Higher-income caregivers, meanwhile, were more likely to be offered every single benefit asked about in the WWS than their lower-income counterparts, with the exception of stock options and emergency savings accounts.

Figure 8
Access to Selected Workplace-Sponsored Benefits, by Caregiver Status



*Indicates statistical significance at 5% level.

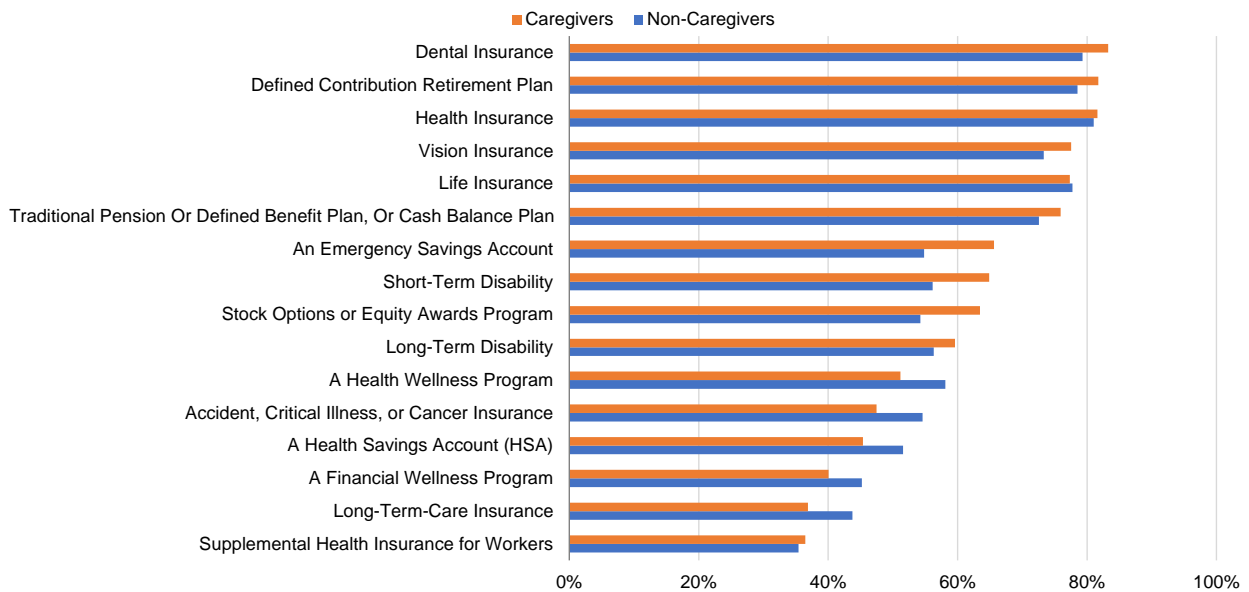
Figure 9
**Access to Selected Workplace-Sponsored Benefits
Among Caregivers, by Household Income**



*Indicates statistical significance at 5% level.

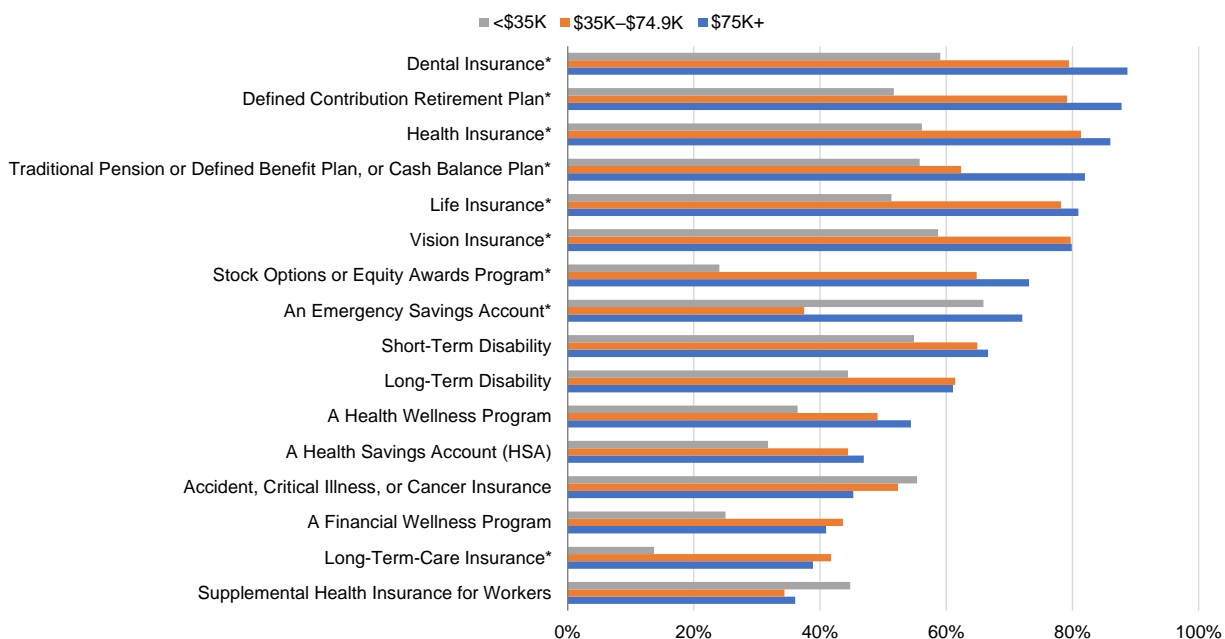
There were no statistically significant differences in the participation rates in workplace-sponsored benefits between caregivers and non-caregivers. Conditional on their employer offering access to the benefit, both caregivers and non-caregivers were most likely to participate in their employer’s health insurance, dental insurance, and defined contribution retirement savings plan, shown below in Figure 10. However, here we also find evidence that lower-income caregivers were less likely to participate in many workplace-sponsored benefits, although there are several benefits for which there was no statistically significant difference, shown below in Figure 11.

Figure 10
Take-up Rates for Selected Workplace-Sponsored Benefits, by Caregiver Status



*Indicates statistical significance at 5% level.

Figure 11
Take-up Rates for Selected Workplace-Sponsored Benefits Among Caregivers, by Household Income

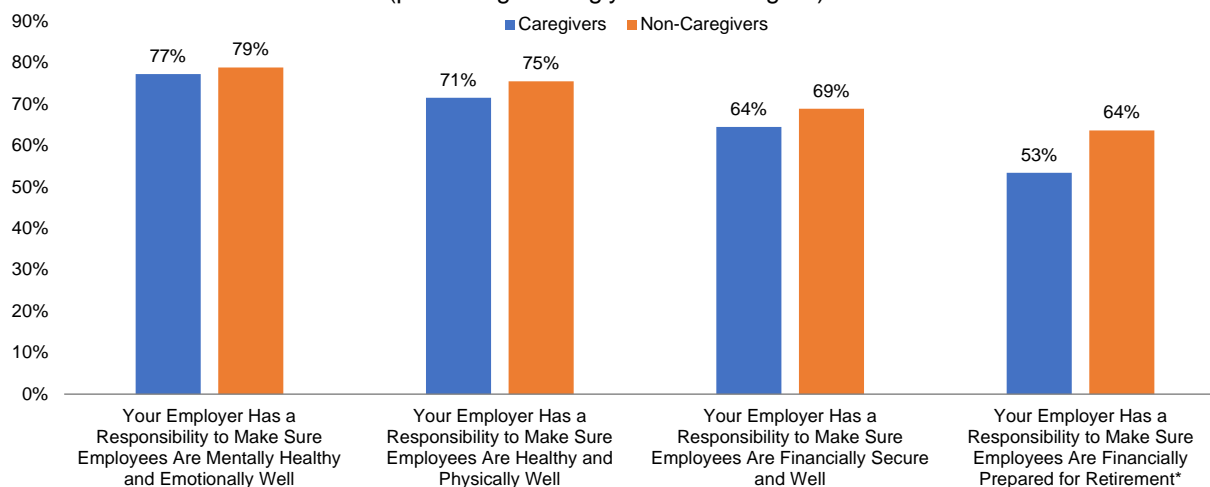


*Indicates statistical significance at 5% level.

Worker Opinions of Employer and Value of Benefits

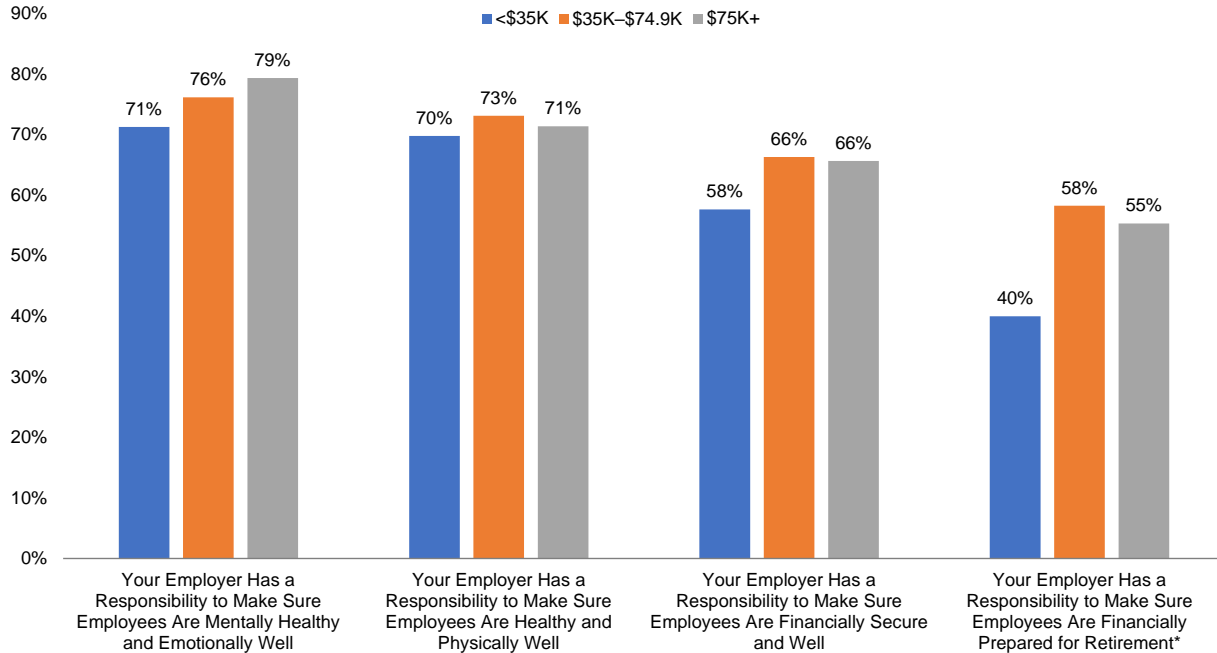
Caregivers and non-caregivers shared remarkably similar opinions about the role their employer plays in their lives. They broadly agreed that their employer is responsible for ensuring wellness across several dimensions, shown below in Figure 12. For instance, nearly three-quarters of both caregivers and non-caregivers agreed that their employer has a responsibility to make sure that employees are both physically and mentally healthy. The only dimension in which caregivers and non-caregivers differed meaningfully was with respect to retirement: 64 percent of non-caregivers agreed that employers have a responsibility to ensure workers are prepared for retirement, compared with only 53 percent of caregivers. Regardless of household income, caregivers broadly agreed that their employer has a responsibility to make sure employees are mentally and physically healthy. However, lower-income caregivers were less likely than higher-income caregivers to agree that their employer has a responsibility to ensure that their workers are financially prepared for retirement (Figure 13).

Figure 12
Employee Opinions About the Role of Employers, by Caregiver Status
 (percentage strongly/somewhat agree)



*Indicates statistical significance at 5% level.

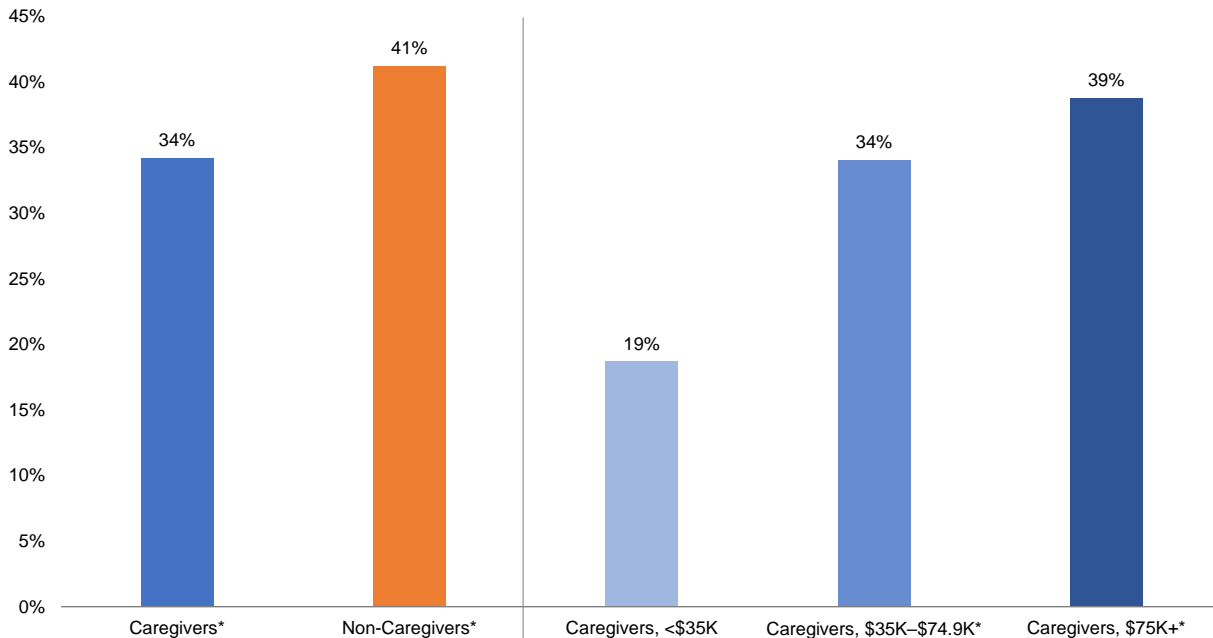
Figure 13
Caregivers' Opinions About the Role of Employers, by Household Income
 (percentage strongly/somewhat agree)



*Indicates statistical significance at 5% level.

A smaller share of caregivers was either very or extremely satisfied with the benefits package offered by their employer (34 percent vs. 41 percent of non-caregivers). Here, too, we find that caregiver attitudes varied by household income: 39 percent of caregivers with a household income higher than \$75,000 were either very or extremely satisfied with their benefits package, compared with only 19 percent of caregivers earning less than \$35,000, shown below in Figure 14.

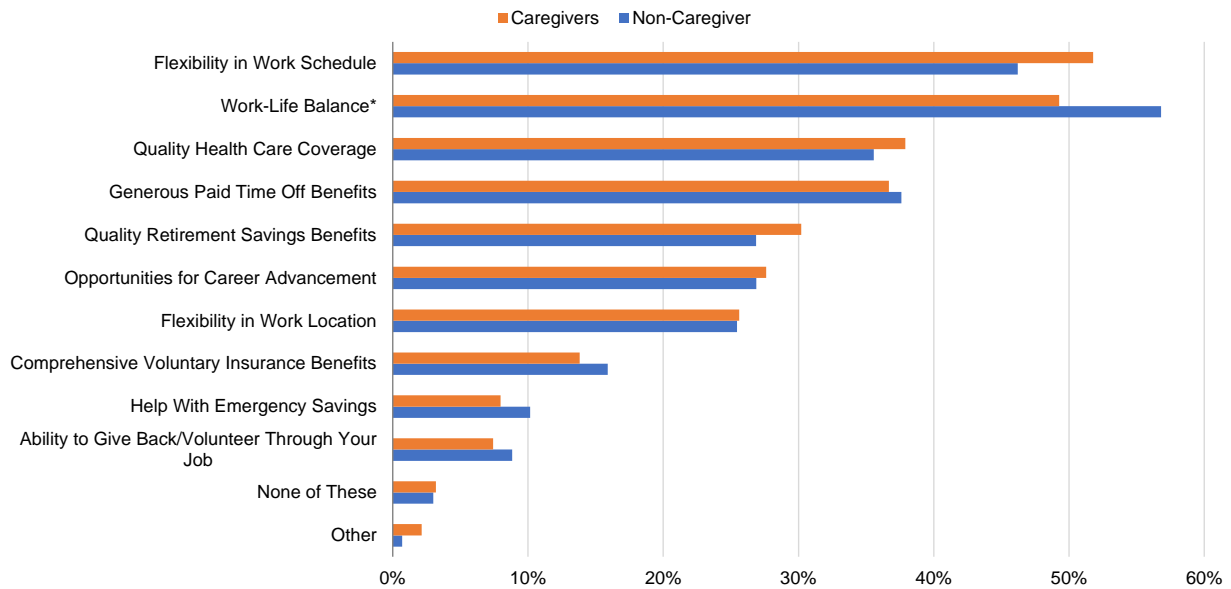
Figure 14
Satisfaction With Benefits Package, by Caregiver Status and Household Income
 (percentage extremely or very satisfied)



*Indicates statistical significance at 5% level.

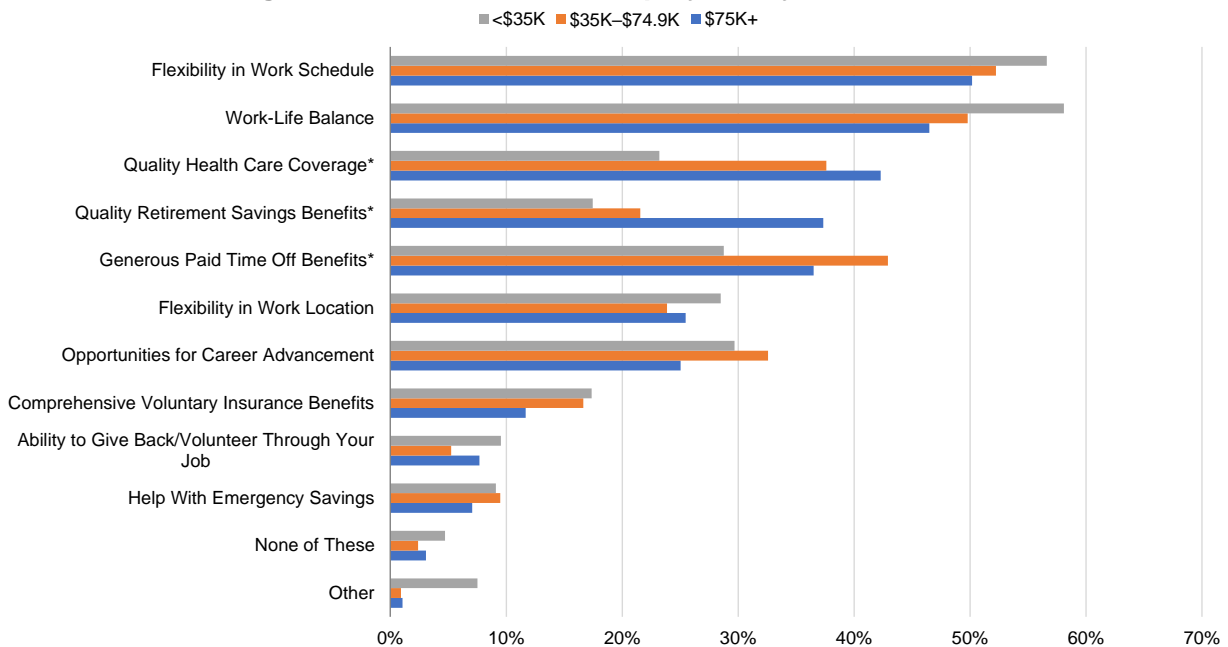
Surprisingly, caregivers and non-caregivers reported valuing similar things from their employer. While caregivers and non-caregivers varied slightly in their preferences, the only statistically significant difference was regarding work-life balance; 49 percent of caregivers placed it among their top three most-valued benefits, compared with 57 percent of non-caregivers, shown below in Figure 15. There were some notable differences when disaggregating by caregiver household income; namely, higher-income caregivers were more likely to value quality health care coverage and quality retirement savings benefits, shown below in Figure 16.

Figure 15
What Employees Value Most From Employers, by Caregiver Status
 (percentage selected in top 3)



*Indicates statistical significance at 5% level.

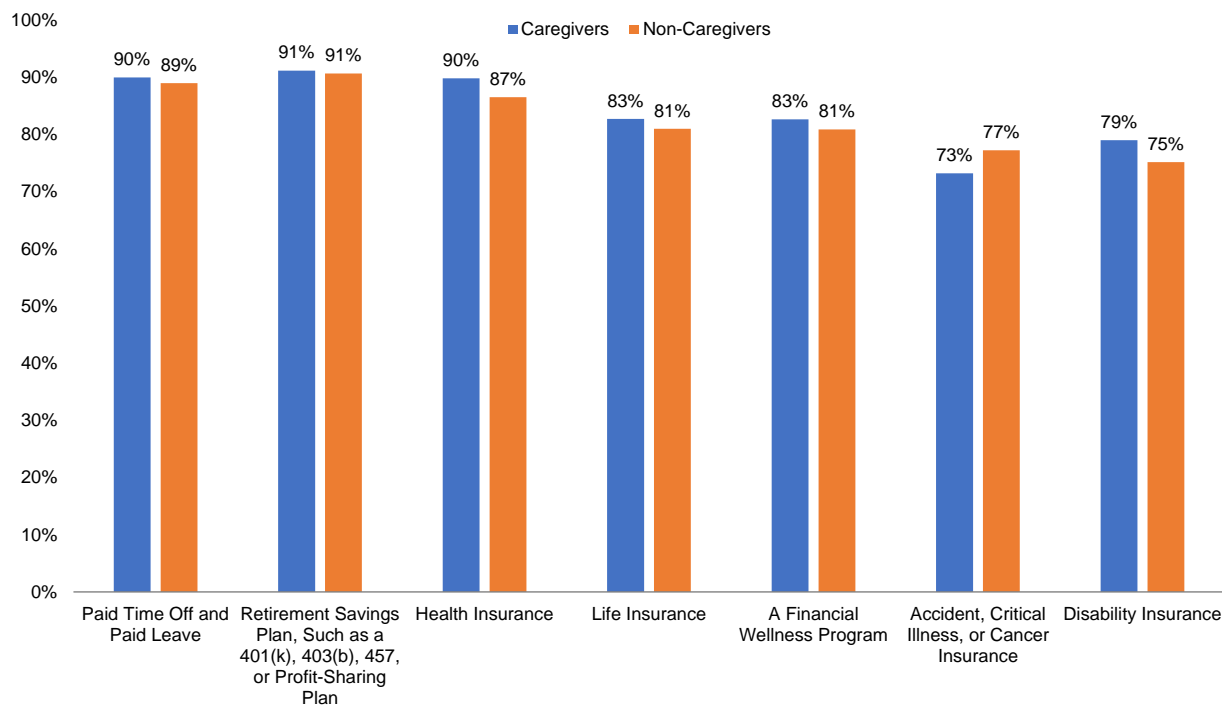
Figure 16
What Caregivers Value Most From Employers, by Household Income



*Indicates statistical significance at 5% level.

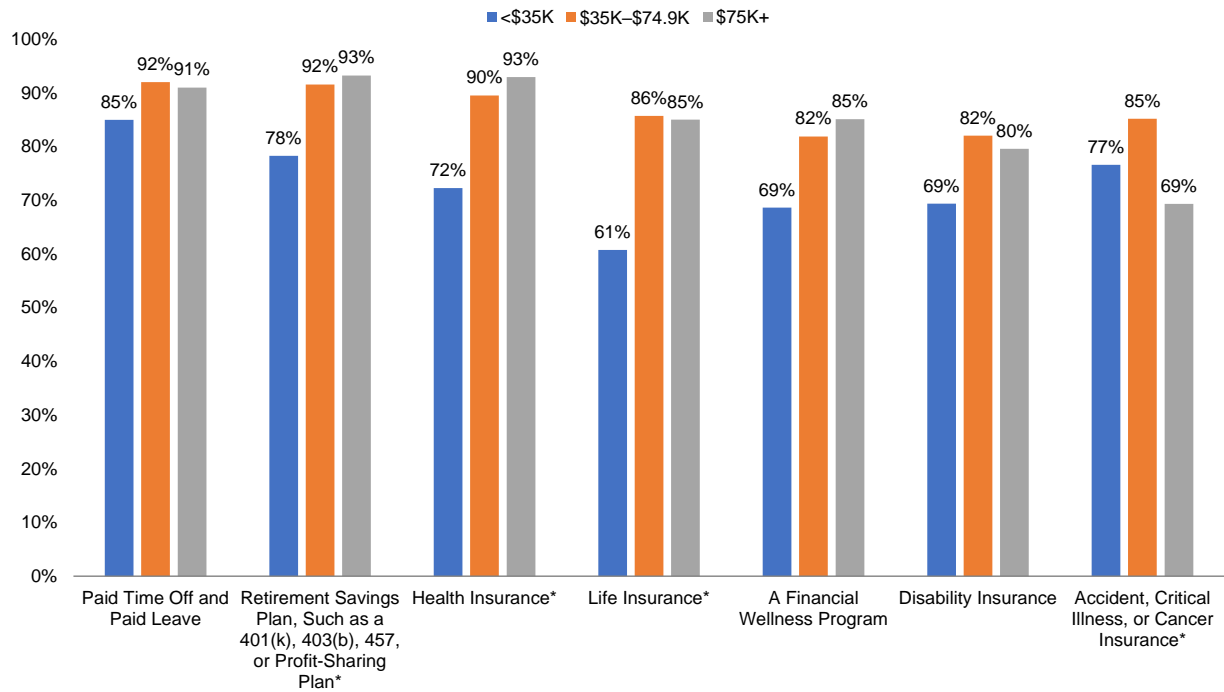
American workers report struggling to strike a balance between work and their caregiving responsibilities. It is perhaps unsurprising, then, that when asked whether paid time off or paid leave benefits contribute to their feeling of financial security, 90 percent of caregivers responded that these policies contribute at least a little bit, along with 89 percent of non-caregivers, shown below in Figure 17. Retirement benefits and health insurance, too, are benefits that workers frequently cited as contributing to their feelings of financial security, among caregivers and non-caregivers alike. Caregivers and non-caregivers did not meaningfully differ in their opinions of the ways in which other employer-sponsored benefits affected their feelings of financial security. Caregivers are not a monolith, however, and their attitudes differed when disaggregating by household income. Higher-income caregivers were more likely to report that quality retirement benefits and quality health benefits contributed to their sense of financial security, shown below in Figure 18. Additionally, caregivers tended to be less satisfied with their paid time off and paid leave benefits than their non-caregiving counterparts. A higher share of caregivers reported being somewhat satisfied with their paid time off or paid leave benefits than non-caregivers, and non-caregivers more frequently expressed extreme satisfaction, shown below in Figure 19.

Figure 17
Share Responding That Selected Benefits Contribute at Least a Little to Financial Security, by Caregiver Status



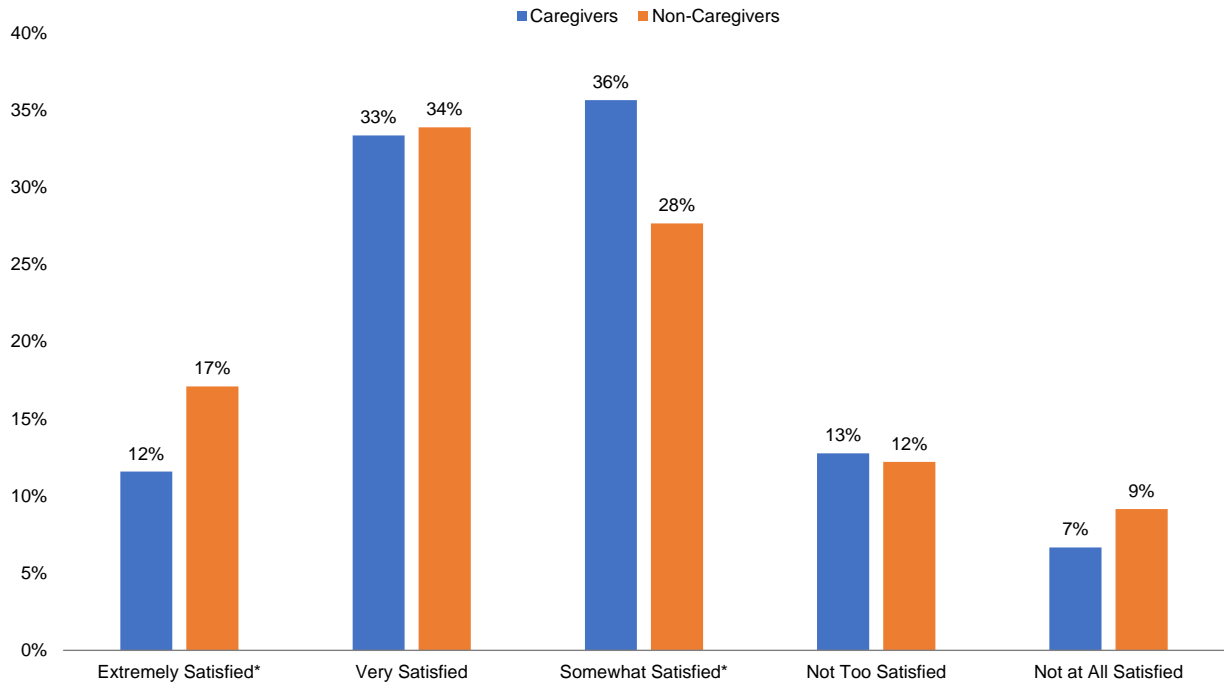
*Indicates statistical significance at 5% level.

Figure 18
How Each of the Following Contribute to Feelings of Financial Security Among Caregivers, by Household Income



*Indicates statistical significance at 5% level.

Figure 19
Satisfaction With Paid Time Off and Paid Leave Benefits, by Caregiver Status

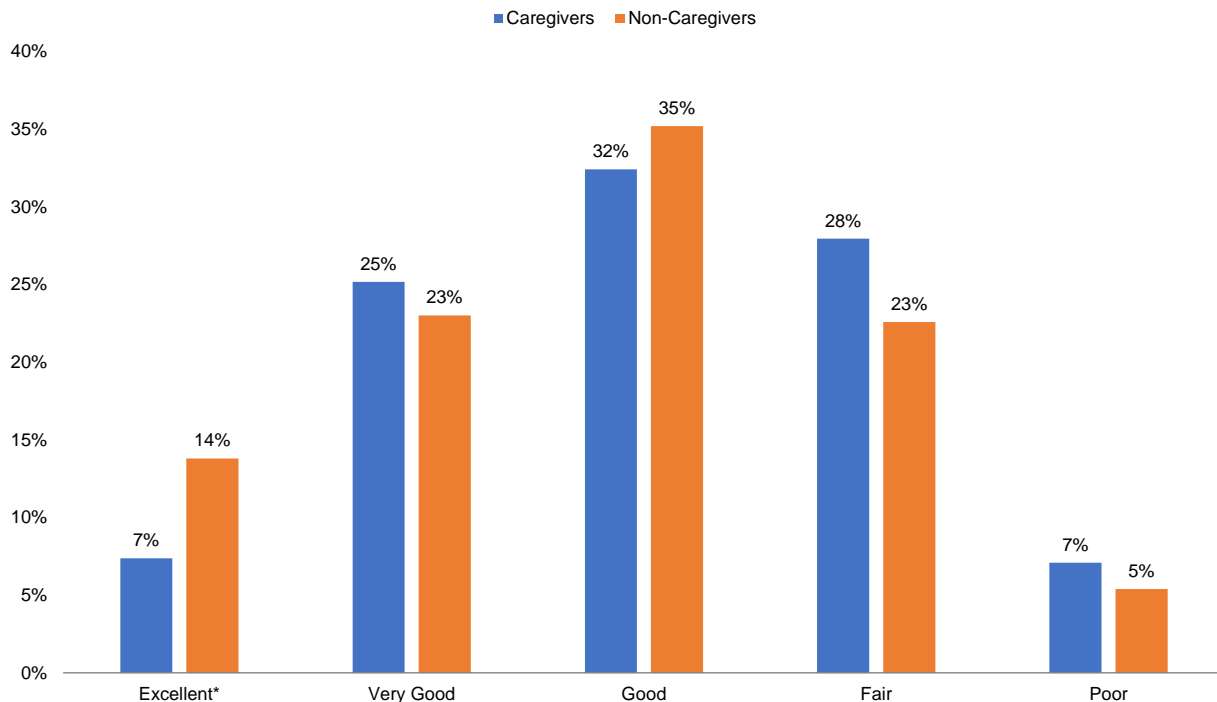


*Indicates statistical significance at 5% level.

Work-Life Balance and Job Satisfaction

Caregivers' added duties may be impacting their perception of their work-life balance. Only 7 percent of caregivers rated the work-life balance at their company as excellent, compared with 14 percent of non-caregivers, shown below in Figure 20. Meanwhile, 35 percent of caregivers rated the work-life balance at their company as either fair or poor, compared with only 28 percent of non-caregivers.

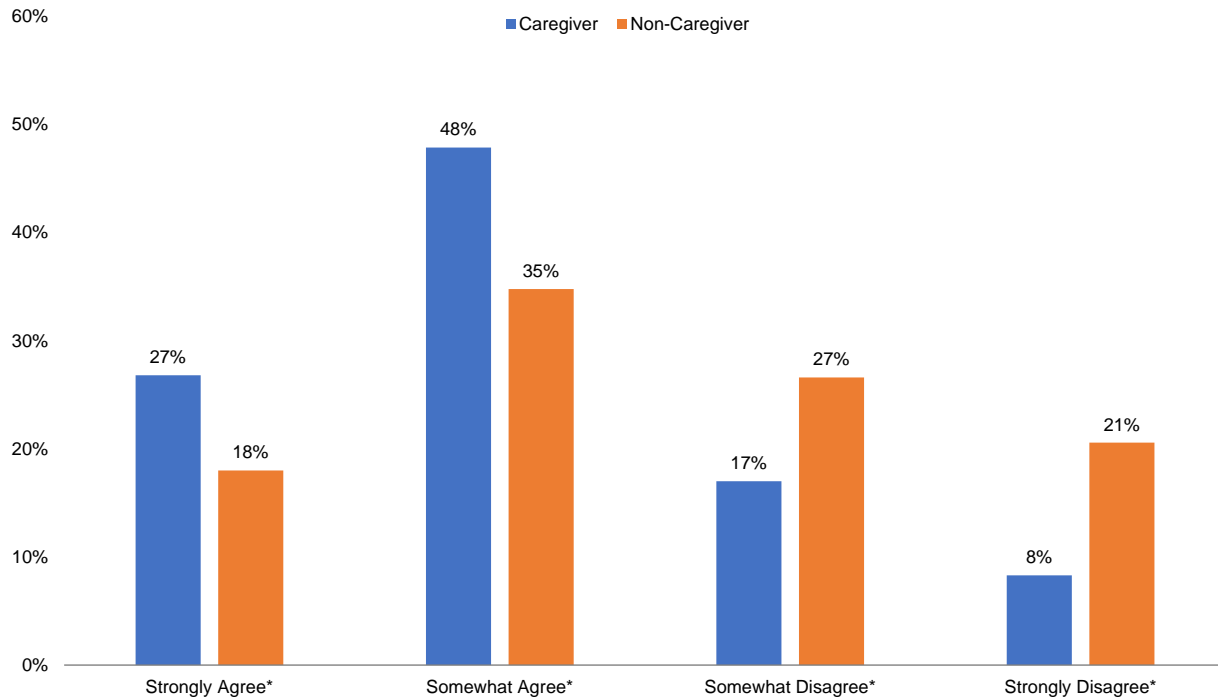
Figure 20
Work-Life Balance, by Caregiver Status



*Indicates statistical significance at 5% level.

Caregivers specifically flagged juggling work and caregiving as a challenge for them. Three-quarters of caregivers either strongly or somewhat agreed that it is challenging to keep a good balance between their work responsibilities and their caregiving responsibilities, shown below in Figure 21. Meanwhile, 21 percent of non-caregivers strongly disagreed with that notion, with an additional 27 percent of non-caregivers somewhat disagreeing.³

Figure 21
Responses to Statement of “It is challenging to keep a good balance between work and caregiving responsibilities,” by Caregiver Status



*Indicates statistical significance at 5% level.

Caregivers and non-caregivers differed slightly in their opinions on what drives satisfaction with their work-life balance. Caregivers were more likely than non-caregivers to cite a supportive supervisor (29 percent vs. 22 percent) or hybrid/remote work flexibility (24 percent vs. 18 percent) as a contributor to a sense of work-life balance, shown below in Figure 22. Non-caregivers, on the other hand, were more likely to cite personal connections with colleagues (26 percent vs. 19 percent) and time for community activities and volunteering (9 percent vs. 5 percent) as contributing most to their sense of work-life balance. Both caregivers and non-caregivers frequently cited total hours worked per week and work schedule flexibility as important factors driving their work-life balance. Among lower-income caregivers, the number of hours worked per week and doing meaningful work were more likely to be flagged as contributing to a sense of work-life balance, whereas higher-income caregivers were more likely to point to supportive supervisors and hybrid/remote work flexibility, shown below in Figure 23.

Figure 22
Factors That Contribute Most to Sense of Work-Life Balance, by Caregiver Status
 (percentage selecting in top 3)

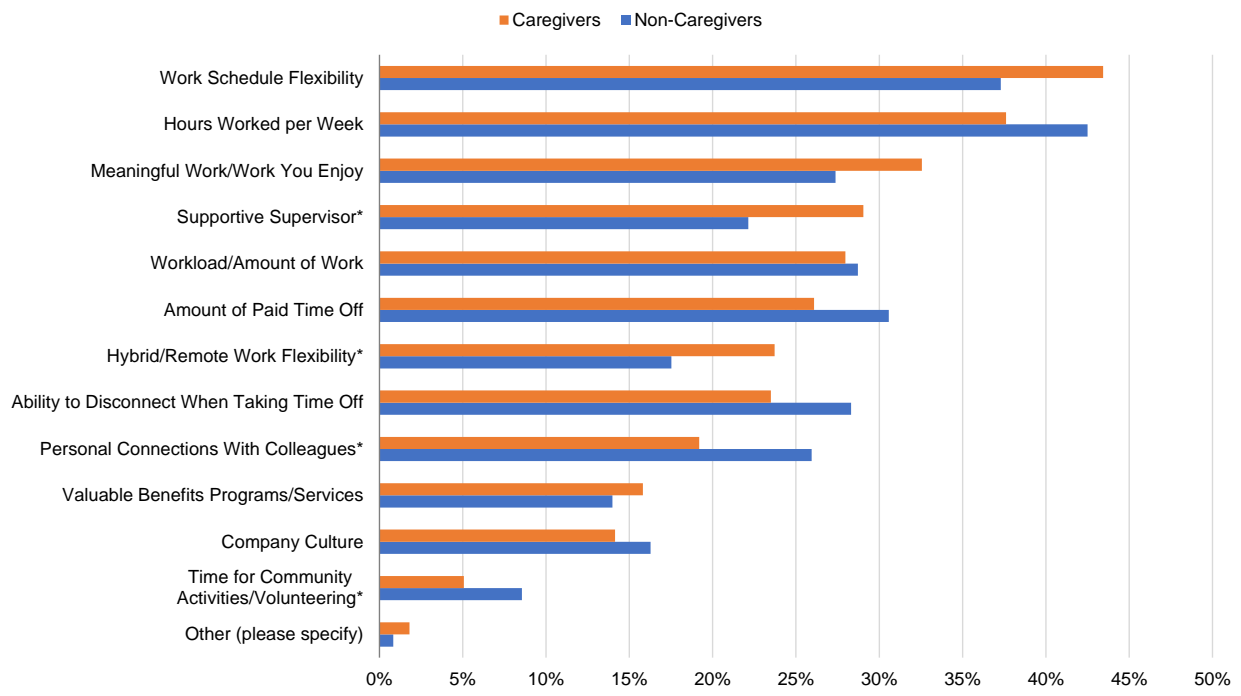
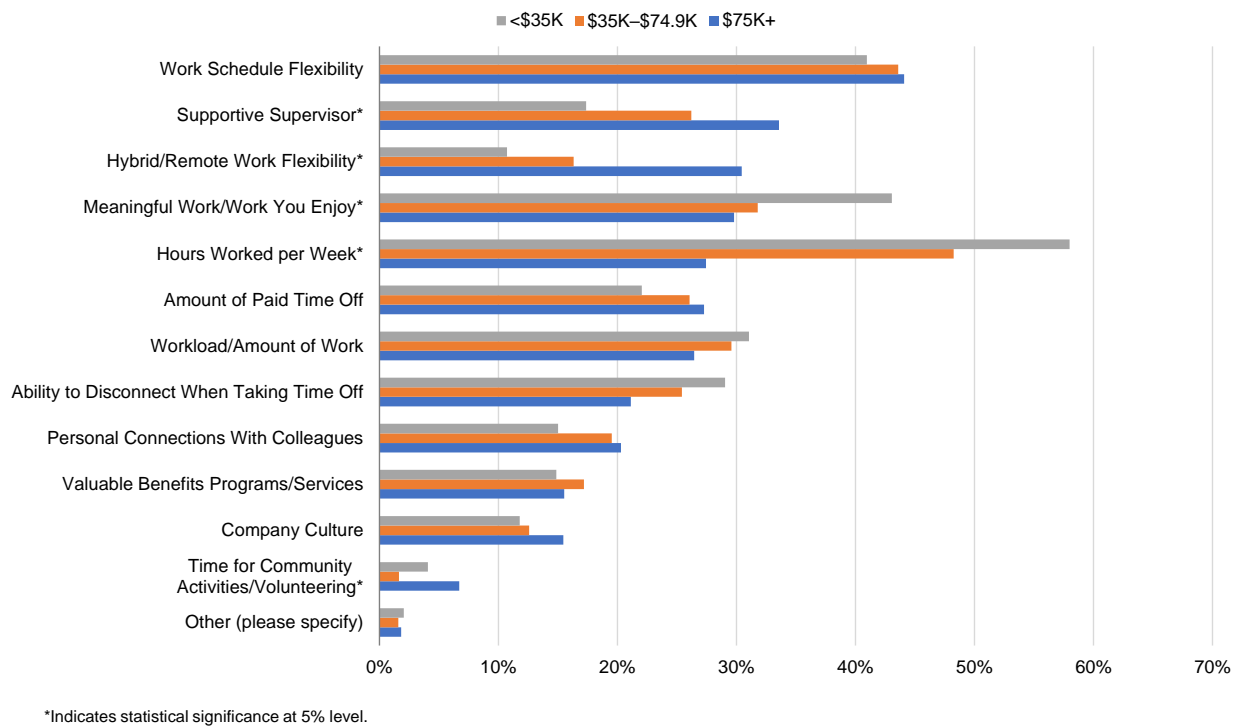


Figure 23
Factors That Contribute Most to Sense of Work-Life Balance Among Caregivers, by Household Income



However, this dim view of their work-life balance did not appear to significantly impact overall job satisfaction. Caregivers and non-caregivers reported having very similar levels of job satisfaction; the share of caregivers who were either extremely or very satisfied with their current job was virtually identical to the share of non-caregivers who felt similarly (52 percent vs. 51 percent), shown below in Figure 24. However, caregivers were more likely to report being “not too satisfied” with their current job (12 percent vs. 6 percent). We find only minor differences in job satisfaction when disaggregating by caregivers’ household income. Higher-income caregivers were more likely to be extremely or very satisfied with their current job, shown below in Figure 25.

Figure 24
Job Satisfaction, by Caregiver Status

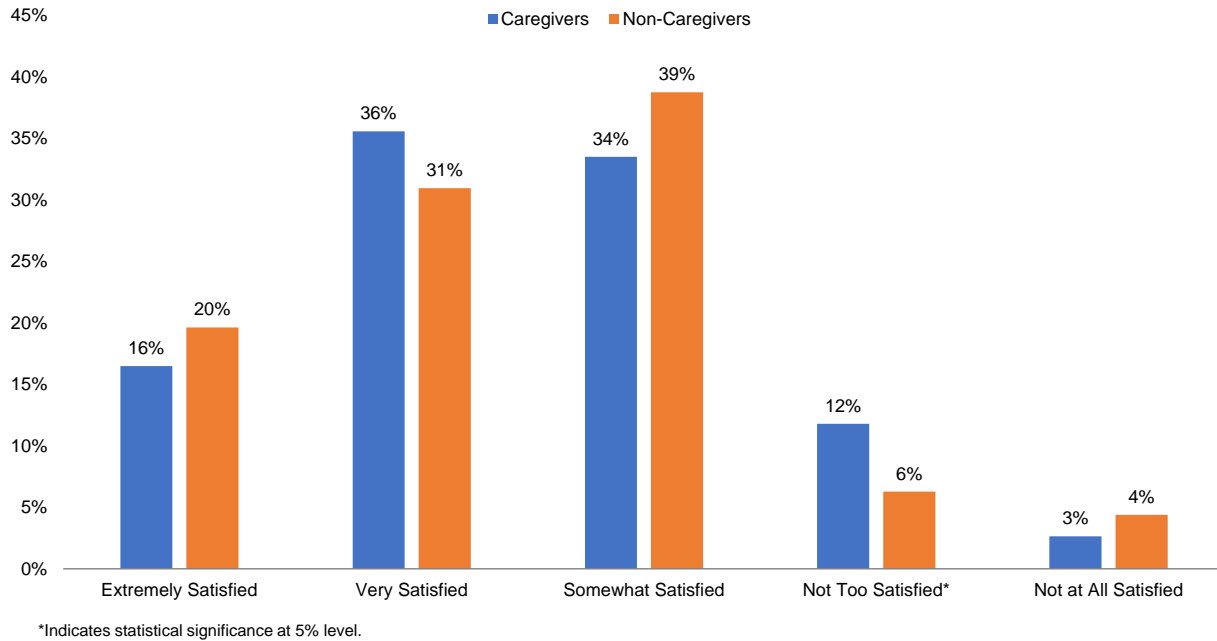
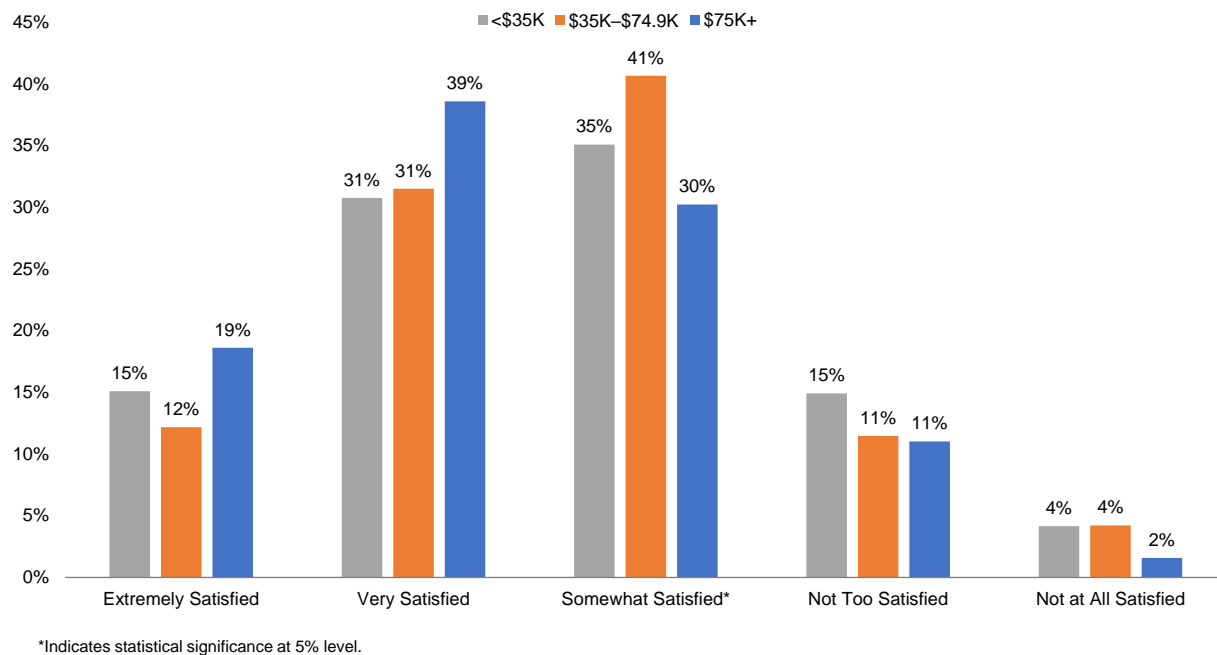


Figure 25
Job Satisfaction Among Caregivers, by Household Income



Debt, Preparedness, and Personal Finances

Caregivers and non-caregivers differ in their outlooks on handling unexpected events. Perhaps owing to their caregiving experiences, caregivers were more likely to respond that they are “not too prepared” or “not at all prepared” to handle a situation in which they would be unable to work and earn income for six months due to an illness or injury, shown below in Figure 26. Non-caregivers, meanwhile, were much more likely to respond that they are either very or somewhat prepared for such a circumstance. There were similar disparities in responses between caregivers and non-caregivers when asked how prepared they would be if they needed to reduce work hours or stop working to care for a child or loved one for six months; 42 percent of non-caregivers felt very or somewhat prepared, while 65 percent of caregivers felt “not too prepared” or “not at all prepared.” And, while caregivers and non-caregivers felt similarly prepared to handle an unexpected \$500 expense, caregivers were more likely to report feeling “not too prepared” to handle an unexpected \$5,000 expense, whereas non-caregivers were more likely to respond that they are “very prepared,” shown below in Figure 27.

Figure 26

Preparedness for Handling Six Months Without Work, by Caregiver Status

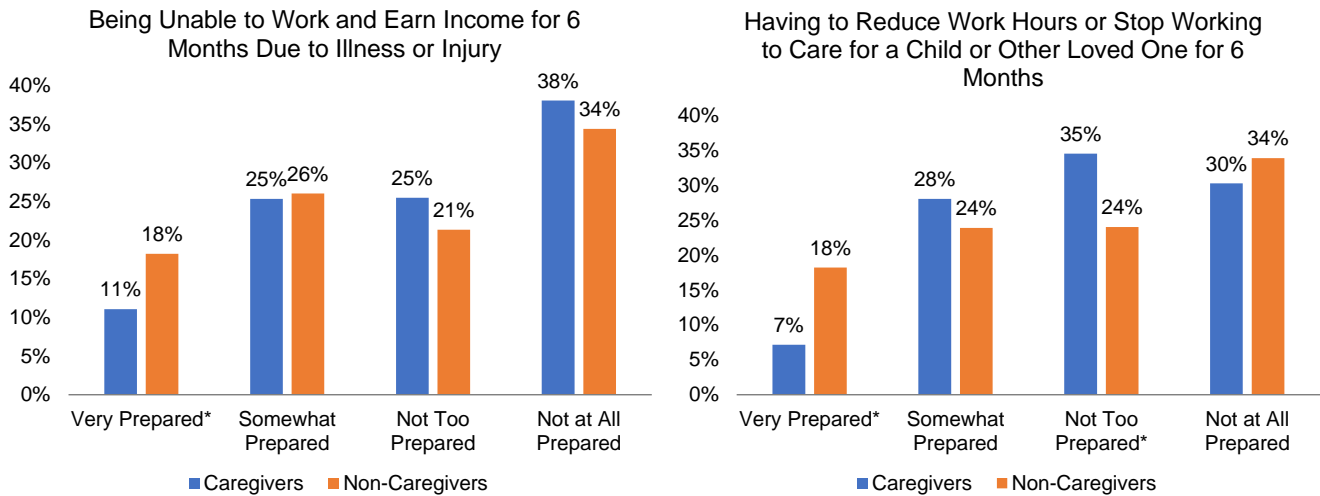
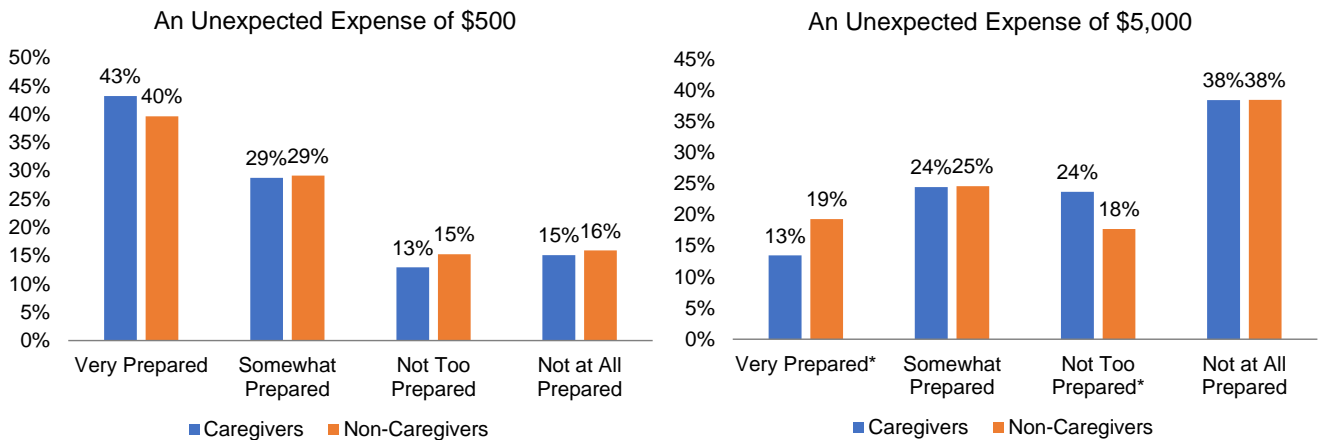


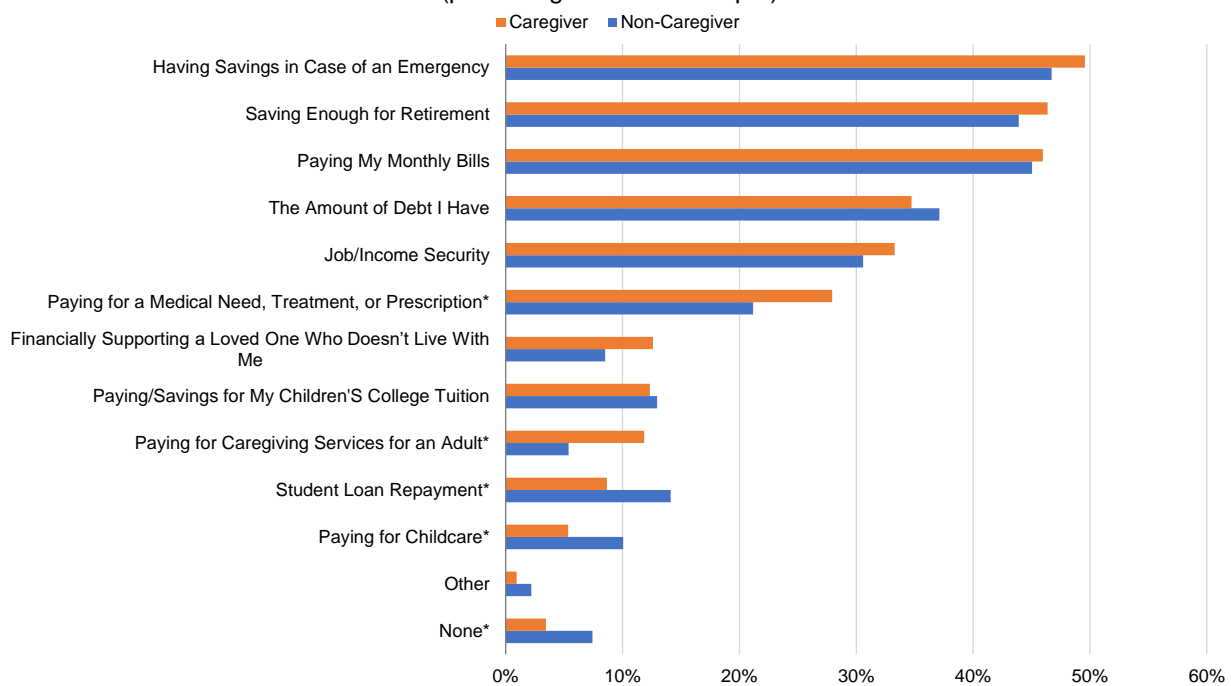
Figure 27

Preparedness for Handling Unexpected Expenses, by Caregiver Status



Financial stressors differ among caregivers and non-caregivers. While caregivers and non-caregivers alike reported being similarly stressed by not having enough savings in case of an emergency and by paying monthly bills, caregivers were disproportionately more likely to flag issues like paying for medical needs, treatments, or prescription drugs (28 percent vs. 21 percent of non-caregivers) and paying for adult caregiving services (12 percent vs. 5 percent of non-caregivers) as top financial issues that cause stress, shown below in Figure 28. Non-caregivers, meanwhile, were more likely to report being stressed by student loan repayments (14 percent vs. 9 percent of caregivers) and paying for child care (10 percent vs. 5 percent of caregivers), and they were also more likely to report not having any financial stressors at all (7 percent vs. 3 percent of caregivers).

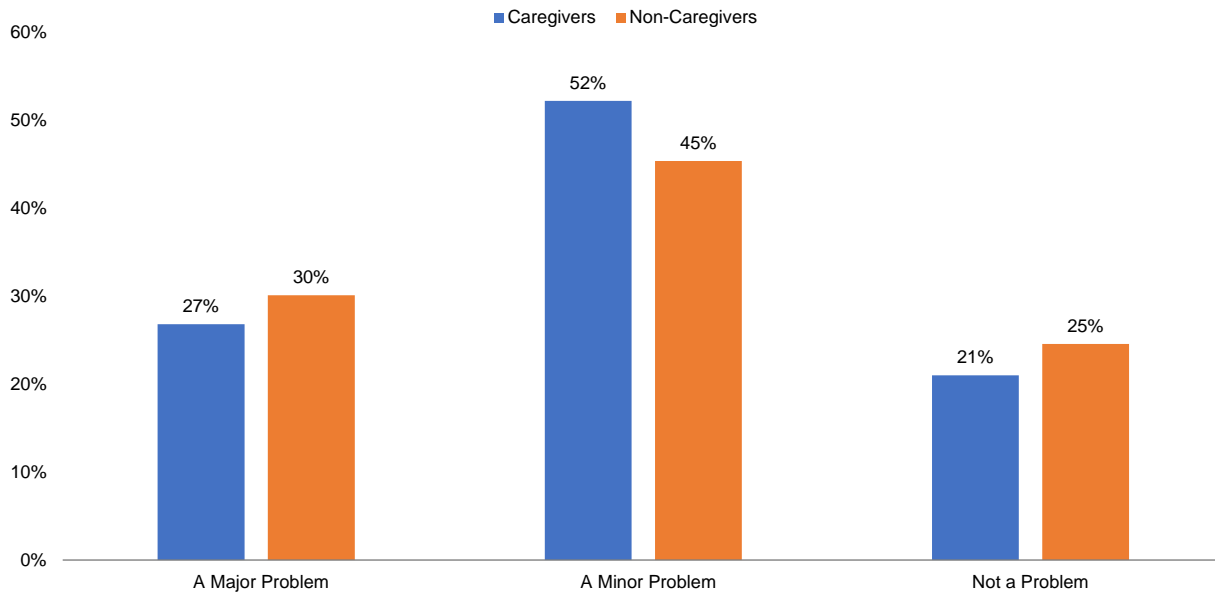
Figure 28
Top Stress-Causing Financial Issues, by Caregiver Status
 (percentage selected in top 3)



*Indicates statistical significance at 5% level.

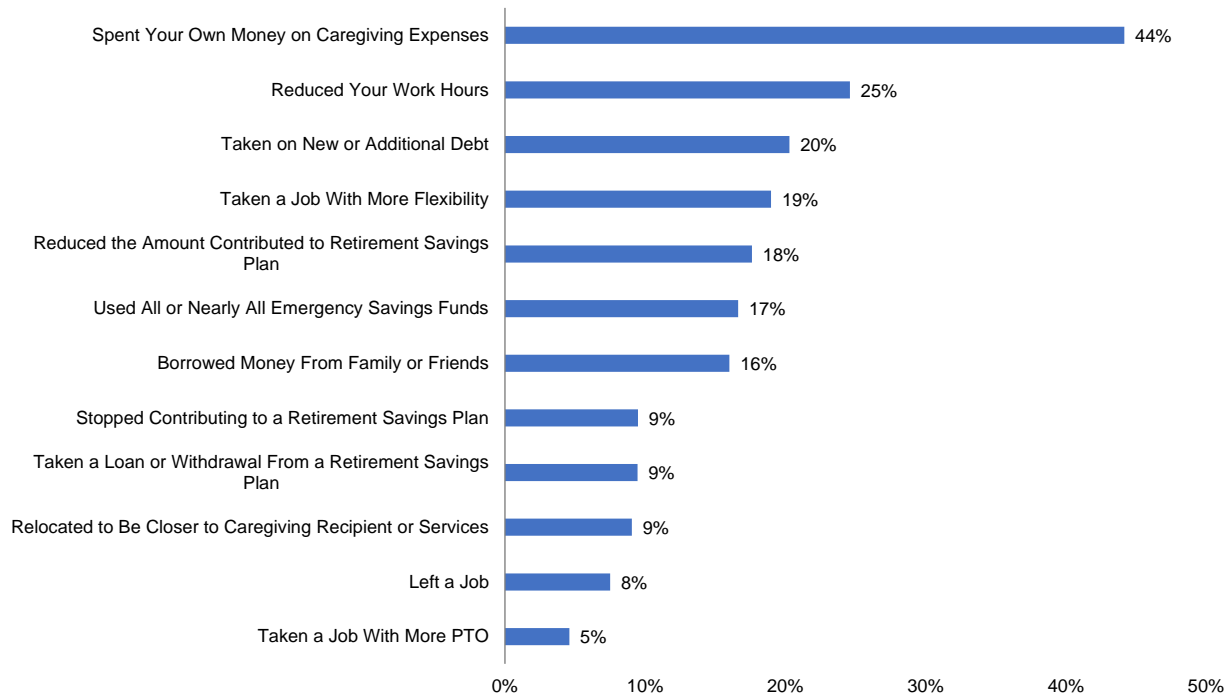
We find slight differences between caregivers and non-caregivers when analyzing debt levels. Caregivers were only marginally more likely to describe their level of debt as problematic than non-caregivers, shown below in Figure 29, although this difference was not statistically significant. However, this is not to suggest that caregivers are immune from financial challenges. As a direct result of their caregiving responsibilities, 44 percent of caregivers spent their own money on caregiving expenses, 25 percent reduced their working hours, 20 percent took on new or additional debt, and 19 percent took a job that offered more flexibility, shown below in Figure 30. And, as mentioned previously, caregivers were less likely to self-rate their financial well-being as excellent.

Figure 29
How Households Characterize Their Debt Levels, by Caregiver Status



*Indicates statistical significance at 5% level.

Figure 30
Actions Taken as a Result of Caregiving Duties



*Indicates statistical significance at 5% level.

Conclusion

The 2023 edition of the WWS shines a light on caregivers in the workplace, illuminating their prevalence and the challenges they face. We find that caregiving workers are not completely dissimilar to workers who do not serve as caregivers; both caregiving workers and non-caregiving workers alike agree that their employer plays a pivotal role in their well-being, both groups have similar offer and take-up rates for common employer-sponsored benefits, and both groups are similarly worried about the level of debt their household has. However, they do differ in several critical ways, particularly in their work-life balance and the ways in which they feel financial stress. And workers who are also caregivers are not monolithic; they are diverse, face diverse challenges, and have diverse needs. Lower-income caregivers differ significantly from higher-income caregivers in their satisfaction with their benefits packages and the ancillary benefits they value most, for example.

Employers ought to be encouraged by the finding that their workers look to them for help with physical, mental, and financial well-being. Employers are thus well-positioned to help workers address these issues. Findings from the WWS can help inform employers' benefits offerings and help them better tailor their programs to positively impact workers who also have caregiving duties.

Ultimately, there is no one-size-fits-all solution that satisfies caregiving workers' needs. However, these findings can still guide sound benefits programs. Given that caregivers acutely feel stress from juggling their work and their caregiving duties, for instance, implementing more flexible work arrangements and access to paid time off may be particularly valuable improvements to benefits packages.

Endnotes

¹ The WWS defines caregivers using the same criteria as the National Alliance for Caregiving/AARP Caregiving in the U.S. study.

² The WWS contained a total of 753 completed surveys of caregiving workers.

³ Despite not meeting the criteria from the National Alliance for Caregiving/AARP Caregiving in the U.S. study to be labeled as a caregiver, this question was also asked of non-caregivers, as these workers could still give care (for instance, to their kids).