

Aging today: Family caregiving and the older worker

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Increasing numbers of older adults are involved in caregiving and financial support of their parents, spouses, adult children and grandchildren. Many older adults today find that they need to continue to work in order to help family members financially, while others need flexibility in their work schedules to meet caregiving demands. Some find that they need to cut back on their hours or retire prematurely in order to provide caregiving.

1

Q: Has there been an increase in the number of older adults with eldercare responsibilities for parents and/or spouses?

A: Yes. Over the past 20 years there appears to have been a gradual, moderate increase in the involvement of older adults in elder care. For example, in 1999, 44% of older adults reported informal caregiving responsibilities, compared to 36% in 1989. One in seven older workers has responsibility for both a child and an adult.

- According to a 2004 AARP survey, “35% of Boomers have been or are responsible for the care of their elderly parent, up nine points since 1998.”¹
- “Roughly 40% of informal caregivers of adults age 65+ were spouses in both 1989 and 1999...Adult children are slightly more likely to provide care than spouses. A slightly larger portion of informal caregivers are adult children today than a decade ago—44% in 1999 and 36% in 1989.”²
- “Older caregivers are more likely to say they have been providing care for 10 years or more compared to younger caregivers (17% of caregivers 50-64 years and 18% of caregivers 65+ compared to 9% of caregivers 18-34 years). These older caregivers tend to be caring for parents and spouses,” according to a 2004 report from the National Alliance for Caregiving.³
- According to a 2008 AARP survey of older workers, “about one-quarter (26%) of 45-74 year old workers currently care for one or more children, and nearly one in five (18%) provide care for a spouse. One in every seven (14%) older workers has responsibility for caring for both a child and an adult.”⁴

2

Q: Has there been an increase in the extent to which older adults are involved in caregiving and/or financial support for their children and grandchildren?

A: Yes. Over the past 10 years, there has been a gradual increase in involvement of older adults in caregiving and in financial responsibilities for children and grandchildren.

- A 2002 report from The Conference Board found that approximately 23% of older workers care for a parent, 22% care for a spouse, 21% care for a school-age child, and 8% care for ‘another’ (including financial responsibilities for a college-age child).⁵
- According to a 2005 Pew Research Center survey, 50% of all Boomers were raising one or more young children and/or providing primary financial support to one or more adult children. Another 17% whose only children are ages 18 and older were providing some financial assistance to at least one such child. In addition, two-in-ten Boomers were providing some financial assistance to a parent.⁶
- A 2008 study from the Sloan Center on Aging & Work of couples and careers “reveals that one in two older workers (those aged 50 and above) have a dependent child in the household and one in five of these workers have an adult child in the household.”⁷
- According to a 2010 Pew survey, “one child in ten in the United States lives with a grandparent...About four-in-ten (41%) of those children who live with a grandparent (or grandparents) are also being raised primarily by that grandparent.”⁸

3

Q: Has older adults' involvement in caregiving had an impact on their experiences in the workplace?

A: Yes. Many older adults desire to remain in the workforce in order to help provide financial support and/or care for parents, children and grandchildren. However, their caregiving responsibilities may affect their need for flexibility in their work schedules. Some find that they need to arrive late, leave early, and use vacation time for caregiving. Some older adults postpone retirement because of financial responsibilities for family members who are dependent on their support, while others cut back their hours or leave the workforce earlier than expected because of their caregiving responsibilities.

- In a 2008 AARP survey of older adults, “the need to support family members was a major reason for working for 53% of men and 38% of women.”⁴
- According to a 2011 analysis of American Community Survey data, “more than one-third (36%) of the 915,000 grandparents ages 60 and older who are caring for their grandchildren were in the labor force in 2010.”⁹
- In a 2009 survey of 2000 job seekers over age 55, it was reported that “22% provide monetary assistance to children or other relatives; 16% currently care for their spouses; and 11% care for their grandchildren.”¹⁰
- More than half of younger Baby Boomers (68%) said they have “missed work or left early from work due to their caregiving duties in the last six months”, according to a 2010 survey by The Hartford. “Half of those workers said they missed 8 to 16 hours of work in the previous six months...more than three-quarters of Baby Boomers reported taking up to 16 hours of paid vacation time to care for another person...Nearly half of young Baby Boomers surveyed (46.6%) reported feeling worried about how caregiving is impacting their job. It was their No. 1 concern, while older Baby Boomers, who are 55 and older, were most concerned about postponing retirement as a result of their role as caregiver.”¹¹
- According to a 2006 MetLife report on caregiving costs, “at least 6 out of 10 employed caregivers reported that they had made some work-related adjustments as a result of their caregiving responsibilities. An estimated 9% of the caregivers who were employed left the workplace as a result of their caregiving responsibilities; 3% took early retirement and 6% left work entirely. An additional 10% of the employed caregivers reduced their hours from full-time to part-time.”¹²

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