

Employer-Provided Caregiving Benefits

The New Paradigm of Support for Workers



As the modern workforce continues to change, the benefits and support provided by employers must change with it. Today's workers often care for multiple generations, and/or for non-traditional family members. They are stressed, low on time, financially stretched, and fighting burnout and fatigue. And the workforce is increasingly inclusive of women, communities of color, and people of diverse backgrounds and needs. They are the ones typically taking on [the burden of caregiving](#) which is exacerbated by the prevalence of dementia/Alzheimer's, comorbidities (individuals with multiple chronic conditions), children with more complicated care needs, as well as increasing longevity, and the need to secure caregiver support in locations far from the employee's home.

Employers have started responding to the evolving needs of the workforce, by providing new kinds of support.

These new employee benefits serve the needs of a changing population and are centered on the needs of the modern worker – with an emphasis on keeping women in the workforce and supporting their advancement, and ensuring that people of color, the LGBTQ+ community, and those with fewer financial resources can advance without being held back due to their responsibilities at home or lack of access to outside support.



This is more than a wellness benefit - it is a key support infrastructure that enables workers, especially women and persons of color, to stay in the workforce.

Today, employers increasingly offer caregiving benefits, which provide employees with an array of support solutions and services aimed at alleviating these care-related challenges and providing the employee with critical peace of mind and the ability to advance at their job.

Some things a caregiving benefit might address:

1. **Mental Health**, including finding providers, navigating insurance, exploring different care options, and connecting patients with culturally competent care;
2. **Financial challenges**, such as connecting with community-based resource programs, enrolling in government programs, advocating on bills, appeals, and financial aid;
3. **Navigating aging**, like finding care for seniors at home or at skilled nursing, memory or other facilities, setting up meal deliveries and transportation, modifying a home for special needs, and navigating retirement benefits and government programs;
4. **Care for veterans**, including helping patients and caregivers access and use their benefits, navigating and balancing private coverage and VA benefits, using veteran financial benefits, connecting with emotional support programs, finding housing through federal and state programs, identifying legal support when needed, and smoothly transitioning to the private sector;
5. **Help for those with special needs**, such as finding and scheduling therapists and in-home aides, navigating benefits and insurance, and supporting parents and children with education-related decisions and care transitions, as well as identifying fertility, adoption, and other reproductive benefits and providers;
6. **Health advocacy and assistance**, like finding the right health care providers in-and out-of-network to treat both acute and chronic conditions, scheduling appointments, analyzing and contesting medical bills, exploring alternative treatments and access to clinical trials, finding centers of excellence for specific diseases and conditions, managing medical records and insurance referrals, and sourcing critical support groups and mental health specialists;
7. **Childcare**, such as planning back-up day care, finding at home and day care alternatives, accessing academic support programs, navigating school requirements and support programs, and finding summer programs to enable parents to work.

For today's workers navigating the current macroeconomic conditions, this isn't a "nice to have."

Caregiving benefits are life-savers, as they enable workers to retain their jobs. Managing and providing care are full-time jobs in of themselves, often not compatible with retaining full- or part-time employment, whether someone works from home, must be on location daily, or works in a hybrid environment. When employees access caregiver support benefits, their needs are handled, allowing them to turn their focus to their job and their own mental and physical health.

Caregiving benefits are crucial to an increasingly diverse workforce. Specifically, Black and [Latino](#) employees report spending more hours per week caring for dependents than any other group. [Millennial workers](#) are increasingly subject to caregiving responsibilities. And 3 of every 5 caregivers are women, who increasingly are forced out of the workforce by their caregiving responsibilities. And this diverse workforce is at risk. For these workers, a caregiving benefit is often the difference between being able to keep their job, and leaving the workforce to fulfill familial and other responsibilities. Caregiving benefits offer these workers a sense of inclusion and provide stability and the potential for advancement.



Employers are committed to providing caregiving benefits to meet the needs of their employees, and these benefits are already proving to be critically important to workers. Caregiving benefits are proving necessary to retaining workers, and empowering them to balance the demands of home, health, and work.

Here are a few of the many success stories resulting from employer-provided caregiving benefits:



[Kathy](#), a member of the sandwich generation, found herself in a number of caregiving situations involving her husband, brother, and father. To help manage the various responsibilities and tasks associated with caregiving, Kathy turned to a caregiving benefit. Kathy was able to more efficiently manage care for each of her loved ones, allowing her to focus on providing more emotional and physical support, and spend more quality time with those she cares for.



When the terminal condition of [Eric's](#) son Alex began to require significantly more care, he was able to access a caregiving benefit through his employer. Eric's family was connected to Kristin, a care coordinator, and Edna, a care advisor, who worked together to fight for the family, dealing directly with the insurance company, the medical system, and government programs to advocate for Alex. This led to better access for Alex to the medical care and products needed to help manage his condition, while relieving stress on Eric and the family.

Today's workers are under an unprecedented level of stress, and are often called upon to act as caregivers on top of performing their day jobs, sometimes to children, sometimes to elderly relatives, and sometimes to both.

These pressures affect [those even at the highest levels of government](#), but are often most acutely felt by those who lack access to resources. Employers are stepping in to [provide access to caregiving benefits](#) to help those workers who most need them.

Caregiving benefits are one of the best ways to provide support to women in the workforce, to communities of color, to younger workers, and those with fewer economic resources.