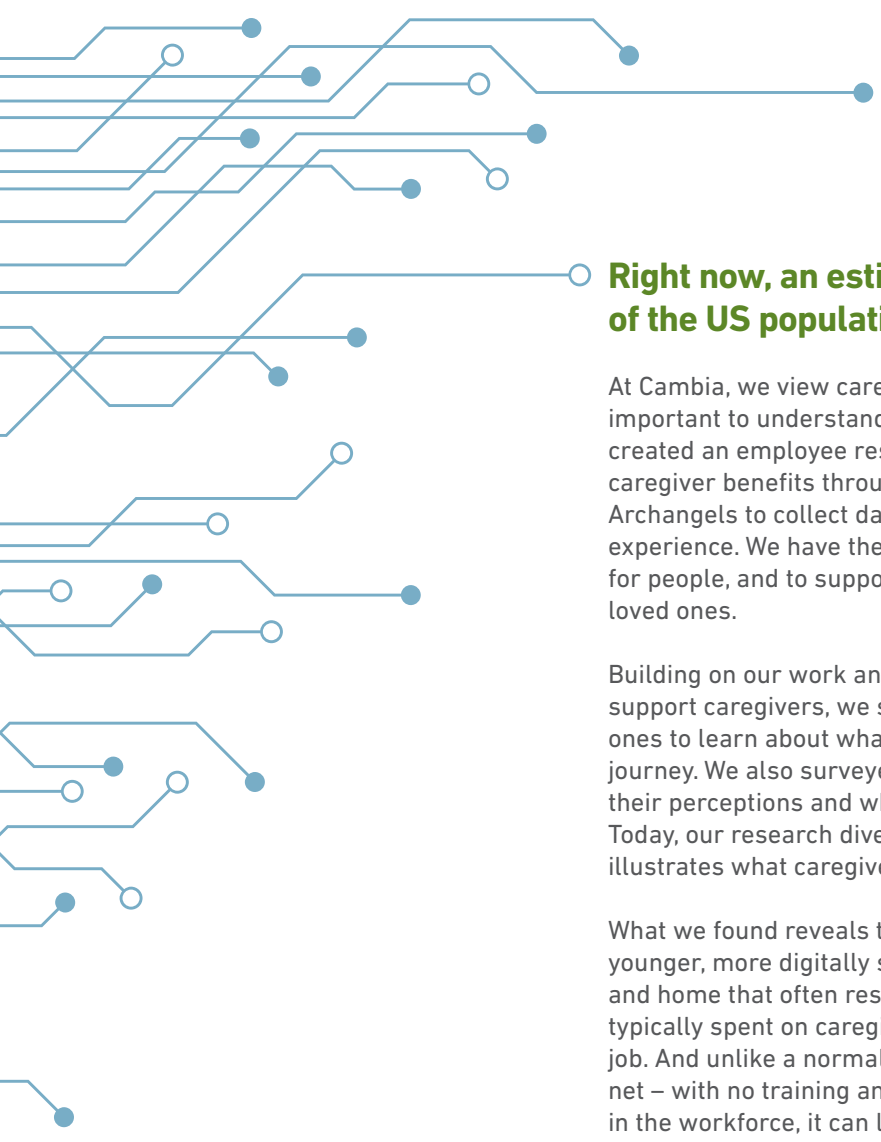




Wired for Care

The New Face of
Caregiving in America





Right now, an estimated 100 million people – 45 percent of the US population – are caring for a loved one.¹

At Cambia, we view caregivers as America's unsung heroes. We believe it's important to understand and listen to their wants and needs. That's why we created an employee resource group to support our employees and provide caregiver benefits through our regional health plans. We also partnered with Archangels to collect data and stories to better understand the caregiver experience. We have the unique opportunity to create better experiences for people, and to support the caregivers who are doing the work to support loved ones.

Building on our work and partnership with Archangels to recognize and support caregivers, we surveyed people across the U.S. caring for loved ones to learn about what they face and what we can do to support their journey. We also surveyed health benefit decision makers to learn about their perceptions and what they need to better support their employees. Today, our research dives deeper, expands the definition of caregiver and illustrates what caregivers across the country are experiencing.

What we found reveals the changing face of today's caregiver. They are younger, more digitally savvy and juggling responsibilities between work and home that often results in hitting pause on key life events. The hours typically spent on caregiving makes it equivalent to a second full-time job. And unlike a normal job, many of them are flying solo and without a net – with no training and little additional help, paid or unpaid. For those in the workforce, it can leave them feeling stressed, overwhelmed and unsupported. Many also may find that their employers believe caregiving duties are impacting their productivity at work more than they do.

Our findings also inspire hope. Caregivers surveyed say these added responsibilities gave them greater joy than stress. Many noting the additional time spent with a loved one made it all worthwhile.

We are entering a new era where the traditional definition of a caregiver has changed significantly. To better support this unsung segment of our health care system, I would call on health care players, policy makers and business leaders across the country to make a commitment to understand and act in support of today's caregivers. Discover who they are, what challenges they face and how collectively we can better serve them.

Join me in getting to know the new face of caregiving in America.

Mark Ganz
CEO, Cambia Health Solutions



Executive Summary

Wired for Care: The New Face of Caregiving in America was designed to uncover insights about these people on the front lines supporting loved ones, whether managing routine appointments or supporting someone experiencing chronic or serious health issues.

The study examined several major dimensions of caregiving today: the emotional impact of caregiving and where people with these responsibilities need help, how caregiving responsibilities impact workplace stress and satisfaction, what caregivers want in digital resources, and barriers to adoption.

The research shows it's time to expand and update the traditional definition of a caregiver. The new face of caregiving is:

- **Younger than usually perceived and almost equally split along gender lines.** Caregivers' average age is 42, and 36 percent are ages 18-34. Fifty-three percent are women; 47 percent are men.
- **Not limited to elder or palliative care.** Our *Wired for Care* study shows caregiving is being provided to children and adults of every age, and to loved ones with a range of chronic or serious health conditions that also include behavioral or mental illnesses.

- **Digitally savvy:** 64 percent of caregivers use at least one digital tool to help manage their caregiving responsibilities. The more time they spend caregiving, the more likely they are to be interested in digital health technology supporting their efforts.
- **Working a care-life balance and putting key life events on hold:** Caregiving can be as time-consuming as a full-time job – on average, today's caregiver spends 32 hours a week supporting a loved one. This work comes at a cost, with 76 percent reporting they had to give up or put on hold an important life event because of their caregiving responsibilities. In addition, 1 in 5 report it's harder to take care of themselves when they are caring for others.
- **Facing a Workplace "Care-nundrum."** Employees who are caregivers must juggle personal obligations with workplace demands, and their professional life may be impacted in the process. Ninety-four percent of employers believe employees have taken actions that hindered workplace productivity as a result of personal caregiving obligations, but only 75 percent of employed caregivers report doing so.

As *Wired for Care: The New Face of Caregiving in America* shows, we are entering a new era of caregiving – one that demands growing levels of support not only for those who need care, but also for those who provide countless hours of unpaid care.

Defining the New Face of Caregiving

The US is facing significant rates of chronic health conditions and mental illness among people of all ages and the maturation of 72 million Baby Boomers.² As a result, the need for unpaid caregivers, and the demands made of them, will only grow. At the same time, the diversity of care people need is matched by the diverse aspects making up today's caregiver.

Redefining the Modern Caregiver

Modern caregivers are younger, digitally savvy and juggling unpaid care responsibilities with a full-time or part-time job



Average age
42
with 36% being
18- to 34-year-olds

Almost **evenly split** between
women and men

53% **47%**



58%
have a **child** in
the household



62%
married or
living with
their partner



24%
of caregivers
provide care for
both a **child** (under
the age of 18) and
an **adult** (over the
age of 18)



54%
of caregivers are
**employed full-time
or part-time**

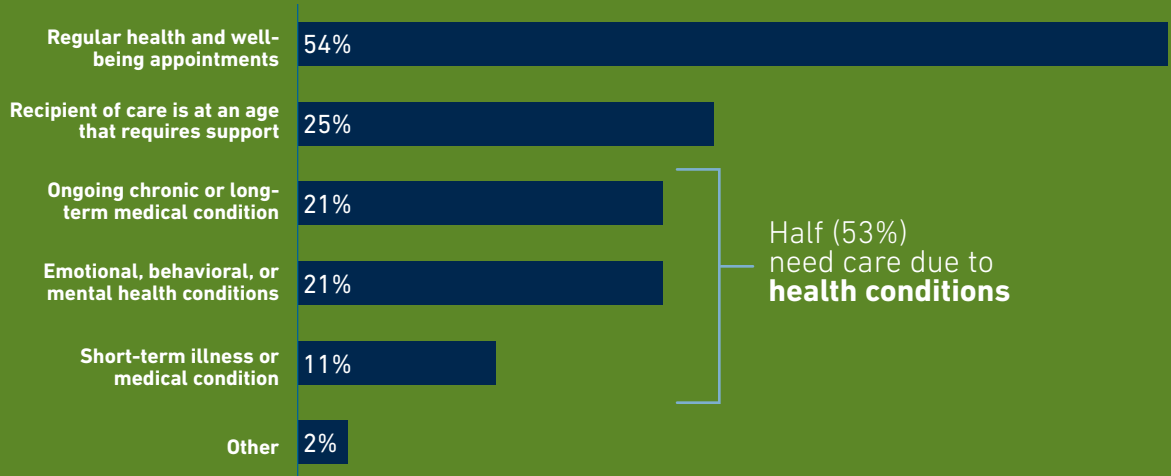


64%
of caregivers
use **at least one
digital tool** to
help manage
their caregiving
responsibilities



Expanding the Definition of Care

Percentage of individuals needing care due to the following:



Hitting Pause on Key Life Events

When people spend almost the equivalent of a full-time job providing care, something else must give. The research shows three-quarters of caregivers have had to postpone or put on hold an important life event because of caregiving.

It seems being young and single also comes at a price. Single caregivers are more likely to have given up or put important life activities or events on hold than people who are married or living with partners (and who may

be dividing up the workload). More millennials have also given up or postponed important activities or events – 83 percent compared to 72 percent of Gen X and 75 percent of Baby Boomers.

Across the board, 1 in 5 agree it is harder to take care of themselves when they are caring for others. A similar proportion (26 percent) of caregivers would like help managing the emotional/physical stress associated with caregiving and other responsibilities, and 22 percent would like help with self-care, namely managing their own health and wellbeing.

Activities Given up or Put on Hold as a Result of Caregiving Responsibilities



44%

**hobbies/
personal
time**



37%

**saving
money**



36%

**vacation/
trips**



28%

**exercising/
fitness**



23%

**getting a job/
advancing
their career**

A New Layer for the Sandwich Generation

Wired for Care: The New Face of Caregiving in America adds a new layer to the Sandwich Generation. Close to 1 in 4 caregivers provide a “care sandwich” – they simultaneously support both children and adults with a chronic or serious health issue, and a slightly smaller percentage are serving up that sandwich to both generations under one roof.



52%

provide care to **more than one person**



51%

of those receiving care are **children** (under the age of 18)



24%

provide care for both a **child** (under the age of 18) and an **adult** (over the age of 18)



19%

provide care for **both the child and adult within their home**

The Care-life balance

In an era of gig workers and side hustles, Cambia’s study captures a different kind of side job: the care-life balance. Providing care for a loved one can come close to rivaling the hours required for a full-time job: on average, today’s caregiver spends 32 hours a week carrying out care duties. Interestingly, there is relatively no difference between those who juggle this with a paid job versus those who are not employed. Caregivers who are employed spend an average of 31 hours a week on caregiving, while the unemployed spend an average 34 hours.

As a second full-time job, it can be taxing – 34 percent agree caring for those we love can be another full-time job that comes with less training, equal stress, and sometimes more time requirements.

The reality is most caregivers are flying solo and without a net. According to our *Wired for Care* study, three-quarters of caregivers (76 percent) say no one taught, prepared, or trained them to perform tasks when they initially took on their caregiving responsibilities. Close to half (46 percent) say they don’t receive any help, whether paid or unpaid.



On average, the modern caregiver spends

32 hours per week performing care responsibilities



46%

of caregivers provide their caregiving responsibilities without any paid or unpaid help



76%

of caregivers state **no one taught, prepared or trained them to perform their caregiving responsibilities**



34%

of caregivers agree that caregiving comes with **less training, equal stress, and sometimes more time requirements**

Does It Spark Joy?

Many consumers today have embraced a philosophy popularized by Japanese organizational consultant Marie Kondo to simplify their lives by getting rid of things that do not bring them joy. The topic of joy and hashtags like #sparkjoy are taking on more prominence in the current culture and consumer conversations.

As it turns out, caregiving is something that sparks joy.

Today's caregivers are wired for care: they admit it's challenging but also rewarding. What brings them joy? The top factor is the quality time they are spending with loved ones (61 percent), followed by knowing the people they are caring for are safe (59 percent), having

the opportunity to provide needed care to a loved one (54 percent), and seeing their loved one's quality of life improve (53 percent). These top four responses show that caregivers see positive returns for themselves, not just for the people they support. For example, the caregiver achieves personal gains from having quality time and feels good about having the opportunity to give. The other two sources of joy accrue more directly to the people receiving care: they are kept safe and have better quality of life.

This nuanced mix of what motivates a caregiver's feelings of joy parallels other findings in this study: the modern caregiver cannot easily be stereotyped or supported with a one-size-fits-all approach. Understanding not only their stressors but also their sources of joy is important to supporting their needs.

More caregivers are likely to say their responsibilities **give them increased joy** (35 percent) versus stress (24 percent).



The Workplace Care-nundrum

With over half (54 percent) of the caregivers in Cambia's study also working full-time or part-time, it is important for employers to understand the issues these employees face as they try to juggle their official job with their unofficial one.

In Cambia's survey of benefit decision makers, almost 7 in 10 (69 percent) agree when caregiving and job responsibilities compete, both personal and work life are affected.

This perception is underscored by comparing responses from employed caregivers with responses from benefits decision makers around workplace actions that can hurt workplace productivity or hinder career advancement. Nearly all employers (94 percent) believe caregivers at their company carried out at least one of these actions. Yet only 75 percent of employed caregivers report taking any of those actions.

Clearly, employees face a Workplace "Care-nundrum." How can they continue to perform at work while managing the often-unpredictable care needs of a loved one? The perception gap between employers and employees on this important issue has the potential to echo the decades-old working mom bias – i.e., the belief people who are responsible for caring for loved ones outside of work may be hindering productivity.

As the need for unpaid care from family and friends continues to grow, employers will need to realistically assess the impact of this in the workplace. They will also need to seek out services and resources to help employed caregivers solve this Care-nundrum.

They can also look to unexpected sources within their organization who may champion this issue: our *Wired for Care* study found employers who are caregivers themselves are about 1.4 times more likely than non-caregivers to agree these responsibilities impact employee stress levels. Employers providing digital services to help employees manage their unpaid caregiving responsibilities and access expert resources may see dividends in greater employee engagement and increased job satisfaction.

Actions Taken at Work Due to Caregiving Responsibilities

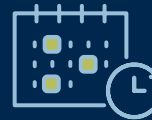
Actions Reported by Employed Caregivers that Can Affect Workplace Productivity



41% Gone in late, left early, or taken time off



33% Taken time during work day to contact doctors, insurers, pharmacists, providers etc.



31% Requested flexible hours or workplace



24% Reduced work hours or taken a less demanding job

Actions Reported by Employed Caregivers that Can Affect Career Advancement



14% Received warning about attendance



14% Turned down a promotion



12% Received warning about performance

Making Caregivers Truly Wired for Care

Digital tools are playing an increasingly important role in combating the stress of caregiving. *The Wired for Care: The New Face of Caregiving in America* study shows approximately two-thirds (64 percent) of caregivers are using at least one digital tool (platforms, portals, organizations, websites, etc.) to efficiently manage their caregiving responsibilities.

How Employer-Supplied Tech Can Help

It is encouraging to see that 85 percent of employers say they offer employees at least one digital tool to help them manage their caregiving responsibilities. But there are opportunities to do more. While caregivers clearly want access to human experts, the majority of employers and employed caregivers report their company does not currently offer a tool featuring remote access to family health records or live human interaction.

Nearly 2 in 5 employed caregivers say having access to a tool that enables them to monitor health records remotely (43 percent) or connects them with a health and wellness professional who can answer questions and support caregiving activities (36 percent) would increase their workplace satisfaction.



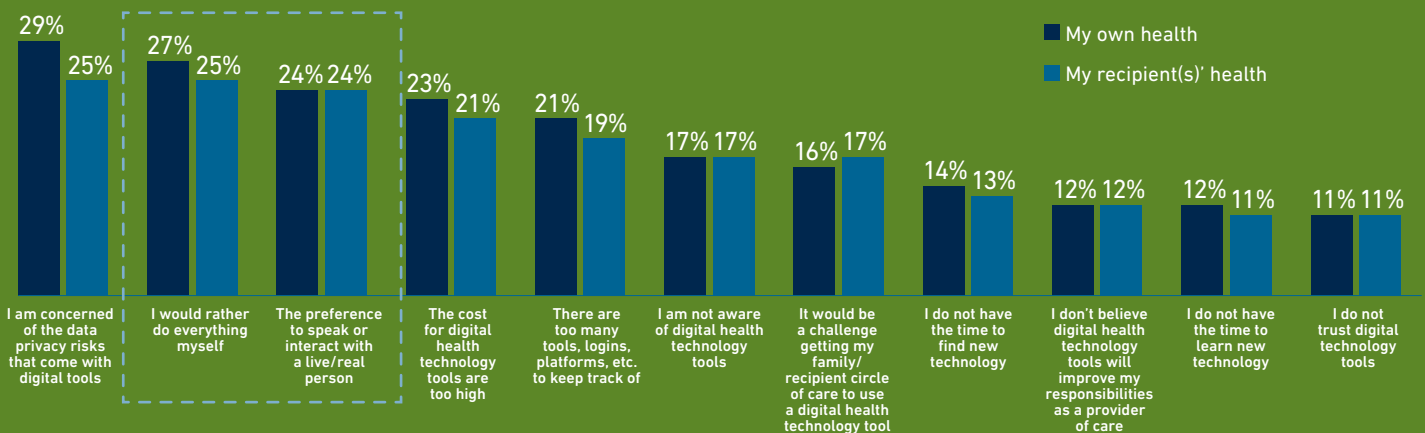
High Tech, Human Touch

When people are providing highly personal, often emotionally-charged care to loved ones, the human touch is vital. Caregivers crave it, and the more time they spend on caregiving, the higher the interest in technology that improves their care responsibilities.

41%
Of caregivers are interested in technology to connect them to live health and wellness experts to support their caregiving activities

39%
Agree a tool that connects them with a health guide via chat to help answer questions and complete caregiving tasks would improve their care responsibilities

Which of the following barriers, if any, do you have when it comes to using digital health technology to monitor your own health or that of your recipient(s) of care?



Barriers to Adoption

Over a quarter of caregivers attributed the lack of human interaction of technology as one of their top barriers to adoption for themselves and the people for whom they provide care.

Data privacy continues to be a pressing concern among both users and providers of health care tech, and respondents to this study were no exception. When considering using technology to monitor the health of loved ones they support, a quarter of caregivers are concerned with the data privacy risks of digital health tools. However, the vast majority (70 percent) would be comfortable sharing their health data with others if they knew they are using a secure platform. Employers are seeking similar reassurances: 82 percent would feel more inclined to offer a digital health tool to their employees if they knew the tool vendor was HIPAA compliant and had an established history in the health care industry.

When asked what would make them more likely to use digital health technology, caregivers shared:

“If this [digital health tool] would be something easy to use and I could do it from home”

“If it will make the way of caring a bit easier for me and it will certainly make it better for my loved one”

Top 7 Barriers to Adoption: Why Caregivers May Be Reluctant to Use Digital Health Technology to Monitor the Health of Loved Ones They Support



25% Data privacy concerns



25% Prefer to do themselves to ensure it is done right



24% Prefer to speak/interact with live person



21% Cost for digital health tools are too high



19% Too many tools, logins etc. to keep track of



17% Not aware of digital health technology

Implications

The Wired for Care: The New Face of Caregiving in America study provides fresh and unexpected insights into the modern caregiver, laying a path to create better health care experiences for people, their families and for many U.S. caregivers supporting loved ones.

These insights create opportunities for players across the health care industry and employers across all industries to make a commitment to understand today's caregivers: who they are, what challenges they face and how caregiving responsibilities impact workplace stress and satisfaction.

Employers have the opportunity to support their employees and positively impact their business by evaluating tools and services delivering leading edge technology and personalized support – especially when it comes to caregivers. Providing solutions backed by support and personalization can also help improve their employees' work-life balance and overall job satisfaction.

Today's caregivers deserve personalized solutions, which for many individuals can come in the form of a digital health

care tool. These tools can provide a critical link between the caregiver, care recipient and access to care. Cambia is exploring how technology can play a role in people managing their own health experience, and that of a loved one they support – whether that individual is a child, adult child, parent, spouse, partner or friend. From prescription management tools to scheduling health and wellness visits, Cambia believes it is critical that technology be combined with "human touch." After all, it is this human element that allows for personalization and the empathy needed for support.

Organizations playing a role in the health care industry rely on the countless caregivers who fill gaps in the system by caring for loved ones without pay or recognition. Cambia's cause is to serve as a catalyst to transform health care, creating a person-focused and economically sustainable system. Health care providers, physicians, payers and others can join in the transformation of health care and gain traction by helping the unpaid and unrecognized cadre of caregivers who are filling a giant gap in the system.

Methodology

On behalf of Cambia, Ketchum Analytics ran *Wired for Care: The New Face of Caregiving in America* study to better understand perceptions of caregivers and their employers as it relates to caregiving responsibilities and the effects on wellbeing and the workplace. This study consisted of two U.S. surveys – the caregiver survey and the employer survey. These surveys were fielded online by IPSOS with a 95 percent confidence level and a margin of error of +/-2.5 percent. The caregiver survey was conducted among 1,506 adults who provide care for someone else and was fielded from September 17-25, 2019. Within this survey, caregivers were also asked to provide information about their recipients of care, up to four care recipients per caregiver; the total care recipient base size is 2,810. Additionally, employed caregivers have a base size of 814. The employer survey was conducted among 503 company health care and benefit decision makers from September 17-23, 2019. Employers who are also caregivers have a base size of 128.

1. Resonate analysis; includes caregivers of someone with one of the following illnesses/conditions (Breast cancer, advanced melanoma, Alzheimer's, carcinoid syndrome, endometriosis, insomnia, Multiple sclerosis, hemorrhoids, discomfort sleeping, menopause, fibrocystic breast changes, and depression/bipolar disorder) and parents of children under 18.

2. US Census Bureau, Population Projections 2017.



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