BENEFITS DISCONNECT

CAREGIVING DEMANDS TAKE TOLL ON WORKERS: YOU CAN HELP

AS AMERICANS live longer, many workers are balancing job responsibilities with caregiving duties — contributing to higher stress, lower productivity and increased burnout.

Caregiving demands can lead to absenteeism, distraction, fatigue and scheduling conflicts, while the emotional strain of supporting loved ones may reduce engagement and increase the risk of mistakes or accidents, which can turn into costly blowback for your organization.

The challenge for employers is that many workers keep these struggles to themselves, potentially leading to them leaving due to the stress.

Since caregiving duties can fall on people of any generation, it's important for your organization to have a plan to assist staff facing these added pressures.

Gen X most affected

Gen X workers (generally those ages 46 to 61) are feeling the greatest pressure, with many supporting aging parents whose health needs are increasing while still raising children or helping young adult children achieve financial independence.

A recent survey by resume platform Zety found that nearly one in four Gen X employees spends at least two full workdays each week caring for family members.

Challenges go beyond Gen X

- Nearly half of full-time employees currently juggle caregiving responsibilities,
- 37% of workers who care for aging relatives also support minor or adult children,
- 53% of employees had missed work because of caregiving issues,
- 60% experienced increased workplace stress, and
- 48% reported lower productivity while planning or managing care.

Source: Care.com's "2026 Future of Benefits Report"

The effects

Employees facing ongoing caregiving strain may be more likely to:

- Experience burnout,
- Disengage at work,
- Reduce their work hours,
- Decline promotions, or
- Leave the organization altogether.

Burnout and disengagement are especially damaging. They can lead to a higher risk of workplace accidents, lower productivity, poor performance and reduced employee morale. If a key employee leaves due to caregiving demands, it can deal a blow to your organization, regardless of whether they are in sales, administration, operations or management.

What employers can do

Offer flexible work arrangements – These remain one of the most effective tools. Allowing remote work, flexible schedules or compressed workweeks when practical can help employees manage medical appointments and caregiving emergencies without neglecting work responsibilities.

Expand caregiver benefits – These may include elder care referral services, backup care programs, dependent care assistance and employee assistance programs that provide counseling, planning resources and caregiver support.

Educate your staff – Make sure employees understand what benefits are available. Many are unaware that their benefit packages may include caregiving resources through employee assistance programs, health plans or third-party vendors.

Train managers to recognize caregiver stress – Encourage open communication and evaluate employees based on results rather than how many hours they are in the office. This can help them remain productive while managing family responsibilities.

Have questions about caregiving benefits?
Please give us a call.

If you have questions about your coverage or our products, please reach out to me:

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