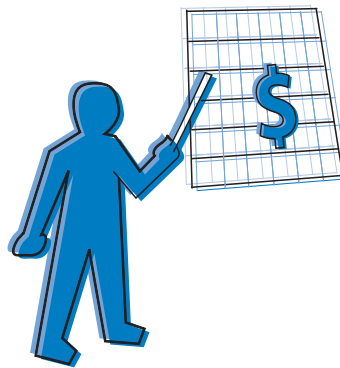




The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business



MetLife Mature Market Institute®
National Alliance for Caregiving

July 2006



The MetLife Mature Market Institute®

The MetLife Mature Market Institute is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individuals and institutional customers.

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National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a nonprofit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues. Recognizing that family caregivers make important societal and financial contributions toward maintaining the well-being of those for whom they care, the Alliance's mission is to be the objective national resource on family caregiving with the goal of improving the quality of life for families and care recipients.

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Many thanks to Donna L. Wagner Ph.D. of Towson University and Jost Lottes Ph.D. and Margaret Neal Ph.D. of Portland State University for their work on this study.



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EXECUTIVE SUMMARY

Since the release of the 1997 *MetLife Study of Employer Costs for Working Caregivers*, new research has helped us better understand the issues facing employed caregivers and their employers, new workplace programs have been developed and more employees are reporting involvement in eldercare. In 2004, the National Alliance for Caregiving and AARP issued the findings of a survey of U.S. caregivers which forms the basis of this update of the costs to employers of caregiving employees.¹ Findings are based on a Level of Burden Index, with Level 1 being the lowest in caregiving intensity and level 5 being the highest. Intense caregivers (Levels 3 – 5) are defined as doing personal care tasks (such as bathing, dressing, feeding as well as other tasks) for an average of 12 to 87 hours per week; levels 1 and 2 are caregivers providing, on average, fewer than 10 hours of care per week of less intense tasks, such as taking someone to a doctor's appointment or doing housework for them.

This study estimates the productivity losses to U.S. business of employees who must make workplace accommodations as a result of caregiving responsibilities. These include costs associated with replacing employees, absenteeism, crisis in care, workday interruptions, supervisory time, unpaid leave, and reducing hours from full-time to part time.

Costs listed below are estimates based on those employed full-time in the workplace.

Key Findings

- ◆ The total estimated cost to employers for full-time employees with intense caregiving responsibilities is \$17.1 billion
- ◆ The average cost per employee for those with intense caregiving responsibilities is \$2,441
- ◆ The total estimated cost to employers for all full-time, employed caregivers is \$33.6 billion
- ◆ The average cost per employee for all full-time, employed caregivers is \$2,110.



INTRODUCTION

There are millions of Americans providing care to family members. *Caregiving in the United States*, released by the National Alliance for Caregiving and AARP in 2004, revealed over 44 million Americans, or an estimated 21% of all U.S. households, provide care for an adult family member or friend age 18 and older. Key findings of the study included the following:

- ◆ The majority of family caregivers (79%) are providing care to someone over the age of 50.
- ◆ Nearly 60% of those caring for an adult over the age of 50 are working; the majority of those work full-time.
- ◆ Nearly 40% of caregivers are men.
- ◆ The average age of the caregiver for a person over the age of 50 is 47.
- ◆ Most caregivers provide unpaid care to a parent or grandparent.
- ◆ Approximately 15% of the caregivers were providing care to someone who lived at a distance of more than an hour away.

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.

The 1997 MetLife Study of Employer Costs for Working Caregivers and cost estimates were based upon those employed caregivers who were providing more intense care (Level 3 to Level 5 care) as

assessed by their involvement in Activities of Daily Living and Instrumental Activities of Daily Living and the hours per week spent doing them. These are caregivers who provide help with at least two Activities of Daily Living (bathing, dressing, feeding, toileting, transferring from chair or bed, or continence), and at least four Instrumental Activities of Daily Living (financial management, transportation, help with medications, shopping, preparing meals, etc.) for an average of 12 to 87 hours per week. Levels 1 and 2 are caregivers who typically provide only Instrumental Activities of Daily Living for fewer than 10 hours per week.

In estimating the costs to employers of caregiving, we have relied where possible upon studies conducted after the 1997 estimate; however, new information was not available for every cost used in the previous report. In this report we will present two sets of estimates. The first estimate replicates the 1997 estimate with new prevalence and cost information for those caregivers who are involved in “intense” caregiving situations based on the Level of Burden Index developed by the National Alliance for Caregiving and AARP in 1997.

The second estimate is based upon all caregivers who are employed full-time, and upon studies of caregiving employees that consistently show that employees involved in a wide range of caregiving situations often are required to make accommodations at work. While it is likely that those who are involved in intense caregiving situations are most at risk of leaving the workplace, on an everyday basis, other workplace disruptions are common and usual for the “average” employed caregiver. Employees who often have to make adjustments, including coming in late, leaving early, and taking time off from work, also have a significant impact on the productivity loss for employers.



TOTAL NUMBER OF CAREGIVERS EMPLOYED FULL-TIME WITH INTENSE CAREGIVING RESPONSIBILITIES

The estimate of the number of employed caregivers below reflect those who are working full-time, providing more intense care (Level 3 to Level 5), and are caring for someone over the age of 18.

Men	2,804,208
Women	4,206,312
Total	7,010,520

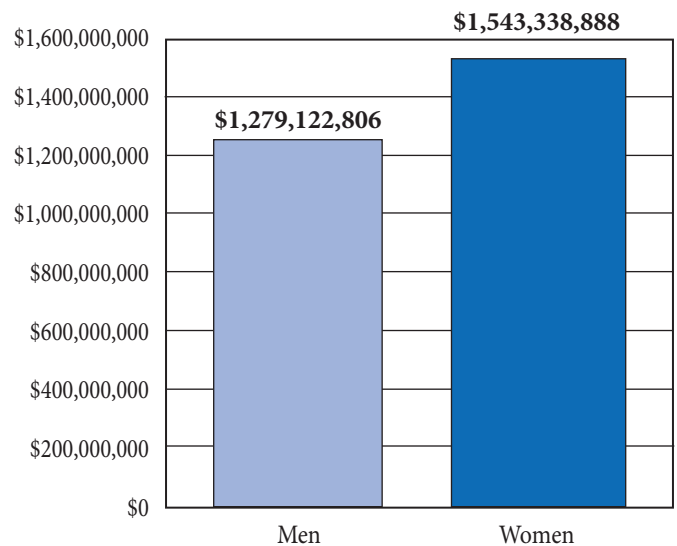
Replacement Costs for Employees Who Leave the Workplace

To estimate the replacement costs for employees who leave the workplace as a result of caregiving responsibilities (9%), we used a basis of 50% of median salary.² Studies suggest a wide variation of replacement costs depending upon the status of the worker, the size of the company and external factors related to supply and demand of skilled workers.

A total of 5% of the men and 7% of the women reported that they left the workplace as a result of caregiving. Men were just as likely as women to report they retired early as a result of caregiving responsibilities (3%).

Since the average length of time providing care for employed caregivers was 3.7 years, we estimate that an average percentage of intense caregivers leaving the workplace on an annual basis is 2.4%, or 168,252 employees (67,301 men and 100,951 women).

Replacement Costs of Employees Who Leave the Workplace



	# Who Quit in a Given Year	50% Annual Wage	Cost to Employers
Males	67,301	\$19,006	\$1,279,122,806
Females	100,951	\$15,288	\$1,543,338,888
Total	168,252		\$2,822,461,694

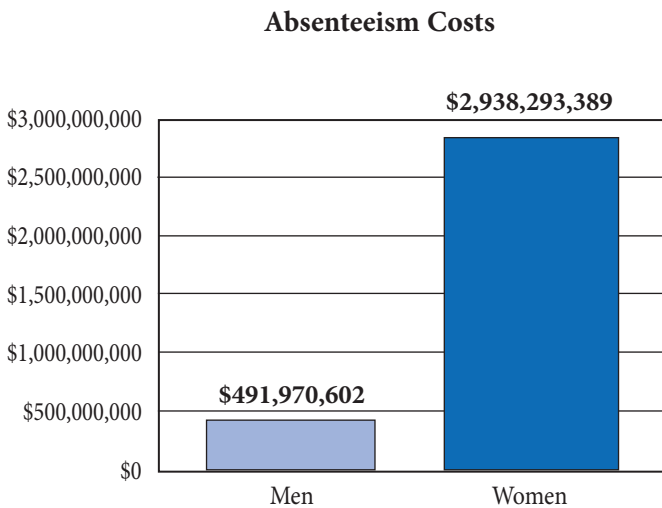


Absenteeism Costs

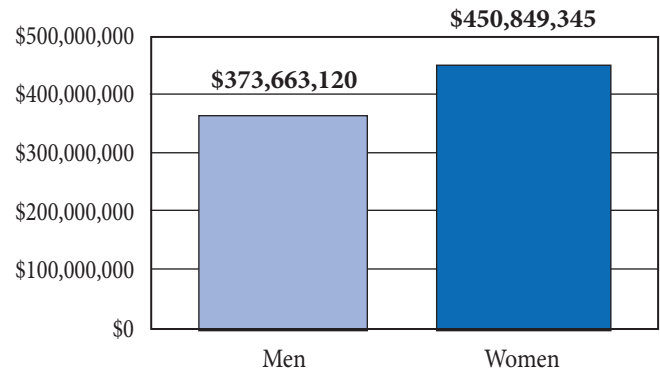
Many employed caregivers report that they miss days from work as a result of caregiving responsibilities. Our estimate of the costs associated with missing work days comes from a study of couples who had both eldercare and childcare responsibilities. We are making an assumption that this basis for estimating the absenteeism costs is a conservative one since more support is available for handling family responsibilities when two adults are present and the sample is not limited to those with intense caregiving responsibilities. The study found that 10% of the men (280,421) missed on average 12 work days per year; 18% of the women (757,136) missed on average 33 days a year.³ The majority (63%) of the 2004 NAC/AARP sample were married. Wages were based on the Bureau of Labor Statistics (2004) median weekly wage for men and women: \$731 for men; \$588 for women.

Costs Due to Partial Absenteeism

Coming in late to work and leaving early are often related to eldercare responsibilities. As in the 1997 study, we are estimating that one hour a week for 50 weeks, on average, is lost due to this partial absenteeism. In the 2004 NAC/AARP survey a total of 58% of those caring for an older person (1,626,441 men; 2,439,661 women) reported that they were required to leave work early or come in late. As in the 1997 study, we expected that 22% of these caregivers (357,817 men; 536,725 women) would be unable to make up the time they lost and this would be a cost to employers.⁴



Costs Due to Partial Absenteeism



	# Unable to Make Up Missed Time (22%)	Median Weekly Wage	Cost to Employers
Men	357,817	\$731	\$373,663,120
Women	536,725	\$588	\$450,849,345
Total	894,542		\$824,512,465

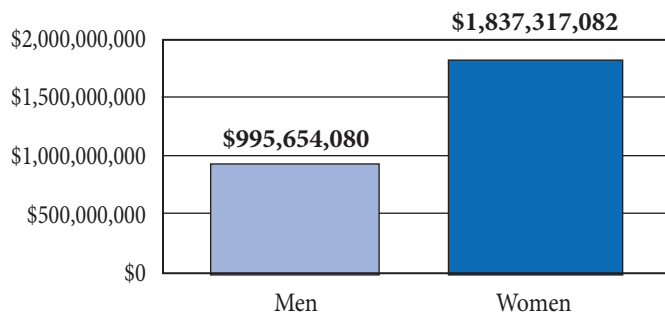
	Number Absent	Median Weekly Wage	Cost to Employers
Men	280,421	\$731	\$491,970,602
Women	757,136	\$588	\$2,938,293,389
Total	1,037,557		\$3,430,263,991



Costs Due to Workday Interruptions

Being interrupted at work is a common issue for employed caregivers. The Neal & Hammer data suggest that 52% of the women (2,187,282) and 34% of the men (953,431) have experienced workday interruptions as a result of caregiving. While it is difficult to assess the actual number of hours lost to these interruptions, we have replicated the conservative estimate used in the 1997 study of 1 hour per week for 50 weeks.

Costs Due to Workday Interruptions

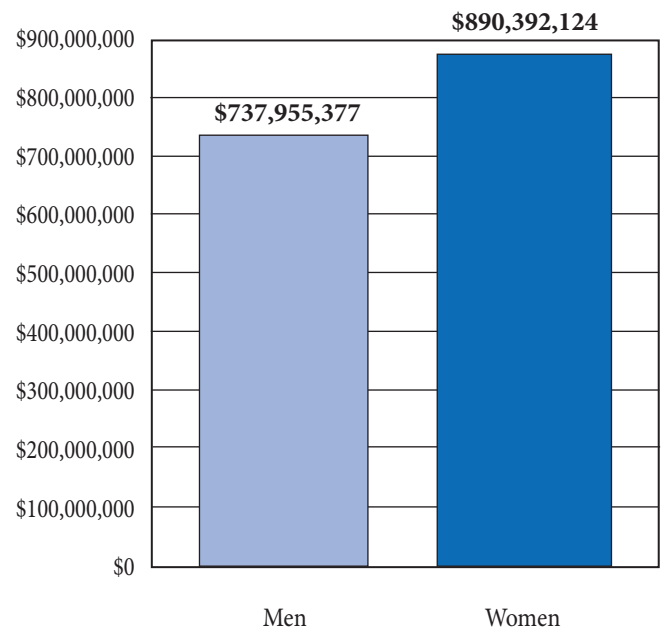


	# Experiencing Workday Interruptions	Median Weekly Wage	Cost to Employers
Men	953,431	\$731	\$995,654,080
Women	2,187,282	\$588	\$1,837,317,082
Total	3,140,713		\$2,832,971,162

Costs Due to Crisis in Care

Many employed caregivers face the occasional crisis when they have to take off a few days to make arrangements for services, move a loved one to a different living situation, or deal with a hospitalization. Because no new data could be found to quantify the amount of time spent on caregiving crises, we used the 1997 basis for estimating the costs associated with unplanned time away from work as a result of a care crisis: 3 days per year for 60% of the caregivers (1,682,525 men and 2,523,787 women).

Costs Due to Crisis in Care



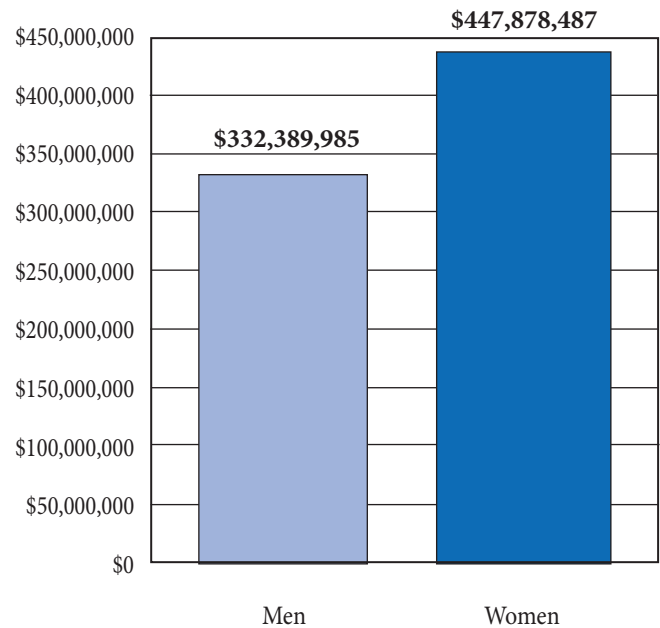
	Number	Median Weekly Wage	Cost to Employers
Men	1,682,525	\$731	\$737,955,377
Women	2,523,787	\$588	\$890,392,124
Total	4,206,312		\$1,628,347,501

Costs Due to Supervision

The 1997 study estimated the supervision costs associated with caregiving employees by basing the estimates on the percentage of employees with supportive supervisors and assumed that the supervisors spent an average of one hour per month supervising these employees.

The 2004 NAC/AARP survey did not include a question regarding the supportiveness of the respondent's supervisor or manager. We used the data collected in the MetLife Sons at Work (2003) study to estimate the costs of supervision.⁵ In this study which included employed caregivers of three large national corporations, only 43% of men (1,205,809) and 48% of women (2,019,030) described their supervisors or managers as supportive compared to the 1997 estimate of 81% reporting the presence of a supportive supervisor. We increased the median weekly wage by 10% to estimate supervisory wages.

Costs Due to Supervision



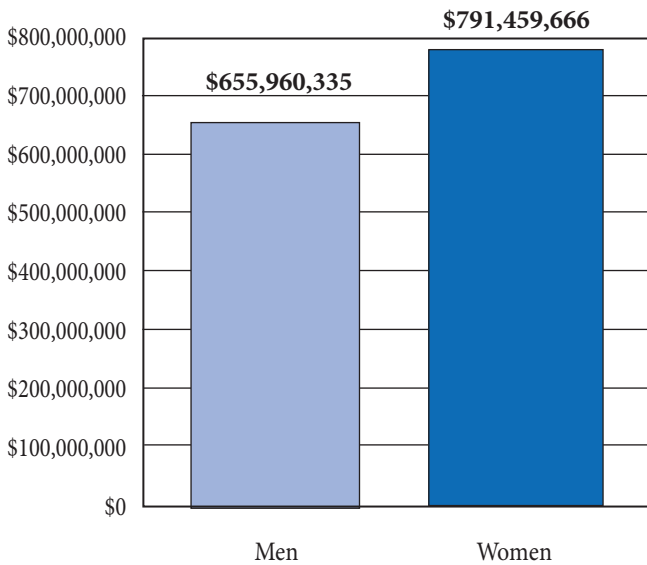
	# With Supportive Supervisors	Supervisors' Median Weekly Wage	Cost to Employers
Men	1,205,809	\$804	\$332,389,985
Women	2,019,030	\$647	\$447,878,487
Total	3,224,839		\$780,268,472



Costs Associated with Unpaid Leave

The 1997 study of costs to employers did not include an estimate of the costs to employers associated with unpaid leave. To calculate this cost, we used the median days taken by workers taking unpaid leave under the FMLA (10 days) for the percentage of the NAC/AARP sample reporting having taken an unpaid leave (16% of men or 448,673 and 16% of women or 673,010). Although employers no longer have to pay the workers who are required to take leave, they must replace them with temporary employees or reassignments. We used the median wage as a proxy for these replacements.

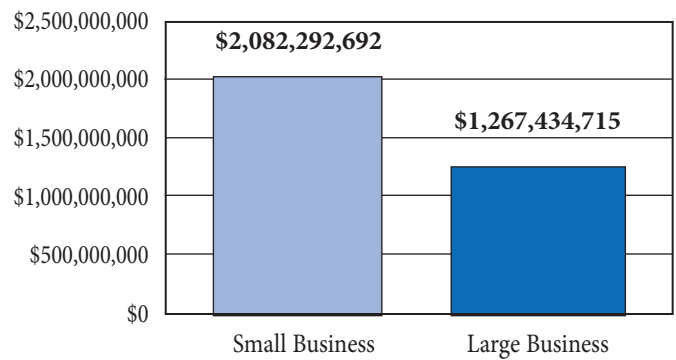
Costs Associated with Unpaid Leave



Costs Associated with Reducing Hours from Full-Time to Part-Time

A total of 16% of the employed caregivers involved in intense caregiving were required to reduce their time at work from full-time to part-time. We estimated the costs associated with this reduction in time based upon the costs of hiring a replacement to work during the time the employee was no longer working. Using an estimated replacement cost of a non-exempt worker, the costs are shown below. Since 51% of the U.S. workforce is employed in a small (fewer than 500 employees) business, we used the SHRM small business, exempt cost for 51% of the estimated affected caregivers and the remaining on an average cost for medium and large business.

Costs Associated with Reducing Hours from Full-Time to Part-Time



	# Taking Unpaid Leave	Median Weekly Wage	Cost to Employers
Men	448,673	\$731	\$655,960,335
Women	673,010	\$588	\$791,459,666
Total	1,121,683		\$1,447,420,001

	# Who Reduce Hours	Cost	Cost to Employers
Small Business	572,058	\$3,640	\$2,082,292,692
Large Business	549,625	\$2,306	\$1,267,434,715
Total			\$3,349,727,407



TOTAL ESTIMATED COST TO EMPLOYERS OF FULL-TIME EMPLOYED INTENSE CAREGIVERS

When we add up all the costs from the preceding sections, we have a total of \$17.1 billion in annual lost productivity for full-time employees doing intense caregiving.

Total Estimated Cost to Employers of Full Time Employed Intense Caregivers		
	Cost per Employee	Total Employer Cost
Replacing Employees	\$403	\$2,822,461,694
Absenteeism	\$489	\$3,430,263,991
Partial Absenteeism	\$118	\$824,512,465
Workday Interruptions	\$404	\$2,832,971,162
Eldercare Crisis	\$232	\$1,628,347,501
Supervisor Time	\$111	\$780,268,472
Unpaid Leave	\$206	\$1,447,420,001
Full-Time to Part-Time	\$478	\$3,349,727,407
Total	\$2,441	\$17,115,972,695



TOTAL NUMBER OF ALL CAREGIVERS EMPLOYED FULL-TIME WITH CAREGIVING RESPONSIBILITIES

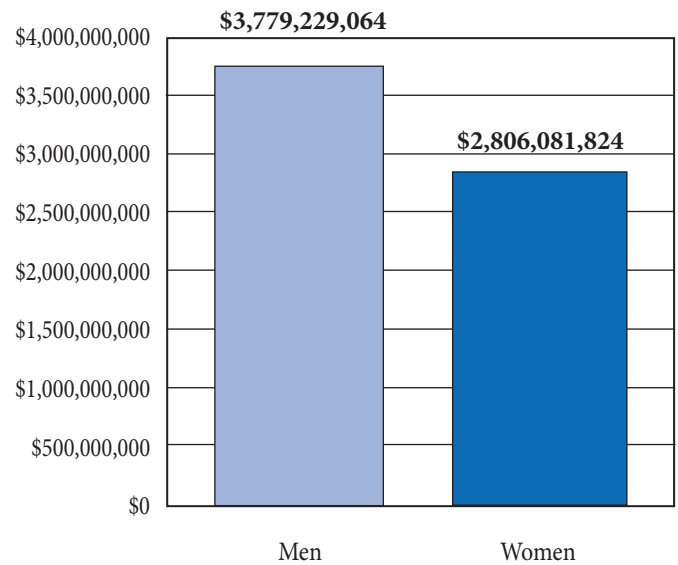
The estimates of the number of employed caregivers below reflect those who are working full-time and are caring for someone over the age of 18.

Men	8,285,160 (52%)
Women	7,647,840 (48%)
Total	15,933,000

Replacement Costs for Employees Who Leave the Workplace

As in the first estimate we based our cost estimate on a 2.4% departure rate from the workplace (198,844 men and 183,548 women) and used the average replacement cost in determining the total costs. Again we used 50% of median salary to estimate the total costs.

Replacement Costs of Employees Who Leave the Workplace



	# Who Quit in a Given Year	50% Annual Wage	Cost to Employers
Males	198,844	\$19,006	\$3,779,229,064
Females	183,548	\$15,288	\$2,806,081,824
Total	382,392		\$6,585,310,888

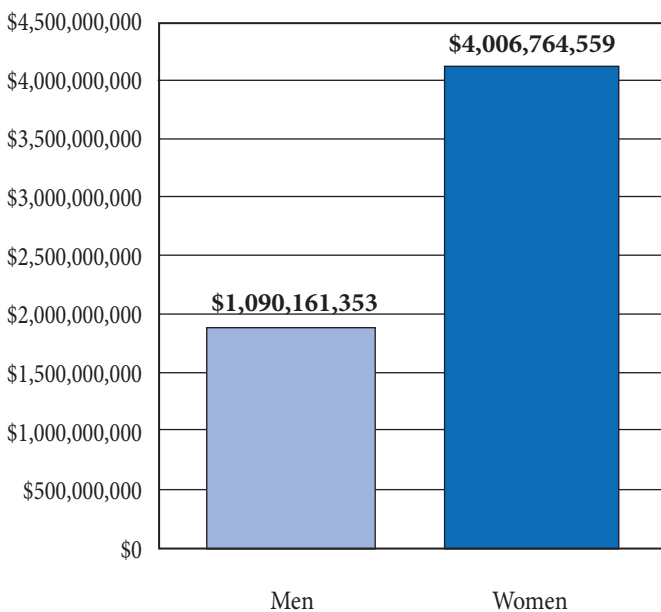


Absenteeism Costs

Occasional absenteeism is a work effect reported by the majority of caregiving employees, regardless of the intensity of their caregiving responsibilities.

Using the median weekly wage for men and women, we calculated the costs associated with absenteeism based upon 10% of the men (828,516) and 18% of the women (1,376,611) affected by absenteeism. In order to develop a conservative estimate, we based our estimate on 75% of the reported days for men and women (from the Neal & Hammer study used for the baseline estimate): men missing an average of 9 days a year and women missing an average of 24.75 days.

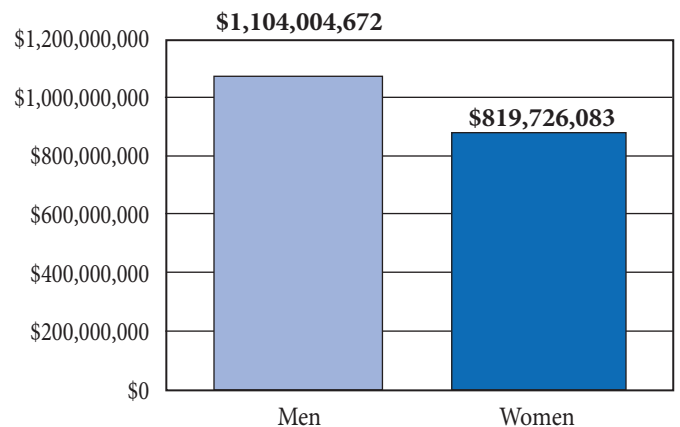
Absenteeism Costs



Partial Absenteeism

We estimated that partial absenteeism would be a common work effect for all caregiving employees and used the same assumptions used to calculate our baseline estimate: 50 hours a year (1 hour a week), for 58% of the employees with 22% unable to make up lost time.

Costs Due to Partial Absenteeism



	# Unable to Make Up Missed Time (22%)	Median Weekly Wage	Cost to Employers
Men	1,057,186	\$731	\$1,104,004,672
Women	975,864	\$588	\$819,726,083
Total	2,033,051		\$1,923,730,754

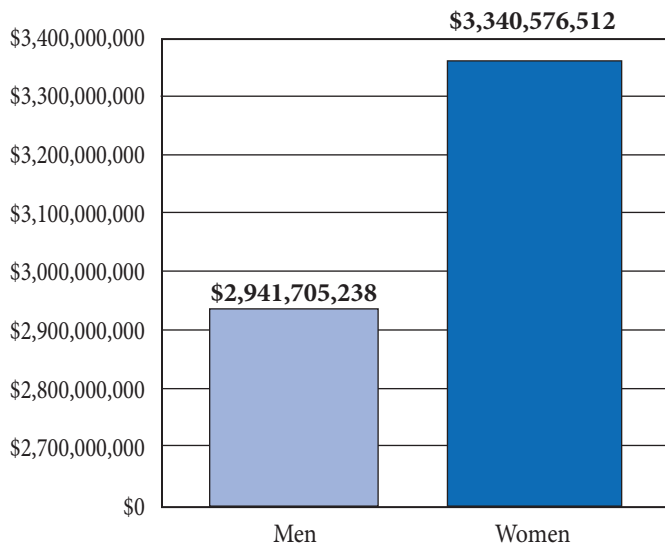
	Number Absent	Median Weekly Wage	Cost to Employers
Men	828,516	\$731	\$1,090,161,353
Women	1,376,611	\$588	\$4,006,764,559
Total	2,205,127		\$5,096,925,912



Costs Due to Workday Interruptions

Workday interruptions are a common work effect for all caregiving employees, and we estimated the costs of this effect using the same assumptions as used to calculate the baseline estimate: 1 hour a week (50 weeks) for 34% of the men (2,816,954) and 52% of the women (3,976,877).

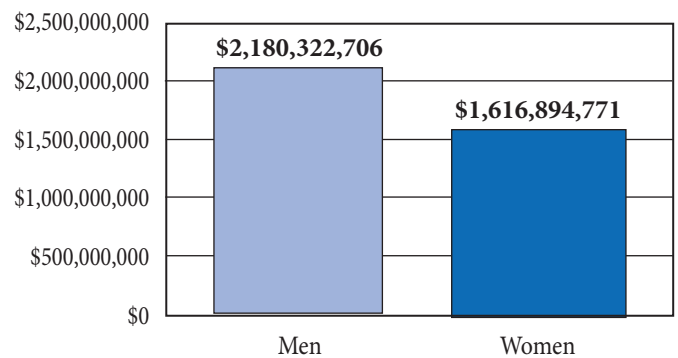
Costs Due to Workday Interruptions



Costs Due to Crisis in Care

Caring for an elder is unpredictable. Planning for care needs can be impossible and employed caregivers are often confronted with a crisis that requires immediate attention, regardless of their level of caregiving. We assumed that, even among the “average” caregivers, having a crisis in care that required attention during the work day would be experienced by 60% of the employed caregivers (4,971,097 men and 4,588,704 women) for 3 days per year.

Costs Due to Crisis in Care



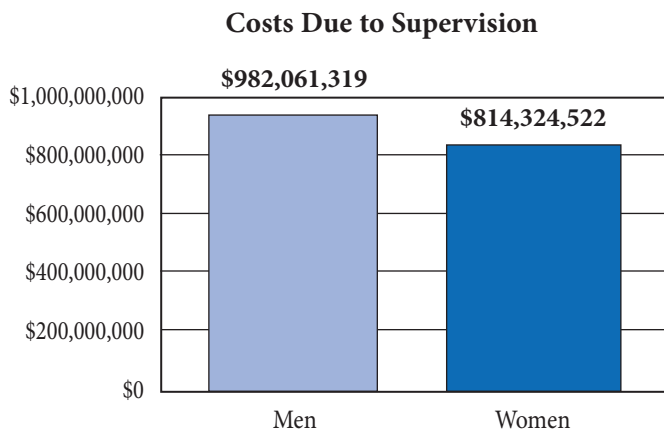
	# Experiencing Workday Interruptions	Median Weekly Wage	Cost to Employers
Men	2,816,954	\$731	\$2,941,705,238
Women	3,976,877	\$588	\$3,340,576,512
Total	6,793,831		\$6,282,281,750

	Number	Median Weekly Wage	Cost to Employers
Men	4,971,096	\$731	\$2,180,322,706
Women	4,588,704	\$588	\$1,616,894,771
Total	9,559,800		\$3,799,217,477



Costs Due to Supervision

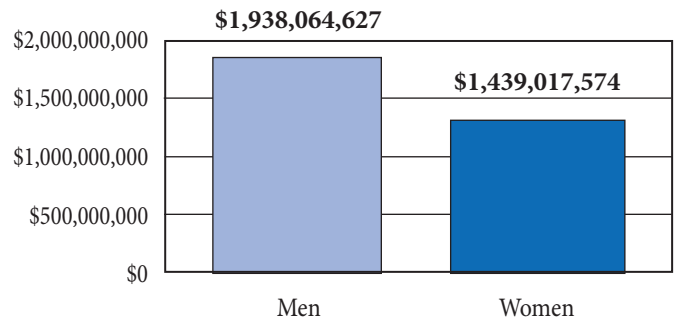
We calculated the cost of supervision for the “average” working caregivers as in the first estimate; 12 hours of supervisory time per person per year who reported having a supportive supervisor for 43% of the men (3,562,619) and 48% of the women (3,670,963).



Costs Associated with Unpaid Leave

We estimated the costs of unpaid leave of “average” caregivers on the average FMLA leave (10 days) as in the first estimate for 16% of the men (1,325,626) and 16% of the women (1,223,654).

Costs Associated with Unpaid Leave



	# Taking Unpaid Leave	Median Weekly Wage	Cost to Employers
Men	1,325,626	\$731	\$1,938,064,627
Women	1,223,654	\$588	\$1,439,017,574
Total	2,549,280		\$3,377,082,202

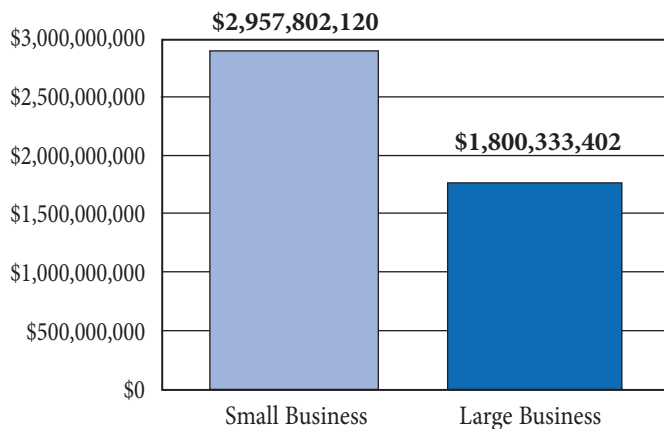
	# With Supportive Supervisors	Supervisors' Median Weekly Wage	Cost to Employers
Men	3,562,619	\$804	\$982,061,319
Women	3,670,963	\$647	\$814,324,522
Total	7,233,582		\$1,796,385,842



Costs Associated with Reducing Hours from Full-Time to Part-Time

A total of 10% of the employed caregivers in the NAC/AARP 2004 (1,593,300) survey were required to reduce their time at work from full-time to part-time. We estimated the costs associated with this reduction in time based upon the costs of hiring a replacement to work during the time the employee was no longer working. Using an estimated replacement cost of a non-exempt worker, the costs are shown below. Since 51% of the U.S. workforce is employed in a small (<500) business, we used the SHRM small business, exempt cost for 51% of the estimated affected caregivers and the remaining on an average cost for medium and large business.

Costs Associated with Reducing Hours from FT to PT



	# Who Reduce Hours	Cost	Cost to Employers
Small Business	812,583	\$3,640	\$2,957,802,120
Medium/Large Business	780,717	\$2,306	\$1,800,333,402
Total	1,593,300		\$4,758,135,522



TOTAL ESTIMATED COSTS TO EMPLOYERS OF ALL FULL-TIME EMPLOYED CAREGIVERS

As with the baseline estimate of more than \$17.1 billion, we added up all the costs of the preceding sections to determine the total cost of lost productivity for all caregiving employees: \$33.6 billion.

Total Estimated Cost to Employers of All Full Time Employed Caregivers		
	Cost per Employee	Total Employer Cost
Replacing Employees	\$413	\$6,585,310,888
Absenteeism	\$320	\$5,096,925,912
Partial Absenteeism	\$121	\$1,923,730,754
Workday Interruptions	\$394	\$6,282,281,750
Eldercare Crisis	\$238	\$3,799,217,477
Supervisor Time	\$113	\$1,796,385,842
Unpaid Leave	\$212	\$3,377,082,202
Full-Time to Part-Time	\$299	\$4,758,135,522
Total	\$2,110	\$33,619,070,346



IMPLICATIONS FOR EMPLOYERS

As this report has estimated, caregiving costs American employers between \$17.1 billion and \$33.6 billion in lost productivity annually. As life expectancy increases, more workers will be involved in caring for aging loved ones. Employers should take proactive measures now to address these issues by making eldercare resources available. About 33% of the large employers nationwide have an eldercare program to serve employees with eldercare responsibilities.⁶ Small and mid-size companies may be less likely to have programs in place because of concerns about resource and cost.

Current and future caregivers and employers need to plan carefully for their loved ones' long-term care needs. To help meet this challenge, employers, employees, and community organizations need to work together to help develop programs and services for working caregivers, such as:

- ◆ Benefits such as flextime, telecommuting, and job-sharing
- ◆ Programs to provide respite care, adult day services, and caregiver support groups
- ◆ Information, referral, and educational programs
- ◆ Employee and/or employer funded long-term care insurance.

The caregivers who are helping older persons are a very heterogeneous population – one size generally does not fit all. A focus on individualized care planning, information, flexible work arrangements, and managers and supervisors who are sensitive to family caregivers can make a world of difference to caregivers and to the workplace.

Eldercare Calculator

To help employers estimate their productivity costs for working caregivers, we have created an Eldercare calculator. It can be accessed at:

www.eldercarecalculator.org

This site serves as a guide in determining a company's specific cost of eldercare. Employers can input the requested information, and can instantly view the results. This site is completely confidential, and no data will be collected; it is provided so individual companies can estimate their own lost productivity.

Resources for Employers

Websites

The following websites provide additional information about employment and caregiving:

- ◆ www.caregiving.org
- ◆ www.caregivers.org
- ◆ www.FamilyCaregiving101.org
- ◆ www.maturemarketinstitute.com

Booklets

When Employees Become Caregivers: A Manager's Workbook

www.medicare.gov/publications/pubs/pdf/11035.pdf

Work-Family Sourcebook for Employers

www.sandwich.pdx.edu/sourcebook.pdf

About this Estimate

The estimates in this update of the MetLife Study of Employer Costs for Working Caregivers done in 1997 are only estimates. They capture a moment in time and are based upon aggregate data that may or may not apply to all working populations of family caregivers.



References

Some of the studies and sources we examined are listed below.

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- ⁴ Scharlach, A.E. (1994). Caregiving and employment: Competing or complementary roles? *The Gerontologist*, 34, 378-385.
- ⁵ MetLife Mature Market Institute (2003). *The MetLife Study of Sons at Work: Balancing Employment and Eldercare*.
- ⁶ 2005 SHRM Benefits Survey, Society of Human Resource Management.

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