The Caring Company

How employers can help employees manage their caregiving responsibilities—while reducing costs and increasing productivity

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Managing the Future of Work

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Executive Summary

American companies are facing a caregiving crisis—they just refuse to acknowledge it. Rising health care and professional caregiving costs and changing demographics over the past few decades have put great pressure on American employees as they try to balance work and care responsibilities. Yet many employers remain largely oblivious to the growing costs of this hidden "care economy"—costs that hurt employers and employees alike.

While companies spend money, time, and effort on providing benefits, often those benefits are of little use to employees. By not offering benefits that employees actually want—and by not encouraging employees to use the benefits they do offer—companies incur millions of dollars of hidden costs due to employee turnover, loss of institutional knowledge, and temporary hiring, in addition to substantial productivity costs such as absenteeism and presenteeism.

The spectrum of care, from childcare to eldercare, ranges across every demographic in the organization. Workers of all ages and levels of seniority are affected. Given the lack of support at work, many employees hide the growing burden of caregiving responsibilities. They struggle to balance the responsibilities of work and caregiving, often dealing with the unexpected and recurring care obligations that require mental, physical, and financial resources to address them. Individual productivity suffers accordingly, inflicting a cost on the employer. Then, when the emotional and physical stress becomes too much, their capacity for work becomes impaired. Some respond by reining in their ambitions; others reduce their working hours; still others drop out of the workforce altogether. Eventually, employers often pay another major cost: They lose talented, trained employees.

This neglected care crisis is only going to worsen. The frequency and intensity of care obligations are sure to increase, putting more pressure on employees and employers in at least three ways. One, with the rising number of single-parent, two working parents, and other non-traditional families, employees have fewer resources to turn to as they shoulder greater caregiving responsibilities. Two, both women who work outside the home and those who work within the home shoulder a disproportionate share of caregiving responsibilities. That impedes them in several ways: in their ability to participate in the workforce as traditionally defined, in their ability to remain in the workforce, and in their ability to maximize their level of achievement in the workplace. All that depletes the talent pool of educated, experienced, and productive resources. Three, as more Americans enter the "sandwich" generation—in which they will provide care for both children and seniors simultaneously—the physical, emotional, and financial burdens of workers entering their prime earning years will grow markedly.

Many employers remain strangely unaware of the magnitude and impact of the changing demographics of care and their economic consequences. Surveys of U.S. employer and employee attitudes about caregiving reveal that there is a gross misalignment between what companies currently provide and what employees need. Consider the findings:

Employers do not measure and thus do not realize the extent to which employees are burdened by care: Many employers (52%) do not track data on their employees' caregiving responsibilities. Few employers, therefore, know the significant impact that caregiving has on the productivity of employees. In the employee survey, three out of four (73%) employees reported having some type of current caregiving responsibility.

In the absence of a supportive "care culture," employees worry that admitting to caregiving responsibilities penalizes their career growth: Few employees are willing to admit to their organizations that they are caregivers for fear that it will undermine their career prospects. Among self-professed caregivers, only 28% were willing to admit that caregiving harmed their careers. These caregivers perceived harmful consequences, such as demotivation due to a lack of challenging assignments (54%), lower salary increases or bonuses (50%), and an unsatisfactory career path (46%).

Employers do not realize the extent to which caregiving affects employee performance: Only a minority of employers (24%) responded that caregiving influenced workers' performance. In contrast, more than 80% of employees with caregiving responsibilities admitted that caregiving affected their productivity—specifically, their ability to perform their best at work all the time (33%), most of the time (14%), and sometimes (36%).

Employers grossly underestimate the direct and indirect costs of caregiving: The employee survey revealed that 32% of all employees had voluntarily left a job during their career due to caregiving responsibilities. Caregiving contributed greatly to the churn of younger employees:

50% of employees aged 26–35 years and 27% of employees aged 18–25 reported that they had already left a job due to caregiving responsibilities. The costs of turnover, when combined with the costs associated with reduced productivity, combine to form a substantial hidden cost of care for many employers.

Employers' higher-titled and more responsible employees are most likely to be affected: Within each of the age groups 18–25, 26–35, and 35–45, many more employees with titles like vice-president and higher had left a position due to caregiving conflicts. For example, in the 26–35 group, the percentage of people who had left a position rose higher at each position level: employee (23%); manager of employees (44%); manager of managers (53%); senior leaders (61%). Likewise, these age groups and positions were most likely to report that their productivity was frequently undermined.

Employers underestimate the spectrum of care responsibilities affecting the different demographics in the organization: Caregiving obligations arise with metronome-like regularity during an adult's working life. Employees cited caregiving in different stages of their careers. Employers frequently placed significant focus on maternity and adoption events. While the top reasons employees cited for leaving an organization were to take care of a newborn or adopted child (57%), followed by ensuing events like caring for a sick child (49%) or managing a child's daily needs (43%), the consequences of care went far beyond child-rearing. A third of employees who left a position reported taking care of an elder with daily living needs as a reason for leaving their job. Almost 25% did so to care for an ill or disabled spouse, partner, or family member.

Employers know that caregiving impedes employees' careers: Employers identified unplanned absences and missed days of work (33%), late arrival at work (28%), and early departure from work (17%) as the top three behaviors that always undermine career progression. Those are all behaviors that frequently arise due to an employee's need to respond to a caregiving obligation.

Employers do not provide the benefits that are valued by employees: Across 16 benefits examined, usage patterns were consistently and often woefully low. The benefit with the highest usage reported by employers was for paid time off, yet only 55% of eligible employees utilized the benefit, and only 59% of all employers surveyed offered the benefit. The most significant factors that contributed to workers quitting were: the unaffordable costs of paid help (53%); the inability to find trustworthy and qualified paid help (44%); the inability to meet work responsibilities due to increased caregiving responsibilities (40%)—all areas where employers could conceivably provide guidance, infrastructure, or support. Companies can and must do better—for themselves as well as their employees.

Employers must view the issue of caregiving through the lens of talent management, rather than exclusively as another potential expensive benefit. Moreover, they must accept that the tension between work and caregiving expresses itself both financially and culturally within the organization. Companies incur substantial and recurring costs due to a failure to account for their employees' caregiving obligations in terms of designing career paths, job descriptions, and benefits packages. Similarly, companies that do not acknowledge the near-universality of care concerns in their workforce create a culture in which employees are reluctant to make their caregiving obligations too apparent lest they pay a price for the disclosure.

In a "caring company," management will have to demonstrate commitment both by acknowledging its employees' care concerns and by investing in innovative solutions. It will require buying into a culture of care, an investment that goes beyond dollars to include time and leadership. By highlighting success stories and putting genuine effort into communicating with the workforce, providing benefits that address the actual needs of colleagues, and ensuring their utilization, caring companies can greatly enhance the effectiveness of their talent management.

Companies can make a start by conducting a regular care census. This critical first step would be to identify the magnitude and nature of a company's workforce's care needs; evaluate the relevance of its existing benefits package, and explore the plausibility of expanding the benefits or developing customized solutions; and to capture the returns associated with boosting employee retention and productivity. A care census would also help the company update its standard career paths to reflect the life paths of 21st-century employees. Such an approach would help employees better accomplish their predictable and unpredictable life events, while allowing companies to manage their talent pipelines more productively and predictably.

Committing to a caring company strategy and designing the tactics required to execute it well should be neither hard nor, ultimately, costly. The marginal return on investment, when calculated to include the all-in economics associated with reduced turnover and improved productivity, places a care-led strategy well within the reach of many companies. For caring companies, the care advantage goes well beyond improving employee engagement. It has the potential to be an important source of competitive advantage.

Why U.S. Employers Should Care About the Care Economy

Increasingly, American employers express alarm about the difficulty in finding experienced workers, and they voice their dissatisfaction with the quality of workers who apply for jobs. That discontent promises to get worse in the coming years—and it will transcend business cycles—because the current rate of change in the requirements of work substantially exceeds the capacity of America's skills development and education systems to keep pace. Moreover, changes in workforce demographics—especially the preponderance of women among the ranks of those pursuing and holding the advanced degrees that more and more employers require—will require companies to tap new pools of talent.

Wise employers will address that challenge in a variety of ways: building talent-management pipelines, investing in upgrading the skills of existing workers, and implementing work-based learning programs for young people. However, employers' highest priority should be retaining and improving the productivity of their current workforce. Productive workers who have proven themselves in a specific employer's workplace are invaluable assets. Enabling them to become even more productive, more consistently, is obviously beneficial to a company's performance. The economics of retaining those employees are equally compelling. In addition to maintaining continuity in operations, employee retention allows a company to avoid the substantial direct and indirect costs incurred when replacing a worker.

Helping employees address their personal caregiving obligations is an approach employers almost entirely overlook as a mechanism for maximizing employee productivity and minimizing turnover. The vast majority of those working outside the home actually have two work lives: one as an employee and the other as a care provider. The informal care economy is massive. In 2013, for example, the U.S. private-sector payroll was $5.6 trillion dollars, and the pool of unpaid care work in the U.S. was valued at $470 billion.[1] A 2015 AARP report estimated that, over the previous 12 months, more than 43 million adult Americans had administered unpaid care to an adult who needed support or to a child with special needs,[2] and that six out of 10 family caregivers held a job while providing unpaid caregiving support.[3] Nearly three out of four people who provided care to an adult either worked or had worked at the same time; two-thirds of caregivers were forced to make adjustments to their work-life balance, which ranged from minor inconveniences, such as tardiness, to leaving the workforce altogether; and one-fifth of caregivers had elected to take a voluntary leave of absence at some juncture.[4]

A pivot point

The tectonic shifts that are reshaping America's demographics are reaching a tipping point. The era of employers' indifference as to how their employees strike a balance between their personal and professional lives is ending. America's domestic workforce is stagnating in size, and the composition is changing along multiple dimensions. The U.S. Census Bureau warns that the 2030s will be a transformative decade. For the first time in the nation's history, the number of people 65 years and older will be more than the number of those under the age of 18.[5] In addition, many more women, of all ages, will be in the workforce. (See Figure 1.)[6]

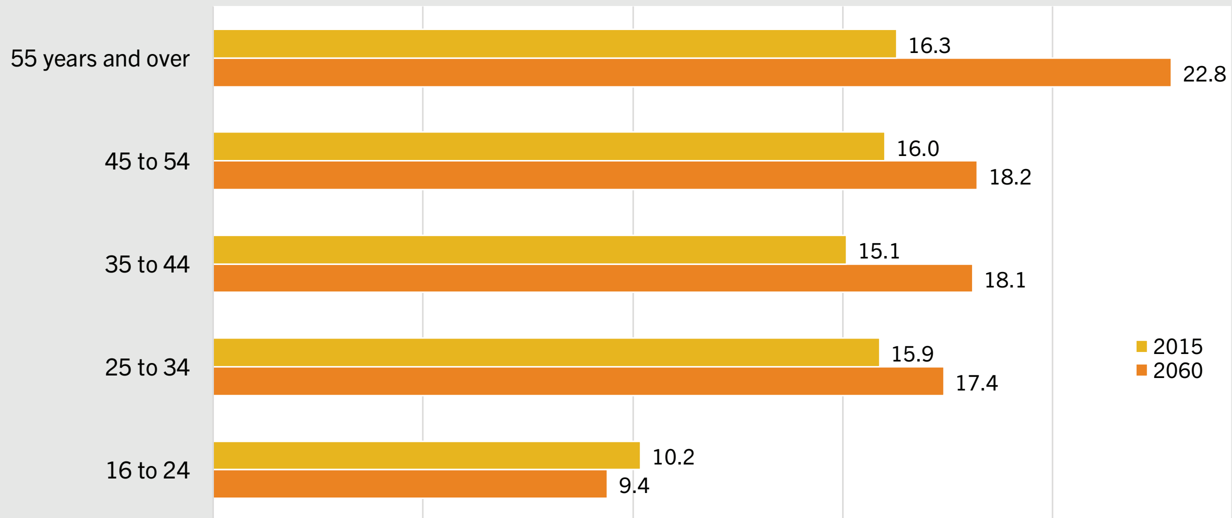
For U.S. businesses, those demographic changes foretell two challenges. One, *the demand for care will rise* as millions of Americans age. Much of the onus of providing that care will fall on the working-age population—draining the talent pool available for hire, especially women. Two, *the intensity of care required will increase* as a graying population deals with intermittent and chronic health issues. More workers will have substantial caregiving obligations, causing them to arrive on the job physically drained and emotionally distracted. Their workdays will be subject to unplanned interruptions, undermining their productivity and inhibiting their longer-term career prospects. For many, the tradeoffs implied will become unmanageable, triggering voluntary turnover. Even when they are able to perform at their best on the job, talented workers will often find themselves forced to rein in their career ambitions—or leave the workforce altogether—due to caregiving.

Businesses will ignore the looming care crisis at their peril. The rising demand for care portends an inescapable tightening in the labor market, particularly for positions requiring baccalaureate or post-graduate degrees. With the underlying logic of a typical career trajectory no longer rooted in the demographics of the post-World War II period in which traditional households dominated, and with women constituting an ever-increasing percentage of those earning degrees, employers will need to revisit career paths and reconsider their expectations of workers.

Businesses will also realize that the price of indifference is high. Currently, most employers underestimate the

Figure 1: Projected number of women in the labor force: Expected to grow over the 21st century

Millions of women in the labor force by age cohort



Note: The 2060 projections were based on the U.S. Census Bureau's previous population projections that were carried out in December 2014. They were an extension of the 2014–2024 labor force projections.

Source: Mitra Toossi, "A look at the future of the U.S. labor force to 2060," U.S. Bureau of Labor Statistics, September 2016. The data featured in this figure comes from an unpublished database that was created in preparation for Toossi's article.

hidden costs of caregiving to their business. Those include two types of costs.

Costs associated with turnover:

- ***Frequency of turnover costs:*** Many female and male employees leave their organizations due to care responsibilities. When a valuable worker leaves, the employer must either recruit and re-train a replacement—a costly undertaking even under the most favorable labor market conditions—or rely on some other means for getting the work done, such as automation or outsourcing.
- ***Lost institutional knowledge:*** Irrespective of when employees leave the workforce, they depart with valuable institutional knowledge and diminish their company's pool of talent. These costs are especially significant in senior and other highly skilled positions.
- ***Temporary hiring and overtime:*** The direct and indirect costs incurred to cover for absent caregiving employees can be a significant percentage of a full-time employee's annual compensation.

Costs associated with productivity loss:

- ***Absenteeism:*** When employees come to work late, leave early, or do not show up at work at all, it diminishes the organization's productivity.
- ***Presenteeism:*** The unpredictability of care events can also result in a distracted, multitasking worker tackling care-related responsibilities during work hours. That, too, undermines an individual's performance.
- ***Unexpected events:*** Unanticipated care events in the lives of workers that temporarily inhibit a worker's availability can impose direct or indirect costs on an organization.
- ***Replacement:*** Organizations also bear the cost of increased workload and the loss of productivity for supervising personnel and other colleagues, who are obliged to take up the slack caused by a colleague's care-related absence.[7]

Such costs are difficult to quantify. Employers rarely account for them while analyzing the costs associated with turnover, nor do they factor in such costs while evaluating potential investments to enhance worker productivity.

To probe the extent of misalignment between what employers offer and what employees need, the Harvard Business School's Project on Managing the Future of Work undertook two surveys (for Methodology, see Appendices I and II)—one of U.S. employers and the other of U.S. employees.

The employer survey revealed a widespread insouciance to employees' caregiving responsibilities:

- ***Employers do not systematically gather information on the care profiles of their workforce:*** They do not understand the nature and extent of their employees' care challenges.
- ***Most employers do not measure—or do not even see the need to measure—the hidden costs of caregiving to their company:*** Of those who do not collect data on the caregiving responsibilities of employees, many perceived no need to collect data. Others cited privacy concerns or a lack of resources.
- ***Employers invest little effort in communicating the availability of care-related benefits:*** They cling to the hope that the benefits they provide address the fundamental needs of employees adequately—even though utilization rates of most such benefits are very low.
- ***Employers characterize themselves as being supportive of caregivers:*** However, they also acknowledge that manifestations of caregiving responsibilities (such as tardiness, unplanned absences, and turning down work-related travel and promotions) damage employees' careers in ways that are tangible (e.g., lower salary, lower probability of advancement) and intangible (e.g., less interesting work assignments).

The employee survey revealed the cost of indifference incurred by employers:

- ***Care considerations intrude on the lives of most adults regularly and throughout their careers:*** When employers focus on maternity and adoption as a superordinate care event, they invariably underestimate the impact of an array of other care events that affect a significant percentage of workers over the course of their working lives. According to AARP, "42% of caregivers provide support to at least one of their parents; 15% for a friend, neighbor or another non-relative; 14% for a child with special needs; 12% for a spouse or partner; 7% for a parent-in-law; and another 7% for a grandparent or grandparent-in-law." Furthermore, among this pool of the surveyed caregivers, 28% had a child or grandchild under the age of 18 living in their household.[8]
- ***Caregiving considerations cause a large number of workers to quit their jobs:*** Nearly one-third of employees said that they had voluntarily left at least one job because of an inability to balance work and care responsibilities.
- ***Employees leave their jobs for reasons other than maternity and adoption:*** Significant numbers of workers reported leaving their jobs for a range of reasons from caring for a chronically ill child or spouse to looking after older relatives.
- ***Significantly, men were more likely to have already left a job over care concerns.*** Of the third of caregivers who reported having left a job due to caregiving responsibilities, a greater percentage of men (38%) reported having left a job than women (27%).
- ***The propensity for employees to leave a job was directly correlated to income and title:*** Highly titled, highly paid workers—those presumably with the greatest impact on and potential to improve a company's performance—were more likely to depart due to care conflicts than lower-paid workers.

In the next section, we will explore how the care crisis looms ever larger. After describing that context, we will discuss the survey results in the subsequent section.

The Growing Burden of the Care Economy

America's population has risen from 76 million in 1900 to 281 million in 2000.[9] Over that period, the gender ratio in the United States has evolved gradually from a majority-male population to a majority-female population.[10] Over the last 50 years, the American economy has become dependent on women, with female labor-force participation peaking at 60% in 1999.[11] More important, women represent a clear majority of enrollees in higher education: In 2015, more women had completed some college, or had a bachelor's degree, than men.[12] With more good-paying jobs expected to require a college degree in the future, U.S. employers will be more reliant on women to occupy hard-to-fill positions. Caregiving considerations, however, are likely to continue to impede the ability of women to occupy many of those jobs. Even though many men are taking up caregiving responsibilities, women still shoulder a disproportionate share of the caregiving load.[13] (See Figure 2.)

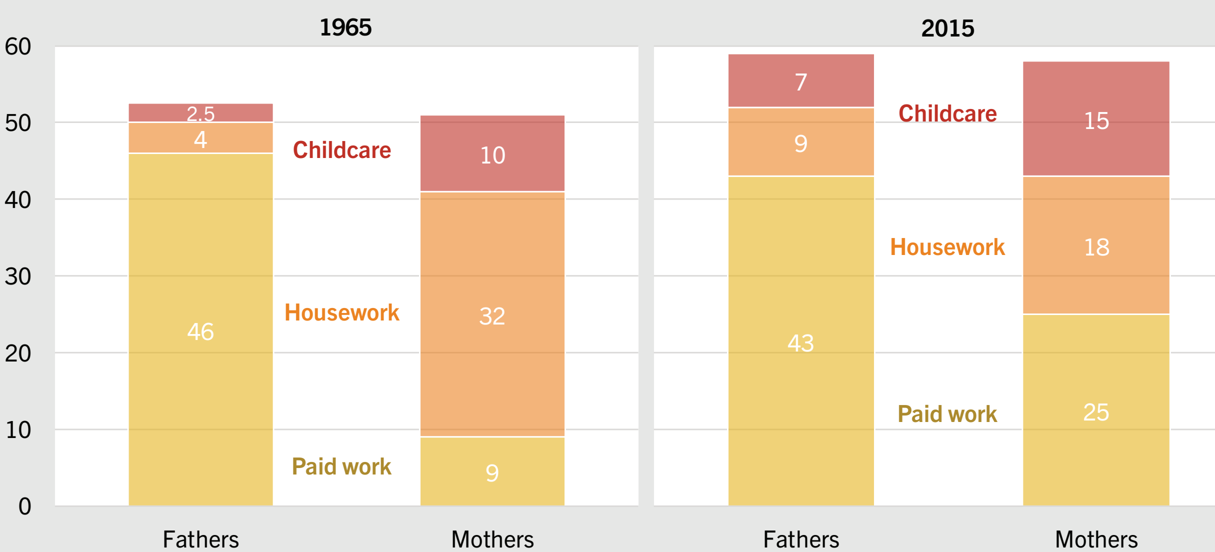
The impact of caregiving will become more pronounced as the U.S. economy approaches full employment. America's employers will need to reduce instances in which workers ambivalently leave the workforce as a consequence of caregiving obligations, as well as eliminate barriers to workforce participation and reentry. Currently, the choice to leave or remain out of the workforce often hinges on the ability of employees to balance their roles at work and responsibilities as caregivers. That will need to change. Employers will have a significant stake in monitoring and managing the growing burden of care on employees, such as an aging population, adult disability, chronic childhood diseases, and cognitive disability in the elderly.

Employers will also need to be cognizant of the increasingly diverse needs of employees, as the latter assume responsibility for an assortment of care events—some of short duration, others of indefinite duration. Finally, employers will need to acknowledge that the care needs of employees will span those of infants, children, spouses, parents, and other family members and acquaintances who lack the family resources to cope without the help of others.

The frequency and intensity of the care burden experienced by prime working-age adults will grow markedly in coming years, compounding the challenge. Three distinct trends illustrate the degree to which changes in demographics will contribute to an ongoing care crisis—one that will manifest itself in chronic shortages of skilled workers.

Figure 2: Allocation of parents' time: Men are spending more time on childcare, but women still shoulder the load

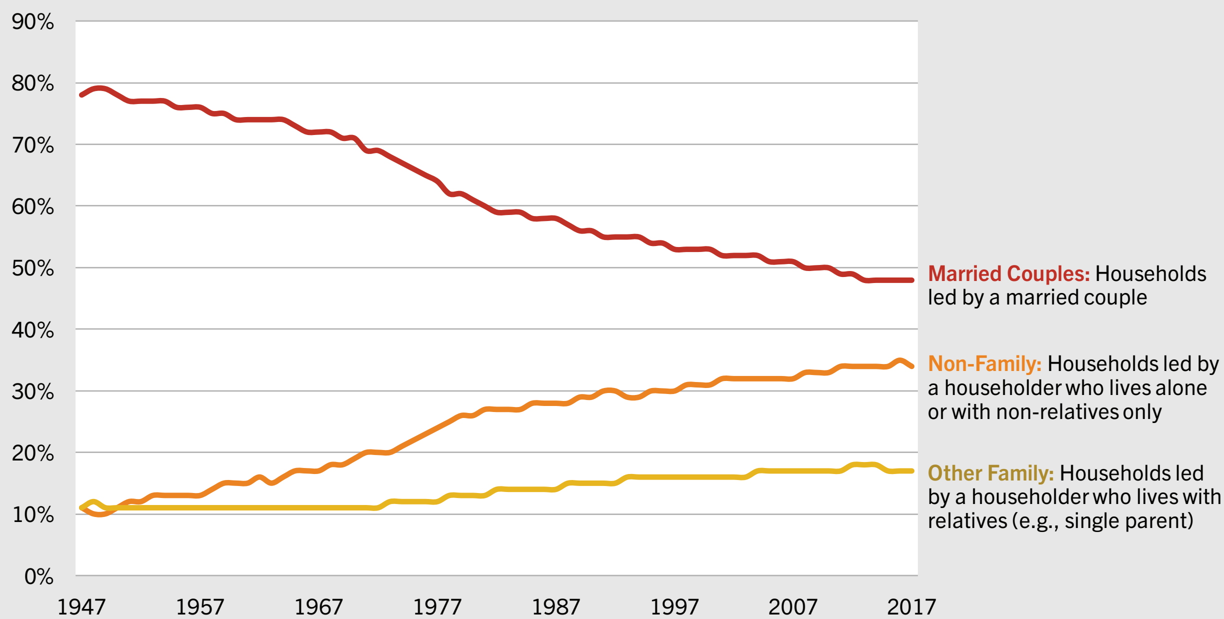
Hours spent on activity per week



Note: Paid work includes commute time.
Source: Kim Parker and Gretchen Livingston, "7 facts about American dads," Pew Research Center, June 13, 2018.

Figure 3: U.S. households over time: Rise in non-traditional households is reshaping caregiving

Percentage of all U.S. households



Source: *Percent of Households by Type*, U.S. Census Bureau, Decennial Census, 1940, and Current Population Survey, Annual Social and Economic Supplements, 1968 to 2017.

Recognizing the evolving composition of American families

The evolution in the size and shape of U.S. households has greatly influenced the ability to provide informal care. Today, fewer household members share an employee's care responsibilities. Down from large households of seven or more people in the early 20th century, by 2000, the average U.S. household consisted of fewer than three people. One in four households had just one person. Married-couple households accounted for 78% of all households in 1950, but made up just 52% of all households by 2000.[14] A nuclear family with one breadwinner—traditionally a male—and a spouse who works full time in the home providing care for children, the elderly, the ill, or a disabled family member is no longer the norm. "Non-family households"—consisting of Americans living alone or sharing living arrangements with unrelated people—have grown to 34% of all U.S. households. (See Figure 3.)

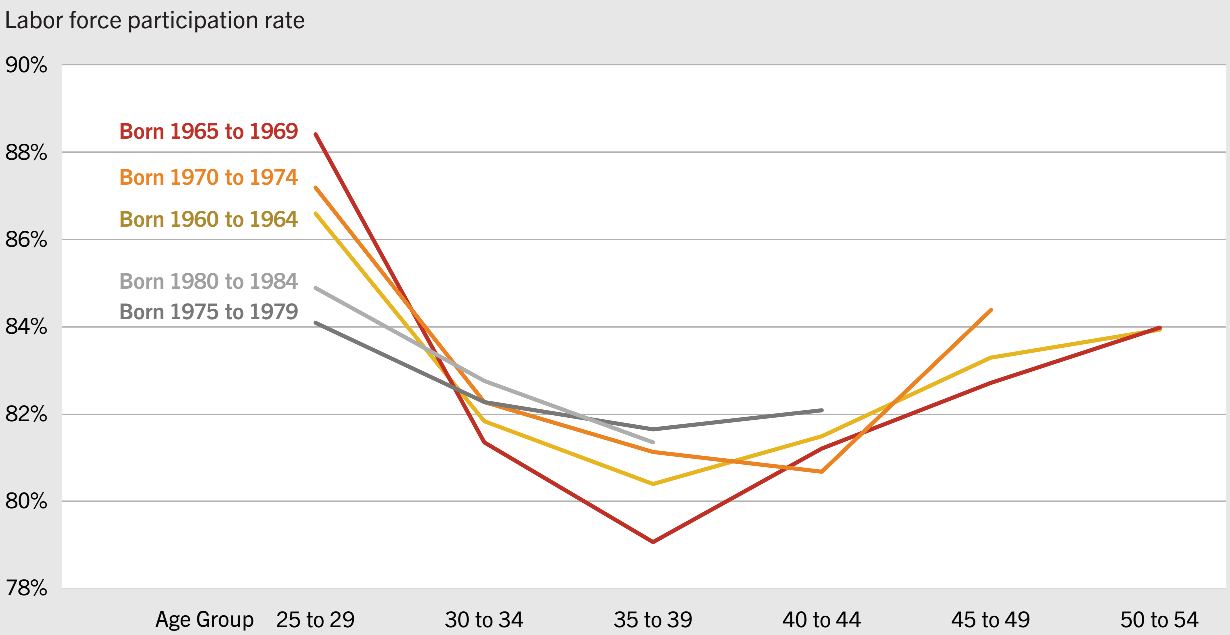
Not only are there vastly more women working outside the home today, there are more lesbian, gay, bisexual, and transgender (LGBT) families and blended families.[15] The evolution of the modern American family has not only made caregiving responsibilities more complicated, it has broadened the very definition of what it means to be a caregiver.

- ***More childcare responsibility on single-parent employees:*** Single parenting is on the rise.[16] In 1960, 88% of all children in the United States lived in a two-parent household, and only 8% lived with a single mother. In 2018, 23% of children were living with a single mother.[17]

- ***Rising burden of care on employees in non-traditional households:*** LGBT employees often provide care, not only to their families of origin, but also to networks of friends, and to "families of choice."[18]

- ***Growing economic insecurity of seniors:*** There is growing anxiety in the U.S. that people between the ages of 55 and 70 (roughly 15 million households) will not have the resources needed to maintain their living standard in retirement.[19] The Employee Benefit Research Institute found that 68% of families headed by people aged 55 and over were burdened by debt, up from 54% in 1992.[20] Seniors in financial distress will be forced to turn to children, family, and friends for support and caregiving.

Figure 4: Labor force participation rates of college-educated females by age: Women exit the labor force during key career-building years



Source: Sandra E. Black, Diane Whitmore Schanzenbach, and Ryan Nunn, in "The Recent Decline in Women's Labor Force Participation," *The 51%: Driving Growth through Women's Economic Participation,* edited by Diane Whitmore Schanzenbach, and Ryan Nunn (Washington, D.C.: Brookings Institute, 2017), p. 4.

Those trends all suggest that the caregivers of tomorrow will face even greater demands on their time and energy than they do today. Already, the average American family caregiver spends roughly 24 hours per week providing care; one in four spends more than 40 hours a week on caregiving responsibilities.[21] As Americans age and the cost of professional caregiving remains high, employers can expect those numbers to rise sharply, with more employees needing to shoulder personal caregiving responsibilities.

Removing barriers to female workforce participation

Since the end of the Great Recession, the vast majority of jobs created in the U.S. require either a bachelor's degree or post-graduate education.[22] Over the last several decades, women have become an ever-increasing percentage of post-secondary enrollees and graduates. In 1970, only 21% of women aged 25–64 years had an associate's or four-year college degree; by 2010, 66.4% of women in that age group had an associate's degree or were college graduates.[23] Women now earn 52% of doctoral degrees and 57% of master's degrees conferred by American universities.[24]

While labor force participation is high in younger women, however, as women age, they continue to drop out of the workforce or scale back their commitment to work outside the home. That pattern persists decade after decade. (See Figure 4.) Much of the highly educated female workforce in the U.S. at one point or another "opts out, ratchets back, or redefines work," due to caregiving responsibilities.[25]

A 2009 Center for Work-Life Policy survey of "highly qualified" women (those with advanced degrees or with high honors undergraduate degrees) found that, among those who dropped out of the workforce, 69% said they would not have done so if their workplace had offered more flexible work arrangements.[26]

If employers are to ensure that women stay in the workforce and continue to contribute at high productivity levels, they will need to:

- ***Recognize the burden of caregiving on women employees:*** Women in the United States shoulder a disproportionate share of the unpaid caregiving workload. Despite the rate of labor-force participation for American women aged 25–54 rising from 50% in the 1970s to nearly 75% by 2017,[27] women are still an overwhelming majority (75%) of caregivers.[28] Moreover, women tend to deal with the more difficult tasks of providing eldercare (bathing, toileting, and dressing) than men.[29] Even in married, two-income households, women are three times more likely to be the spouse carrying the additional "mental load" of everything from registering children for extracurricular activities and setting their schedules to managing family finances and handling many home maintenance tasks.[30]

- ***Determine the loss in productivity due to women balancing care and careers:*** Women (63%) are more than twice as likely to miss work to take care of sick children, compared with men (29%).[31] In the absence of meaningful familial support or the acknowledgment from employers of the pressures caused by care obligations, women at work can succumb to presenteeism. Nearly three in five women admit that care responsibilities are on their minds while they are at work.[32]

With female workforce participation in decline since 2000,[33] retaining women in the workforce and maximizing their productivity is a priority for U.S. policymakers and employers. From a policy perspective, America needs to revisit its stance on care-related protections, such as mandated maternity leave. In parallel, employers need to pay attention to the care concerns that undermine the productivity of workers and inhibit their participation in the workforce. That is particularly true for women workers. Employers will need to attract and retain female talent throughout their career paths—from entry to middle management to the C-suite. For that ambition to be realized, employers will need to reconsider how they support women through the spectrum of care events over the entirety of their careers, far beyond maternity and adoption events.

Accounting for the growth of the "sandwich" generation of caregivers

In 2013, the Pew Research Center estimated that 47% of all middle-aged Americans were "sandwiched" between providing for the needs of parents aged 65 and older, while also raising children or providing for an adult child 18 years and older.[34] Today, four out of 10 caregivers find themselves in high-burden sandwich situations,[35] as they juggle a career, childcare, and eldercare responsibilities. Faced with intensifying demands, the sandwich generation provides financial, caregiving, and emotional support.[36]

The rising costs of health care has put pressure on Americans to offset those costs by providing more informal, personal care for older family members. Caring for geriatrics often involves more-complex tasks than child-rearing.[37] In addition to supporting elders in basic daily activities (bathing, dressing, feeding, and transferring from chair or bed), caregivers to elders also frequently assist with complex financial management issues, transportation, and other daily activities.[38]

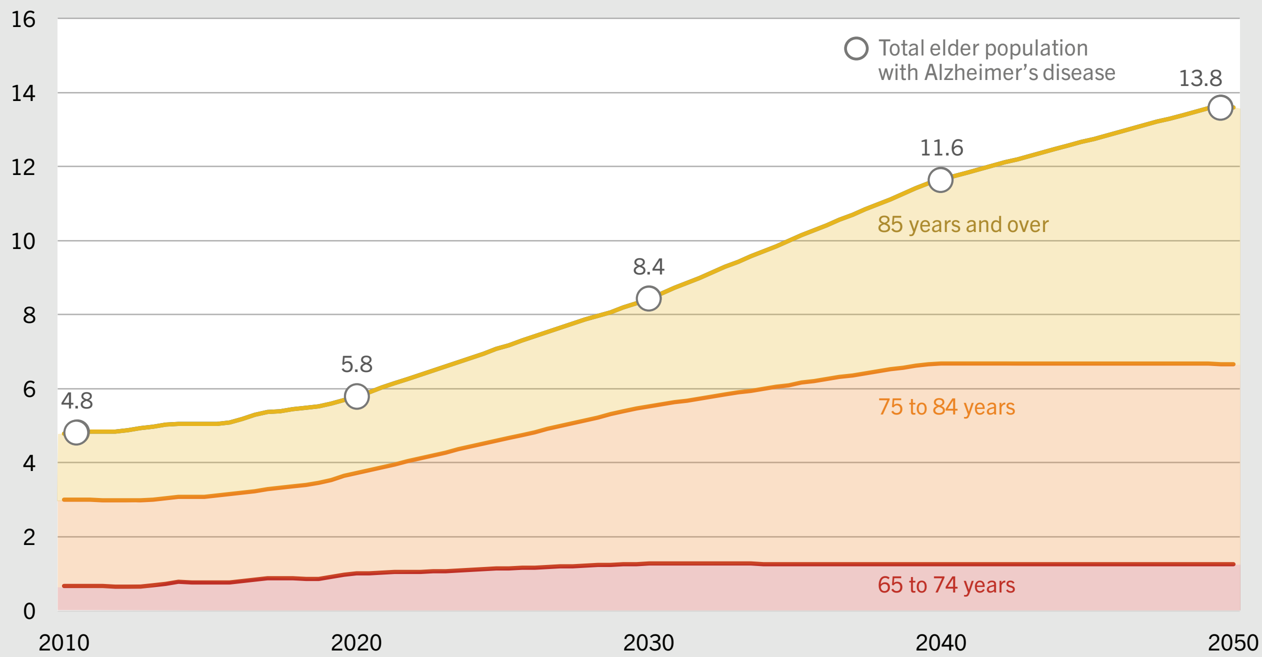
In 2006, the MetLife Mature Market Institute conducted a study on the effect of employees providing care to elders on productivity in the United States.[39] It noted that, in a majority of cases, caregiving compromised the ability of employees to work and often resulted in reduced hours, dropping out of the workforce, or early retirement.[40] AARP estimates that eldercare already costs U.S. employers "$6.6 billion to replace employees (9% left work either to take early retirement or quit) and nearly $6.3 billion in workday interruptions (coming in late, leaving early, taking time off during the day, or spending work time on eldercare matters)."[41] By understanding the needs of the sandwich generation, employers can start stemming the hidden costs.

- ***Acknowledging the burden on employees due to high costs of care:*** The rising cost of both professional health care and childcare is putting enormous pressure on employees to provide support to family, friends, and neighbors when illness, injury, or other events arise that require short- or long-term care. For example, the average childcare service center costs nearly $10,000, more than 30% of the nation's median individual income.[42] At-home childcare is even more expensive. According to Care.com's "Care Index," the average cost of such services is $28,354 per year, and in big cities, like Boston and San Francisco, can exceed $34,000 a year.[43] Similarly, retirement home costs often exceed $80,000 a year, and in-house care for elders can surpass $3,000 per month.[44]

- ***Preparing for an escalation in the impact of the workforce's caregiving needs:*** Childcare is still the biggest caregiving obligation for most adults, despite declining fertility rates.[45] For some parents, that task will become profoundly complicated due to health care issues confronting their children. Recent decades have seen nothing less than an explosion in diagnoses for multiple, serious conditions among children. Examples abound: In 2000, one in 150 children identified with autism spectrum disorder. By 2014, the frequency increased to one in 59.[46] The estimated number of children aged between 4–17 years diagnosed at some point with attention deficit hyperactivity disorder (ADHD) went from 4.4 million in 2003 to 6.4 million in 2011.[47] Young Americans aged between 10–19 years saw a rapid increase in Type 1 and Type 2 diabetes between 2003 and 2012.[48]

Figure 5: Projected U.S. elder population with Alzheimer's: Growing need for care as America ages

Millions of people



Source: Liesi E Hebert et al., "Alzheimer Disease in the United States (2010–2050) Estimated Using the 2010 Census," *Neurology 80*, no. 19 (2013). pp.1778-1783.

Similarly, as Americans live longer, the nation must brace itself for a population of seniors with higher levels of both physical and cognitive challenges. Consider Alzheimer's: The size of the population with Alzheimer's in America is expected to almost triple, from 5.7 million in 2018 to 14 million in 2050. (See Figure 5.)[49] The Alzheimer's Association estimates that currently more than 16 million Americans are providing unpaid care for people with Alzheimer's or other dementia—a hidden cost of more than $232 billion.[50]

By 2020, one in four Americans will be over the age of 55.[51] Burgeoning numbers of middle-aged Americans will face a future where they will need to cope with rising intensity of care in both childcare and eldercare—as well as rising cost of caregiving and health care.[52] In the absence of any care infrastructure, more workers will find it harder to justify staying in the workforce or, if they do, to give their best at work consistently. Historically, U.S. employees have silently borne the cost of the out-of-view care they provide. In the future, employers anxious to retain and attract skilled works will need to work to offset some of those burdens. Whether it is technology-based innovations, new models for workforce management, or structural solutions to share the burden of care, labor market conditions will compel employers to consider making investments that reduce the impact of care-related concerns on employee productivity and retention.

Employer Versus Employee: The Misaligned Economics of Care

To understand how prepared employers and employees are for the looming care crisis, we conducted two surveys (see Appendices I and II for survey methodology). The first surveyed 301 human resources leaders and business owners in the United States; the second collected responses from more than 1,500 U.S. employees with current or anticipated unpaid caregiving duties.* Most of the workers surveyed were employed full time; the remainder were employed either part time or working on contract, freelance, or in temporary jobs.

Both surveys focused on 16 categories of benefits that are most commonly available in the private sector. Rather than focus on care issues in isolation, the research addressed the issue of care-related benefits within the broader context of the employer-employee relationship (for example, how employers evaluate the importance of offering care benefits as part of their entire benefits program, and how employers and employees view the impact of caregiving responsibilities on career paths).

For the purpose of analysis, the survey classified benefits into accommodative and appropriative benefits. *Accommodative benefits* are those that do not require additional expenditures on the part of the employer. They are, instead, steps the employer can take to provide a more flexible—and thus more accommodating—work environment for their caregiver employees. Such benefits include support for retention-oriented leave programs or flexible ways to manage working hours, such as telecommuting or job sharing. *Appropriative benefits* are those that involve a direct expenditure by the employer. Some are support services of which the employees can avail themselves, such as counseling or seminars on caregiving topics. Others are investments in care-service infrastructure such as on-site childcare.

The employer survey showed that accommodative benefits (flexible work hours and leave) are much more widely offered than appropriative benefits (support programs and care services). Nearly two-thirds of all employers offer flexible work hours, the most commonly offered benefit, followed by leave policies. Far fewer employers offered appropriative benefits, with just 39% offering counseling services, the most common appropriative benefit. (See Figure 6.)

By comparing employer and employee responses on the perceptions, usage, and efficacy of benefits, the surveys helped identify the *misaligned economics* of the current investments in America's care economy.

Employers do not nurture a "care culture"

As with all surveys, we embarked on this effort with a hypothesis. We postulated that, in the absence of a culture in which employers acknowledge the care needs of employees and encourage the usage of care benefits, employees are inhibited about raising their care concerns and diffident about taking advantage of the benefits provided by their employer. Most employees do not see enough examples of colleagues thriving and prospering in the organization, despite their care responsibilities; however, many employees do see examples of colleagues falling behind due to the burdens of care. Worse, while employees hear their employers proclaim that they are concerned about their colleagues' caregiving needs, they do not see management "walk the talk." Instead, employees observe the apparent reluctance of senior management to use care benefits. That sends a mixed message. Employees hear their employers voice their commitment to supporting caregivers, but they witness many of their supervisors eschewing care benefits and suspect their colleagues suffer career consequences due to care conflicts. That suggests many companies have inadvertently created a culture in which employees are reluctant to make their caregiving concerns known—and that the reluctance to share is, itself, undiscussable.

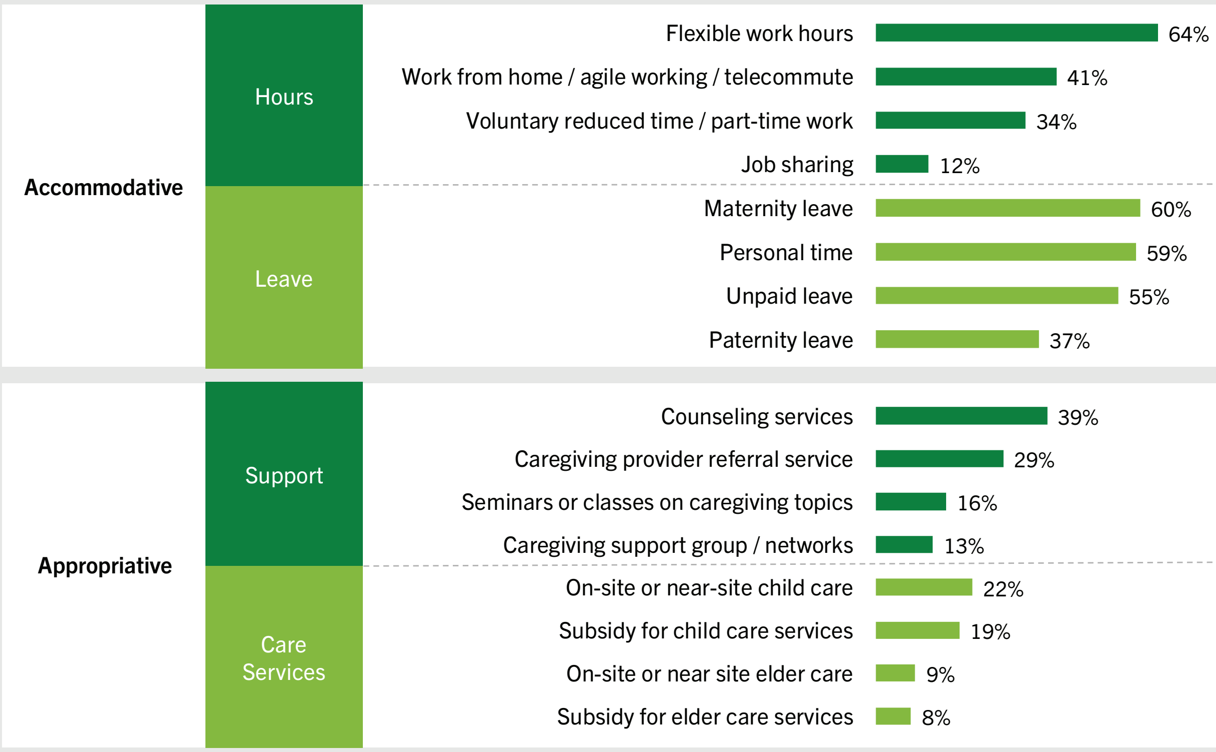
The survey results confirmed there was merit to those beliefs. For one, the survey underscored that few employers are aware of the magnitude of the career-versus-care challenges faced by employees. The employee survey revealed that the issue of caregiving is not just hiding in plain sight. It is much too significant in size to ignore—as many as 73% of employees reported having some type of current caregiving responsibility.

The survey also confirmed how diffident employees were about acknowledging the impact of their care responsibilities at work. When we asked employees if their caregiving responsibilities negatively affected their careers, a majority (68%) reported that that they did not feel that to be the case; only 28% expressed the belief that care obligations affected their career directly (such as getting demoted, having limited access to opportunities, or being passed over for a promotion). (See Figure 7 on Page 14.) That finding would, in and of itself, indicate that the career-versus-care conflict is limited to a material minority of the workers surveyed. However, that

*Caregiving is defined as providing unpaid assistance and other support to family members or others with physical, psychological, or developmental needs.

Figure 6: Care-related benefits available to employees: Flexibility and leave are more common than subsidies and support services

Percentage of employers that offer the following benefits to employees



Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

minority revealed that the consequences of caregiving were significant relative to their career trajectories.

The responses to the follow-up questions put to the 28% of employees who asserted that care responsibilities had hurt their career revealed the high price those employees believed they had paid. More than half—54%—reported that care responsibilities resulted in demotivation due to a lack of challenging assignments coming their way; 50% believed they received lower salary increases or bonuses; and 46% said they no longer had a satisfactory career path.

Intriguingly, employees who could be characterized as having more organizational "power"—those earning higher incomes and occupying more-senior roles—reported the greatest anxiety. Employees with higher levels of income felt more emboldened to acknowledge the issue; just 19% of employees below the poverty line (with an annual income of less than $25,000) admitted to a negative impact on their career due to caregiving, compared with 36% at the top income level. Similarly, the more-senior employees were more likely to believe that care obligations had negatively affected their careers, compared with more-junior employees. Male employees (35%) felt care responsibilities hurt their career more than female employees (23%). (See Figure 7 on Page 14.)

To test the hypothesis further, we asked employees to assess how caregivers were treated in their organizations more generally, instead of dwelling solely on their personal experience. (See Figure 8 on Page 15.) A majority of employees agreed that caregivers suffered consequences due to their responsibilities. Consider:

- 59% of all employees agreed that: "Caregivers are perceived to be less committed to their careers than non-caregivers." Once again, more men (40%) than women (25%) strongly agreed with the statement. Similarly, many more workers earning more than $100,000 annually (46%) strongly agreed compared with employees earning below the poverty line (16%).
- 55% agreed that: "In my experience people who are caregivers are less likely to progress at the same rate as their peers even if their input is similar."

- 52% agreed that: “The culture of my organization is not as supportive as it could be around the career progression of caregivers.”

It should be noted a majority of both employers (63%) and employees (63%) agreed with the statement: “My organization has an inclusive culture that treats caregivers fairly.” The survey findings thus revealed the “care paradox” that besets most organizations: While everyone in principle believes in and expresses support for nostrums about “inclusion” and “fairness,” in practice employees believe that many of their colleagues pay a substantial price because of having caregiving responsibilities.

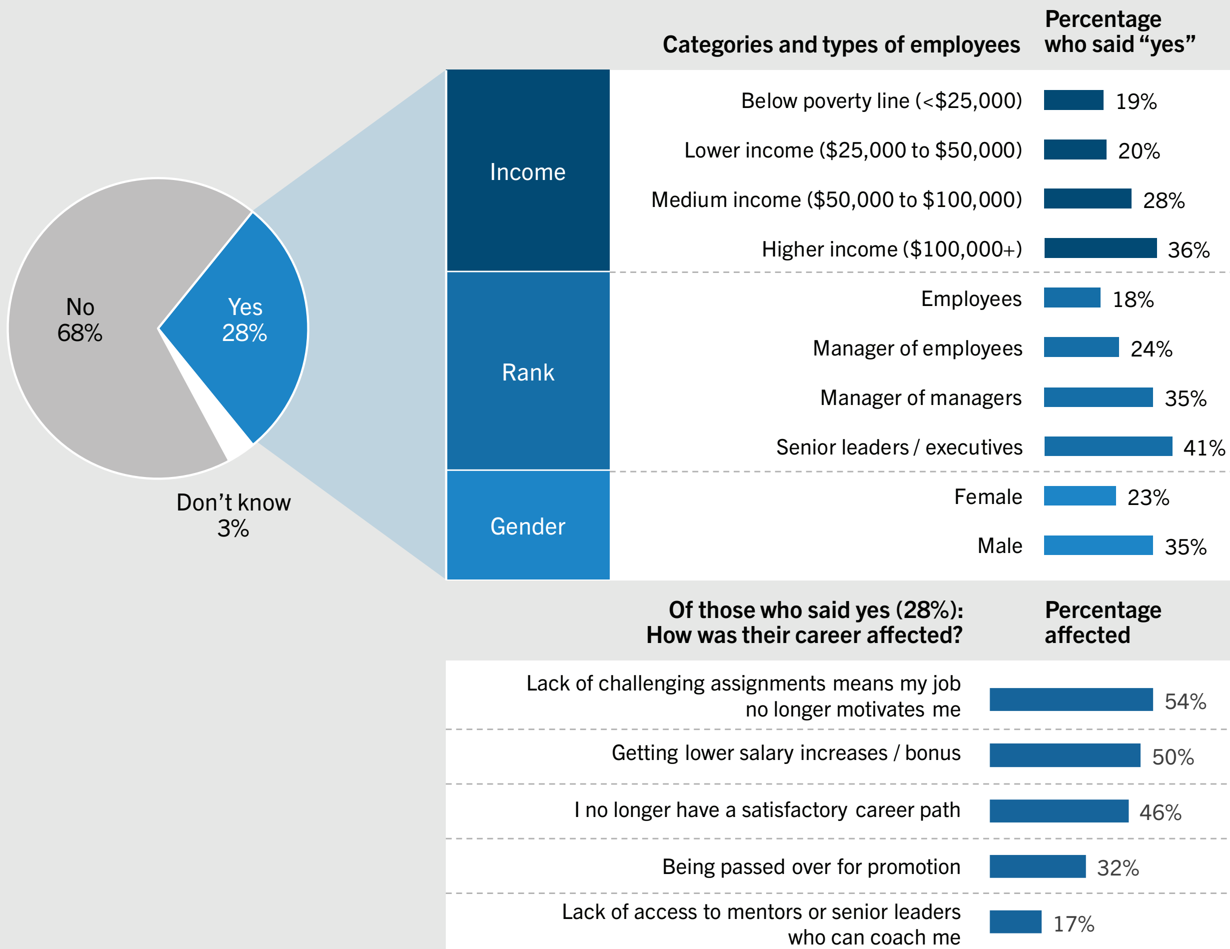
That juxtaposition suggests that employers have important questions to ask themselves about what causes a large percentage of their employees to make such attributions concerning the attitudes of both management and their colleagues. Widely shared impressions such as these strongly influence a corporation’s culture and are unlikely to be revealed through standard employee attitude surveys.

Employers do not measure their organization’s care demographics

Most employers provide care-related benefits, especially accommodative benefits (such as flex hours, maternity leave, and time off without pay) that give temporary or episodic relief to employees from their professional obligations so that they can meet their short-term caregiving obligations. However, there is little evidence that employers understand the broad spectrum of enduring

Figure 7: Employees who believe that caregiving hurt their careers: Higher ranked, higher income, employees acknowledge the impact more

Employees were asked if their caregiving responsibilities negatively affected their career



Source: “Survey of U.S. Employees on Caregiving.” Project on Managing the Future of Work, Harvard Business School.

Figure 8: Attitudes towards caregivers at work: Employees and employers are caught in a care paradox

Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School; "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

caregiving responsibilities that their employees confront. That is because most employers do not track key aspects of their organization's care demographics, such as:

- The extent of the employee population affected;
- The predictable timing of care milestones in employees' lives as they age;
- The changes in the demand for care solutions, due to factors like the changing age profile of their workforce or the increase of serious chronic illnesses among children and the elderly.

The employers survey showed that a majority of firms (52%) do not keep track of their organization's care demographics, leaving them oblivious to the nature and magnitude of their workforce's care issues. The extent of data collection was surprisingly low, even for common caregiving responsibilities that employees often voluntarily disclosed to employers (e.g., the birth or adoption of a child). Only 26% of employers reported that they gathered information on their employees' needs and obligations on such care issues.

The failure to understand the enterprise's care demographics and the spectrum of care related to the demographics lies at the heart of many of the misalignments between employers and their employees.

Employers do not measure the all-in economics of care benefits

In the absence of measurement, it is unsurprising that few employers know the true return on investment generated by providing care benefits. Just over a third of all employers surveyed (38%) believed that caregiving responsibilities had no impact on employee performance at their organization. Another 38% were on the fence or professed not to know. Only 24% recognized that caregiving had a direct impact on their workers' performance.

By contrast, when employees were asked whether caregiving affected their ability to perform at their best, they acknowledged that caregiving responsibilities took a toll on the quality of their work. Of those employees who currently had caregiving responsibilities, four out of five employees acknowledged that caregiving affected their ability to perform their best at work: all the time (33%); most of the time (14%); and sometimes (36%). Only 18% suggested that caregiving never affected their ability to perform at work.

In response to an open-ended question on why they did not measure the impact of their workforce's caregiving responsibilities, employers cited various reasons. (See Figure 9.)

Indicative comments included:

- No perceived need to gather caregiver data: "There hasn't been a need;" "Not necessary in our firm;" "There's no need for that."
- Privacy concerns: "Confidentiality is very important;" "We have concerns over data privacy;" "It's none of our business;" "Too close to a HIPAA violation."
- Lack of resources: "Too many man hours;" "We don't have enough staff to track it;" "No time."

Employers underestimate the hidden costs of employees' caregiving needs

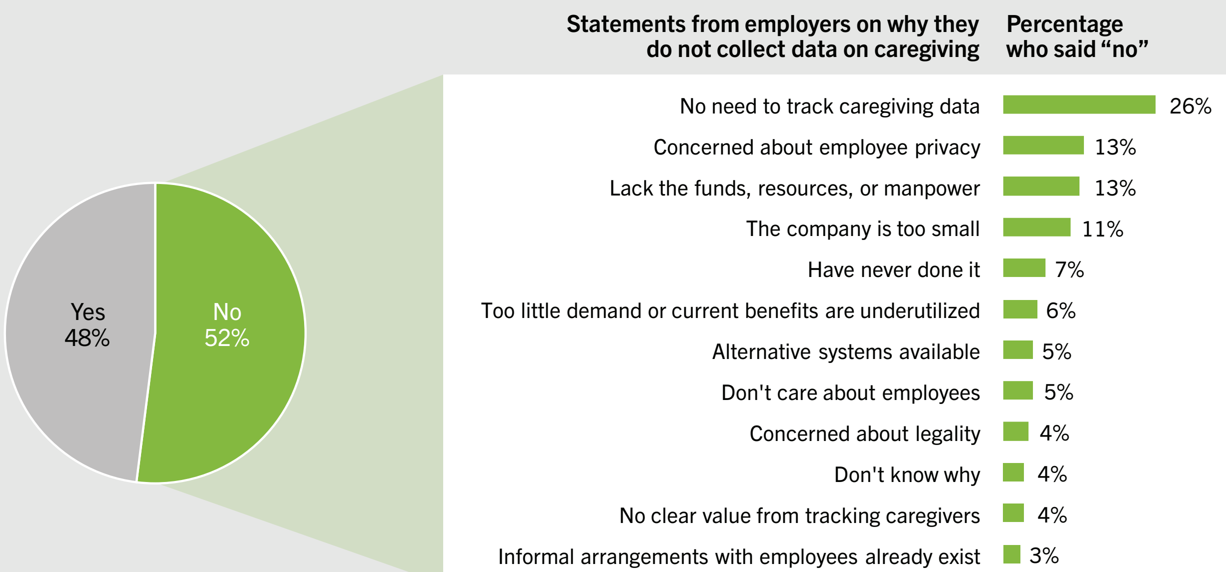
Most employers do not measure the impact of their employees' caregiving obligations on their organizations. Yet many employers cling to the perception that the costs are, at worst, marginal. That supports their assumption that tracking their workforce's care demographics and measuring the associated costs is a superfluous exercise. As one employer said: "The volume of use of caregiving is low enough that it is not necessary to track it."

In the absence of hard data, few employers understand just how profound an effect caregiving has on the organization's costs and performance in tangible and intangible ways. Consider:

- ***Caregiving directly contributes to employee turnover:*** Most organizations recognize that, from time to time, employees will either scale back their work hours by shifting to part-time, temporary, or contingent work, or will leave the workforce altogether due to caregiving responsibilities. However, very few organizations actually measure the extent of churn caused by caregiving obligations.

Figure 9: Data collection on caregiving: Many employers see no value, worry about privacy

Employers were asked if they collected data on the caregiving responsibilities of their employees



Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

The employee survey revealed that nearly one out of three, or 32%, of all employees had voluntarily left a job during their career due to caregiving responsibilities. Each such departure would have brought in its wake the real and intangible costs related to hiring and training a replacement, providing overtime or other accommodations by incumbents, or accounting for the risk that the newly hired employee will fail or leave voluntarily, triggering the cycle over again. Those costs could rise higher still in a tight labor market or for positions that are hard to fill.

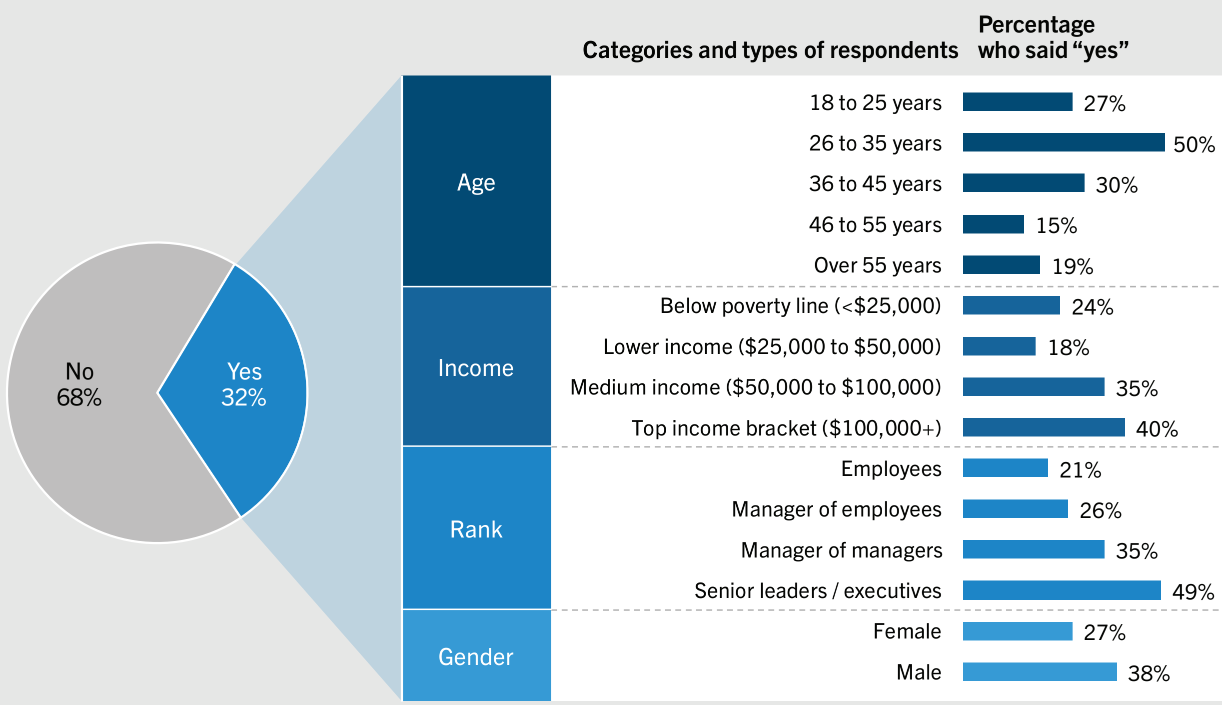
The survey showed that several populations were more likely to resign from a position compared with others. Younger employees were more likely to leave relative to older employees: 50% of employees aged 26–35 years and 27% of employees under the age of 26 reported that they had already left a job due to caregiving responsibilities. (See Figure 10.) Since those employees came from prime ages for family formation and child-bearing, that is hardly a surprise. However, losing younger talent can be particularly costly for companies, given the growing importance of areas in which the population of skilled workers skews to the young, such as digital marketing and advanced technologies like artificial intelligence, advanced analytics, and machine learning.

- ***Caregiving disproportionately affects a company's most experienced, highest paid workers:*** The survey revealed that workers in the upper reaches of an organization—those with the highest incomes and titles—were the most likely to leave a company because of irreconcilable tensions between the requirements of work and home. The costs of losing such highly paid, influential colleagues is significant at any time. Add to that the hidden, indirect costs associated with losing the cumulative experience in the organization and the demoralizing effect on other colleagues, and the difficulty and costs associated with replacing more-senior, better-credentialed employees in a vibrant economy make such losses all the more painful.[53]

- ***Caregiving undermines the ability of employees to perform their best work:*** Both employers and employees acknowledged that caregiving responsibilities frequently resulted in presenteeism behaviors that adversely affected employee career progression within their organizations. This "distraction factor" was especially true in "high achievers"—employees between the ages of 25–35 years, who had senior executive titles and who managed other managers. A majority (88%) of those high achievers said that caregiving regularly impaired their ability to perform their best at work. (See Figure 11 on Page 18.)

Figure 10: Employees who left a job due to caregiving: Young, high-earning men were more likely to have left

Employees were asked if they had ever left a job because of caregiving responsibilities



Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

- ***The spectrum of caregiving obligations affects employees regularly and predictably at different stages of their career:*** A closer look at the 32% of employees who admitted to leaving a job due to caregiving showed that this is a multigenerational issue. Care obligations can arise at one or more stages of a worker's career. Employees cited taking care of a newborn or adopted child (57%), caring for a sick child (49%), or simply managing a child's daily needs (43%) as the top three reasons for leaving. However, the obligation to provide care for other adults also featured prominently. A third of employees who left a position (32%) cited taking care of an elder with daily living needs as the reason. Almost 25% did so to care for an ill or disabled spouse, partner, or extended family member.

Employers are aware that caregiving affects employees' careers

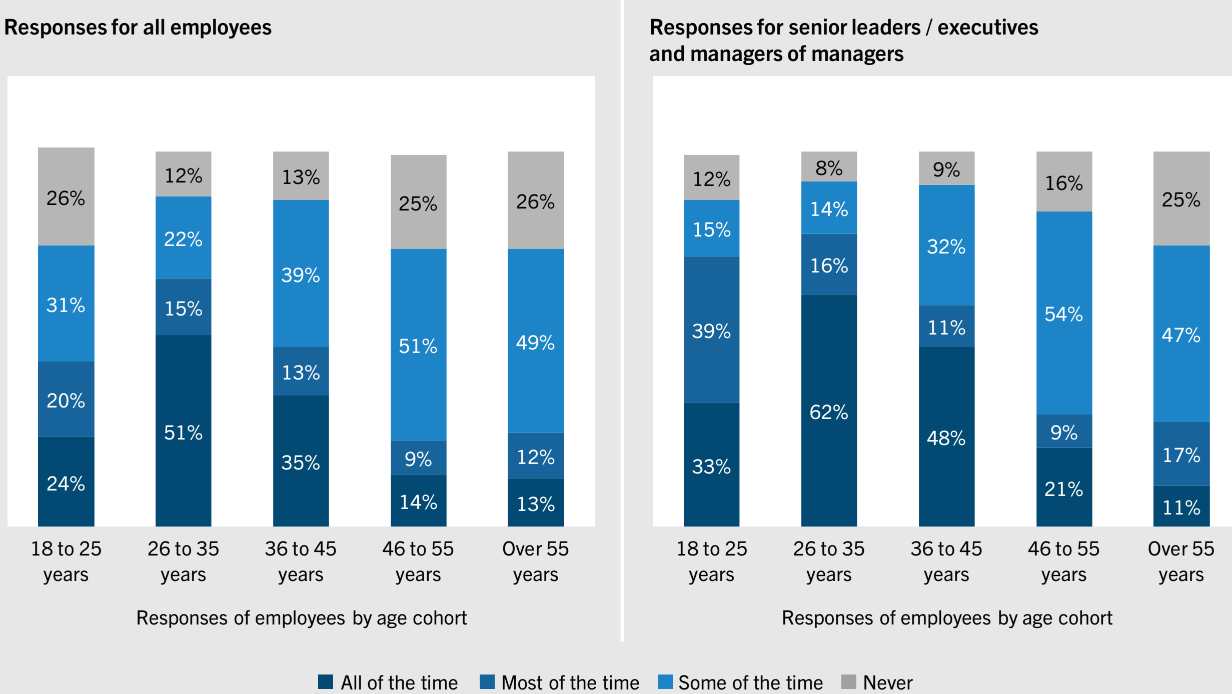
Caregiving obligations manifest themselves in specific actions or behaviors of the affected worker. When asked what behaviors impede an employee's career progression, employers unerringly identified behaviors that arise as a function of informal caregiving: Unplanned absences and missed days of work (33%), late arrival at work (28%), and early departure from work (17%) were the top three behaviors that undermine career progression.

Employees were fully aware that those behaviors result in retarding their career prospects. Employees identified late arrival at work (49%) as the caregiving behavior that most negatively affected their career progression, followed by moving to a different role within the organization (37%), and increased days of working remotely (36%). Equal percentages of employees and employers identified unplanned absences (33%) and leaving work early (26%) as harmful to careers.

The juxtaposition of the two survey results highlights that it is an open secret in most organizations that employees are burdened with care issues and that many will pay some price as a result. (See Figure 12.)

Figure 11: Caregiving's effect on productivity by age group: Younger as well as higher-ranking employees tend to struggle more

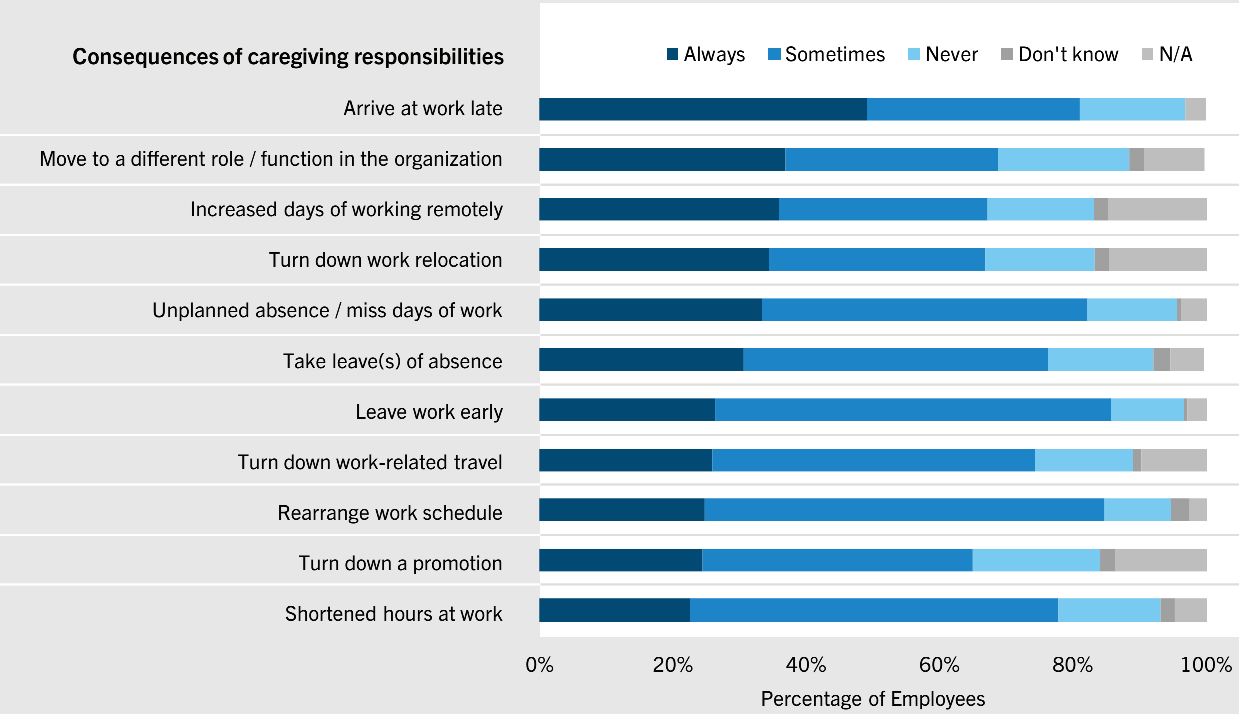
Employees were asked to what extent, if at all, caregiving affected their ability to perform at their best at work



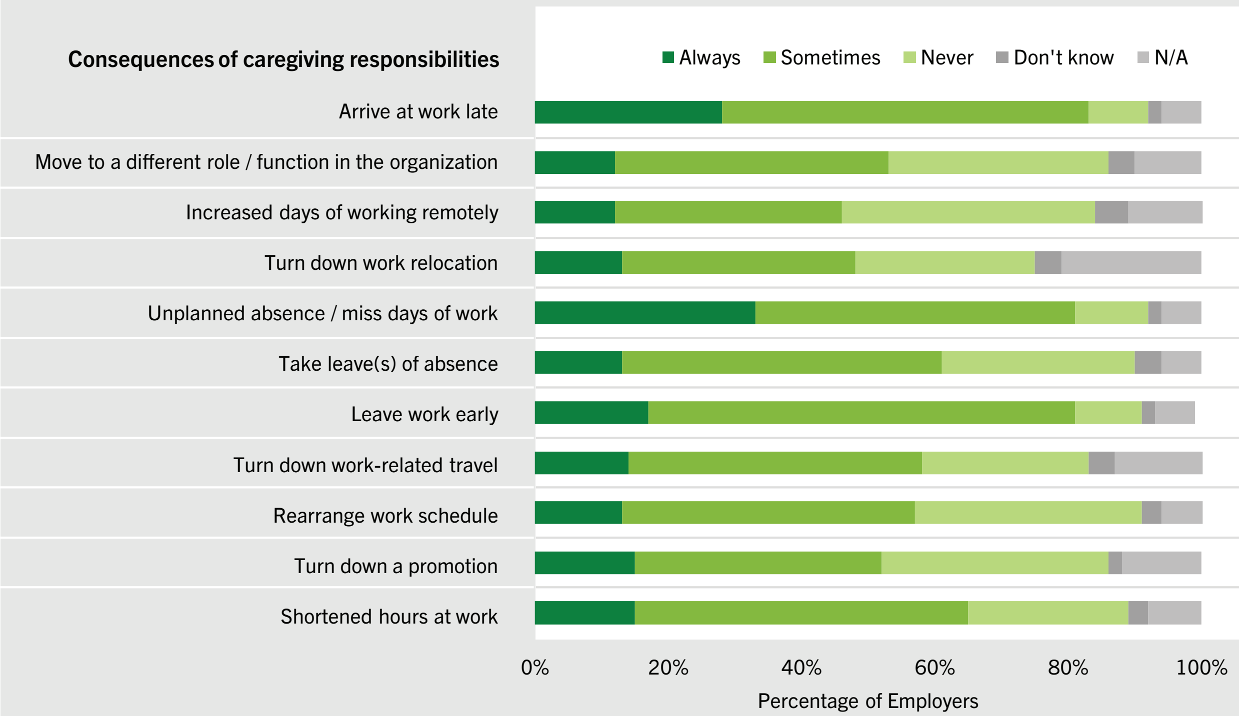
Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

Figure 12: Impact of caregiving actions on employees: Repercussions perceived on caregivers' careers

For current caregiving employees: To what extent have the following possible consequences of caregiving responsibilities negatively affected your career progression, if at all?



For employers: What behaviors adversely affect employee career progressions in organizations?



Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School; Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

Employers misunderstand which benefits employees value

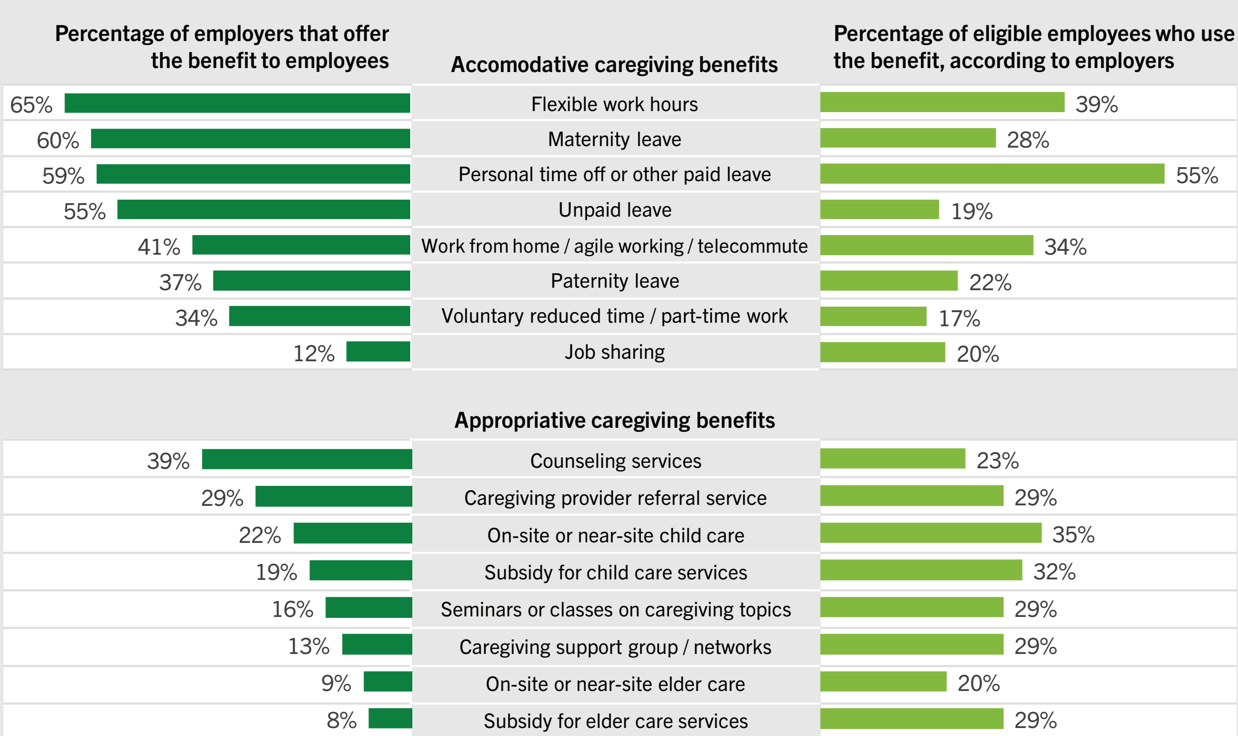
Benefits offered by employers are often misaligned with the benefits employees want. The net impact: The investments employers incur in an effort to help employees manage their care obligations generate few benefits for either side. That is clearly reflected in the utilization rates of the accommodative benefits that are widely offered.

Across the universe of 16 benefits we examined, the most commonly available benefit offered was flexible work hours, offered by 65% of employers. (See Figure 13.) Only 39% of eligible employees had ever used the benefit, according to employers. That pattern repeated across almost the entire array of benefits associated with caregiving—the utilization of available benefits remains woefully low, especially for accommodative benefits. The survey provides some insight as to why that is the case. Some workers are reluctant to utilize available resources for fear of suggesting a lack of commitment to the organization. Others may not even be aware of the availability of benefits.

Many companies appear not to understand which benefits their employees most desire or which address their employees' most pressing care needs. Consider the misalignment on benefits designed to reduce turnover. Employers perceived that the most effective benefit when it comes to retaining talent are subsidies for eldercare services, with 92% of employers describing the benefit as either very effective or somewhat effective. (See Figure 14.) Yet, fewer than 10% of employers offer the benefit, despite the fact that 32% of workers who left a position over care concerns did so because they had to care for a senior with daily needs.

Similarly, employees cited the most popular benefit for retention as referral services for caregivers: 78% of employees described that benefit as "very important" to their decision to stay with their firm. However, only 38% of employers considered caregiver provider-referral services as an effective benefit for retaining employees. The extent of this misalignment suggests that employers are poorly informed about the needs and preferences of their workforce and that employees do not have any ready mechanism for expressing those preferences.

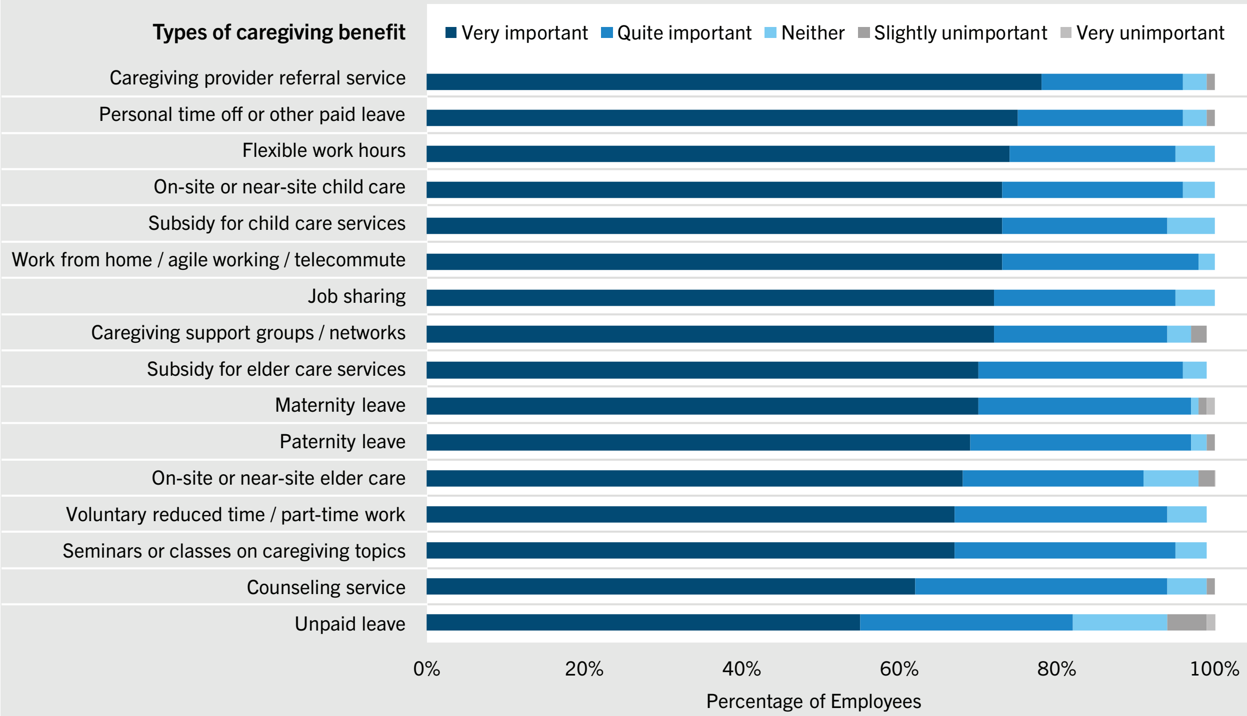
Figure 13: Availability and usage of benefits: Despite eligibility, employees don't use many of the benefits offered



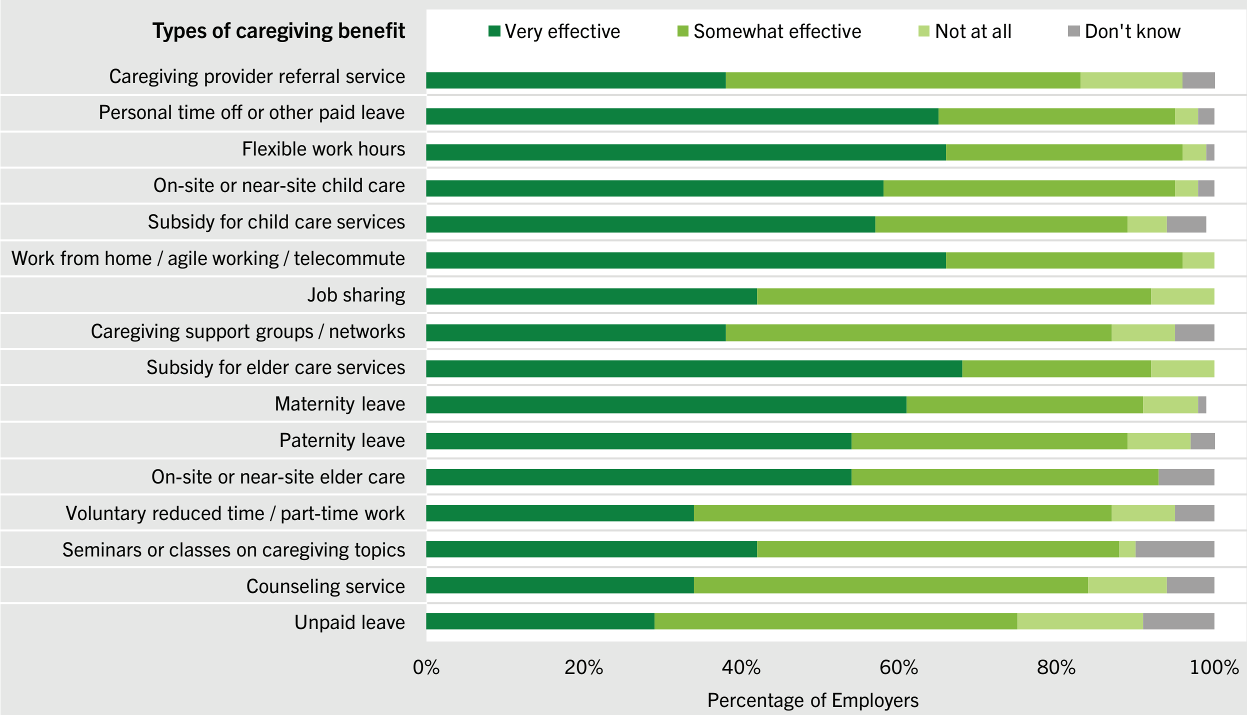
Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

Figure 14: Caregiving benefits and employee retention: Employers need to reassess what employees really want

For employees: How important or unimportant is this benefit to the decision to stay with your organization?



For employers: How effective is this benefit in its ability to retain talent?



Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School; Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

What Must Caring Companies Do?

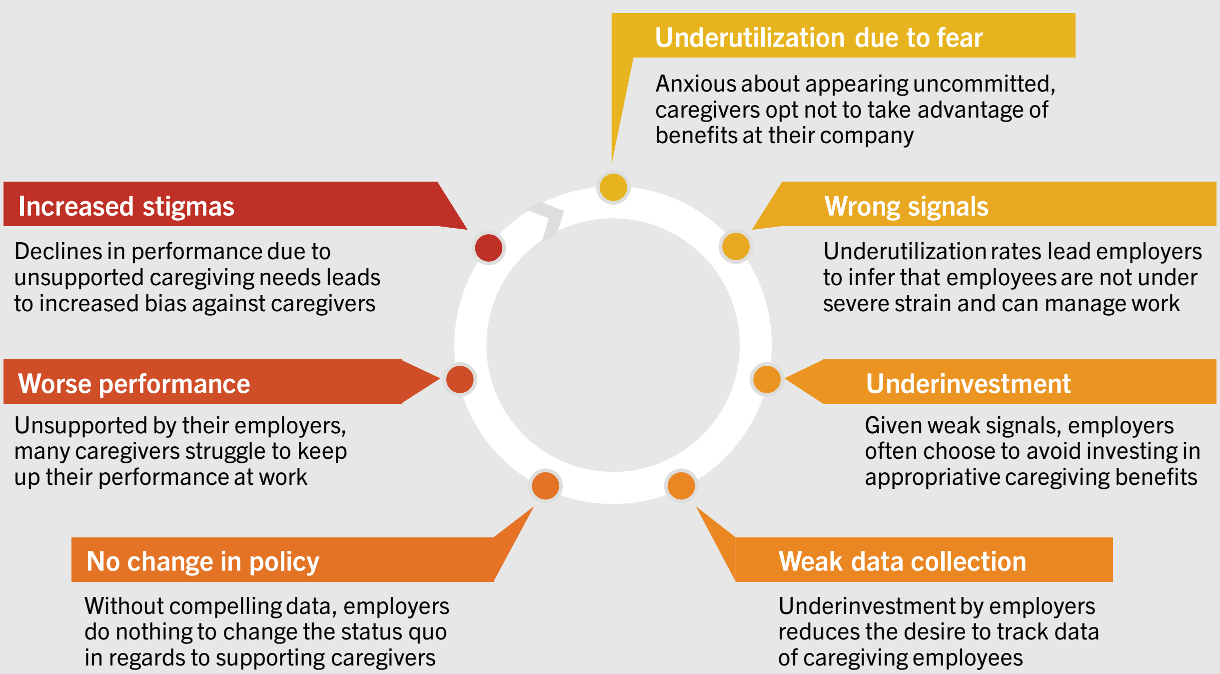
The silent care crisis coincides with a looming war for talent. As jobs become more knowledge-based, employers will be under pressure to build talent pipelines—whether for high-skills or middle-skills jobs—to ensure they can find the quantity and quality of workers they need. That will require a new appreciation of how companies should attract and retain the talent critical to their ongoing success. Companies that innovate by providing their employees a more care-friendly environment will lessen that challenge and build a new source of competitive advantage. To be a caring company, employers will need to adopt a strategic approach to caregiving that is at the core of the company's human resources strategy and counters the current cycle in which most companies operate. (See Figure 15.)

If the big picture appears daunting, it need not be. The survey showed that the most significant factors that contributed to workers quitting were the unaffordable costs of paid help (53%); the inability of finding trustworthy and qualified paid help (44%); and the inability to meet work responsibilities due to the increased caregiving responsibilities (40%). Nearly all the reasons were areas where employers could help provide infrastructure or find innovative solutions for extending support to employees facing temporary or chronic care challenges. To find the right balance in developing their approach to care, employers should consider the following four principles.

Promulgate a culture of caregiving

A critical element that will set apart caring companies will be their ability to foster a culture of care. More than an investment of dollars, it will require an investment in effort. It will require management to demonstrate commitment through sustained, consistent action, reassuring employees that the organization welcomes openness about caregivers' obligations and wishes to support employees confronting caregiving issues. That, in turn, will oblige the organization to develop a visible, systematic plan to help employees balance their personal and professional lives, a plan that covers both on-boarding and reentry into the workplace. Organizations will have to celebrate and showcase success stories, so that employees can begin to trust that they will not be directly or indirectly penalized for their care responsibilities. Some obvious first steps would be to:

Figure 15: The vicious cycle of caregiving: Weak culture leads to low utilization of benefits

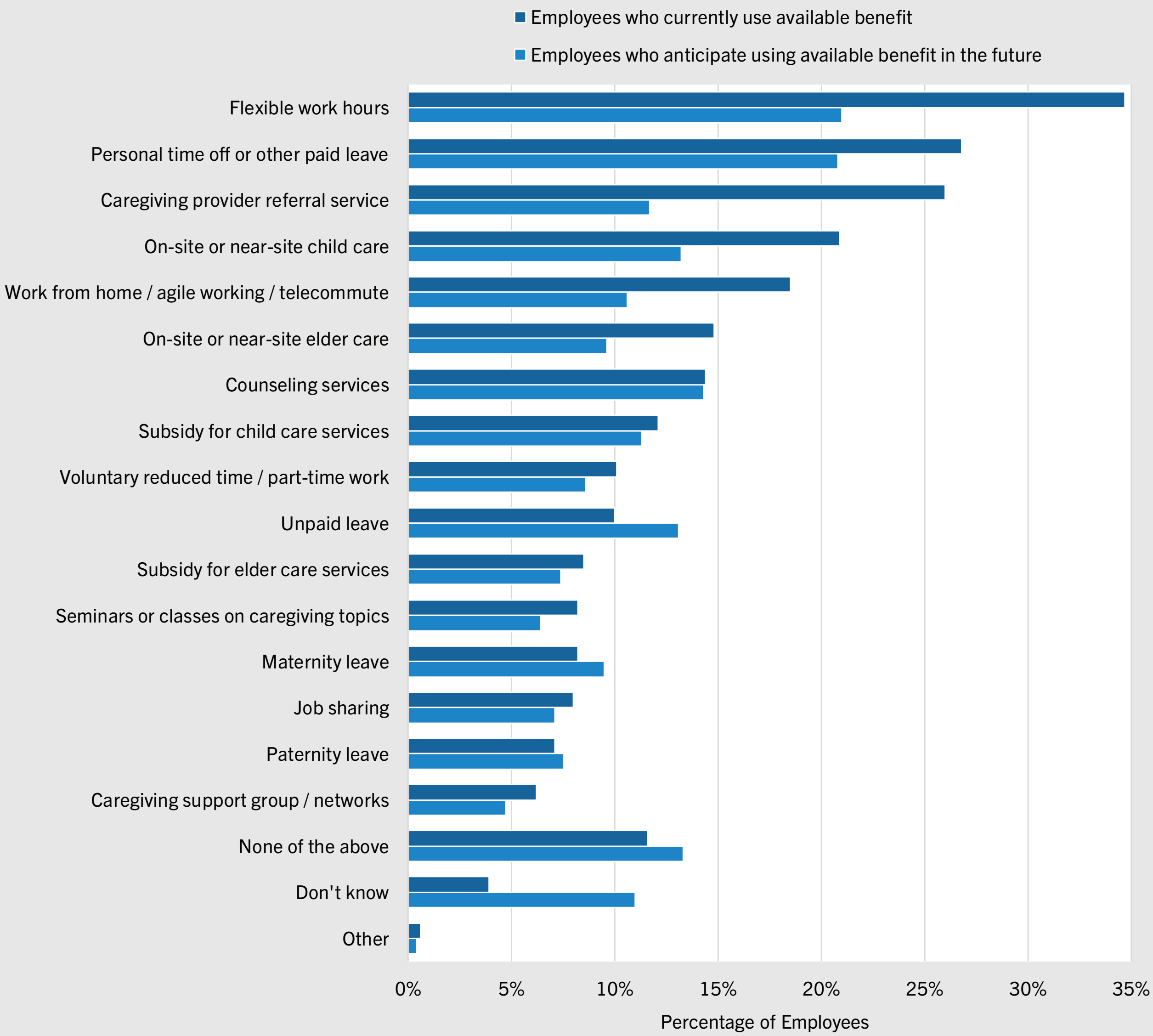


Source: Authors.

- Conduct a care census to ascertain the organization's care demographics;
- Ensure that current employees are more aware of the benefits a company already offers;
- Survey employees on how they view current benefit offerings and identify benefits they find valuable;
- Add additional benefits that address unmet needs on an experimental or permanent basis;
- Monitor the utilization rates of benefits;
- Assess the impact of benefits relative to expectations and in the eyes of employees, and;
- Customize care benefits by adding those that are meaningful to employees. (See Figure 16.)

Figure 16: Employees' current and anticipated usage rates for caregiving benefits: Most benefits are under-utilized

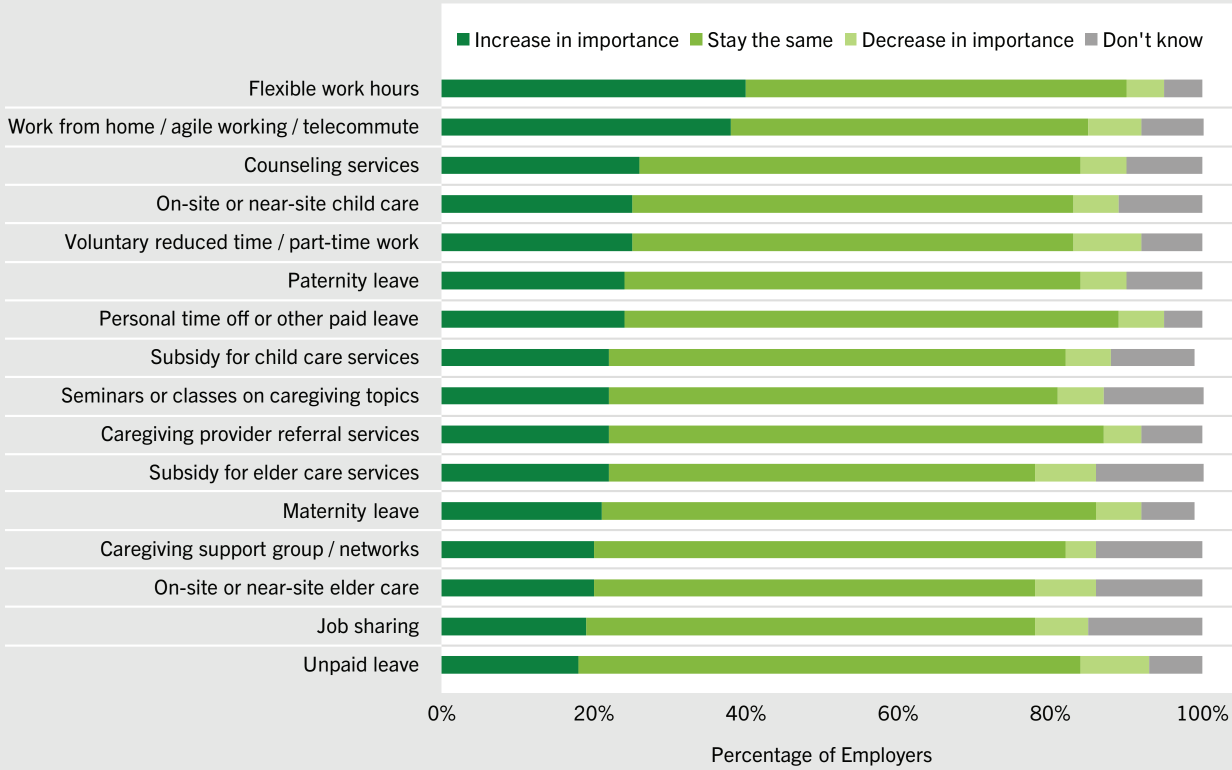
Employees were asked which available benefits they currently use and which they anticipate using in the future



Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

Figure 17: Caregiving benefits in the future: Flexible hours and location critical for employee acquisition

Employers were asked how each benefit's importance in attracting talent will change over the next 3–5 years



Source: "Survey of U.S. Employers on Caregiving." Project on Managing the Future of Work, Harvard Business School.

To do much of this, leadership would need to emanate from the C-suite and board. It would require a comprehensive cost-benefit analysis that accounts for both the hidden costs of care and the benefits that result from unlocking the full productive capacity of the workforce and reducing voluntary turnover. It would require an investment in the services that will retain and attract key talent, rather than merely match the market for benefits. It would focus benefits that are most relevant to the firm's most valuable employees—those that are critical to the competitiveness of the organization, whether they are high-skill senior employees or middle-skills employees with skills that are hard to obtain. It would assume the continuous learning associated with any improvement process. Any such effort would be contingent on creating a profile of the company's care demographics and, for each generation of employees, understanding their evolving needs. (See Figure 17.)

Adopt a framework for balancing career and life paths

For employers, the essence of creating a "care culture" will be the recognition that employees following career paths are also progressing through predictable milestones in their life paths. Currently, companies address the specific concerns that temporarily interrupt career paths, such as maternity leave; extending sick leave during catastrophic illness of a close family member; or the flexibility to work from home temporarily if childcare arrangements break down. These do not reflect the more diverse demands on the lives of 21st-century employees.

Within organizations, for example, an analysis of care demographics will reveal how care needs shift as employees move down their life paths. The employee survey showed that younger workers, aged between 18–25 years, needed support in flexible work hours (45%), on-site or near-site childcare (40%), caregiver referral services (40%), and the ability to telecommute (39%). Meanwhile, workers aged between 26–35 years, had markedly different expectations of their care needs. A majority, 62%, expected that they will need caregiver referral services in the near future, and another 50% expected that they would need some form of paid leave. Significantly, 48% of employees in this age cohort said that they anticipated the need for some form of on-site or near-site eldercare, and an additional 43% desired subsidies for those services.

Traditionally, companies invested in building ladders for professional growth that reflected the organization's needs. Employees' skills were cultivated in order to provide the organization with a supply of future leaders and skilled workers. Organizations built recruiting, development, performance, and talent management policies around the organization's vision of how employees would progress normatively across different stages of their careers. That approach will no longer do.

In the future, companies will need to design career paths that are more compatible with their employees' life paths. These career paths will take into account the predictable evolving patterns of an employee's familial relationships and responsibilities. As employees move through different stages of life, they will require differentiated communication, support, and care benefits than did previous generations of workers.

Instead of reacting to care needs, caring companies will anticipate those needs by explicitly accommodating predictable life paths in their design of career paths. Winning the war for talent will require this type of innovation. Companies that fail to do so will risk losing more than just their best employees; they will risk their very competitiveness. The solution: understanding the hidden costs that erode productivity and making prudent investments to offset them.

Identify the hidden costs of caregiving

Companies cannot assess the merits of investing in more substantial care solutions without understanding the hidden cost of caregiving. Conducting and regularly updating a "care census" that captures the nature of care issues across the workforce, as suggested above, will provide caring companies a basis for evaluating potential investments in new or expanded benefits.

- ***Redo the math on the organization's costs of care:*** The costs of care borne by organizations are real and widespread. Employee turnover, absenteeism, and presenteeism all represent substantial costs that remain largely invisible to most management teams. Equipped with the results of a care census, management will be in a position to segment the workforce in terms of its care needs and develop metrics for understanding the actual magnitude of the costs they incur.

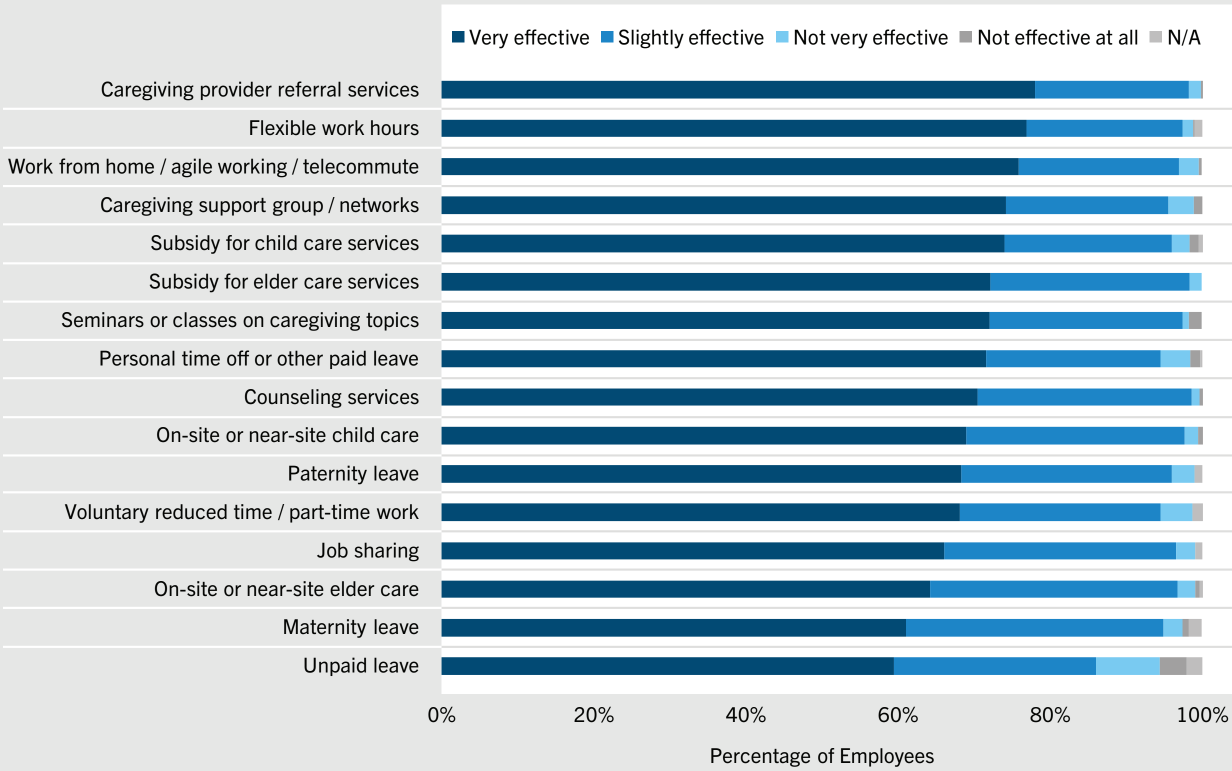
- ***Conduct a cost-benefit analysis on existing care investments:*** Many employers offer some combination of accommodative and appropriative benefits. As the employee survey showed, most employees do not avail themselves of many of the benefits offered. However, the survey also showed that those employees who do use benefits appear to benefit from them. Across all of the 16 benefits we analyzed—without any exceptions—a majority of employees who utilized a benefit reported that it was "very effective" in supporting their performance at work. (See Figure 18 on Page 26.) Conducting a dialogue with employees to identify the benefits that are truly meaningful to them will allow companies to make more clear-eyed investments in care-related benefits.

- ***Communicate the organization's commitment to understand employees' care issues and provide assistance where possible:*** Employers must recognize that employees are reluctant to acknowledge their care needs and express skepticism as to the firms' commitment to supporting workers with care obligations. Moreover, many employees appear to be unaware of the availability of care-related benefits. Consistent communications that reassure employees that a company accepts the legitimacy of care concerns will help banish any lingering stigma. Employers should also consider gathering data about employees' impressions of the company's commitment to supporting caregivers in attitude surveys.

- ***Develop an explicit care strategy based on the organization's care demographics:*** Having identified the size of various segments of caregivers in the organization, an employer can then weigh the returns associated with implementing new or enhanced forms of support. Although most employers will not be in a position to offer broad-based, comprehensive programs, new or enhanced benefits targeting important segments of workers are likely to have a far better return on investment than many companies anticipate.

Figure 18: Effectiveness of benefits to support employees: Employees believe benefits can be very effective at enabling them to do their best at work

Employees were asked to rate the effectiveness of available benefits at helping them perform their best at work



Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

Boost the productivity of caregiving employees

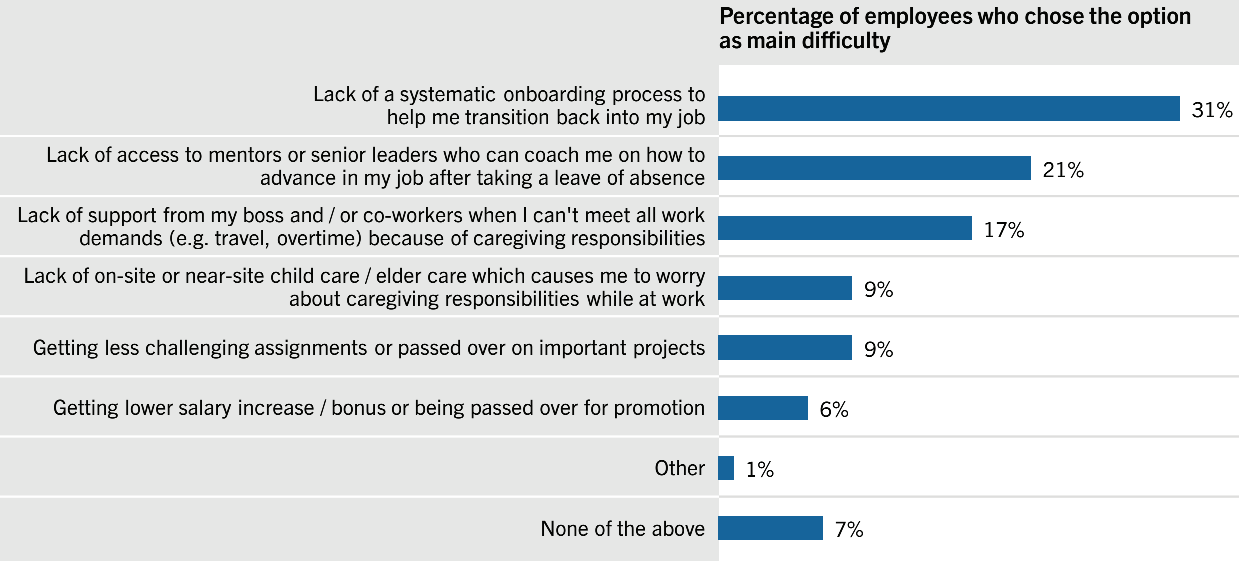
Measuring hidden costs is just one side of the equation. Employers should also develop explicit care strategies that maximize the returns that accrue to them by helping employees strike a better balance between the requirements of work and home. That will not only help caring companies justify the investment in building a strong care culture, but also assist in establishing priorities for that investment. Caring companies should:

- ***Adopt a test-and-learn approach to supporting caregivers:*** Employers have a poor record of anticipating employee caregivers' needs or in implementing programs to ease caregiving burdens. While analyzing care demographics and improving communications will help, employers should experiment with various benefits before deploying them widely. Given limited budgets, companies will need to prioritize their spending on programs that will be most valuable for employees and, therefore, generate the highest returns on investment.

- ***Consider benefits focused on roles critical to the company's strategy or for hard-to-fill positions:*** Historically, employers have tiered benefits by paygrade. Exempt and non-exempt workers generally enjoy different packages; executives of a certain higher level receive access to even richer packages. Setting benefits based on organizational level may not reflect today's skills marketplace—certain middle-skills jobs are extraordinarily hard to fill, even though the associated compensation is similar to that received by

Figure 19: Challenges for employees returning from leave: Caregivers lack onboarding and mentors

Employees were asked what was the biggest challenge, if any, they faced after returning to work, after taking leave for caregiving responsibilities



Note: Employees had to have taken leave for more than four weeks due to caregiving responsibilities.

Source: "Survey of U.S. Employees on Caregiving." Project on Managing the Future of Work, Harvard Business School.

workers in easier-to-fill positions. Employers should consider drawing greater distinctions between such roles.*

- ***Track metrics on the adoption, utilization, and impact of specific benefits:*** Employers must beware of falling into the same pattern that has caused them to underestimate the all-in costs of care to date. Any new initiatives must be measured with the same diligence as other more obviously costly benefits, such as health care and retirement benefits, to assess their impact on retention, productivity, and engagement.

- ***Boost productivity by providing on-boarding benefits to returning employees:*** Caring companies can do more to help employees get back to high productivity levels after a care episode. When asked to report the biggest challenges after returning from taking a leave for caregiving, the top three issues were: the lack of a systematic onboarding processes; the lack of mentors to help with onboarding after a leave of absence; and the lack of support from the boss or co-workers for caregiving responsibilities. (See Figure 19.) Male employees cited these three concerns more than female employees did. Pertinently, a majority of senior leaders and executives (71%) cited a lack of a systematic onboarding processes to help them transition back into their jobs as their biggest challenge.

- ***Collaborate with other employers and local governments to develop shared services:*** By understanding the demographics within the organization and comparing them with the needs of other employers, caring companies in a region may unearth opportunities to collaborate in developing shared solutions. They can also benchmark and share best practices. Just as an intermediary like the Advisory Board was founded to provide companies with benchmarking data on the cost of providing health benefits, more data sharing and best practice sharing can help employers provide innovative care solutions cost effectively.

*The authors acknowledge that employers cannot design benefits packages that discriminate on the basis of factors unrelated to employment, such as a worker's race, color, sex, national origin, religion, and age. They also recognize that state employment laws and union contracts can influence the implementation of any new benefits package systems. While those elements are certainly relevant for employers, they fall outside the scope of the report at hand.

A Call to Action

With America's demographics changing dramatically and the cost of care soaring, many more Americans are dealing with many more caregiving responsibilities for many more people in their lives: children, parents, parents-in-law, grandparents, and even friends and neighbors. Yet, as a nation, we have failed to take cognizance of the rising burden of unpaid, informal care for millions of Americans. Today, the United States is the only advanced nation in the world that does not offer its workers even the basics required to tackle major life events. It offers employees no federally mandated maternity or paternity leave;[54] no laws that set the maximum length of the workweek;[55] no federal law that guarantees workers paid sick leave;[56] and no federally mandated annual leave.[57] In 2017, out of 38 countries in the OECD's work-life balance index, the United States ranked a low 30.[58]

Clearly, tackling the care crisis in America would benefit from policy interventions. However, businesses must avoid the temptation to delegate solutions to the federal or state governments. The stakes are too high for employers to await the type of broad-based mandates federal legislation is likely to yield. Smart employers will seize the opportunity to gain an advantage in the increasingly ferocious war to recruit and retain talent through a deliberate strategy to become a corporate care leader. Caring companies will pioneer innovative solutions for the needs of their workforce and create a badly needed set of new best practices. In turn, they will inspire other companies to follow in their path.

Already a coalition of 30 companies and nonprofits—called ReACT—is developing detailed expertise on care economics and mechanisms for calculating the return on care investments. In research conducted in partnership with AARP, ReACT reported that: "For every dollar invested in flextime, businesses can expect a return of between $1.70 and $4.34, and for every dollar invested in telecommuting, businesses can expect a return of between $2.46 and $4.45."[59]

Such data represents an important step in the legitimization of care as an issue of business strategy, rather than one topic in a broad conversation about the affordability of benefits. Caring companies will also need to invest in understanding the current economics underlying the care burdens borne by employees, especially for basic services such as daycare. Care.com's "Care Index" estimates that the average cost of in-center childcare services is $9,589 per year and, in cities like New York and Seattle, can exceed $12,000 a year.[60]

Companies will also do well to understand that managing the care crisis will require collaborating with and strengthening the ecosystem of care that already exists. AARP has done yeoman's work highlighting the need for eldercare support for employees working in companies. The Caregiver Action Network (CAN) provides toolkits for a full spectrum of care issues from childcare and special care needs to chronic care needs and eldercare.[61] Many others, such as the Family Caregiver Alliance,[62] National Alliance for Caregiving,[63] and the Alzheimer's Association, are working on specific mandates to help alleviate the care needs of Americans.[64]

By integrating such efforts through dialogue and the exchange of data, caring companies can help reduce fragmentation in the care economy, encourage the emergence of innovative technologies and entrepreneurial business models, and join together to lobby for sound policies. Caring companies can thus serve two overarching goals: make themselves more productive and competitive while also helping their employees enjoy less stressful, more productive personal lives.

Appendix I: Employer Survey

A third-party survey firm conducted the employer survey in August 2016. The firm used an online panel methodology to gather 301 responses from human resource professionals from across the United States. The margin of error was +/- 6 percentage points (95% confidence intervals).

Employer survey results—respondent profiles

Total number of respondents **301**

Confidence interval: 95%
Margin of error: +/- 6%

Respondent's role in organization

HR executive or equivalent with HR responsibilities	45%
Employee benefits manager or equivalent	21%
Small business owner/partner or equivalent with HR responsibilities	35%

Revenue from previous fiscal year

Greater than $10B	6%
$5B to less than $10B	5%
$2.5B to less than $5B	5%
$1B to less than $2.5B	7%
$750M to less than $1B	6%
$500M to less than $750M	6%
$250M to less than $500M	5%
$100M to less than $250M	8%
$50M to less than $100M	10%
$10M to less than $50M	10%
Less than $1M	33%

Employee size

25 or fewer	28%
26–50	7%
51–100	6%
101–250	10%
251–500	11%
501–1,000	12%
1,001–5,000	12%
More than 5,000	14%
Don't know	0%

Company industry

Business & Professional services	20%
Banking & Capital markets	14%
Industrial manufacturing	10%
Retail & Distributive wholesale	9%
Consumer goods	9%
Healthcare	7%
Transportation & Logistics	5%
Construction & Civil engineering	5%
Entertainment & Media	4%
Technology	3%
Insurance	2%
Aerospace & Defense	2%
Chemicals	2%
Info/Communications	2%
Metals (Primary)	2%
Automotive	2%
Pharmaceuticals	2%
Energy (e.g., oil/gas)	1%
Utilities	1%

Appendix II: Employee Survey

A third-party survey firm conducted the caregiving employee survey in April 2017. An online panel methodology was used to gather 1,547 responses from employees in the United States who identified as caregivers or anticipated becoming caregivers. The margin of error was +/- 3 percentage points (95% confidence intervals).

Filtering for caregiving employees

The employee survey was designed to filter for respondents who identified as a caregiver or anticipated becoming one. To do so, the survey provided a list of different types of personal responsibilities, and then asked respondents to select all those items on the list that they either currently had responsibility (sole or shared) for or anticipated having responsibility (sole or shared) for. One of the items on the list was "caregiving responsibilities." If a respondent did not select that item as one of their responsibilities, then they were screened out of the survey population. Below is the complete list of responsibilities given to survey respondents:

- Financial responsibilities (paying bills, mortgages, bringing in a salary etc.);
- Caregiving responsibilities;
- Household responsibilities (cleaning and general maintenance, etc.);
- Pet owner responsibilities (walking, feeding, general well-being, etc.);
- Leadership responsibilities at work;
- Club and society responsibilities outside of work (sit on a board / committee, active member, etc.).

Due to the ambiguity associated with the term "caregiver," the survey also provided respondents with the following brief description:

For the questions in this survey, "caregiving" is defined as the act of providing unpaid assistance and support to family members or other who have physical, psychological, or developmental need. (Blackwell Encyclopedia of Sociology). Examples of caregiving include:

- *Caring for a newborn or a newly adopted child;*
- *Caring for a child with an illness, injury, or disability;*
- *Caring for a child's daily needs (dropping off and picking up from school, attending after-school activities, etc.);*
- *Caring for an elder with daily living needs;*
- *Caring for an elder with illness, injury, or disability;*
- *Caring for an extended family member with illness, injury, or disability.*

To ensure that respondents were working caregivers in the United States, the survey applied two other filters. First, the survey required that respondents live in the United States. Second, the survey required that respondents identified as working full time, part time, or as a contract, freelance, or temporary employee. Ineligible forms of employment included the following: self-employed; semi-retired; retired; homemaker; stay-at-home parent; full-time student; part-time student; part-time student; and unemployed.

Employee survey results—respondent profiles

Total number of respondents 1,547

Confidence interval: 95%
Margin of error: +/- 3%

Job title in organization

Employees	Staff assistant	22%
	Analyst/Associate	14%
Manager of Employees	Manager	21%
Manager of Managers	Senior manager	6%
	Director	11%
Senior Leaders	Vice president	3%
	Senior vice president	1%
	C-level executive	7%
	President or CEO	7%
	Owner	8%

Income level

Poverty Line	Less than $25,000	14%
Lower Income	25,000 to $34,999	10%
	$35,000 to $49,999	9%
Medium Income	$50,000 to $74,999	12%
	$75,999 to $99,999	20%
Higher Income	$100,000 to $149,999	22%
	$150,000 to $199,999	7%
	$200,000 or more	7%

Gender

Female	53%
Male	47%

Employment status

Full time	82%
Part time	17%
Other	1%

Age

18–25	13%
26–35	30%
36–45	23%
46–55	19%
Over 55	15%

Company size

25 or fewer	16%
26–50	7%
51–100	10%
101–250	9%
251–500	11%
501–1,000	12%
1,001–5,000	16%
5,000+	17%
Don't know	3%

Company industry

Technology	14%
Healthcare	12%
Construction & Civil engineering	10%
Business & Professional services	7%
Retail & Distributive wholesale	7%
Industrial manufacturing	4%
Automotive	3%
Banking & Capital markets	3%
Consumer goods	3%
Entertainment & Media	2%
Info / Communications	2%
Insurance	2%
Transportation & Logistics	2%
Aerospace & Defense	1%
Energy (e.g., oil & gas)	1%
Pharmaceuticals	1%
Utilities	1%
Chemicals	0%
Metals (primary)	0%

Company revenues

Smaller	Less than $10M	29%
Medium	$10M to less than $50M	13%
	$50M to less than $100M	8%
	$100M to less than $250M	4%
	$250M to less than $500M	4%
	$500M to less than $750M	5%
	$750M to less than $1B	3%
Larger	$1B to less than $2.5B	5%
	$2.5B to less than $5B	3%
	$5B to less than $10B	5%
	$10B or greater	9%
	Don't know	12%

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