COLORADO'S UNPAID CAREGIVERS

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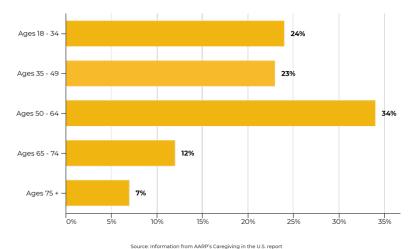
From providing support with transportation and meal preparation to assisting with medication management and housework, unpaid caregivers are essential to helping older Coloradans age in their homes and communities. In 2017 alone, Colorado's unpaid caregivers provided <u>\$7.8 billion of uncompensated care</u>. Despite caregivers' importance, both their work and needs are often ignored — an oversight that contributes to physical, mental, and financial challenges threatening the long-term security of families throughout our state. The following brief explores these challenges, describes who our unpaid caregivers are, and details why we collectively benefit when these women and men have the resources and supports they need.

Colorado's Unpaid Caregivers

Importantly, the community of unpaid caregivers throughout our state is diverse. Research from AARP shows <u>more than</u> <u>1 in 10 Coloradans</u> provide unpaid care to an adult in their life. By developing a more complete understanding of who these unpaid caregivers are, we're better able to create tailored solutions capable of meeting this diverse group's various needs.

Caregiver Age

While there are unpaid caregivers of all ages, almost half of all unpaid caregivers are under the age of 50, though they are more likely to be between 50 and 64. However, on average, unpaid caregivers of color are younger than their white peers. This can have a significant impact on how individuals participate in the workforce, among other things.



AGE OF UNPAID CAREGIVERS

Average Unpaid Caregiver Age, by Race/Ethnicity		
White	52.5	
Asian-American	46.6	
African-American	44.2	
Hispanic	42.7	

Information from the Family Caregiver Alliance

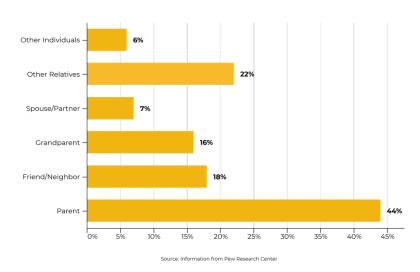


Time Commitment

On average, unpaid caregivers spend <u>three-and-a-half</u> <u>hours a day</u> caring for their loved one — a time commitment more than equivalent to a part-time job. As reported by the <u>Bureau of Labor Statistics</u>, more than one-quarter of all unpaid caregivers provide support on a daily basis. Importantly, these care commitments last for extended periods of time. As seen below, almost 15 percent of unpaid caregivers are providing support for 10 or more years.

Importantly, time commitments differ based upon caregiver race and ethnicity. The chart below specifically notes how much time unpaid caregivers of different races and ethnicities spend caring for loved ones with dementia.

RECIPIENTS OF UNPAID CARE



Percentage of Caregivers Spending 30+ Hours Providing Care to an Adult with Dementia	
African-American	57%
Hispanic	45%
White	33%
Asian-American	30%
Information from Alphoint or According	

Information from Alzheimer's Association

Caregiver Gender

Like much of the care work performed throughout our country, providing unpaid support to our state's older adults is a responsibility primarily carried by women. In fact, <u>more than 60 percent</u> of all unpaid caregivers throughout our country are women. In addition to being more likely to provide overall support, studies also show women are more prone than men to provide care that requires greater time and resources.

Working Caregivers

A majority of unpaid caregivers are also in the paid workforce. According to <u>research from AARP</u>, about 60 percent of caregivers have some type of paid employment. <u>Approximately half of all unpaid caregivers</u> work full time, with another 11 percent working part time. As a result of their caregiving responsibilities, more than 60 percent of these individuals report making some type of adjustment to their work life, including coming in late/leaving early, reducing their hours, turning down promotions, leaving the workforce entirely, and/or retiring early.

Why Supporting Unpaid Caregivers Matters

Thousands of individuals across Colorado are providing unpaid support to the older adults in their lives. Their well-being and stability have a direct connection to the overall health of our communities. As a result, when our unpaid caregivers have the resources and care they need, our state, our businesses, and our families are all stronger.

Value for the State

Unpaid caregivers provide essential support that helps older adults <u>age in their homes</u> and out of <u>expensive nursing</u> <u>facilities</u>. For the state, this shift away from nursing home placements can result in significant savings. Nationally, Medicaid — a jointly funded state and federal program — covers <u>over 60 percent of all nursing home stays</u>. These stays are expensive, costing an average of \$82,000 a year per person.



The growing number of nursing home stays covered by the state strains Colorado's already-stressed budget. As noted by the <u>Colorado Health Institute</u>, without either new revenue or a reduction in nursing home utilization, the state will have a \$488 million yearly gap between long-term care revenue and expenses by 2030. Unpaid caregivers can be an essential linchpin in closing this divide.

Value for Businesses

As noted by the <u>Harvard Business Review</u>, more than 80 percent of working caregivers report unpaid care responsibilities impact their productivity at work. However, as the report also shows, if unpaid caregivers decide to leave the workforce, employers often lose important institutional knowledge and become financially responsible for hiring and training new workers. When we find ways to support unpaid caregivers, we're simultaneously helping employers retain quality workers, reduce training costs, and bolster important institutional knowledge.

Value for Individuals & Families

Most older adults <u>want to age in their homes and communities</u>, and unpaid caregivers can provide the support these individuals need to do so. Though important for individuals of any income level, unpaid caregivers are especially essential for older adults who don't have the financial means to afford paid support from personal care or home health aides.

More than solely affecting the lives of care recipients, unpaid caregiving responsibilities can have long-term impacts for entire families. Research shows unpaid caregivers <u>spend almost \$7,000 yearly on out-of-pocket expenses on average</u> to care for their loved one. These direct expenses are often coupled with <u>long-term health impacts — including higher</u> <u>rates of stress</u>, <u>depression</u>, <u>and cancer — that have their own costs</u>. <u>Combine this with the previously mentioned</u> <u>negative impacts on workplace participation</u>, the already existent <u>economic pressures</u> of stagnant wages and high costs many Colorado families face are further exacerbated for unpaid caregivers. By providing these individuals with the resources and care they need to maintain physical and financial stability, we strengthen the long-term future for families throughout our state.

Gaps

Many of the current systems and structures in place to support unpaid caregivers aren't working. Some of the more notable gaps preventing our state from fully supporting these individuals

Lack of Individual Awareness & Self-Identification

Even before considering how to build stronger support systems, a more initial need exists to help unpaid caregivers selfidentify as caregivers. As many organizations that serve these individuals note, too often unpaid caregivers don't receive services — including trainings, education, and supports like <u>respite</u> — because they don't see themselves as caregivers and eligible for available resources.

Incomplete Assessment Systems

Despite the important role unpaid caregivers play in helping older adults age and the well-documented impacts caregiving has on individuals, too often our medical systems doesn't account for caregiver needs. This is the result of intake and assessment system not asking about and tracking unpaid care activities or incorporating unpaid caregivers into care plans for older adults. By failing to assess the needs of unpaid caregivers within our medical system, we miss an important opportunity to provide for these individuals and their loved ones.

Lack of Adequate Training, Education, & Support

Across the board, we struggle to provide even the caregivers who recognize themselves as such with the training, education, and support they need. Better education is needed so unpaid caregivers can recognize the signs and progression of their loved one's illnesses. Better training is needed so unpaid caregivers feel prepared to care of their loved ones at home. More affordable and accessible supports, including <u>respite</u> and home making services, are needed so unpaid caregivers can afford to provide care.

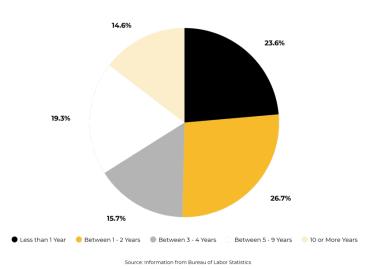


However, more than simply building a stronger system to support, train, and educate unpaid caregivers, there's a need for culturally competent and tailored outreach and resources. For example, as noted above, unpaid caregivers from communities of color may have different care and workplace needs than white caregivers. As a result, we can't rely on a static set of resources and networks to reach and meet the needs of all individuals. Instead, we must ensure these systems have both the flexibility and adaptability to support caregivers across communities.

Inadequate Workplace Supports

It's difficult for many unpaid caregivers to both provide unpaid care and fully participate in the workplace. This challenge stems partly from a lack of adequate workplace supports, including flexible schedules, allowance for nontraditional hours, and an ability to work remotely.

In addition to a dearth of work flexibility, only <u>17</u> <u>percent of workers</u> nationally have access to paid family and medical leave, which can be taken to care for a loved one. While some workers have access to unpaid leave through the national Family and Medical Leave Act (FMLA), it's notable FMLA's <u>restricted</u> <u>definition of family</u> (limited to immediate family members) prevents many unpaid caregivers from using the benefit. As seen to the right in data reported by the Pew Research Center, a significant number of unpaid caregivers are supporting an older adult who's not an immediate family member.



YEARS PROVIDING CARE

Moving Forward

Providing unpaid care for older adults is often hidden work, overlooked by our state, our businesses, and even unpaid caregivers themselves. That we so often fail to recognize the value and impact of this work has real consequences on the long-term health and security for unpaid caregivers and their families. By taking proactive and comprehensive steps to support these individuals, we not only meet the needs of our older adults, but also their families, their loved ones, and our entire community.

