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Care in crisis

Are Your Employee Benefits Failing Those Who Need Them Most?

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Introduction

A wake-up call for business

One in five employees is juggling work and caring for an adult child, sick partners or parents.

The UK workforce now looks after more adult than child dependents. This is a statistic with serious business implications, but that rarely gets discussed. But for employers that has to change, and change fast.

Caring for loved ones is mentally and sometimes physically demanding – sometimes more demanding than a fulltime job – and yet many are trying to fit it in around official employment. The maths don't add up.

The impact is on the family caregiver's own wellbeing. The often crushing physical exhaustion is only magnified by the emotional turmoil that comes from the chaos of unpaid caregiving.

It's no surprise that so many employees feel forced to quit their jobs entirely. Over 600 caregivers a day are leaving the workplace. And because they typically hail from an older demographic (40+), they are often your most experienced staff.

This means companies aren't just losing people, they're losing valuable talent – and the numbers are only going to rise,

with countless people already on their care journey, in varying degrees supporting their loved ones.

But in a world where businesses actively support their staff with everything from maternity leave to menopause, what are companies doing in 2024 to assist adult caregivers?

In most cases, very little. According to the latest KareHero survey in collaboration with HR Ninjas, just 14.1% of businesses offer adult care support and only 5.7% offer dedicated care support programmes.

It's not just bad for the staff who are caring for loved ones, it's bad for business. The implications are low productivity, increased absenteeism, high staff turnover, and the resulting additional costs of training and recruitment.

> **So, what's the answer?** Read on as we delve deeper into a survey of over 700+ leaders and identify some practical solutions to address this growing problem.

85%

of organisations **do not offer any type of support** for those with adult care responsibilities



The new employer challenge

What support are companies providing to employees who are family caregivers?

In the UK, more than two million people take on new family caregiving responsibilities every year. The demands can be overwhelming, often resulting in illness, burnout, and financial loss. Studies indicate that 87% of employees caring for another adult experience depression, and take up to a month of unpaid leave each year to arrange support for their loved ones.

Given that the 40-55 age group – the demographic most likely to have caregiving responsibilities – is the fastest-growing among employees, it's clear that companies should be supporting their caregiving staff. But is this actually happening?

KareHero offers comprehensive support for caregivers of adult and elderly loved ones and it recently partnered with HR Ninjas – the UK's largest professional forum for in-house HR – to carry out an extensive survey on this issue.

A total of 736 HR leaders were interviewed about the issues surrounding employee caregivers and the impact that has on their business. The results highlight a huge disconnect between the needs of employees who are caregivers and the help being provided by employers.



The new employer challenge, in numbers...



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A hidden workforce challenge

"We are at a crisis point in terms of care in this country."



Stephanie Leung Founder and CEO of KareHero

Stephanie Leung, founder and CEO of KareHero, explains the gravity of the situation: "Right now, we are at a crisis point in terms of care in this country. We've got record numbers of people on long-term sick leave, but how are employees actually managing that?"

The answer is: many aren't managing, which has a negative impact on their productivity at work, and can even prevent them from turning up at all.

Unfortunately, even forward-thinking organisations – those who routinely champion flexible working arrangements and employee benefits such as health insurance – seem to have a blindspot when it comes to helping employees manage care for loved ones.

Gender dimension

This lack of support means a significant portion of the workforce is at risk of burnout. It also exacerbates issues such as age discrimination and the gender pay gap, because women and older employees are more likely than men and young people to be caring for loved ones.

As Stephanie points out: "By the time you're 50, you have a 50% chance of being a carer, but if you're a woman, the average age of becoming a carer is 47, compared with 53 for a man."

The effect this has on a business' bottom line is substantial. Over half (50.5%) of those surveyed said that adult caregiving responsibilities among employees had had a negative impact on their organisation.

The ROI of caregiving support

In contrast, the potential returns of providing caregiver support benefits are compelling. Most obviously, it leads to improved productivity. As Stephanie points out: "People who identified as carers say they feel 50% less productive because there's so much on their mind."

Proving caregiver support also improves employee retention. A huge 82.9% of HR "If you're able to create that stable place, and be someone they can rely on, they get their productivity back."

Stephanie Leung

leaders surveyed believe caregiver support has an impact on employee retention. And that's not surprising. "Hundreds of people walk out every day due to caregiving responsibilities, and they just don't come back," says Stephanie.

"Very few people realise that you mostly come into care quite suddenly," she explains. "It completely reshapes the entire framing of who you are as a person. It doesn't matter if you're a CEO or a firstyear analyst in a bank, it's like, 'Oh my God, my whole life, my whole baseline has shifted. It's never going to be the same again!' And you just have to manage it.

"If you're able to create that stable place, and be someone they can rely on, they get their productivity back," Stephanie explains. "They stop quitting, so retention goes up. And they don't have to burn out, because now they can flag it earlier, and their manager and HR can offer support to take that burden off their plate."

The data is clear: caregiving support is no longer a "nice-to-have" benefit, it's a critical component of a comprehensive employee support strategy. By investing in caregiving support, companies can unlock the untapped potential of their workforce, boost productivity, and create a more inclusive and supportive work environment.

Why are companies neglecting the care crisis?

Lizzie, founder of HR Ninjas, shares her expert insights.

Caregiving is largely hidden

One of the most striking revelations from the survey was that 53% of respondents reported minor or no impact on their organisations from adult caregiving. Lizzie finds this surprising:

"I wonder if we asked the same question regarding childcare responsibilities, whether we'd get the same answer? I think not."

The discrepancy highlights an important divide in understanding and awareness between employees and employers. "It seems that our adult carers are doing an amazing job of insulating their organisations from the challenges they are facing," suggests Lizzie. "They seem to be keeping quiet on the subject when it comes to work. So, why is this?" "They seem to bekeeping quiet on the subject when it comes to work. So, why is this?"



Lizzie Founder of HR Ninjas

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Employees are scared to share

Lizzie suggests some common factors that may contribute to a reluctance to speak up about caregiving. Firstly, adult caregivers tend to be older and less inclined to ask for help. "Given our ageing population, and the fact that the number of carers in the workforce is only set to increase over the coming years, I definitely think organisations should be getting on the front foot with this," she says.

Secondly, as with childcare, adult caregiving responsibilities often fall disproportionately on women. And thirdly, there's the broader workplace culture: the fear of career repercussions if caregiving responsibilities are disclosed.



Employees don't expect support

The KareHero x HR Ninjas survey reveals that only 20.2% of organisations are very aware of the challenges faced by employee caregivers. Henson isn't surprised by this low figure: "I think employees often leave this at the door when they get into work. Organisations should think about why that is."

To her mind, the figure should certainly not be read as a sign that the need is not there. It's more that employees are not expecting that need to be met. As Lizzie points out: "A survey of caregivers by the Carers Trust asked: 'Where do you receive the most helpful support to be a carer?' Only 6% of respondents said their workplace."

This, Lizzie believes, suggests "there is a disconnect between our caregivers, who describe themselves as forgotten, neglected and burned-out, and employers, who are often focused on the needs of more vocal groups".

How to make caregiving a priority for business

If this is where companies are going wrong, how can we put things right? Here are some considerations for HR leaders looking to better support the needs of caregivers in their workforce.

Start with brilliant basics.

Diagnostics. Understand the scale of the problem for your business: utilise diagnostic tools, and those at every stage of their care journey.

Policies. Ensure your policies are up-to date with the Carer's Leave Act and Flexible Working Acts.

Carer-friendly culture. Whether it's through carers networks or resource groups, ensure caregiving is a part of the conversation.

Give flexibility. Employers are legally obligated to offer a week's unpaid leave for carers. But consider what great looks like: paid leave for carers, for emergencies or planned caregiving duties. Perhaps it's sabbaticals, or flexible working options.



Then to really change outcomes, go beyond the basics.

Understand the real challenges for caregivers.

44%

say lack of understanding

and awareness is a major obstacle to implementing

or extending adult

caregiver support

The best solutions are the ones that really solve the problem at hand. The chaos of care isn't simple. Your carers are having to juggle lengthy forms, appointments, phone calls, legal affairs and financial worries. Don't give them even more information to read, or navigate: provide easy-toaccess, hands-on help.

Avoid the platitudes, and offer practical solutions.

Reduce mental load. The chaos is real, with endless admin, on top of emotional strain. Provide solutions that offer practical help: utilise employee benefit providers specialising in carer support that can assist with hospital discharge, care assessments, finding vetted care support, and more. It's practical help, and the real means to reduce mental load.

Ease financial stress. Many employers now recognise the financial burden of caregiving and offer allowances or reimbursements for services like adult day care or in-home care for elderly dependents. To ensure long-term financial security, maintaining pension contributions during caregiving breaks is crucial. Gaps in pension savings due to caregiving can have serious consequences, but by continuing contributions, companies help safeguard their employees' future. This support not only reduces financial stress but also strengthens employee loyalty and creates a more inclusive, supportive workplace.

Empower caregivers with expert support. Offering employees who are carers access to care experts provides vital support by helping them navigate complex caregiving challenges, such as finding quality care services, understanding financial and legal options, and managing stress. This service reduces the emotional and logistical burden on employees, enabling them to balance their caregiving duties with work more effectively.

KareHero has helped put



of untapped funding in employees' pockets

"No one should have to choose between their work and their family life."

Lizzie

Conclusion

Businesses called to action

As Lizzie powerfully states: "No one should have to choose between their career and their family life." By acting now, organisations can ensure they are prepared for the evolving needs of their workforce; by implementing the innovative strategies outlined above, they can create a supportive environment that benefits both caregivers and the business as a whole.

In the words of Stephanie: "The future of care is the future of work." By leading the way in caregiver support, your company can position itself at the forefront of this crucial workplace evolution. "The future of care is the future of work."

Stephanie Leung

About KareHero

KareHero is an employee benefit, providing practical support for your employees and families on their care journey. Navigating funding, delivering care expertise – providing truly impactful support when and where it's needed most.

About HR Ninjas

Founded by Lizzie, HR Ninjas is the UK's largest professional forum for in-house HR. Supporting the HR Community with free peer to peer advice & support since 2018.

Find out more at <u>www.thehrninjas.co.uk</u>

Find out more at <u>www.karehero.com</u>

All figures, unless otherwise stated, are from a survey conducted with HR Ninjas community. Total sample size was 736 HR professionals. The survey was conducted between 7 and 17 September 2024. The survey was carried out online.

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