Paid Family Leave: Impact on Women

Family caregivers often struggle to be in two places at once: at home providing daily care to their loved ones and at work supporting their employers and co-workers. In fact, 60% of dementia caregivers report working while providing care.

The caregiving crisis triggered by COVID-19 underscores the urgent need for comprehensive paid family leave policies to support vulnerable families during times of crisis and beyond.

Research by UsAgainstAlzheimer's (UsA2) on employed dementia caregivers finds that nearly 60% report that the utilization of paid leave benefits improved their health and emotional well-being as they provided care. However, less than half reported having access to these benefits. And, only one in three employed caregivers report having paid and flexible medical and family leave options to help them balance work and family responsibilities.

The Disproportionate Impact of Alzheimer's and Dementia on Women

As the dementia challenge grows, more and more women are being enlisted into the dementia care community, resulting in emotional and financial disruptions that limit economic opportunities for this vital segment of the workforce. In fact, for women, there is an additional struggle in that women not only comprise the majority of caregivers but are also more likely than men to receive an Alzheimer's diagnosis themselves.

There are 16 million individuals providing unpaid care in the U.S. for people with Alzheimer's or other dementias; 63% are women.

Women are twice (2X) as likely as men to develop Alzheimer's and to care for someone living with Alzheimer's.

Women lose an estimated \$274,044

-and men \$233,716-in lifetime wages and Social Security benefits when they have to leave the labor force early due to caregiving responsibilities.ⁱ

Women bear 80% of the social costs of

Alzheimer's, already estimated at over \$200 billion in the U.S. and projected to grow exponentially as the global prevalence doubles every twenty years through 2020.

Two-thirds of the 5.8 million Americans with Alzheimer's disease are women.

Female caregivers, who are trying to balance the needs of work and family, may experience a particularly high level of economic hardship due to caregiving.

19% of

women caring for those with Alzheimer's have had to quit their jobs due to caregiving responsibilities.

Female caregivers are more likely than males to

make alternate work arrangements: taking a less demanding job (16% females vs. 6% males), giving up work entirely (12% females vs. 3% males), and losing job-related benefits (7% females vs. 3% males)." A Rice University study found that women who are caregivers are **2.5 times more likely** to live in poverty after retirement than women who are not family caregivers.

Paid leave could be a lifeline for women as they struggle to balance work, family, and their own health needs.

To support this vital segment of the American workforce, policymakers should:



Provide all employed Americans with the right to job-protected leave benefits that pay to care for themselves or their loved ones living with a serious chronic health condition like Alzheimer's and related dementias.

Provide relief for at-home

sacrificed income potential

to care for their loved ones

caregivers who have

at home.



Provide meaningful income replacement benefits of a sufficient size and duration to caregivers to enable them to make a real choice about how care is provided.



Provide flexible workplace policies to enable employed caregivers to accompany their loved ones to medical visits including visits related to research.

About the Alliance

The Paid Leave Alliance for Dementia Caregivers, convened by UsAgainstAlzheimer's, is comprised of diverse patient and caregiver advocacy organizations working at the intersections of dementia care, healthy aging, and health equity. The Alliance advocates for access to paid family leave for family caregivers of individuals living with chronic medical conditions such as Alzheimer's and related dementias. To learn more about the Alliance, its principles, and research, please visit <u>https://www.usagainstalzheimers.org/alzheimers-and-paid-leave</u>.

i. MetLife Mature Market Institute: The MetLife Study of Caregiving Costs to Working Caregivers Study of Caregiving Costs: Double Jeopardy for Baby Boomers Caring for Their Parents.