# The Characteristics of Employed Female Caregivers and their Work Experience History

Sheri Sharareh Craig, M.S. and Alfred O. Gottschalck, Ph.D.

Housing and Household Economic Statistics Division

U.S. Census Bureau, Washington, DC

## **Introduction**

According to projections from the Bureau of Labor Statistics, women will make up nearly half of the work force (47 percent) by 2014, and they will make up 51 percent of the new additions to the labor force, between 2004 and 2014. With this projected increase in female workforce participation, and given that females make up the majority of all caregivers, caregiving will pose financial challenges for many female workers as a consequence of lost wages from reduced work hours, timeout of workforce, family leave, or early retirement (Family Caregiver Alliance, 2008).

Although men also provide assistance, female caregivers may spend as much as 50 percent more time providing care than male caregivers (Family Caregiver Alliance, 2001). Estimates of the percentage of family or informal caregivers who are women range from 59 percent to 75 percent (Arno, P. S. 2002, February).

#### **Objective**

The purpose of this research is to investigate the type of work interruptions of currently employed women by comparing women with caregiving and non-caregiving work interruptions to demographic and socioeconomic characteristics, such as sex, age, race, educational attainment, occupation, and earnings.

Our focus of analysis is the characteristics of employed women aged 25 to 62, who have interrupted their work life at any time, for 6 months or longer to provide care for a minor child, an elderly family member, or a disabled but non-elderly family member (caregivers) compared to their non-caregiver counterparts, who have not had such interruptions.

## **Data**

This analysis uses data from the 2004 panel of the Survey of Income and Program Participation (SIPP), which is collected and produced by the U.S. Census Bureau. The SIPP is a multistage stratified sample of the U.S. civilian noninstitutionalized population of the United States. The SIPP collects detailed information on demographic, labor force, income, program participation (e.g., Temporary Assistance for Needy Families (TANF), food stamps, and unemployment insurance), and health insurance coverage.

Each household included in the SIPP is selected via a two-stage sample and interviewed every four months, a period called a wave. The 2004 panel had twelve waves and was fielded from February 2004 to September 2008. In wave one, approximately 37,000 households were interviewed either in person or by telephone.

The SIPP has data in two sections: core data and topical module data. Core data consist of the demographic, program participation, income, and labor force information. Topical module data consist of special topics such as wealth, marital and fertility history, disability, employment history, and education and training history. The core questions of the SIPP are asked every wave of the survey, while the topical

module questions are only asked during certain waves and usually for one wave only, though some modules are asked multiple times (e.g., wealth topical module, which is administered every three waves).

In this analysis we merged core data and topical module data. Basic demographic, employment and earnings data are from the core section of the survey. We also used Employment History topical module data. The Employment History topical module is conducted in wave 1 of SIPP in each panel. Wave 1 for 2004 panel was conducted in February through May of 2004. The Employment History topical module identifies individual patterns of employment, length of employment at certain jobs, reason(s) for any period of unemployment subsequent to the respondents first job, total amount of time out of work for 6 months or longer, number of times off from work (i.e., work interruptions) and the reason(s) for the work interruption(s), such as caring for a child, elderly family member, or disabled but non-elderly family person.

Using data from the Employment History topical module of the 2004 panel of Survey of Income and Program Participation (SIPP), we provide descriptive statistics for working females aged 25-62 years old who have interrupted their work career to provide care for a child, elderly family member, or disabled but non-elderly family member and we compare this group to working females who did not have any such interruptions. Lifetime work experience and earnings measures are examined in relation to demographic and socioeconomic characteristics, such as sex, age, race, marital status, educational attainment, employment status, and occupation.

#### Methods

We compared the characteristics of all caregivers and non-caregivers in our sample by sex, age, work experience, marital status, educational attainment, occupation, employment status and number of work interruption in their work life.

The employment status recode variable was used to identify three employment status groups in our study: employed, unemployed and out-of labor force. Employed are persons with a job for the entire reference month (this can include part-time work). "Unemployed" are persons who have no jobs in the reference month, but are looking for work (this group may be on layoff). The out-of labor force group are those with no jobs, who are not looking for work or who are not on layoff. Full-time workers in SIPP are persons who have worked more than thirty-five hours per week. Less than thirty-five hours per week is considered to be part-time.

The key definitions in this analysis are: 1) "Caregivers": females 25-62 who have ever worked six straight months and had times when they did not work for 6 months or more (at a paid job or business) because they were taking care of a child, an elderly family member, or a disabled but non-elderly family member; 2) "Non-caregivers": females 25-62, who have ever worked six straight months who had times when they did not work for 6 months or more, at a paid job or business, because of any reason other than caregiving or who did not take any time off work 6 months or more, at all in their work life. 3) Work interruption": an interruption of work for 6 straight months or more, since starting the first long-term job and the last job worked; 4) "Main caregiving responsibility": the main caregiving responsibility: during the caregiving episode; that is for a minor child, an elderly family member, or disabled but non-elderly family member.

We measured "work experience" in this analysis as the difference in the year last worked and year first worked for 6 straight months at some job or business. We combined the years worked into five groups for our analysis: fewer than 5 years, 5 to 10 years, 11 to 15 years, 16 to 20 years and 21 or more years. The age group selected for the study, 25 to 62 years of age, is selected because persons in this group are of prime working age and most probably finished their educational achievement. The age

categories for this analysis are: 25 to 34 years, 35 to 44 years, 45 to 54 years and 55 to 62 years. We also created four categories of educational attainment: High school graduate or less (no diploma), High school graduate (diploma or GED), Some college or Associate's degree, and Bachelor's degree, graduate or professional degree. Our categories for race are White non-Hispanic, Black, Asian, other race<sup>1</sup>, and Hispanic of any race.

Mean earnings are calculated using the recode for total persons' earned income for the reference month. This value includes the sum of all earnings in the month from all jobs, all businesses, amount of monthly moonlighting gross earnings or income, amounts for monthly severance pay, National Guard or Reserve pay, and monthly amount of any business profit.

### **Findings**

What are the characteristics of employed female caregivers?

Employed female caregivers on average were older, predominately White non-Hispanic and less likely to be black, less likely to have a Bachelor's degree or higher level of educational attainment, more likely to be married, and more likely to be in sales or office type of occupation. Fifty-seven percent of caregivers had one interruption that lasted at least six months to take care of someone compared to twenty-two percent that had two and twenty one percent that had three or more interruption in their lifetime. They were more likely to have taken care of a child than an elderly or a disabled family member (95 percent, 4 percent, and 1 percent, respectively). Those employed female caregivers with one interruption earned more per month than those caregivers who experienced multiple interruptions (\$2,406 and \$2,153 respectively).

• How are employed female caregivers different from employed female non-caregivers? Employed female caregivers differ from their non-caregiver counterparts in several key economic and demographic characteristics. Caregiver and non-caregiver females on average had similar employment status; seventy-two percent and seventy-one percent, respectively, were employed. There were small differences in work experience between the two groups. This may be due to caregivers being older on average and/or working longer to catch up as a result of lost time in the workforce. Although the majority of employed female caregivers worked full-time over their work careers, those who had interruptions to take care of someone were more likely to work part-time compared to the ones who never had such interruptions (41 percent and 31 percent, respectively). Caregivers were less likely to have a bachelor's degree or higher level of education compared to non-caregivers (27 percent and 34 percent respectively). Mean monthly earnings were lower on average for caregivers than non-caregivers (\$2,298 and \$2,817 respectively). Thirty-seven percent of caregivers were in sales and office occupations compared to thirty-two percent of non-caregivers. Thirty-nine percent of caregivers were in management, professional, and related occupations compared to forty-two percent of non-caregivers.

#### References

Family Caregiver Alliance. (2008). *Selected Caregiver Statistics* (Fact Sheet). San Francisco, CA: Author.

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Arno, P. S. (2002, February). *The economic value of informal caregiving, U.S., 2000.* Paper presented at the annual meeting of the American Association for Geriatric Psychiatry, Florida.

<sup>&</sup>lt;sup>1</sup> American Indian or Alaska Native and Native Hawaiian or other Pacific Islander

U.S. census Bureau (2007), "Survey of Income and Program Participation (SIPP) 2004 Panel: Public Use Files <a href="http://www.census.gov/sipp/linking.html">http://www.census.gov/sipp/linking.html</a>