



The Hidden Challenges of Special Needs Caregivers

Employees who care for dependents with lifelong, complex care needs are worth supporting in their own right.

Presented by

ebn
Employee Benefit News

Partner insights from

**NEW
YORK
LIFE**

GROUP BENEFIT
SOLUTIONS

The Hidden Challenges of Special Needs Caregivers

Caregiving is among the hardest and most rewarding jobs people regularly do. For many, it's also not a primary occupation. The 2025 edition of Caregiving in the US, released by AARP and the National Alliance for Caregiving, estimates there are nearly [63 million](#) Americans caring for somebody else—and seven out of 10 do so while fully employed.

The strength and resilience it takes to provide care for loved ones also make caregivers attractive employees. The financial, emotional and physical impact of caregiving can take their toll on caregivers, however. And the same sense of purpose that keeps these employees focused on their caregiving efforts can also make them resistant to reaching out for help. Together, these impacts can erode workplace productivity and increase the odds of burnout. Employers that can offer caregivers the support they need can help improve their wellbeing, engagement and productivity. Those outcomes also improve employee retention and cultivate a culture that makes an organization attractive to work for in the first place.

Fortunately, employers have access to a wide range of benefits that can help caregivers in meaningful ways. Making sure caregivers are aware of the support available to them when they need them can be a challenge, however. A lot of activities fall under the caregiving umbrella, and some of those activities are more visible and easier to address than others. Furthermore, some of the people who need support most may be the least likely to have the time or energy to look for it or ask for it proactively: people who care for dependents with lifelong, complex care needs.

In 2025, Morning Consult surveyed 240 employed adults who care for dependents with special needs. The research, conducted on behalf of New York Life, sought to quantify the personal and professional impacts of caregiving, the barriers caregivers face to using the benefits available to them and gaps in planning and support.¹

Key Takeaways

- Caregivers face a complex array of disruptions and care needs, led by behavioral and mental-health crises (47%), planning tasks like housing, legal or financial management (38%) and medical crises (33%).
- Special needs caregiving tends to be longer-term and more intense than other types of caregiving: more than a third provide care for more than 40 hours a week and more than a third have been providing care for more than 10 years.
- Most caregivers are confident in their ability to manage costs (91%), but more than half (54%) say they've struggled to pay essential expenses in the past year.
- Women, older caregivers, and those in lower-income households carry a disproportionate share of the financial and health burden, which has implications for equity and retention in the workforce.
- Existing workplace support for caregiving is mixed: 82% of caregivers say their workplace is supportive, but 63% of respondents feel stigma and 75% say caregiving has affected their career advancement.
- Caregiving can be mentally and physically rewarding, but 84% of caregivers report being burned out at least some of the time.
- Effective support for caregivers starts with behavioral health and planning but also extends to protecting employees' time and offering targeted support for unique needs.

The Hidden Challenges of Special Needs Caregivers

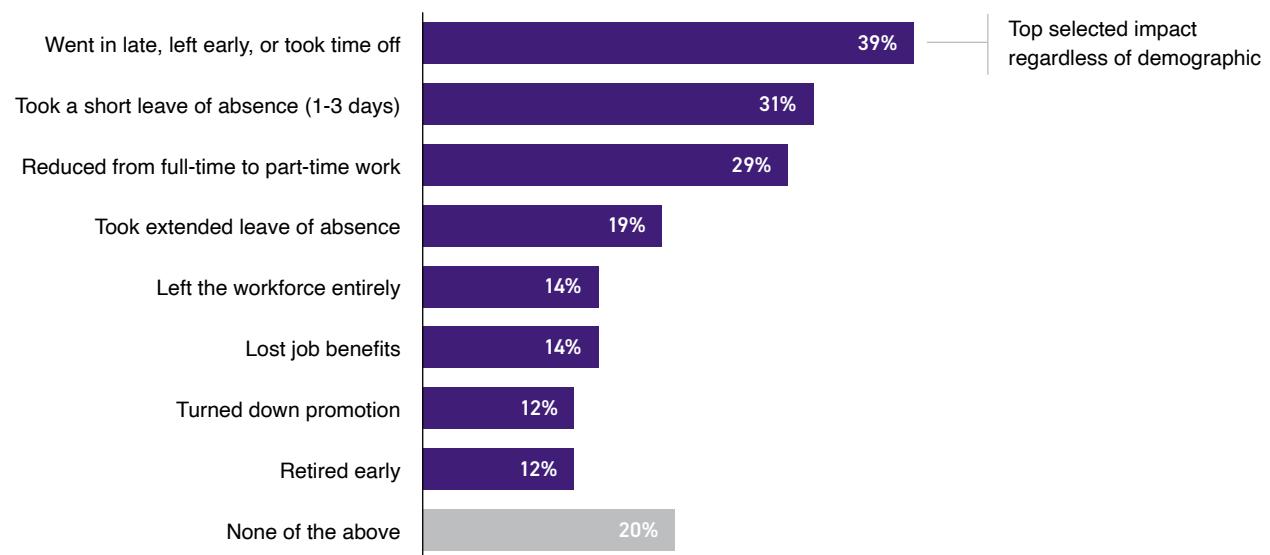
Support for special needs caregivers matters

Caring for dependents with special needs comes with real costs. More than half of caregivers (56%) say they have experienced stress or anxiety due to their responsibilities. Nearly half (43%) suffer from fatigue or exhaustion. If the nature of the work wasn't stressful enough, the time it takes to provide care also takes its toll: 43% of caregivers say a lack of time prevents them from managing their emotional and physical health.

That combination of time and stress makes work-life balance particularly difficult to manage. At the same time, the quality of support caregivers get from the workplace is a mixed bag. While 82% of caregivers say their workplace supports their caregiving efforts, 63% still feel stigma and 75% say their caregiving work has affected their career advancement opportunities. These findings suggest workplaces can work to build a more supportive culture by developing safe ways for employees to self-identify as private caregivers and by training managers and executive leaders to model openness and empathy.

Supporting caregivers in the workplace matters. The demands of caregiving have a direct impact on an employee's work (see Figure 1).

Figure 1: Caregiving affects the workplace in a variety of meaningful ways



Source: Morning Consult, New York Life Group Benefit Solutions Caregivers Study, 2025

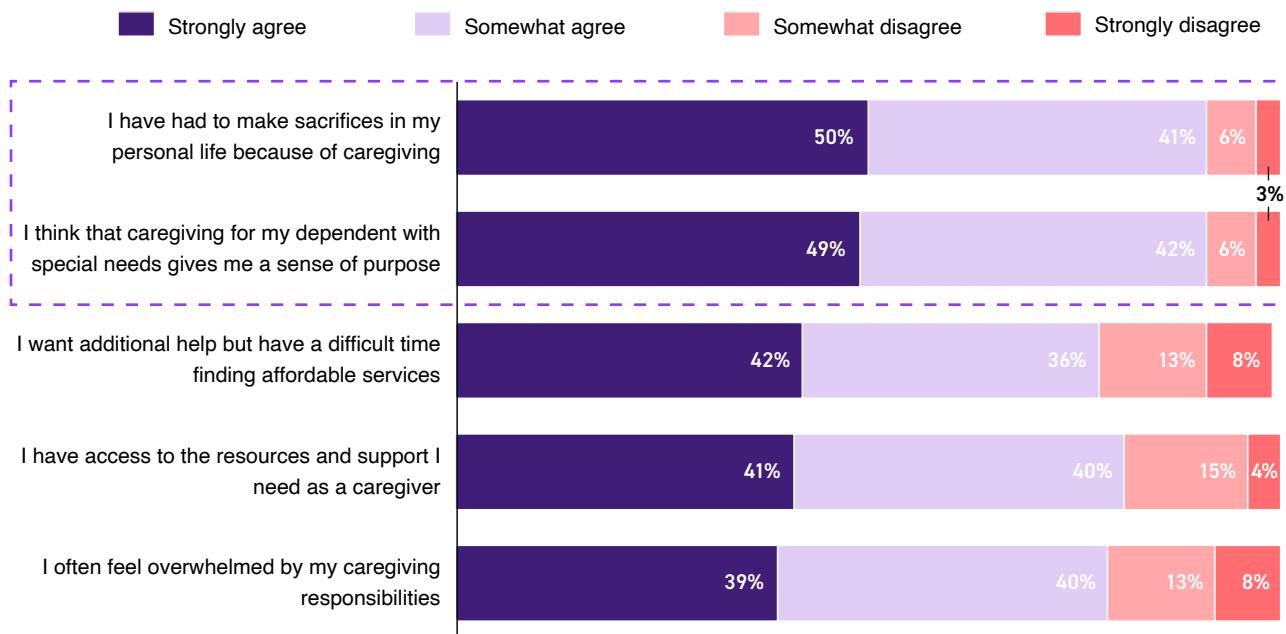
Notably, these impacts affect employees both in their day-to-day lives and throughout their career. Complicating matters further, the stresses driving these impacts stem from a variety of factors, including financial, emotional and physical strains. Employers that want to provide comprehensive support will need to ensure they do so across all of these vectors.

The emotional and physical impact of caregiving

Given the variety of impacts on their lives, stress is a key challenge for caregivers. Other top challenges such as time constraints and the cost of financial planning services can hurt a caregiver's emotional and physical wellbeing. Caregiving offers rewards as well as challenges, however (see Figure 2).

The Hidden Challenges of Special Needs Caregivers

Figure 2: Caregiving can produce both positive and negative impacts



Source: Morning Consult, New York Life Group Benefit Solutions Caregivers Study, 2025

The mix of positive and negative impacts extends to the physical dimension as well. More than half of caregivers (55%) say that caregiving has actually improved their physical health. However, 20% have had the opposite experience—particularly female caregivers and those in older generations. The vast majority of respondents agree that caregiving gives them a sense of purpose—and that they have had to make sacrifices in their personal lives.

It's also noteworthy that the number of caregivers who say they want additional help but have a difficult time finding affordable services is roughly similar to the number who say they have access to the resources and support they need. This contradiction suggests caregivers may not expect workplace support for their efforts—or that they may not be aware of support that might help. Nearly eight in 10 (79%) agree that they often feel overwhelmed by their caregiving responsibilities. More than half say they feel burned out. It's no wonder: most caregivers provide more than six hours of care per day. One in five do so without any additional support at all.

The financial impact of caregiving

The financial strain of caregiving can add to the physical and emotional stress. While caregivers generally report that they are confident (91%) in their ability to meet care-related financial needs, a majority (54%) also say the financial burden of caregiving has made them unable to meet essential expenses at some time over the past 12 months. To make ends meet, bills go late or unpaid, families end up tapping short-term savings or rerouting money from savings to spending. They also wind up racking up debt or tapping into long-term savings, options that can generate significant additional financial impacts down the road. Unsurprisingly, lower-income caregivers are more likely to feel a financial pinch.

The financial, physical, and emotional impacts of caregiving fall most heavily on women, older caregivers, and those in lower-income households. When workplace support is lacking, the strain on these groups is intensified, increasing the risk of burnout, disengagement, and workforce exit.

The Hidden Challenges of Special Needs Caregivers

What can employers do?

Looking at the needs and activities special needs caregivers undertake, it's not hard to figure out why burnout and stress can become an issue:

- They frequently wind up responding to behavioral or mental health crises. Managing these activities is a top concern for 47% of respondents in our survey.
- Planning is the next-biggest burden, as the logistics of what often amounts to a second full-time job put pressure on caregivers' daily activities inside and outside of the office.
- Stigma surrounding special needs caregiving means they may not feel comfortable disclosing their activities to their managers. In our study, 22% of special needs caregivers say they neglected to disclose their caregiving role at work and 45% said they were unaware of available caregiver resources. Worse, 24% avoided using resources that were available due to stigma.
- As a result, employers may not be aware that employees need support they aren't getting—and caregivers may not be aware of available benefits and resources that could help them.

Nevertheless, 78% of caregivers feel they have enough support to manage their emotional and physical health. These findings suggest a certain level of stoicism among caregivers: They clearly could use support in a number of areas, but they don't necessarily seem to be expecting support that isn't already coming their way.

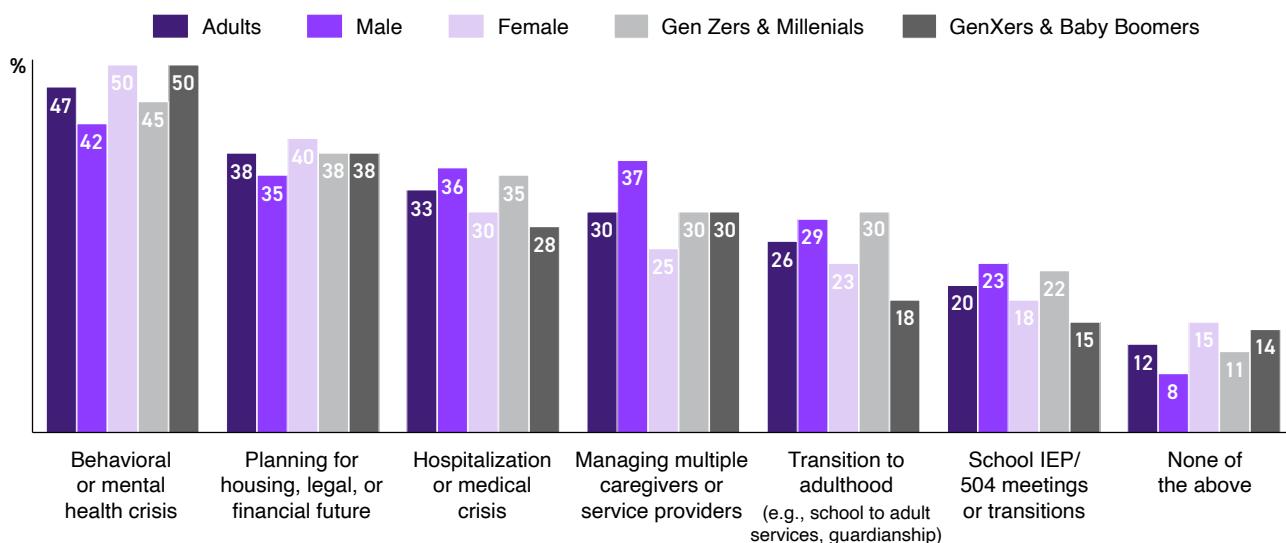
As they work to ease caregivers' burdens, employers should look at solutions across three broad areas:



Easing their daily strain

Start by addressing the top disruptions caregiving employees face: behavioral and mental health crises, planning tasks and medical issues (see Figure 3).

Figure 3: Areas that create the most disruption for caregivers



Source: Morning Consult, New York Life Group Benefit Solutions Caregivers Study, 2025

The Hidden Challenges of Special Needs Caregivers

Everyday support in this area includes:

- Expanded mental health access through on-demand behavioral health services, backup and emergency care options and respite services.
- Care navigation that helps coordinate providers, insurance and school- or community-based supports.
- Workplace flexibility through adaptive scheduling, hybrid work options, predictable hours, job sharing or reduced-load roles where practical.



Support long-term planning

Because special needs caregiving is typically a long-term commitment, a lack of long-term planning resources can be particularly challenging. Continuity planning can be a defining challenge for families caring for dependents with lifelong disabilities or complex medical needs—and more than half of the caregivers in our survey (56%) say they lack a long-term financial plan for their dependent's future that covers housing, care and expenses. Beyond finances, these caregivers need to be ready to navigate guardianship or power-of-attorney decisions when they arise.

Employers can play a meaningful role and support these long-term planning needs through access to advanced financial planning services that help families prepare for the future by:

- Guiding them through long-term funding strategies such as special needs trusts or tax-advantaged savings programs for individuals with disabilities.
- Helping them navigate government programs like Social Security, Medicaid and waiver benefits.
- Integrating financial and legal planning resources and educational programs into disability, EAP or voluntary benefit offerings.

Providing on-demand mental-health services, backup and emergency care options and respite services can also offer targeted support in key areas of need.



Build a culture where caregivers can ask for support

As they develop direct support for caregivers, employers should keep in mind that employees need to be aware that these resources exist before they can make use of them. Employers need to address the benefits awareness gap by:

- Offering confidential channels through which employees can identify themselves as caregivers.
- Communicating care resources proactively through a centralized resource such as a “care hub” that consolidates mental health, leave, navigation and planning tools.
- Equipping managers with practical tools to support caregivers, such as micro-training on responding to disclosures, ways to offer appropriate workplace flexibility and resources that reduce stigma and improve consistency of responses to caregiver needs.

The Hidden Challenges of Special Needs Caregivers

Matching benefits to caregiver needs

Caregiving is too broad a category for employers to address with a single solution, however. Comprehensive support requires flexible, layered and targeted care. Health insurance may seem like the most obvious place to look for help, but the biggest disruptions caregivers face aren't always medical.

Special needs caregivers support dependents with a wide variety of needs, from behavioral and emotional conditions to chronic physical and medical issues, developmental and learning differences, to sensory or speech impairments. Thanks to that level of complexity, no single resource is likely to provide comprehensive coverage. And while some valuable benefits may already be in place, employers should bear in mind that employees may not be aware they exist when need arises. Managing complex and varied diagnoses requires coordinated support. For example, families managing autism or ADHD often need care navigation, school-based guidance and workplace neurodiversity accommodations—in addition to basic medical coverage. Those caring for dependents with chronic medical conditions may need help coordinating medical providers, connecting with the right benefits and navigating crisis pathways.

The variety of diagnoses means there's no single resource that can cover all situations. Instead, employers need multi-lane solutions that combine to address complex needs, rather than one-size-fits-all offerings. Still, behavioral health and logistical planning ultimately drive the bulk of caregiver needs. The base for a comprehensive benefit package that aligns with those needs can start with mental-health access and layer in additional chronic-care and special needs planning. By also paying attention to workplace flexibility and connecting employees to financial and legal support, employers can help caregivers manage disruption across critical areas, improving their lives at work and at home.

About New York Life Group Benefit Solutions

New York Life Group Benefit Solutions, a division of New York Life Insurance Company, combines the expertise of a Fortune 100 leader with the parent company having 180 years of proven success. Awarded among the top financial strength ratings from all major agencies,² we provide reliable and trusted solutions for businesses and their employees, focused on delivering a best-in-class benefits experience. From Life and AD&D, to supplemental health plans, to comprehensive disability and leave management, our offerings focus on support, connection, and meeting real needs. It's all about Putting Benefits To Work For PeopleSM.

For more information visit the New York Life Group Benefit Solutions [Caregiver Resource Center](#).

¹ New York Life Group Benefit Solutions survey of employed special needs caregivers conducted by Morning Consult, September 16–21, 2025 (n=240).

² New York Life has received the highest financial strength ratings currently awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aa1); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 9/30/2025.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

© 2025, New York Life Insurance Company. All rights reserved. NEW YORK LIFE, and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

This sponsored white paper was written by Employee Benefit News based on research commissioned by New York Life Group Benefit Solutions.