

Bupa Wellbeing Index 2024:

Multigenerational Health and the Missing Middle



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Contents

Foreword	5
Executive Summary	7
The Missing Middle: the new sandwich generation	9
How the complexities of multigenerational health are spilling into the workplace	13
Monitoring the nation's health and wellbeing	15
Looking to the future of supporting multigenerational families and caregivers	17

Foreword: Supporting family health in the workplace

Family is the bedrock of our lives. In today's society, families come in all shapes and sizes, diverging in wonderful ways from the traditional 2.4 household. In this we're all united by what matters most: the health and wellbeing of our nearest and dearest.

As people are living longer, we're seeing more generations of families living under one roof or nearby. While this brings the joy of togetherness, knowledge and traditions through generations, it also creates a new set of challenges, particularly for those entrusted with the responsibility of multigenerational health.

This chapter of the Bupa Wellbeing Index looks into the changing demographic of primary carers within family units. The latest insights reveal that millennials, those aged between 25 and 44, are increasingly taking on the role of primary caregivers across multiple generations, becoming directly responsible for keeping more generations of their loved ones well, and thereby becoming the Missing Middle – missing out on their career, health and social occasions.

Finding themselves between the needs of aging parents, grandparents, siblings and their own children, the Missing Middle face mounting pressures at a time when they are building careers and transitioning through important life stages – growing families, buying homes and building their pensions. The additional tasks of accommodating unexpected healthcare appointments, medication schedules and illnesses, often for multiple family members at the same time, builds the pressure of responsibility and takes a toll on their physical and mental wellbeing. Social isolation and 'being missing' from occasions that bring joy and maintain positive mental health only intensifies these pressures.

We believe employers have an important role to play in keeping their workforce healthy. Millennials are critical for the workplace and driving the UK economy. A loss of talent has a direct impact on an organisation's ability to grow, innovate and succeed. So, we're calling for recognition and action in the workplace to support those managing generations of family health.

We examine the physical and mental health impacts of multigenerational health responsibilities on millennials, their employers and wider society. Our latest insights show that many millennials say their work-life balance and career have been impacted by caring for loved ones. While this can be incredibly rewarding, it can come at the cost of missed opportunities for career advancement and social occasions, which are often a much-needed outlet for positive mental health. Even worse is the fact that it's often unrecognised or even dismissed as an excuse not to participate by those who don't understand the pressures these people are under.

At Bupa, and across society, we want to help foster an environment where every individual is supported in the workplace, to thrive as well as manage the responsibilities and needs that come through life. We work with organisations of all sizes as a healthcare partner to promote positive employee health and wellbeing – and within this, we are seeing increasing demand for family health support. This includes services, resources and support structures to help people manage the health needs of loved ones, as well as access the care they need for their own health.

By working together, employers and society can create a supportive environment for millennials facing a pressure cooker of multigenerational family health, career and financial responsibilities, relieving the pressures on this Missing Middle, where possible, so that these individuals can thrive.



Carlos Jaureguizar
CEO for Bupa Global, India & UK

Executive summary

This report examines the complex needs of multigenerational family health as people live longer and family trees evolve. It investigates the effects on caregivers’ social and professional lives, and the impact on their physical and mental health. In particular, it highlights the Missing Middle, a large proportion of the UK population who are struggling to manage the needs of multiple generations and, as a result, are missing out on career opportunities, social occasions and looking after their own health.

Millennials are the new ‘Sandwich Generation’

Medical advancements, better access to healthcare and a greater understanding of the importance of exercise and nutrition are leading to a rise in multigenerational families. Whilst this gives us the joy of multiple generations, those caught between caring for their aging parents, elderly grandparents, siblings and their own children are feeling new pressures. This report highlights the challenges of those trying to juggle healthcare responsibilities with busy modern-day lives.

Our research reveals that millennials, people aged between 25 and 44, are increasingly stepping into the role of caring for multiple generations in their families. Over six million millennials have taken on this responsibility shift so far, a significant change from the ‘sandwich generation’, who were the original demographic identified as primary caregivers.



Over 6 million

people aged between 25 and 44 are stepping into the role of caring for multiple generations in their families



Caregiving burnout

Burnout is a particular problem for millennials, as these are the most important years for career advancement, transitioning through important life stages and saving for retirement. Over half (**57%**) of all those surveyed admit that caring for their family has impacted their daily life, with over a third (**35%**) losing sleep worrying about loved ones. Many are missing out on social or leisure activities (**49%**) or social events with friends (**46%**) to look after family.



35%

of millennials report losing sleep from worrying about loved ones

The impact on the workplace

Many respondents report that their work-life and career progression has been impacted by taking on the role of primary caregiver across multiple generations. From missing chances for advancement and social bonding opportunities, to having to take time off to look after family members, the responsibilities of managing multigenerational health can have a significant impact.

As well as being a problem for the individual, these issues impact their employers. Millennials, in particular, are a key demographic in contributing to business growth and the success of the UK economy. When they are unable to work, the economy suffers.

Over half (**51%**) say that being a caregiver has impacted their working life, with **27%** saying that it may have stunted their career advancement. One in seven (**14%**) find it hard to concentrate at work owing to caring responsibilities.

The Missing Middle: the new sandwich generation

Caring for multigenerational health can have a huge impact on people’s lives. Increasingly, the Missing Middle are missing out on life opportunities, as well as sacrificing their careers, social lives and even their own health in order to look after loved ones, whether those are young children, siblings, older parents or elderly grandparents.

Who is doing the caring?

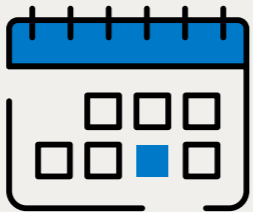
Our research reveals that millennials are increasingly taking on multigenerational health responsibilities for parents, grandparents, siblings and children, with over six million (35%) taking on the primary responsibility for looking after loved ones. Millennials also represent the age group most significantly affected by caregiving responsibilities in their daily lives. This Missing Middle demographic – consisting of 6.2 million millennials – has replaced the original ‘sandwich generation’, those aged between 45 and 59, who were previously identified as primary caregivers.

Across all ages, women (38%) are more likely to look after the family than men (30%). And over a third (34%) of women who take on the role of primary caregiver feel a sense of responsibility to take care of the family’s health, compared to a quarter of men (26%).

The research identifies a number of reasons why people take on the role of caring for their family’s health. Nearly one in five (18%) of those who take on the role of primary caregiver admit everyone else assumes they will, while almost as many (15%) say they had to step into the role because no one else in the family would take it on. What is certain is that a significant number of respondents (35%) feel that other family members could do more to support them in looking after the wider family unit.

Over one in five (21%) millennials (25-44) who take on the role of primary caregiver point to having the closest relationship to family members in need as a reason for looking after them. And overall, a greater proportion of women (26%) than men (19%) cite this as a reason.

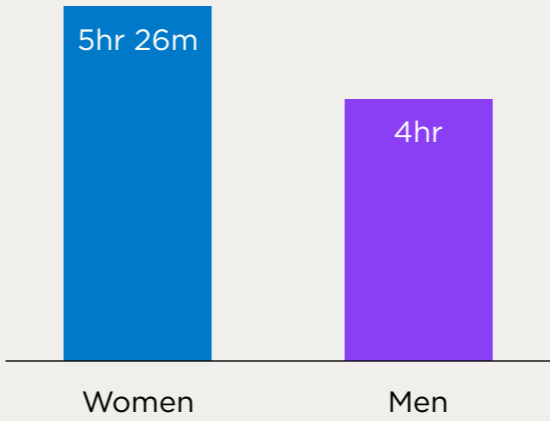
Average time spent caring for others’ emotional and physical needs per year



246 hrs
which is over 10 days per year²

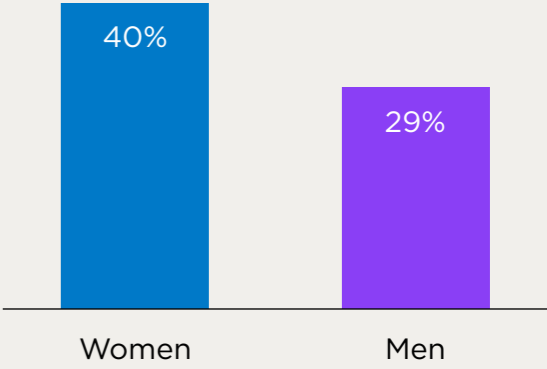
Women dedicate 35% more time to caregiving

Average time spent caregiving per week



Women are more likely to worry about family members’ health every day

Likelihood of worrying



Types of support

When we think about caregivers, we often think about fulltime caring responsibilities. However, every family is different and the responsibilities that come with looking after the health and wellbeing of a family vary considerably.

Sometimes, the smaller acts of regular phone calls with relatives (31%) or helping with tasks at home e.g. cleaning, cooking, gardening (24%), or supporting them with regular chores such as food shopping (16%) and leisure activities (18%) are the most common acts of care.

No matter how small the task may seem, every activity in caring for a family member takes time out of a person’s day when they have their own competing pressures to manage as well.

Women dedicate (36%¹) more time to looking after loved ones, with an average of 5 hours and 26 minutes spent per week, compared to 4 hours for men. Women (39%) are also more likely to worry about family members’ health every day compared to men (28%).

¹ (05:26:36 - 04:00:29) / 04:00:29 = 35.81%
² 4.74 hours per week x 52 weeks = 246.26 hours





The Missing Middle: the new sandwich generation

Impact on health and wellbeing

It is evident from our research that the UK is a nation of carers. The health and wellbeing of the family is the greatest priority for all those surveyed (**83%**), over and above their own health and wellbeing (**81%**), career (**48%**) and relationship with a spouse/partner (**68%**).

However, it is also clear that taking on lead responsibility for the health of a multigenerational family impacts the wellbeing of the individual. In our survey, **35%*** said they had lost sleep due to anxiety or stress about a family member's health, and this was highest amongst older millennials, those aged **35 to 44 (44%)**.

Overall, one in seven (**14%**) say that looking after their family has had a negative impact on their mental health. Across all ages, millennials (**19%**) are most likely to report mental health issues from their caregiving activities.

The expectations on individuals may be a factor, with **35%*** feeling that they are expected to look after their family without concern for their own mental health and wellbeing. This is highest among millennials (**47%***), who are also most likely to say they are struggling with their own mental health but have not told their family members (**22%**).

It is concerning that one in fourteen (**7%**) report missing **two** of their own health appointments in the past year to look after a family member. Additionally, significant number of respondents put off or delayed booking GP appointments.

Dr Robin Clark, Medical Director at Bupa UK Insurance and Bupa Global said:

“When a family member is unwell or needs extra support, we always selflessly help. We often hear from customers that they value their families’ health over their own.

“With an aging population, we are finding that more and more people are caring for multiple generations within one family unit. While this looks different for everyone, it can be emotionally and physically draining on the individual doing the care giving. As this report shows, it can leave them struggling with their own health.”

“It’s so important that even when we are juggling multiple caring responsibilities that we don’t put our own health on the backburner and seek support when we need it.”



70+ million

health appointments
have been missed to care
for family in a single year



1 in 7

say that looking after
their family has had a
negative impact on their
mental health

The Missing Middle: the new sandwich generation

Mental health concerns

Supporting a family member with their mental health is a responsibility for **21%** of respondents. Women (**24%**) are also more likely to help a family member with mental health issues than men (**17%**). Overall, just 16% feel well-equipped to support family members who are struggling with their mental health. Those aged **25-34** are most confident in this regard (**22%**), with those over **55** least able to help (**12%**).



50%

of millennials also say they have missed big events or life milestones, such as weddings, birthdays or holidays with friends

Impact on personal and social lives

Millennials, in particular, are suffering with caregiving burnout as three quarters (**68%**) admit that looking after their family has impacted their daily life, with over 2 in 5 (**42%**) losing sleep worrying. They also miss out on social or leisure activities (**61%**) or social events with friends (**59%**).

Half (**50%**) of millennials also say they have missed big events or life milestones, such as weddings, birthdays or holidays with friends, to look after their family members' health.

Despite this impact on their personal and social lives, many people view their responsibilities as positive.

One respondent said:

“Caring for multiple generations has been hard as I am a single mum, but I also do as much as possible to help my elderly grandparents. Splitting time to help both generations is hard but equally rewarding when I am able to make a difference.”

The fulfilling aspect of caregiving can influence future career choices.

**Rebecca Pearson,
General Manager for
Bupa Care Services said:**

“Caring can be incredibly rewarding and in our care homes, we often find that many of our people have been carers for family members before joining us and pursuing a career in care.

“These people regularly express how fulfilling and enjoyable working in care is and having cared for multiple generations of their families, continue to want to give back and support other families.”



The Missing Middle: How the complexities of multigenerational health are spilling into the workplace and impacting the UK economy

Millennials are the backbone of the workplace and a crucial generation for the economy. But the anxiety and stress of caring for the family's health can have a significant effect on a person's work-life and career. Here, we look at the impact across generations and examine how employers can better support in the workplace.

Our research shows that a large proportion of people report that their work-life has been impacted by taking on responsibility for multigenerational health and wellness. Over half (**51%**) say that these responsibilities have impacted their working life at some stage.

When it comes to career progression, **27%** think this may have stunted their development, with more men (**28%**) than women (**25%**) believing this to be the case. The figure is high for millennials (**43%**) at a time when many are looking to build prosperous careers for the future and save for retirement. (**30%** for **44-54** and **14%** for **55+**).

Taking time off

Family caregivers are also missing days at work. In the past year alone, respondents have had to take an average of **2 days** of annual leave to fulfil these responsibilities, rising to almost **3 days** in the case of 16-34 year olds. Some people have also had to call in sick to fulfil their caring responsibilities, with an average of **2 sick days** taken across all age groups.

While some are finding that multigenerational health responsibilities are slowing their career progression, others are having to stop indefinitely.

One respondent commented: "I had to leave my job to look after my mother who has been diagnosed with a brain tumour. She needs constant supervision. My daughter suffers from anxiety and paranoia. It's an effort to support both at the same time. My relationship with my partner and social life are suffering badly. I'm just so tired."

Any loss of talent, whether that is through sick days or losing staff permanently, has a direct impact on an organisation's ability to grow. We are seeing increasing demand for family health support from employers to support those with multigenerational health responsibilities.

Rachel Murray, Head of Employee Health and Wellbeing at Bupa Global, India & UK said:

"At Bupa, we understand the different needs and pressures felt outside the workplace, particularly when it comes to supporting family health. We offer a range of initiatives to make sure our people and their families can access the help they need, as and when they need it. Whether this is through gifting health benefits, health and dental insurance for all the family, elderly phoneline service and a family mental health helpline, plus flexible working options, we want to make sure everyone is looked after to alleviate any anxiety that may be felt around family health."



51%

report that their work-life has been impacted by taking on responsibility for multigenerational health and wellness



2 to 3 days

of work a year are missed on average by family caregivers, taken either as annual leave or sick days

In the workplace

Life in the workplace is also being impacted, with one in seven (14%) caregivers finding it hard to concentrate at work due to the worry of family health. More women (16%) report this to be a problem than men (12%), while nearly one in five (18%) millennials are struggling to focus at work.

Missing out also extends to work social events, which can be key to forging good relationships with colleagues and enjoying the world of work. One in seven (14%) say they have had to miss out on work socials to care for their family, which rises to 20% for millennials.



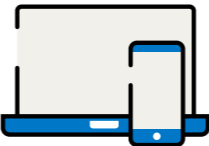
1 in 5

millennials say they are struggling to focus at work

How employers can support multigenerational caregivers

Three in five people (68%) would welcome more support when it comes to managing their caregiving responsibilities and maintaining their own wellbeing. Overall, 58% of those employed say that having access to private healthcare for them and their family would improve their ability to do their current job. Online health and wellbeing guidance is valued more highly by millennials (28%) than those aged 45-54 (20%) and 55+ (11%). When considering the benefits they would most value in looking for a new job, schemes that support caregivers in multigenerational families score highly. Almost a third (31%) are looking for flexible working arrangements, which may help them to better balance their work-life and caring responsibilities. Private healthcare (20%) and private medical insurance (20%) are also important factors for people when looking for a new job.

Benefits most valued when looking for a new job



31%

are looking for flexible working arrangements



20%

are looking for private healthcare and private medical insurance

blua.

Richard Norris, General Manager for Business Specialist Products at Bupa UK Insurance said:

“Looking after the health and wellbeing of employees is a key priority for businesses, as not only does it keep them well and in work but is essential for productivity. The Missing Middle generation is vital for the economy, they are experienced in the workplace and have years to grow their careers. This report shows that health and wellbeing is often about much more than the individual, it’s about their whole family and the pressures they face both inside and outside of work.

“Employers have an important role to play in understanding these pressures and supporting their workforce, whether by fostering a supportive culture through flexible working or ensuring managers are trained in helping those with caring responsibilities. They can also provide access to healthcare services whether digital services like mental health support via Bupa Well+, our lower cost whole of workforce subscription service, or via private medical insurance which provides access to digital GP appointments through Bupa Bluea. With more millennials caring for different generations of the family these digital solutions provided by their employer can be hugely beneficial and mean they don’t need to take time out of busy schedules to visit a doctor. Employers will win the productivity challenge and create an engaged, supported workforce if they understand that services they provide should go beyond the individual’s health and wellbeing at work.”

Monitoring the nation's health and wellbeing

The findings from our latest Bupa Wellbeing Index highlight that at a national level, looking ahead over the next three months, people are more likely to prioritise their financial stability (87%) ahead of their own health and wellbeing (84%), though not as much as the wellbeing of their family (89%). Women are slightly more likely to prioritise their financial stability (89%) compared to men (86%), and the 35-54 age group is most concerned about their finances at 90%.

Over the last three months, 27% of people reported an improvement in their physical health, while a quarter (25%) say it has worsened. Mental health trends are similar, with 25% noting improved mental health, against 23% who have seen it worsen during this period. Overall, these figures represent a modest improvement of 2% across both physical and mental health across the previous three months.

In terms of health worries, weight stands out as the greatest issue for 27% of respondents in the last three months, with women (32%) more concerned than men (21%). Other significant worries include back pain/joint problems (20%), level of physical fitness (19%), mental health related conditions (18%) and dental health (14%).

On a positive note, many people are taking steps to improve their health and wellbeing. In the last three months alone, 10% say they have made positive changes to their diet, used wearable health trackers (10%) or sought dental treatment or advice (10%). Additionally, 9% have made lifestyle changes to prevent future health conditions and 7% have joined a gym, indicating a proactive approach to their long-term health.



87%
of people are more likely to prioritise their financial stability ahead of their own health and wellbeing



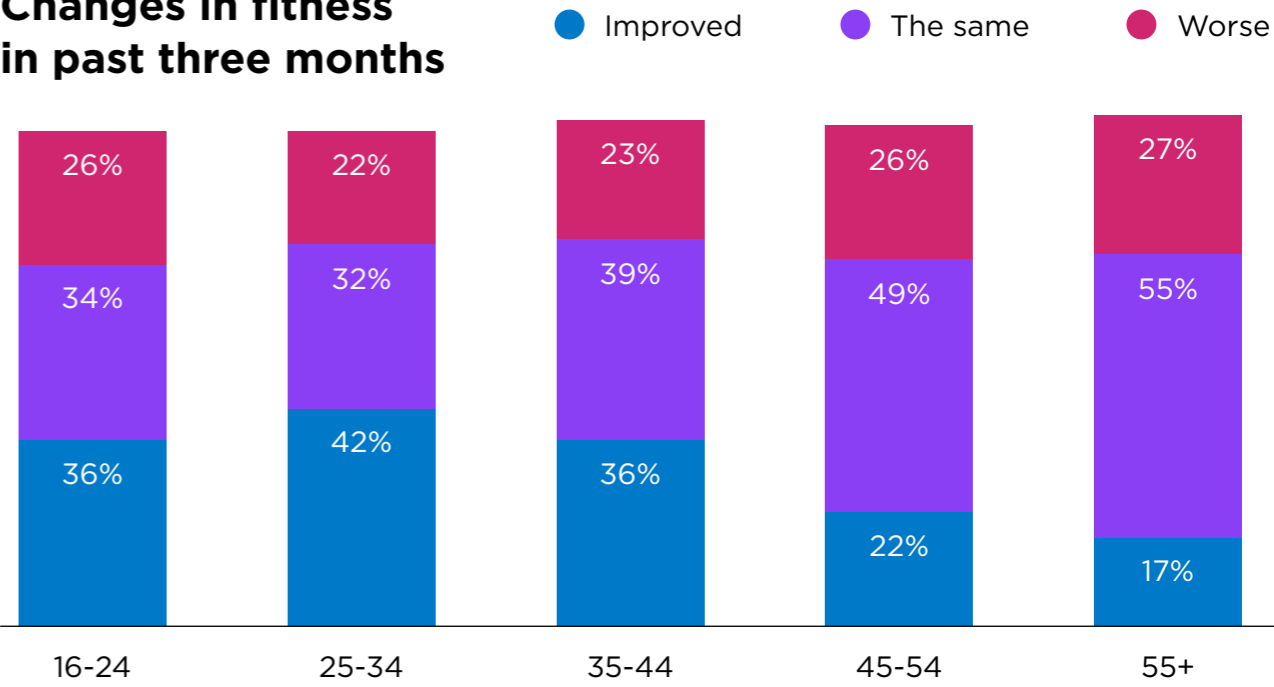
27%
of people reported an improvement in their physical health, while 25% say it has worsened

Dr Petra Simic, Medical Director for Bupa Health Clinics said:

“It’s clear from the findings throughout this report that people prioritise the health of their family over their own. But making sure you spend some time each day looking after your health is essential, as this will not only benefit your own health but will mean you’re able to look after your family too. This can be as simple as taking some time to go for a walk, practicing meditation or joining a gym class once or twice a week. Find something you enjoy and try to stick to it, you’ll find it’ll boost both your mental and physical health.”



Changes in fitness in past three months



Conclusion: Looking to the future of supporting multigenerational families and caregivers

As the average lifespan increases, the rise in multigenerational families we are now seeing is inevitable. Those who take on responsibility for the wellbeing and health of their families are facing more pressure than every, and they need to be supported.

The findings of this report show that the Missing Middle, those caught between caring for their aging parents, grandparents, siblings and their own children, are feeling new pressures as they miss out on more than ever before. Millennials are increasingly stepping into this role as they age and they are feeling the impact in their daily lives, missing out on career opportunities, social activities and healthcare at a critical point in their lives.

Caregivers are spending hundreds of hours each year looking after their family's emotional and physical needs. While they often report that they do this because they feel responsible for these duties, they also feel that other family members should be doing more to help and that increased support from employers in the workplace would enable them to perform better in their daily work and careers. This is important for both individuals and employers, with many caregivers reporting that they have missed out on chances for advancement and been forced to take sick days or holiday to care for family members.

Support through benefits such as flexible working arrangements and access to private healthcare services, both for physical and mental health problems, are valued highly by many.

At Bupa we're committed to supporting families in all forms. Our corporate customers can help their workforce stay well wherever they are with over 1,500 digital gym classes and meditation spaces available through our Bupa Touch app, while our partnership with JAAQ (Just Ask a Question) provides key mental health support. The whole family can access digital GP appointments, through Bupa Blue, or speak to nurses or mental health specialists through our Family+ health insurance.

We're walking the talk with our people, too. Everyone can access all our preventive digital services and we support our teams with family dental insurance, help with emergency childcare and provide access to a family mental healthline, alongside flexible and hybrid working arrangements.

We believe employers have a vital role to play in keeping their people healthy and we are seeing increasing demand for family health support. Millennials form the backbone of many businesses and sickness and time off has a direct impact on an organisation's success, as well as that of the UK economy as a whole.

We urge other businesses and organisations to pay attention to the demands placed on this Missing Middle, and to give them the support they need to fulfil their potential in the workplace and wider society.



ⁱ Poll of a nationally representative sample of 8,027 UK adults (16+) by gender, age and region. The data was collected between 28.03.2024 - 02.04.2024.
ⁱⁱ 35.13% of 2,625 respondents aged 25-44 (weighted to be nationally representative) x 17,726,196 (2021 ONS mid-year population estimate figures for 25-44 year olds) = 6,226,588

ⁱⁱⁱ Combining 'strongly agree' and 'somewhat agree' responses.



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