



Financial Strain, Employment, and Subjective Stressors Over Time Among Caregivers of Individuals with Dementia

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Abstract

Objective: This study aimed to examine how financial strain and employment impact subjective stress over 12 months in 184 family caregivers of individuals with dementia (IWDs).

Methods: Subjective stressors of role overload and role captivity, and employment status were measured at baseline, 6-, and 12-months. Self reports on financial strains were measured at baseline only. Covariates on caregiver demographics and caregiving characteristics were measured at baseline.

Analysis: Preliminary analysis compared the mean differences in financial strains by spouse vs. child caregivers, and by employment status at baseline. Growth curve models were conducted to examine within-person changes in subjective stress of caregiving and associations with employment and financial strains.

Results:

- Child and unemployed caregivers had the greatest financial strains ($M = 1.63$, $SD = 0.61$), followed by spouse caregivers who were employed ($M = 1.59$, $SD = 0.71$).
- The growth curve models showed that:
 - caregivers with greater financial strain at baseline had higher levels of overload ($\beta = 0.313$, $p < .000$) and increasing captivity ($\beta = 0.037$, $p = .026$) longitudinally.
 - Although caregivers who had been consistently unemployed reported lower role overload ($\beta = -0.383$, $p < .000$), they also had steeper increase over time ($\beta = 0.021$, $p = .010$) than those who had been consistently employed.

Conclusion: While a caregiver's perception of financial strains does add to the long-term stress of the role, his or her employment outside the home may have complex associations with feelings of stress over time.

Introduction

- The balance between financial management and meeting the needs of the IWDs is an often overlooked aspect when one becomes an informal caregiver, and may relate to caregiver well-being.
- There are many family caregivers who continue employment outside the home, while providing regular care to IWDs.
- Providing care for IWDs has been shown to be more financially draining than other types of caregiving.
- Previous research has elicited mixed results regarding the mental and emotional strains on employed caregivers.
 - Lower income, inflexible work schedules, and perception of income inadequacy are found to be linked to greater caregiver depression in some studies.
 - Other studies have found higher income to predict higher burden in caregivers.
 - Additionally, several previous studies show no association between employment and mental health pathology in caregivers.
- The current study examined the impact of feelings of financial stress and employment status on role strain and captivity, which were the subjective measures of stress tied closely with dementia caregiving.

Hypotheses

- H1:** Higher levels of financial strain will show elevated role strain and captivity in caregivers.
- H2:** Caregivers who are consistently employed will have lower levels of captivity, but higher and increasing levels of role strain over 12 months, and those who are not employed will have lower levels of strain, but increasing levels of captivity over 12 months.
- H3:** Financial strain at baseline will moderate the intrapersonal association between employment and subjective stressors. Specifically, the associations will be stronger among caregivers who had greater financial strains at baseline.

Measures

Subjective stressors were measured as role captivity and role overload/strain at baseline, 6-, and 12-months.

Employment status was measured at baseline, 6- and 12-months as employed (= 1, Yes) or not (= 0, No). Caregivers were grouped by consistent employment, never being employed, and experiencing any changes in employment over time.

Financial strain was measured by two items on the survey at baseline only, and the mean of them was used in the current study.

- In general, how do the finances in your household work out at the end of the month?
 - Some money left over
 - Just enough money to make ends meet
 - Not enough to make ends meet
 - REFUSED
- Do you consider the amount of money you have to spend on caring for your (relative) each month to be:
 - About what you can afford
 - Somewhat more than you can afford
 - Much more than you can afford
 - CG DOES NOT PAY
 - DON'T KNOW/REFUSED

Covariates were measured at baseline on caregivers' total work hours, caregiver income, caregiver gender and age, and any caregiving transitions during the span of the study.

Analysis

- Preliminary analysis on mean levels of financial strains by relationship type and employment status was conducted at baseline.
- Growth curve models were fit to examine the following associations:
 - The outcomes were the subjective stressors of role overload and captivity over 12 months, respectively.
 - Model 1 examined the main effect of financial strains on the outcomes (H1).
 - Model 2 examined the main effect of employment status over time on the outcomes (H2).
 - Model 3 examined the moderating effect of financial strains on the within-person association between employment status and the outcomes (H3).

Results

1. Among 184 caregivers in the sample, about half ($n = 96$) never had any employment over time, a third ($n = 61$) were always employed, and few caregivers experienced any changes in employment ($n = 27$).

2. **H1: Financial strain** was associated with

- higher role overload, and
- increasing role captivity in caregivers who experienced changes in employment.

Table 1.
Parameter Estimates from the Model Testing H1

Effect	Role overload	Role captivity
	Parameter Estimates (SE)	Parameter Estimates (SE)
Intercept	2.297 (0.114)***	1.771 (0.181)***
Time	0.002 (0.004)	0.002 (0.011)
Caregiving transition	0.148 (0.098)	0.143 (0.311)
time × Caregiving transition	-0.059 (0.010)***	-0.113 (0.026)***
Financial strains	0.313 (0.065)***	0.159 (0.109)
Caregiving transition*Financial strains		0.100 (0.193)
Time × Financial strains		-0.003 (0.007)
Time × Caregiving transition*Financial strains		0.043 (0.014)**

3. **H2: Employment status was related to role overload only:**

- Consistently employed caregivers had higher levels of role strain compared to those who were always unemployed.
- Consistent unemployment reflected increasing role strain over time compared to always employed caregivers.
- No significant associations found between employment and role captivity.

Table 2.
Parameter Estimates from the Model Testing H2 on Role Overload

Effect	Parameter Estimates (SE)
Intercept	2.510 (0.125)***
Time	-0.010 (0.006)
Caregiving transition	0.118 (0.096)
Time × Caregiving transition	-0.056 (0.010)***
Financial strains	0.301 (0.063)***
Always unemployed	-0.383 (0.095)***
Had any changes in employment	0.077 (0.142)
Time × Always unemployed	0.021 (0.008)*
Time × Had any changes in employment	0.002 (0.012)

Notes. Caregivers who were always employed were the reference group.

3. **H3:** No significant effects found between financial strain and employment status on subjective stressors.

4. Additional analysis on spouse versus adult children caregivers:

- A sig. 4-way interaction between employment, child versus spouse caregiver, transitions, and time ($\beta = 0.075$, $p = .013$).
- Specifically, among spouse caregivers, and who also experienced transitions, those never employed had increasing role captivity than those who were always employed ($\beta = 0.094$, $p = .039$).

Conclusions

- Feelings of financial strain may affect caregivers' role strain and captivity over time, regardless of employment status.
- Caregivers who are unemployed are not more likely to feel captive in their caregiving role when compared to those who are employed, in contrast to our hypothesis.
- Unemployed caregivers reported more of an increase in role strain over time than employed caregivers, suggesting that caregivers experience role strain, no matter their employment status.