

## “Care burnout” is costing Australians their health, careers, and up to \$18K a year

*9 in 10 Australians in the Sandwich Generation are experiencing signs of burnout, spending on average nearly 30 hours a week caring for older and younger generations*

**Sydney, June 2025** – The silent struggle of Australian seniors in the sandwich generation – those juggling caring responsibilities for both parents or in-laws and children or grandchildren – is now in the spotlight, with a new report revealing that caregiving burnout is impacting nearly every aspect of their lives, including their physical, mental, social and financial wellbeing.

According to the [Sandwich Generation Report 2025](#), commissioned by Australian Seniors, a concerning nine in 10 (90%) Australian seniors in the sandwich generation admit to experiencing caregiving burnout. The sheer volume of caregiving is a major factor, with caregivers spending an average of 14.5 hours per week on unpaid care for ageing parents and 15.2 hours on children – often leaving less than 10 waking hours a week for personal time and self-care. For those sandwiched between both older and younger generations, this adds up to over 30 hours of care each week – the equivalent of a part-time job – and accumulates to a staggering 1,500 hours a year.

This gap in personal time is having a significant knock-on effect, reducing opportunities for self-care and social interactions necessary to support wellbeing. Nearly half (48%) of Australians over 50 with caring responsibilities say caregiving affects their ability to connect with friends and participate in social activities. This figure rises to nearly three in five (58%) for those simultaneously caring for both parents and children. The constant juggling act often leads to prioritising the needs of others, with nearly two in five (38%) either frequently (28%) or always (10%) putting their own needs last. This self-sacrifice is even more pronounced among women, where about three in 10 (31%) frequently and 13% always prioritise caregiving over personal needs.

For those providing care for ageing parents or in-laws, the demands often involve offering emotional support (66%), transportation to appointments and errands (62%), and companionship (61%). For children and grandchildren, the top forms of care include emotional support (60%), transportation (50%) and financial support (49%).

### **Cost of living crisis hits harder for multigenerational carers**

The rising cost of living is intensifying challenges for sandwich generation carers, who are already spread thin by time commitments. Nearly half (49%) admit that supporting both parents and children financially is very or extremely challenging. The report found the average sandwiched carer contributes nearly \$1,500 each month to support their ageing parents or in-laws – amounting to \$18,000 a year.

The financial toll is particularly hard on those caring for younger generations, with four in five (83%) continuing to provide financial support for children or grandchildren – primarily for daily living expenses (64%), healthcare (49%) and education costs (44%). Financial strain also affects those caring for parents or in-laws, with a substantial three in five (60%) either currently providing or expecting to provide financial support.

What's even more concerning is that most Australians in the sandwich generation – particularly those who fall into the definitional 'grey area' of secondary carers – are shouldering this financial burden alone. The report revealed only one in four (23%) have accessed financial support programs, while close to seven in 10 (68%) have not. A lack of awareness is a major barrier, with nearly two in five (39%) citing this as the main reason. Almost one in three (32%) find application processes too complicated, while nearly three in 10 (29%) are ineligible due to income or other criteria. Even among those who do access support, only one in four (25%) believe it is sufficient – while more than one in three (36%) do not.

### **The hidden cost of caregiving burnout**

The impact of caregiving extends far beyond finances, with serious consequences for carers' health and wellbeing – particularly when self-care is neglected. The survey revealed that seven in 10 (70%) carers over 50 experience physical symptoms linked to caregiving a few times a month or more, indicating a clear physical toll.

Emotional exhaustion (47%), sleep disturbances (46%) and physical exhaustion (45%) are common among Australian carers. Furthermore, close to two in five (36%) report considerable to extreme stress levels affecting their emotional wellbeing.

The constant demands of caregiving often lead to self-neglect. Nearly one in two (46%) admit they have never taken a break from their duties to focus on their health – rising to nearly three in five (55%) among women. This neglect has long-term consequences, with nearly two in three (65%) Australian seniors currently caring for parents or in-laws either somewhat (47%) or very (18%) concerned about the long-term impacts on their mental and/or physical wellbeing.

Annabel Reid, CEO of Carers Australia, offers three key tips for carers to help them prioritise their own needs while juggling caring responsibilities: "First, ask yourself when your last GP appointment was – and consider making another. Prioritise your own wellbeing. Second, take a step back and think about the stress in your life and in caring for another. Recognising that stress is a realistic first step. Third, identify someone in your network you can turn to for support. Carers often find this helps them cope and are surprised by how many others have had similar experiences."

### **Workplace challenges add to the pressure of juggling responsibilities**

Caregiving pressures often spill over into the workplace, affecting both career progression and financial stability. More than one in two (52%) report increased stress, over two in five (42%) experience burnout and fatigue, and nearly two in five (39%) use more personal leave.

Just over one in two (53%) of sandwich generation employees say they only receive partial support at work – highlighting a major gap in workplace flexibility and understanding.

The need to balance caregiving with professional obligations often forces difficult choices. Over one in two (53%) have had to choose between caregiving and professional opportunities at least once. More than three in five (61%) say caregiving has impacted – or is likely to impact – their financial independence or career progression, jumping to nearly three in four (74%) among those currently sandwiched between caring for both older and younger generations.

The most common career impacts include reduced work hours (26%), increased debt or financial strain (26%) and limited opportunities for skill development or advancement (21%).

Annabel stresses the importance of supportive workplaces for carers and the benefits for employers: “Carers with supportive workplaces are significantly more likely to have healthy levels of wellbeing. It begins with workplaces recognising who is a family or friend carer, so carers feel comfortable discussing their responsibilities and finding flexible ways to juggle work and care. Carer inclusivity is a win for each employer – it means better staff retention and more access to talent.”

### **The unequal load: Societal expectations put added caregiving strain on women**

The report also shines a light on the unequal distribution of caregiving responsibilities between genders. Women are more likely to feel societal pressure, with about half (48%) of female respondents believing society expects them to be caregivers. Gendered expectations around care become self-fulfilling – nearly two in three (64%) women believe they bear a greater caregiving burden within their family.

Interestingly, gendered societal expectations also impact men, shaping how caregiving affects both personal and professional aspects of life. As such, the report paints a complex picture of how caregiving responsibilities and their association with gender norms shape the experiences of the sandwich generation.

Despite these challenges, carers are actively seeking ways to avoid burnout. Top self-care strategies include exercising regularly (37%), seeking support from family or friends (31%), and taking regular breaks (31%).

Recognising that carers are often time-poor, Annabel suggests a strong support network can help share the load: “We know carers are hugely time poor; this is a realistic way that carers can access support in ways that are helpful. When a carer has access to support from friends and family, and often a connection to other carers who can share experiences and advice, it means they can share the load in ways that make a genuine difference to their wellbeing.”

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***For media enquiries, please contact:***

Elizabeth Klansek  
Account Manager – Media & Publicity  
Burson  
m: 0478 161 265  
e: [elizabeth.klansek@bcw-global.com](mailto:elizabeth.klansek@bcw-global.com)

## **About Australian Seniors**

Australian Seniors launched in 1998 to meet the needs of the often ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our life, funeral, car, home & contents, landlords, pet, health and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.

## **About the Australian Seniors Research Series**

The Sandwich Generation Report 2025 forms part of the Australian Seniors Research Series. In its latest instalment, this study explores how over 50s caring for both ageing parents or in laws as well as children and grandchildren are juggling the load. The research highlights how self-care is often sacrificed, and sheds light on the impacts on sandwich generation carers' health, wellbeing and financial security, with a call to action to seek available support, identify and manage signs of burnout, and advocate for greater support of the broader carers community.

The report is compiled based on research commissioned by Australian Seniors and conducted by MYMAVINS between 6th February and 10th March 2025. The research was conducted via a quantitative online survey, gathering 4,533 responses from Australians aged 50 years and older who have current or anticipatory caregiving responsibilities.