

cleo

# Cleo's Family Health Index™ Annual Report

END OF YEAR INSIGHTS FROM 2024



## Cleo's Family Health Index™ Annual Report

While caring for a loved one can bring a multitude of joys, it is not without its challenges. Balancing the demands of caring for children, aging parents, or other loved ones with professional and personal responsibilities often leads to costly stress, fatigue, mental and physical health issues, and burnout.

The result is a hidden toll on the health and wellbeing of millions — not to mention organizations' bottom lines. Understanding the complex needs of parents and caregivers is crucial for providing the necessary support and resources to those who dedicate themselves to these essential roles.

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1. Industry update
2. Overall insights
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## WHAT'S HAPPENING IN THE INDUSTRY?

Now more than ever as the population ages, employers and health plans need to begin addressing this growing portion of their constituency, whose issues touch all of the **2025 benefit trends**:

**Healthcare costs:** The double-digit rise in healthcare costs observed in 2024 continues to place growing pressure on organizations.

**Caregiver research:** A recent study found that caregivers have higher rates of both physical and behavioral health conditions, such as hypertension and depression, and 26% worse health outcomes when compared to benchmarks. <sup>1</sup>

**Sandwich generation caregivers:** Those who juggle caring for both children and aging parents make up a growing 23% of the U.S. population. Their roles are increasingly tied to a higher risk of burnout and lost productivity.

**Increases in leave:** Rising rates of mental health challenges and the increasing use of family leave emphasize the need to proactively support caregivers before they reach the stage of burnout.

**Productivity loss:** Parents and caregivers are stretched thin as they navigate the compounded demands of caregiving responsibilities on a daily basis. These demands often lead to increased absenteeism, reduced work focus, and emotional burnout.

**Fragmented health system:** Caregivers are forced to navigate multiple providers, systems and resources to coordinate care for their loved one leading to increased stress, confusion and reduced quality of care.

**Benefit point solution fatigue:** Many employers are seeking to consolidate point solutions to address the multifaceted needs of their multi-generational workforce, especially the growing sandwich generation.

**Women's health:** Women's health strategies are expanding to include caregiving and parenting as central components. Recent studies have shown a strong association between caregiving and the severity of menopausal symptoms. <sup>2</sup>

**Cleo's Family Health Index™** is the only quantitative advanced analytic multidimensional tool on the market that proactively identifies employees and members at greater risk of burnout and in need of timely intervention. By providing the actionable insights needed to address these complex issues, Cleo is able to proactively support employees across complex care journeys, stop issues before they hit a crisis point, and improve health and workforce-related outcomes within this rapidly evolving landscape.

## WHAT CLEO'S FAMILY HEALTH INDEX™ MEASURES

Working parents and caregivers face several health concerns and well-being impacts, including:

- 1. Burnout:** The constant juggling of professional and personal responsibilities can lead to chronic stress and exhaustion.
- 2. Emotional wellness strain:** High levels of stress, depression, and anxiety are common due to the pressures of managing work, caregiving duties, and personal life.
- 3. Physical health issues:** Parents and caregivers often neglect their own health, leading to problems such as hypertension, heart disease and obesity.
- 4. Social isolation:** The demanding nature of caregiving can limit social interactions or participation in joyful activities, leading to feelings of loneliness and isolation.
- 5. Limited self-care:** Caregivers often prioritize others' needs over their own, resulting in limited self-care, including sleep deprivation, poor nutrition, and lack of exercise
- 6. Relationship strain:** The pressures of caregiving can put a strain on relationships with partners, children, and other family members.
- 7. Work-life balance:** Struggling to find a balance between work demands and caregiving responsibilities can lead to conflict and reduced quality of life.
- 8. Productivity loss:** Stress and fatigue from caregiving can make it more difficult to concentrate and increase absenteeism at work.

Recognizing the significant health and well-being impact of caregiving, Cleo created the Family Health Index™ (FHI) to efficiently assess each member's needs, provide effective interventions and expert support, and track the impact of those interventions with the FHI reassessment process. The FHI measures seven dimensions of family health: **Confidence, Caregiving Balance, Self-Care, General Health, Mental Health, Connectedness, and Family Support**. Members are encouraged to complete the FHI at enrollment and every six months thereafter. This proactive approach helps Cleo identify healthcare risks early and address the root causes of each member's unique family needs.

Since Cleo launched the Family Health Index™ in February 2023, over 12,500+ Cleo members have completed the FHI assessment. Members receive a score for each of the seven dimensions as well as an overall score, which identifies their overall risk for burnout. Cleo focuses on supporting members in areas where their FHI identifies them at moderate (monitoring) or higher (nurturing) risk. After taking the assessment, members receive in-app Support Plans as well as personalized resources and support from their Cleo Guide, all based on their individual results and caregiving journey.



# FHI SCORING

Caregiving Balance	Self-Care	General Health	Connectedness	Confidence	Family Support	Emotional Wellness
Maintain	Maintain	Maintain	Maintain	Maintain	Maintain	Maintain
Monitor	Monitor	Monitor	Monitor	Monitor	Monitor	Monitor
Nurture	Nurture	Nurture	Nurture	Nurture	Nurture	Nurture

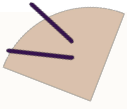
The FHI overall score is calculated as the sum of all dimensions scores.

<b>Higher Risk for Burnout</b> FHI Overall Score: 0-45	<b>Lower Risk for Burnout</b> FHI Overall Score: 46-70
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## Key Family Health Index™ statistics:



In this report, we will share 2024-specific insights gathered from Cleo's general population and higher-risk members, as well as explore how members' FHI scores change over time.



### Takeaways from the 2024 Family Health Index™:

- 1. 60% of parents and caregivers are screening positive on their PHQ-4**, indicating a higher risk for depression and anxiety. This number increases to 69% among those navigating a cancer diagnosis, and 66% for those serving as adult caregivers or navigating an end-of-life caregiving journey.
- 2. Adult caregivers face the greatest challenges with 53% identified as higher risk for burnout**, giving them the lowest FHI scores. Sandwich generation caregivers, those balancing care for both children and aging parents, are close behind with 51% at higher risk for burnout.
- 3. Women and men have nearly identical average FHI scores, with women averaging 49.5 and men slightly higher at 49.8.** This suggests that the demands of active parenting and caregiving are similarly taxing across genders. **However, a notable difference exists in the mental health dimension, where women are 16% more likely to have a positive PHQ-4**, indicating a higher risk for depression or anxiety.
- 4. Members identified at higher risk for burnout report an average of 454 hours (11.4 weeks) of lost work productivity annually per caregiver** due to their parenting and caregiving responsibilities. For an employee earning \$90,000 annually, this translates to \$27,240 in an annual hidden cost of lost productivity at work. For every 1,000 employees, this amounts to an estimated projected hidden annual cost of \$3.8 million in lost productivity. **Notably, 37% of higher-risk members who improve their FHI score also report a gain of at least 100 additional productive working hours annually.**



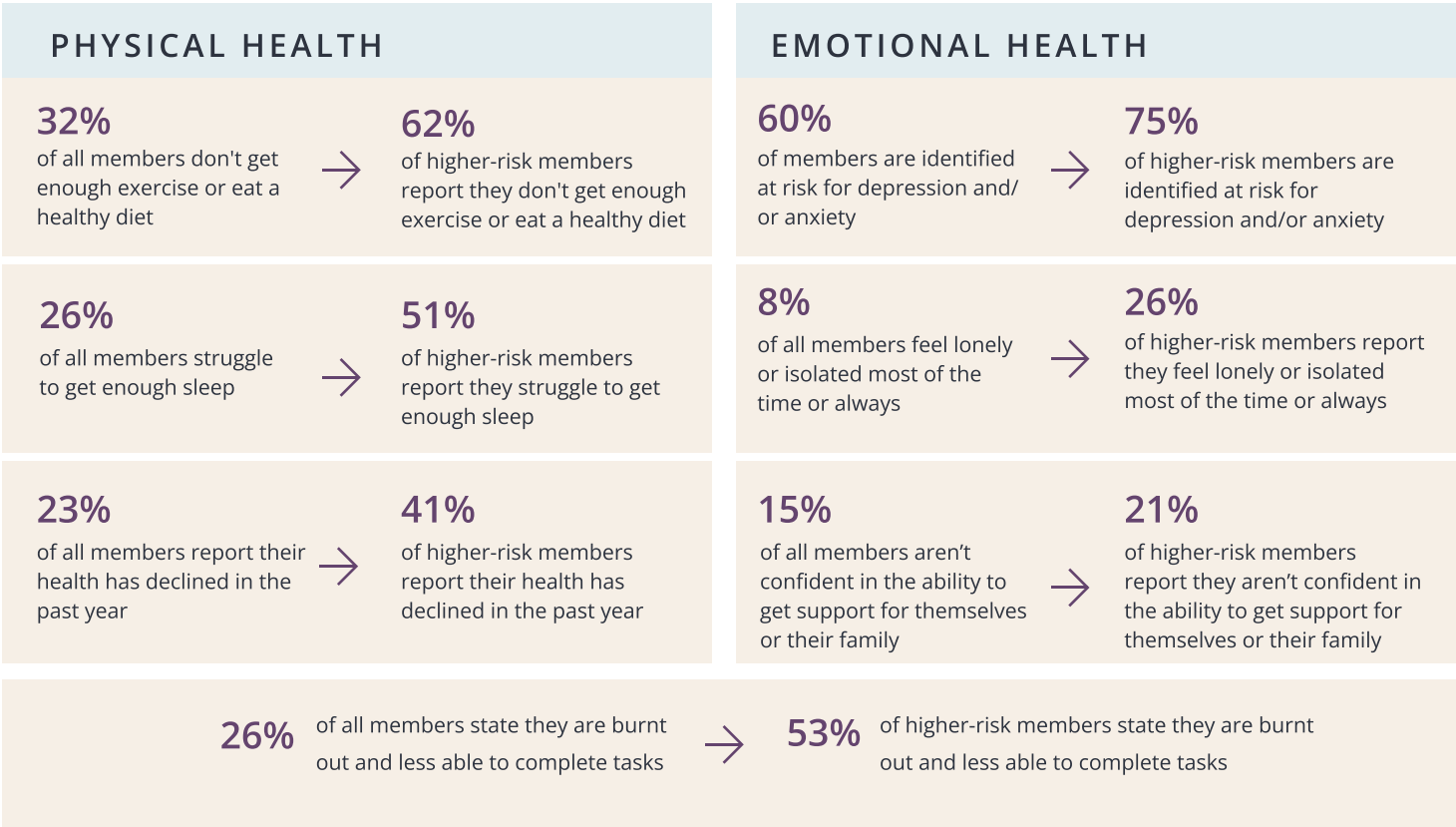
# Finding #1:

Proactively screening parents and caregivers allows us to identify members at higher risk for physical and emotional health challenges.

At enrollment, Cleo identifies members who are at a higher risk for burnout and who have evidence of mental health strain, social isolation, impact to their general health, and low confidence in their caregiving situation. In addition, comprehensive emotional and physical health screenings provide actionable insight into members’ preventive health, emotional well-being, self-care, and social health needs, as well as opportunities for improvement in these areas. This approach facilitates early intervention for individual members while uncovering critical trends and needs across the broader population of working parents and caregivers.

Insights from over 12,500 initial assessments reveal key factors influencing overall physical and emotional health. Certain risk factors significantly escalate when individuals face a higher risk of burnout. The top physical and mental risks include:

- **Loneliness and isolation:** Higher-risk members are **225%** more likely to report feelings of loneliness or isolation compared to those not at high risk.
- **Sleep challenges:** Higher-risk members are **96%** more likely to struggle with insufficient sleep.
- **Exercise and diet:** Higher-risk members are **93%** more likely to report inadequate exercise or unhealthy eating habits.



## Finding #2:

60% of parents and caregivers screen positive on the PHQ-4, indicating a higher risk for depression and anxiety. This finding is similar to CDC reports that show “approximately 70% of parents and caregivers experience adverse mental health symptoms, with 55.3% reporting symptoms of depression and anxiety.” <sup>3</sup>



60%

of parents and caregivers screen positive on the PHQ-4, indicating a higher risk for depression and anxiety

**Among Cleo’s population, this number increases to 69% for those navigating a cancer diagnosis, and 66% for those serving as adult caregivers or navigating an end-of-life caregiving journey.**

These elevated rates underscore the significant mental health challenges faced by caregivers in particularly high-stress caregiving situations. This finding highlights the critical need for proactive screening and targeted mental health support to decrease the risk of burnout, improve caregiver well-being, and mitigate the negative impact on both personal and work life. Cleo's LifePath™

model provides members with this proactive support through personalized guidance from Cleo's Guides and Specialists as well as a digital experience tailored to their complex care journeys.

Cleo member LifePaths™	% Identified with Positive Assessment
BoB	60%
Cancer	69%
End of Life	66%
Adult Caregivers	66%
Sandwich Caregiver	64%
Neurodivergence	63%
Grief & Loss	61%
Menopause	60%

The mental health strain on parents and caregivers has continued to escalate, reflected in a sharp rise in mental health leaves. “Since 2017 and 2023, mental health leaves have increased by 300% and in 2024 they increased another by 22%. Women accounted for 71% of mental health leaves of absence in 2025.” <sup>4</sup> This is an increasing concern for employers as they witness the impact of mental health-related absences along with hidden losses in productivity, challenges with employee retention, and rising healthcare costs.

## HOW DO CLEO GUIDES AND SPECIALISTS HELP?

Cleo Guides and Specialists are Allied Health Professionals and certified coaches, who provide personalized support by identifying the root causes of emotional wellness challenges and creating personalized and tailored Support Plans to address the underlying strain. They coach and support members through strategies such as:

- Prioritizing self-care
- Optimizing daily family routines
- Connecting to therapists
- Connecting to Cleo Specialists such as sleep coaches or nutritionists

Through early detection and targeted interventions, Cleo empowers members to navigate challenges, take meaningful action, and make significant improvements in the quality of life for their family members and themselves.



“

Thank you for a very helpful session. I've started implementing the habits we discussed, like going to bed right after the kids fall asleep, leaving the phone outside the bedroom. So far so good. I'm also back doing my morning exercises. I have booked a session to assess if I have sleep apnea.

- Cleo Member

“

Thank you so much for your support. Having never opted for sessions like these, I was hesitant and uncomfortable at the beginning, but you put me at ease instantly. You were an amazing listener and conversing with you gave me much needed perspective, and enabled me to look at my circumstances with positivity and hope. Thanks again for your help.

- Cleo Member

## Finding #3:

Adult caregivers face the greatest challenges with 53% identified as higher risk for burnout, giving them the lowest FHI scores. Sandwich generation caregivers, those balancing care for both children and aging parents, are close behind with 51% at higher risk for burnout.

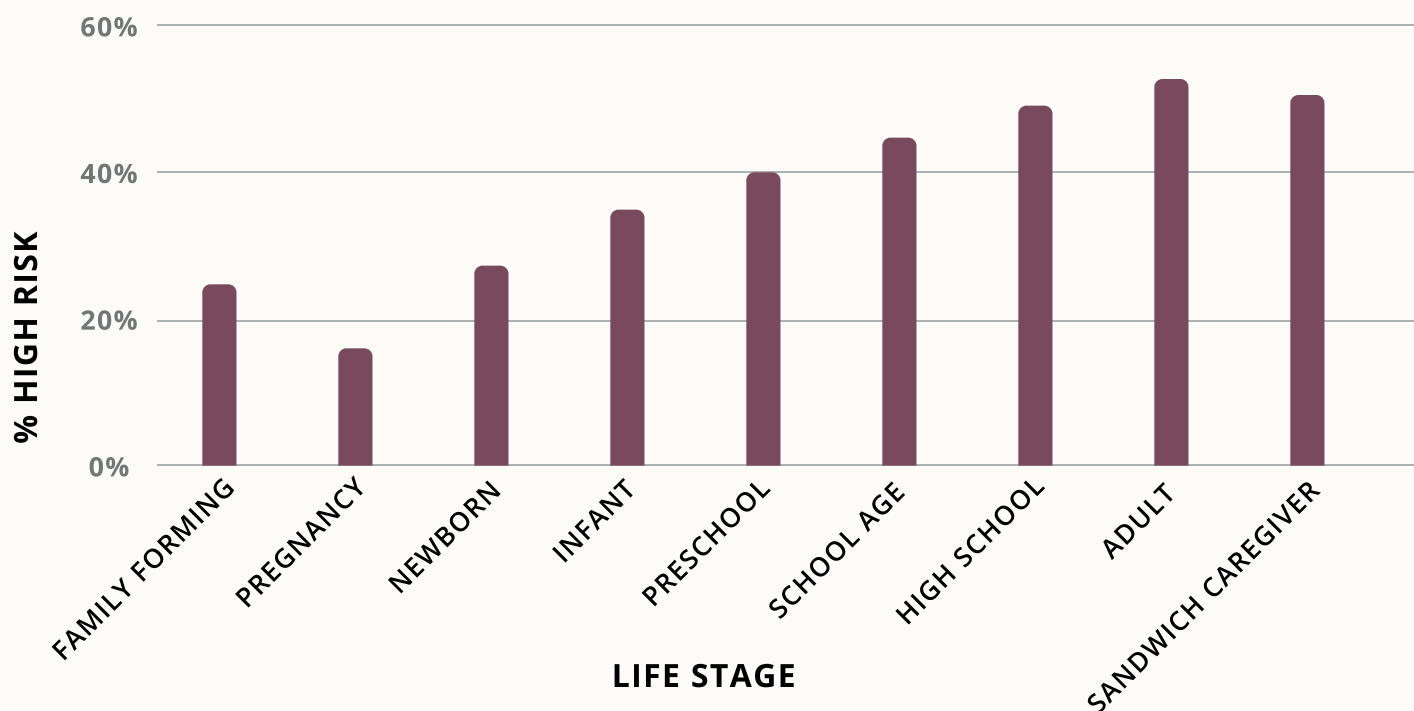
- 66% of adult caregivers screen positive on the PHQ-4, indicating a heightened risk for depression or anxiety.
- Adult caregivers report the lowest levels of family support and confidence compared to all other life stages.
- Caregiving burden, self-care, and general health are the most challenging dimensions for adult caregivers, mirroring trends seen in other life stages.



# 66%

of adult caregivers screen positive on the PHQ-4, indicating a heightened risk for depression or anxiety.

% high risk vs life stage





# Finding #4:

An alarming 65% of parents of neurodivergent children are identified at higher risk for burnout, compared to our Book of Business (BoB) average of 33% — a staggering 97% increase in burnout likelihood.



**65%** of parents of neurodivergent children are identified at higher risk for burnout

Cleo’s specialized LifePaths™ reveal significantly higher levels of burnout among parents and caregivers, with parents of neurodivergent children being the highest-risk group, followed by parents caring for a child with cancer or a chronic condition, or navigating an end-of-life journey. This highlights the uniqueness of every parenting and caregiving journey and underscores the critical need for personalized Support Plans that are tailored to each family's unique LifePath™ journey.

Cleo addresses these needs by understanding each member’s unique situation and delivering support through LifePaths™. Currently, Cleo has over 40 LifePaths™ — with more in development in 2025 — so we can meet each caregiver and their loved ones’ specific needs across their care journeys. Our LifePath™ support model includes specialized care from over 40 Guide specialty areas, individual and group coaching, peer support groups, personalized educational content, and dynamic Support Plans with tailored follow-up recommendations to effectively assist each caregiver and their loved ones.

Cleo member LifePaths™	% at higher risk for burnout
Neurodivergence	65%
Chronic Conditions (e.g. Hypertension, CKD)	61%
End of Life	57%
Cancer	55%
Menopause	53%
Grief & Loss	42%
Average % of parents and caregivers that are at higher risk for burnout	33%

## MEMBER CASE STUDY

After his partner was diagnosed with colon cancer, Theo was understandably overwhelmed. When he enrolled in Cleo, Theo's top priority was getting support for his partner's diagnosis and gathering more information and resources to support her. After Theo completed the FHI, his results revealed that he was at higher risk for anxiety and depression based on his PHQ-4 score.



Theo's Guide connected him with a Cancer Care Specialist who worked quickly to get Theo the support he needed — both for himself and his partner. After connecting with the Specialist he immediately felt more supported, saying, "Thank you so much for your help, it really made my day."

Theo's Guide then continued to address the holistic support he needed to take care of his partner and himself, which included:

- Education about his partner's specific cancer diagnosis
- Access to the Cleo Health & Wellbeing Coaching series
- A referral to his employer benefit, Lyra
- Connection to community support
- Information on finding a second opinion related to his partner's diagnosis

Theo was able to start therapy through his Lyra benefit, which helped a great deal in managing his anxiety. In addition, he and his partner received news that the cancer was not as advanced as they feared. He greatly appreciated the empathetic support he received from Cleo throughout this journey.

“

Thank you for talking with me, checking in, and providing resources at this time.

- Theo, Cleo member

GENDER

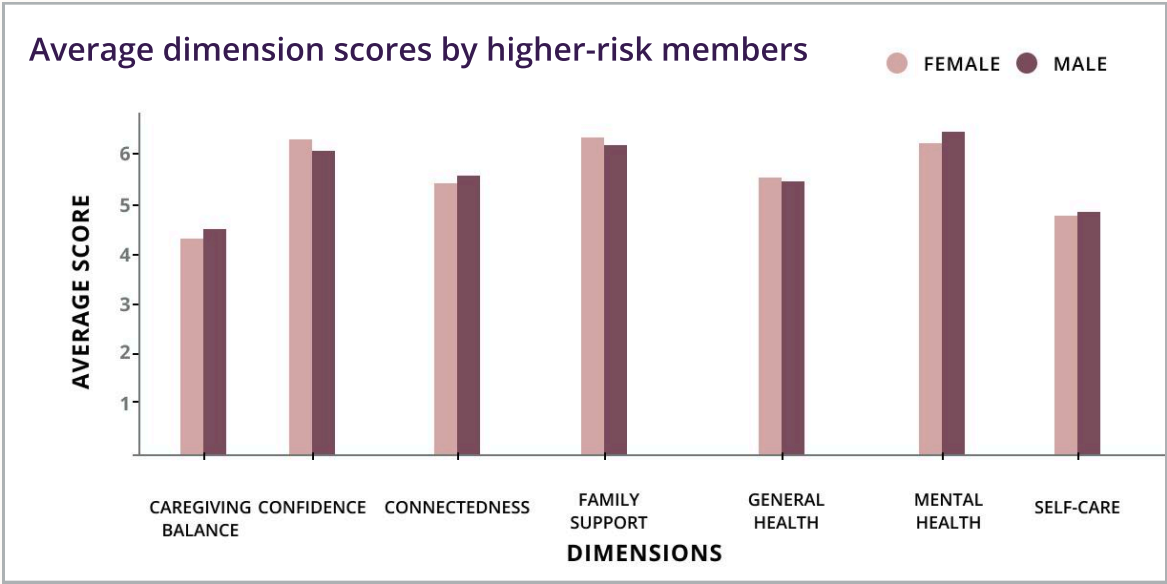
Finding #5:

Women and men have nearly identical average FHI scores, with women averaging 49.5 and men slightly higher at 49.8.

This suggests that the demands of active parenting and caregiving are similarly taxing across genders. **However, a notable difference exists in the mental health dimension, where women are 16% more likely to be at risk for depression or anxiety (having a positive PHQ-4).** Additionally, while men and women have comparable overall average FHI scores, **women are 4% more likely to be at risk for burnout.** When examining higher-risk individuals, there are notable differences in dimension score averages across genders.

Women report higher confidence and family support, but indicate they need the most support in areas such as caregiving balance and mental health.

Men report better caregiving balance and mental health, but express a greater need for support in building confidence in caring for their family and understanding the resources they need.



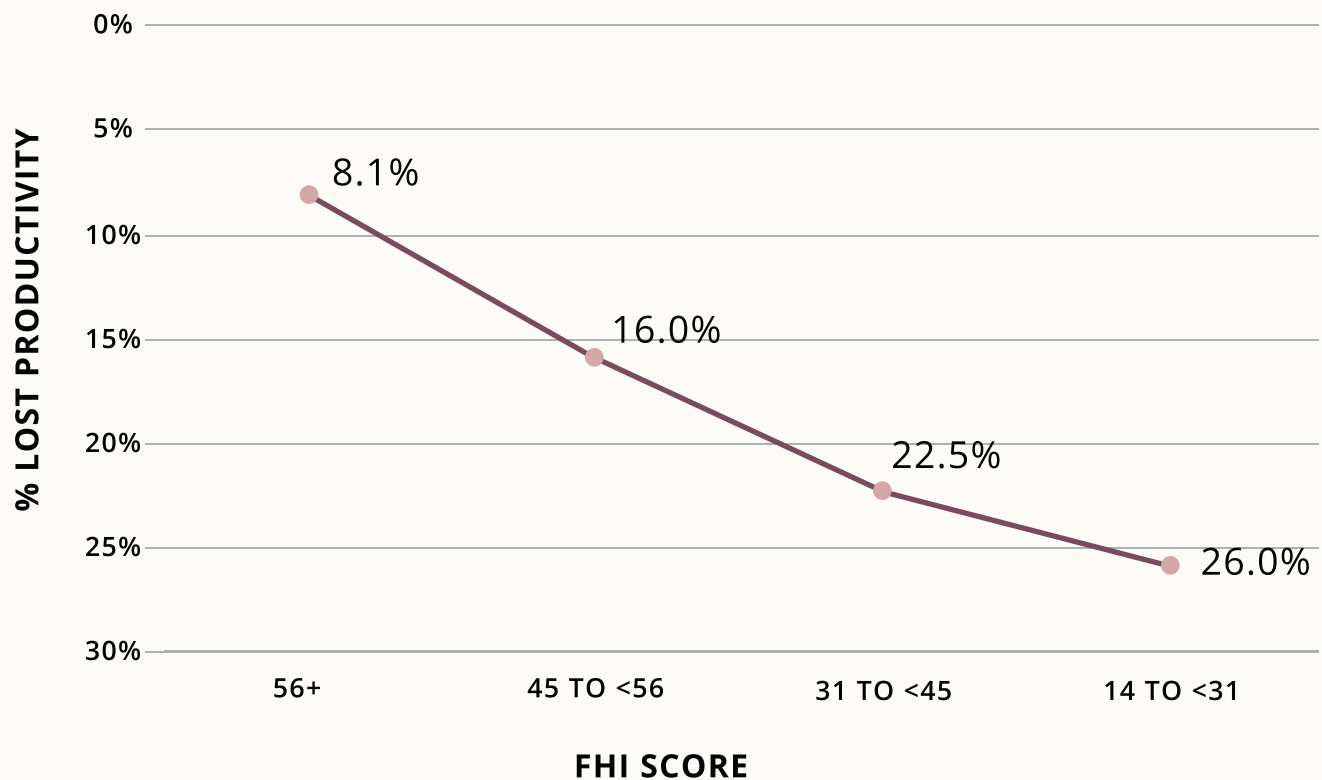
Despite the similar overall FHI scores, it is important to recognize that women still make up a larger proportion of caregivers and parents, meaning the burden of caregiving continues to fall more heavily on women. While caregivers span every demographic, age, ethnicity, and income level, women account for over 75% of all caregivers, which aligns with Cleo’s Book of Business where 58% of Cleo users are women.<sup>5</sup>

## PRODUCTIVITY

## Finding #6:

Overall FHI scores and productivity are inversely related, meaning as average FHI scores decrease, lost productivity time (absenteeism and presenteeism) increases. For example, higher-risk members with FHI scores below 31 averaged 26% lost productivity time.

Productivity decreases with lower FHI Scores



## Finding #7:

Higher-risk members report an average of 454 hours (~11.4 weeks) of lost work productivity annually per member due to their parenting and caregiving responsibilities. For an employee earning \$90,000 annually, this translates to \$27,240 in hidden costs. For every 1,000 employees, this amounts to an estimated 139 higher-risk caregivers and a projected hidden annual cost of \$3.8 million in lost productivity. This aligns with broader research showing that caregiving-related presenteeism often has a greater impact on productivity than absenteeism. While caregivers often strive to remain present and contribute at work, their ability to perform is significantly impaired by caregiving stress and demands.

### PRODUCTIVITY DRIVERS:

**Presenteeism**  
accounts for

**67%**

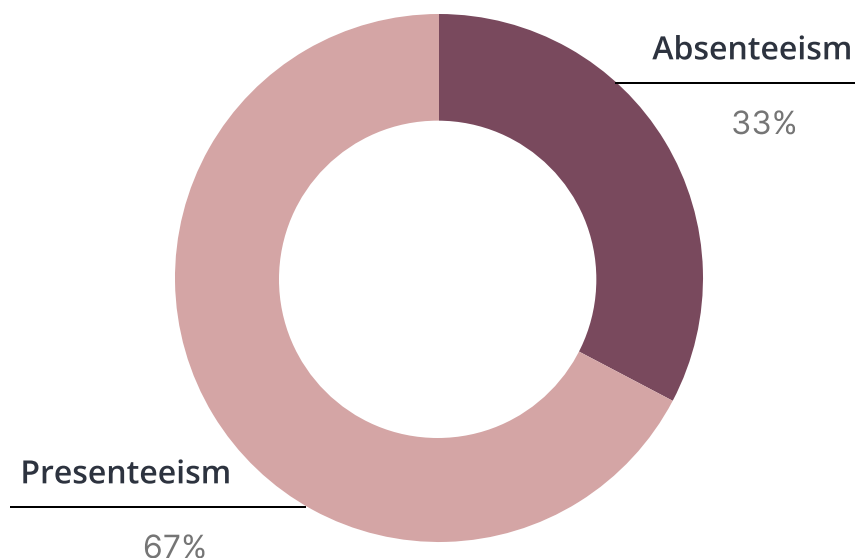
of lost productivity, with caregivers struggling to concentrate and perform effectively while at work.

**Absenteeism** contributes  
the remaining

**33%**

with caregivers missing part or full workdays due to their caregiving responsibilities.

### Higher-risk members: Baseline annual hours of productivity loss



## Finding #8:

37% of higher-risk members who improve their FHI score also report a gain of at least 100 additional productive working hours annually, generating over \$19,058 in savings per employee. Based on this data, for every 1,000 employees, approximately 51 higher-risk caregivers report this level of productivity gain, translating to more than \$967,172 in annual employer savings. This underscores the critical link between caregiver well-being and workforce performance: Investing in caregiver support not only reduces burnout but also drives significant financial and operational benefits for employers.

88%

of this productivity gain comes from improvement in presenteeism, as working caregivers report significantly enhanced focus and concentration at work after receiving Cleo’s targeted support and interventions.

## Finding #9:

Greater improvements in overall FHI scores correlate with higher productivity gains. When a member improves their FHI score by 13 to 19 points, they also report an average of 170 hours (4.25 weeks) in productivity gain.

Notably, a 4-point increase in overall FHI score marks the threshold where meaningful productivity improvements begin. This reinforces the strong link between well-being and employee performance, highlighting the importance of addressing multiple dimensions of health to drive meaningful and lasting impact.

FHI score improvement	Average hours productivity gain
4 to 6	20
7 to 9	74
10 to 12	118
13 to 19	170



MEMBER CASE STUDY

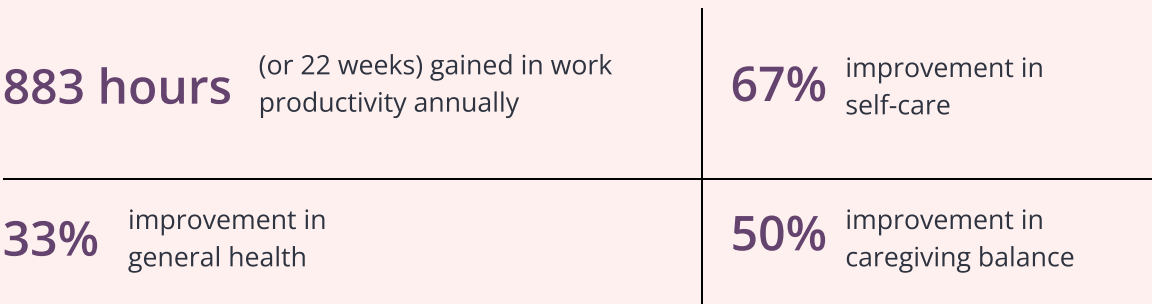
Candace, a busy working mom to an active 2-year-old daughter, was at risk for burnout. At home, Candace’s daughter struggled with sleep, separation anxiety, and bottle weaning, resulting in a lot of exhaustion for the whole family. At work, Candace reported experiencing 51% lost productivity time (or approximately 979 missed work hours or 24.5 missed work weeks annually). Her FHI results also showed that she was struggling across the general health, self-care, and caregiving burden dimensions.

Candace’s Guide worked quickly to connect her to resources that would help support her needs at work and at home, including:

- **Sleep Specialist support:** a dedicated expert who helped Candace set up a solid bedtime routine and create a plan for night wakeups for her daughter
- **Parenting Specialist support:** a dedicated expert who worked with Candace to create a plan for bottle weaning and for easing separation issues for her daughter
- **Health & Wellbeing coaching:** a class series led by an expert to help busy parents and professionals learn how to create a routine to carve out time for self-care and set personal health goals

These supports made a big difference to Candace’s overall well-being. When she completed her FHI reassessment after six months, her FHI score and work productivity improved, and she was no longer identified as high risk for burnout.

Candace’s updated FHI score reflected:



	Initial scores	Rescreen score	Improvement
FHI Overall Score	43 (identified at high risk for burn out)	50 (no longer identified at high risk for burnout)	16% FHI improvement
Lost Productivity Time	979 hours annually	96 hours annually	883 hours of productivity gained annually

Finding #10:

Cleo members in the Asia-Pacific (APAC) region face a significantly higher risk of caregiving burnout, with 39% classified as higher-risk compared to 33% across Cleo’s broader book of business. However, APAC higher-risk parents also show the most substantial FHI improvement — 79% report a score increase, surpassing the 70% improvement seen in Cleo’s overall population. APAC parents and caregivers may face a higher risk due to cultural norms that place greater expectations on family caregiving and limited access to external support systems.

	AMER	APAC	CANADA	EMEA	LATAM
% of higher-risk members	28%	39%	29%	35%	36%

Cleo is proud to have a dedicated team of APAC-based Guides who live within the region and provide personalized support to all our APAC members. As a global benefit provider, Cleo recognizes that caregiving challenges and parenting needs vary widely across cultures, languages, and regional norms. By offering localized support and expertise, our APAC Guides ensure members receive culturally relevant guidance and practical solutions tailored to their unique circumstances. This commitment to regionalized support empowers parents and caregivers to navigate caregiving responsibilities more effectively while fostering meaningful connections in their preferred language and cultural context.



## CLEO'S IMPACT

**Caregiving is often an invisible act.** Not only does taking care of a loved one require a certain degree of selflessness, caregiving also remains largely hidden in our broader society. The reasons for this are complex, but we know there are several contributing factors, including:

- Caregivers don't always recognize themselves as caregivers when they are taking care of children or helping their parents
- Caregivers often don't share their situations with their employers due to fear and stigma
- The effects of caregiving on overall health and well-being are not systematically measured
- The impacts of caregiving on workforce engagement are similarly not continuously tracked

“Cleo’s goal with the Family Health Index™ is to make the invisible visible so that we can proactively take action to mitigate health and well-being risks. Our focus is not only supporting those at higher risk of burnout but preventing caregivers from ever reaching that stage.

- Madhavi Vemireddy, MD, Chief Executive Officer at Cleo

This approach drives action and further interventions that help support caregivers and their families. After completing the FHI:

**53%**

**of members engage with a Cleo Guide for support.** Our Guide

team comprises over

**40+**

**Guide specialties**

to ensure we have the breadth and depth to support each parent and caregiver.

**98%**

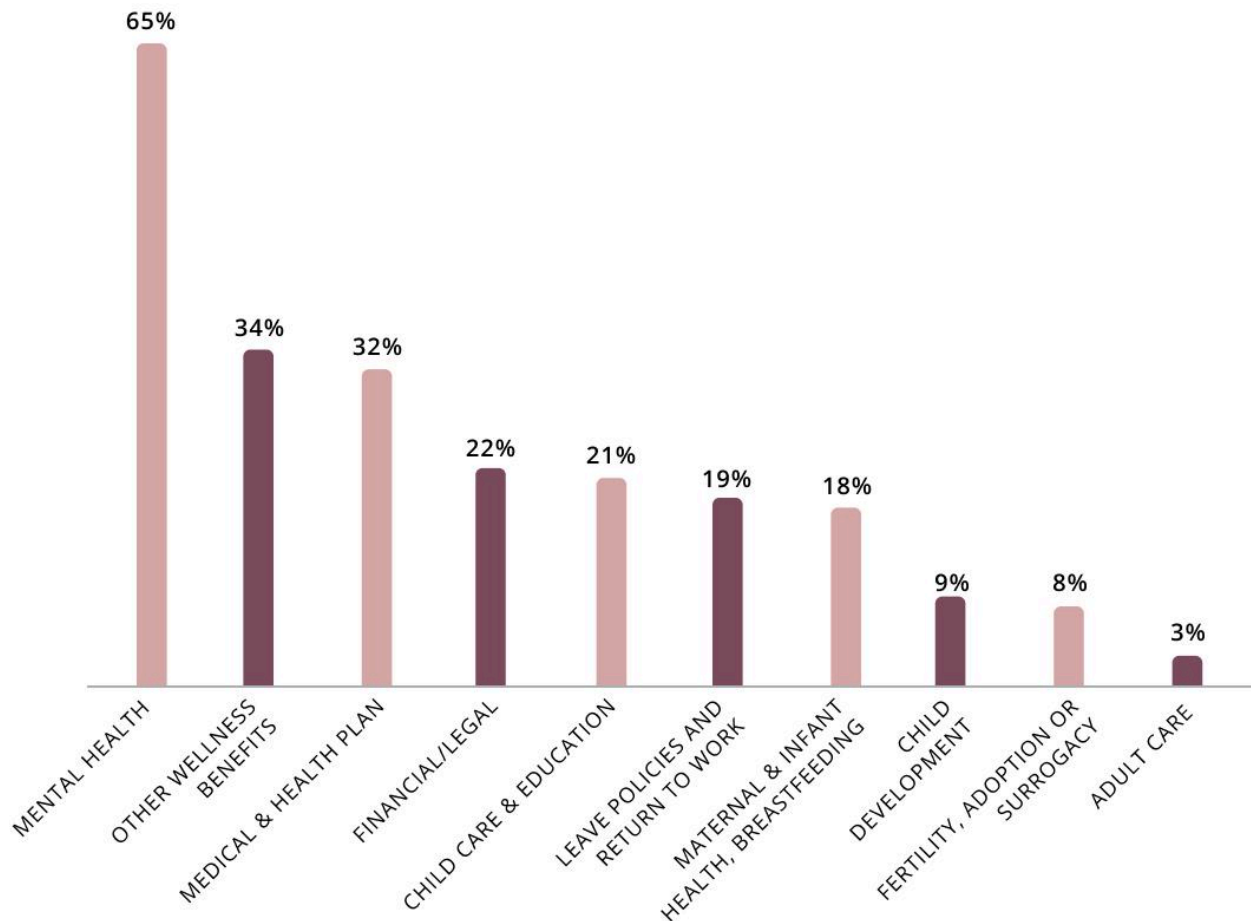
**of members engage digitally with Cleo.** Our evidence-based, in-app content is available on demand, and each member’s Support Plans are customized to their caregiving journey and updated based on their FHI results.

**1 out of every 4**

**members is connected to other resources and employer**

**benefits.** The most frequent referral is to a mental health benefit followed by a member’s health plan.

## Referrals to employer benefits




“

As caregivers navigate their journey, their needs and risks evolve. Cleo's Family Health Index™ acts as a dynamic tool to reassess these changing needs. A six-month follow-up assessment allows members and their Guides to track progress across the seven dimensions, identify areas needing additional support, and refine strategies to enhance the caregiver's health and well-being. This support makes a critical difference to the lives of our members, and the results speak for themselves.

- Liana Bonadio, Associate Director of Care Strategy and Program Design at Cleo

FHI IMPROVEMENT

As caregivers navigate their journey, their needs and risks evolve. Cleo’s Family Health Index™ acts as a dynamic tool to reassess these changing needs. A six-month follow-up assessment allows members and their Guides to track progress across the seven dimensions, identify areas needing additional support, and refine strategies to enhance the caregiver’s health and well-being.



70%

of members initially identified as higher risk for burnout improve their overall FHI score after engaging with their Cleo Guide and receiving other high-value interventions.

AMONG MEMBERS INITIALLY IDENTIFIED AS HIGHER-RISK, WE OBSERVE NOTABLE IMPROVEMENTS AFTER SUPPORT FROM CLEO:



Without support, caregivers are at risk for depression, burnout, and disruption to their lives. Cleo’s risk assessment and personalized interventions make meaningful impacts that not only create cost savings for the employer and health plan but can improve overall caregiver health and well-being and benefit the entire family.

CLEO COST SAVINGS

With Cleo’s proven ability to improve mental health, well-being, and productivity for parents and caregivers, we deliver significant cost savings for employers and health plans. The projected savings below highlight the tangible financial impact of supporting your workforce with Cleo.

Member life stage	Average total savings per member
Caregiver for an adult loved one	\$2,219
Navigating a cancer diagnosis	\$2,979
Family forming, pregnancy & baby	\$2,701
Parenting children aged 1-18	\$1,780

Let us create a personalized cost savings projection for your population to show how Cleo can enhance employee well-being while driving measurable savings for your bottom line.

# Citations

- 1- [Blue Cross Blue Shield](#)
- 2- [Mayo Clinic Proceedings](#)
- 3- [CDC](#)
- 4- [EBN](#)

## LEARN MORE

Get in touch to learn about how to bring a comprehensive family benefits strategy to your organization.

Contact [salesteam@hicleo.com](mailto:salesteam@hicleo.com) for more information on cost savings and ROI, a live demo, and more.

We're looking forward to hearing from you!

Best,  
Team Cleo



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