

Doing More With Less: An SMB Guide to Caregiving Support

How lean HR and benefits teams can reduce
workforce strain without adding complexity

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Executive summary



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Small and midsize businesses are being asked to solve enterprise-level workforce challenges with fewer resources, leaner teams, and tighter budgets.

For benefits leaders, that means supporting employees while also managing recruiting, employee experience, compliance, and countless other priorities. And while SMBs may not have the same support, purchasing power, or vendor resources as larger employers, employees still expect meaningful, personalized benefits.

Caregiving is one of the most significant workforce challenges today. Across childcare, elder care, family leave, and complex health situations, caregiving responsibilities can lead to missed time, increased stress, reduced productivity, and retention risk.

For lean teams, the impact is even greater. Every disruption matters, and every new vendor or program adds administrative work.

That's why SMB leaders are prioritizing benefits that support more employees, address multiple needs, fit tighter budgets, and reduce complexity. Caregiving support can help meet those goals through a single solution that combines expert guidance, broad support, and flexible financial models.

This guide explores what to look for in a caregiving solution designed for the realities of smaller benefits teams.

Table of contents

The ripple effect of caregiving strain on SMB workforces	4
The business cost of caregiving for lean teams	5
Why traditional caregiving benefits fall short for SMBs	6
What SMBs should look for in a caregiving solution	7
Measuring ROI without increasing administrative burden	9
How Cariloop helps SMBs simplify care support	10
Take the next step	12

The ripple effect of caregiving strain on SMB workforces

If you're responsible for benefits at a small or midsize business, you're probably balancing more priorities than your job title suggests.

Benefits may be only one part of your role. You might also be supporting recruiting efforts, employee experience initiatives, leave administration, compliance requirements, and countless employee questions that don't fit neatly into any one category.

You're navigating rising healthcare costs, a crowded benefits landscape, and expanding employee expectations. Employees now look for support that helps them manage the realities of life both at work and beyond it.

Many SMB teams are managing these demands without a dedicated benefits department, internal communications support, sophisticated analytics resources, or a team focused solely on vendor management. Every benefit you offer requires time and attention. Programs need to be evaluated, launched, communicated, and maintained. Vendor relationships need to be managed. Utilization needs to be monitored.

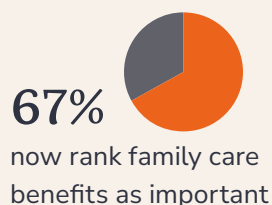
For lean HR and benefits teams, those responsibilities add up quickly.

As a result, complexity has become an important consideration when evaluating benefits investments. Many SMB leaders are looking more closely at how benefits work together, how much effort they require to manage, and whether they deliver meaningful value for employees. Solutions that support a broad range of employee needs, fit within tighter budgets, and simplify administration are gaining attention.

Caregiving support has emerged as one example. It touches many of the workforce outcomes employers care about most, including retention, productivity, wellbeing, and workforce stability, while helping employees navigate some of life's most complex responsibilities.

SMB benefits priorities are shifting

Research shows employers continue to prioritize foundational benefits while placing growing importance on support that helps employees navigate responsibilities beyond work.



Source: [SHRM 2025 Employee Benefits Survey](#)

The business cost of caregiving for lean teams

Caregiving responsibilities affect nearly every workforce, but their operational impact can be especially significant for small and mid-sized businesses.

If you're part of a lean organization, you may not have the flexibility to absorb absences, redistribute work, or temporarily backfill responsibilities. When one employee is stretched thin, the effects can spread quickly across a team, and sometimes the entire organization.

The challenge is that caregiving strain is often difficult to spot until it begins affecting business performance.

At Cariloop, we regularly work with employees who carry caregiving responsibilities their employers may never fully see. They're coordinating doctor appointments between meetings, navigating a parent's hospitalization, searching for child care before returning from leave, or spending hours trying to understand healthcare and insurance options for a loved one.

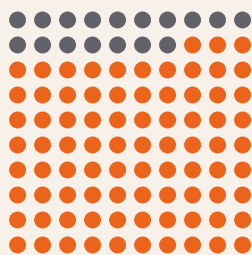
Most continue showing up to work every day. But behind the scenes, the time, stress, and decision-making demands accumulate.

As caregiving responsibilities grow, distractions and stress levels tend to increase. Employees may use PTO to manage care responsibilities, delay career opportunities, reduce their availability, or simply struggle to stay focused on the work in front of them.

Research shows caregiving responsibilities can have a significant impact on employees' ability to do their best work, contributing to measurable productivity losses and increased risk of burnout.¹

83%

of employees say caregiving impacts their ability to do their best work¹



Source: [Harvard Business School, The Caring Company report](#)

For smaller teams, those effects can be felt more quickly. Caregiving strain can affect individual and team morale, collaboration, client relationships, and output. In some cases, the cost is turnover.

¹[Harvard Business School, The Caring Company report](#)

Turnover costs SMBs more

When caregiving responsibilities become unmanageable, employees may step back from advancement opportunities, reduce their hours, or leave the workforce altogether. For SMBs, losing even one experienced employee can create significant disruption, from hiring and training costs to the loss of institutional knowledge and additional pressure on already stretched teams.

Employee turnover can be costly for SMBs, with replacement costs often reaching up to two times an employee's annual salary. That makes retention one of the most important workforce priorities for SMB employers.

That's why many SMB leaders are looking more closely at the caregiving challenges that affect employees long before they result in burnout, absenteeism, or turnover. By helping employees navigate caregiving challenges before they reach a breaking point, organizations can reduce workforce strain, improve retention, and better support the people who keep their businesses running.

The challenge, of course, is finding a way to provide that support without adding another vendor, another program, or another administrative burden for your team.

Why traditional caregiving benefits fall short for SMBs

Many caregiving solutions were developed with the needs of large employers in mind. They assume dedicated HR teams, complex vendor ecosystems, larger budgets, and the administrative capacity to manage multiple specialized programs.

For most SMBs, that's simply not reality.

The hidden cost of too many point solutions

When you're balancing multiple priorities at once, adding another standalone solution, even one that addresses a real employee need, can create more work than your team has the capacity to absorb.

That's why many SMBs are rethinking the growing number of point solutions in the benefits market.

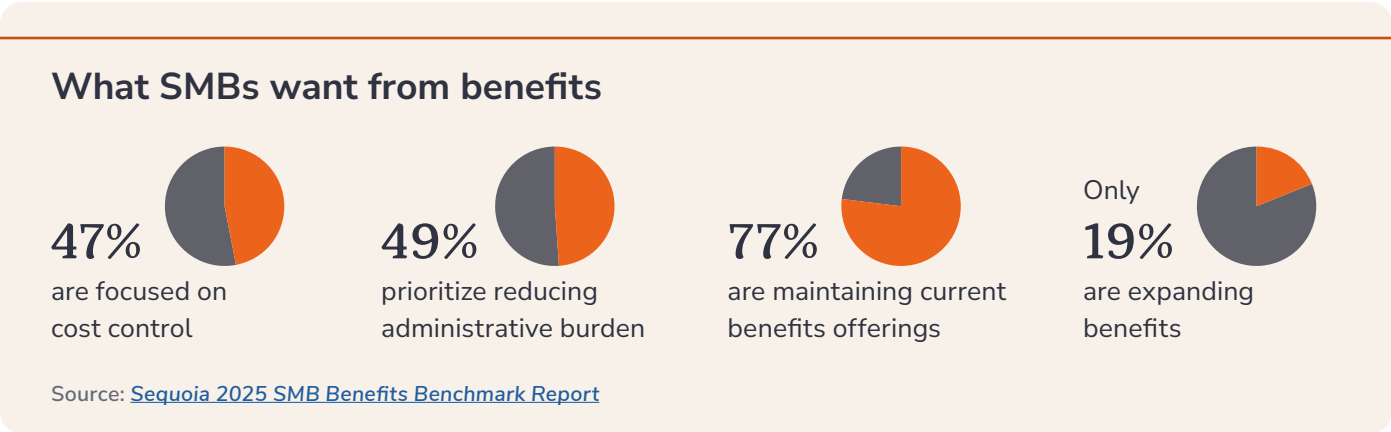
Today, many workforce needs are addressed through separate vendors and programs. While each serves an important purpose, managing them all can create significant complexity. Every new vendor means another implementation, another communication plan, another reporting process, and another renewal cycle.

Employees feel the friction, too.

Caregiving needs rarely fit neatly into a single category. An employee searching for childcare today may be navigating elder care decisions a year from now. Someone managing a medical diagnosis may also need help coordinating care, understanding benefits, or exploring leave options.

When support is fragmented across multiple systems and providers, employees often struggle to understand what's available, navigate eligibility requirements, or quickly find help during stressful situations.

As a result, many SMBs are looking for benefits that do more than solve a single problem.



SMBs need benefits that work harder

Employers are prioritizing solutions that are broadly relevant across the workforce, easy to manage, and capable of delivering measurable impact.

In caregiving, that means supporting employees across multiple care journeys, from childcare and elder care to family forming, mental wellbeing, complex health situations, and care coordination.

That breadth matters because it allows SMBs to support more employees through a single partner rather than stitching together multiple disconnected programs. It also reduces the effort required to manage, communicate, and drive adoption across multiple solutions.

What SMBs should look for in a caregiving solution

As you evaluate caregiving support, consider how well each option aligns with the realities of your organization. The strongest options support a broad range of employee needs while fitting the budget, resources, and operational demands of a lean team.

Often, ongoing partnership matters just as much as the benefit itself. Look for vendors that provide implementation support, employee communications, utilization insights, and strategic guidance, regardless of company size.

As you review options, here are four capabilities worth prioritizing.

Broad, flexible support

Employees' caregiving needs change constantly. A solution should support every stage, from new parents and sandwich generation caregivers to employees managing healthcare coordination and families navigating aging or complex care situations.

The broader the support, the more employees can benefit from a single solution, and the less time your team spends managing multiple vendors and programs.

Low administrative burden

A caregiving benefit shouldn't create more work for your team.

Look for solutions that are easy to launch, simple to communicate, and supported by a partner that can help drive awareness and engagement. For smaller HR teams, support with implementation, employee communications, and engagement can significantly reduce administrative effort.

Flexible financial models

Budget flexibility matters more than ever. As healthcare costs continue to rise, many SMBs are under pressure to deliver meaningful support while carefully managing benefits spend.

Traditional backup care programs often require employers to purchase care days upfront, regardless of whether employees use them. For SMBs, that can lead to unnecessary costs and underutilized benefits. More flexible models allow you to align spending with actual usage, improving budget predictability and reducing the risk of paying for services employees never use.

Visibility, partnership, and measurable impact

Like every benefits investment, caregiving support should deliver clear business value.

Look for a partner that provides more than utilization data. The strongest vendors offer employee communications support, utilization insights, workforce impact reporting, and strategic guidance to help you maximize program value over time.

That visibility helps connect caregiving support to metrics that matter, including retention, absenteeism, productivity, employee wellbeing, and workforce stability.

Ultimately, the strongest caregiving solutions help employees find support more easily while reducing complexity for HR and benefits teams.

Measuring ROI without increasing administrative burden

As employers face continued pressure to manage costs and demonstrate value, benefits leaders are placing greater emphasis on measurable outcomes and return on investment.²

You're already balancing competing priorities, limited resources, and growing expectations from employees and leadership. Understanding the impact of a benefit shouldn't require additional reporting work, manual analysis, or extra administrative effort.

The right caregiving support partner should help you understand how employees engage with the benefit, where caregiving challenges may be affecting workforce performance, and how outcomes are changing over time.

The strongest partners also help translate workforce outcomes into business impact through clear insights, strategic guidance, and ongoing support that help you understand what's working, identify opportunities to improve engagement, and communicate results to leadership with confidence.

For SMBs, that level of partnership can be just as valuable as the benefit itself.

As benefits budgets face increased scrutiny, organizations want confidence that the programs they invest in are being used, valued by employees, and contributing to meaningful workforce outcomes. A strong caregiving solution helps deliver those outcomes while making them easier to measure, understand, and communicate.

Potential business impact metrics



Reduced absenteeism



Lower turnover risk



Increased retention



Improved employee sentiment

²[Gallagher, 2025 US Workforce Trends Report: Benefits Benchmarks](#)

How Cariloop helps SMBs simplify care support

Throughout this guide, we've explored a challenge many SMB benefits leaders know well: how do you support a wide range of employee needs without adding complexity for your team?

That's what Cariloop was designed to address. Cariloop's Caregiver Support Platform helps employers support employees across caregiving challenges while reducing reliance on disconnected programs, vendors, and resources.

Support across every care journey

Employees' caregiving needs often shift across life stages or span multiple areas at once. A parent seeking childcare today may need elder care guidance later. An employee supporting a loved one through a medical diagnosis may also need help understanding benefits, coordinating care, or exploring leave options.

Instead of sending employees to multiple vendors and resources, Cariloop provides one place to turn for support with childcare, elder care, family-forming, neurodiversity, complex medical situations, and everyday care coordination.

Employees are paired with experienced, licensed and certified Coaches who provide personalized guidance during stressful, confusing moments. For employees, that means less time searching and a faster path to support. For HR teams, it means fewer vendors to manage and a simpler experience to communicate.

Flexible backup care that fits SMB budgets

Budget flexibility matters for organizations balancing meaningful support with responsible benefits spending. Traditional backup care programs often require employers to purchase care days upfront, whether employees use them or not.

Cariloop takes a different approach. With flexible Backup Care options, employers pay only for the care employees actually use, helping SMBs improve budget predictability, avoid unused services, and offer valuable support without the financial commitment of traditional backup care models.

Designed for lean HR teams

Cariloop helps lean HR teams offer comprehensive caregiving support without adding vendors, administrative burden, or complexity. By bringing multiple care needs into one platform, Cariloop makes it easier to communicate, manage, and scale support for employees and their families.

Cariloop Member Outcomes

88% 

report a reduction in stress

97% 

say Cariloop services
helped save them time
(in or out of work)

90% 

say Cariloop services
helped them avoid
unplanned time off

Impact you can see

The value of caregiving support extends beyond employee appreciation.

Organizations using Cariloop report fewer missed workdays, lower caregiving-related stress, stronger employee loyalty, and improved overall wellbeing. For SMBs, those outcomes can have a meaningful impact on retention, productivity, and workforce stability.

When employees spend less time navigating care challenges on their own, they have more capacity to focus on their work, family, and the responsibilities that matter most.

How Cariloop addresses common SMB challenges

SMB challenge	Why It matters	Cariloop for SMBs
Small teams	SMBs often lack dedicated benefit leaders and admins. The people who lead HR and benefits often wear many hats.	 Alleviate vendor management with one solution designed to address every caregiving journey from family forming through parenthood, senior care, and more.
Tight budgets	High-cost benefits are unsustainable	 Pay only for the Backup Care that employees use, alongside a competitive PEPM for access to the caregiver support platform and unlimited coaching
Diverse employee needs	Employees care for children, adults, and others	 Full-spectrum caregiving support for every journey, including personalized coaching, backup care, and tools and resources
Low benefit awareness	Underutilized benefits waste spend	 Multi-channel support every quarter to integrate into your employee communications calendar

Take the next step

Caregiving is no longer a niche workforce issue.

It's a daily reality for employees who are raising children, supporting aging parents, navigating healthcare decisions, and managing countless responsibilities outside of work. Whether employers realize it or not, those challenges often show up in the workplace as absenteeism, burnout, disengagement, and turnover.

The right caregiving solution can support a broad range of employee needs, reduce workforce strain, and deliver measurable business impact while remaining manageable for lean HR and benefits teams.

As you evaluate your benefits strategy for the year ahead, consider:

- ✓ Where caregiving strain may already be affecting your workforce
- ✓ Whether employees know where to turn when they need support
- ✓ How much time your team spends managing disconnected vendors and programs
- ✓ Whether your current benefits deliver meaningful value for both employees and the business

For SMBs, some of the most effective benefits are the ones that solve multiple challenges at once. Caregiving support has emerged as one such opportunity, helping organizations support employees, reduce workforce strain, and simplify the benefits experience for everyone involved.

If you're exploring ways to support employees better while keeping benefits strategies manageable, we'd welcome the opportunity to share how other SMB organizations are approaching caregiving support.

[Schedule a demo](#)

