

Balancing Work and Caregiving:

A Guide for Employers (and Employees)

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Employers, employees and eldercare service providers working together can make parent or senior caregiving a workable solution for all.

“There are only four kinds of people in this world. Those who have been caregivers, those who are caregivers, those who will be caregivers, and those who will need caregivers.” Rosalynn Carter, Former First Lady.

Working caregivers can be defined as individuals that provide some sort of assistance to an elderly or person with disabilities and are working full or part time. Many have young children at home and have responsibilities sandwiched between their parents and children.

The U.S. Department of Labor estimates that in 2011, over 54% of workforce employees will provide eldercare for a parent or parents and that nearly two-thirds of caregivers will experience conflict between demands at home and demands from employers. Today’s employed Baby Boomers are the caregiver generation for their parents. They are finding themselves juggling care responsibilities around their employment obligations. Sometimes employees find they have no option but to take leave from work or use sick time to meet their caregiving demands.

Employers also feel the toll it is taking on their employees. A report by the AARP describes the cost to employers: “Companies are also seeing the emotional and physical toll that caregiving takes on their workers. In one study, 75% of employees caring for adults reported negative health consequences, including depression, stress, panic attacks, headaches, loss of energy and sleep, weight loss, and physical pain. Businesses suffer, too, by having to pay high health insurance costs and in lost productivity. That doesn’t count the promotions or assignments workers turn down that require travel or relocation away from aging relatives.”

Eldercare impact to businesses

U.S. businesses are highly impacted by caregiving. Businesses that don’t offer benefits or address eldercare wind up paying for them. A recent study by the MetLife Market Mature Institute and the National Alliance for Caregiving states that U.S. companies pay between \$17.1 billion and \$33.6 billion annually, depending on the level of caregiving involved, on lost productivity. That equals \$2,110 for every full-time worker who cares for an adult.

AARP and MetLife Insurance state that in 2009, employees who are caregivers cost:

- \$6.6 billion to replace employees (9% left work either to take early retirement or quit)
- \$7 billion in workday interruptions: coming in late, leaving early, taking time off during the day, or spending work time on eldercare matters
- \$4.3 billion in absenteeism
- Approximate cost of \$1,142.50 or more per employee per year
- Caregivers account for 75% of early departures and late arrivals at the workplace
- Caregivers often make long telephone calls, and have continuous interruptions while at

work to handle caregiving issues.

Caregivers face a serious financial and emotional toll. MetLife/AARP estimated that over a lifetime, the average caregiver forgoes nearly \$700,000 in "wage wealth." Wage wealth includes lost wages, lost Social Security income, and lost pension benefits. Caregivers who enjoy their jobs and who are friends with their coworkers may also become depressed and lonely after quitting. Providing care for older family members has become a way of life for millions of Americans. In fact, nearly one in ten American workers is a caregiver. By 2007, 15.6 million Americans will be trying to balance working and caregiving responsibilities. Seventy percent of employers feel that caregiving-related staffing problems have increased over the past ten years, and 92% believe these problems will increase over the next ten years.

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Balancing the demands of caregiving and work can be stressful and challenging. For most, this balancing act leads to diminished success at home and at work, leading to reduced work performance, disengagement and depression. Employers note that “working caregivers” have a direct negative impact on the company's bottom line.

If you have caregivers in your organization - and there is no doubt but that you do - they are costing your organization an 8% differential in healthcare costs per year over noncaregivers, according to a study on caregivers conducted by Metlife and the National Alliance for Caregiving. The study also found that "younger caregivers (ages 18 to 39) cost their employers 11% more for health care than non-caregivers, while male caregivers cost an additional 18%. It also found that eldercare may be closely associated with high-risk behaviors like smoking and alcohol consumption. Exacerbating the potential impact to employers is the possibility that these medical conditions may also lead to disability-related absences."

The study encompassed more than 17,000 U.S. employees of a major multi-national manufacturing corporation. Nearly 12% of the participants reported caregiving responsibilities for an elderly person. And contrary to conventional thinking that this is an issue for older workers, younger populations such as employees in the 18-39 group are increasingly assuming caregiver responsibilities.

Caregivers face a number of life stressors that take a toll on their health - and their work performance. Caring.com addresses [5 of the biggest issues that sabotage family caregivers](#):

- Lack of privacy - establishing boundaries and relief from 24/7 responsibilities
- Sleep deprivation - imperils the caregiver's mental and physical health
- Lone-soldier syndrome - failure to have emotional outlets can exacerbate stress
- Unpredictability - makes it difficult to make contingency plans
- Overwhelming tasks - sometimes the enormity of care demands necessitate challenging

decisions related to acquiring external support and/or placement in institutional care

What Can Employers Do?

Providing in-house support for caregivers may help keep employees on the job longer. This will help reduce the stresses on the employee, his or her co-workers, and you, the employer. Typically, human resource departments work with employees on many issues that may affect their work productivity. There are programs for drug and alcohol abuse, domestic violence, illness, absenteeism and child care; but, help with eldercare issues is not normally provided. AARP studied several companies that are providing help with eldercare issues and being proactive to support their employees.

“Freddie Mac has a free eldercare consultant and access to subsidized aides for a relative up to 20 days. Verizon Wireless offers seminars on eldercare issues and allows full-time workers 80 hours a year in back-up care, 40 hours for part-time, and \$4/hour for in-home help. The Atlanta law firm Alston & Bird LLP allows workers to donate vacation time to colleagues who have used up theirs to care for family members.

A growing number of companies nationwide are directing their HR departments to provide resources, education and group help for caregiving issues by providing materials from community resources such as phone numbers to their local Senior Centers or Area Agencies on Aging. A growing number of companies nationwide are directing their HR departments to provide resources, education and group help for caregiving issues by:

- Providing materials from community resources such as phone numbers to their local Senior Centers or Area Agencies on Aging
- Making available brochures and booklets on specific programs and services by eldercare experts
- Providing speakers to educate employees on caregiving options
- Brown bag, Lunch and Learn (30 minute talks during employee lunch periods)
- Allowing options to use paid sick leave
- Employee job sharing and flexible hours
- Allowing employee caregivers to use business computers for caregiving research
- Contracting with companies who provide eldercare services to help employees
- Providing informational presentations at the work place during lunch time or other times

Family Medical Leave Act (FMLA)

As an employer, you may be required by law to abide by the Family Medical Leave Act. Although this law was written to provide families with secure employment during times of family crisis, it can be seen by employers as expensive and disruptive, especially when abused.

While some employees take FMLA for the birth or adoption of a child, those who take leave to be full-time caregivers are not leaving for happy times. Most would prefer working to providing care

for a critically ill or dying family member.

Tips Regarding FMLA

- Know your responsibilities as an employer
- Respect your employees' rights under FMLA
- Offer solutions such as flexible work hours, telecommuting, or job-sharing

Develop an In-House Support Program for Caregivers

Human resource departments routinely deal with personal issues of employees. They handle such concerns as drug and alcohol abuse, domestic violence, absenteeism, and financial concerns. Yet most do not provide specific support for caregivers of elderly or disabled family members. Employees may come to you with other problems, but after a closer look, the human resource specialist may learn that the problems are related to caregiving. Is your human resource department ready to help employees with caregiving concerns?

The following five steps provide a very simple outline of a program to support family caregivers:

- Assess employee needs for caregiving support
- Identify a key HR staffer to specialize in caregiving
- Develop a caregiving support campaign
- Provide follow-up
- Assess results of program

Assess employee needs by finding out how many employees are currently providing caregiving. Then screen for caregiving issues when employees are referred or self-refer to human resources. Caregiving often becomes such a routine part of the employee's life that they do not see it as a concern.

Provide specific training in gerontology and aging issues for the HR staffer. If your company is large, you may need someone to specialize full-time in caregiving and aging issues. Contract with a gerontologist (aging specialist) who knows the aging network. She or he can develop strategies that will help the employee balance work and caregiving.

Campaign using your company's established communication tools. Let your employees know that you are aware of the realities of caregiving and have services available to support them. Avoid one-shot informational programs. Ask HR staffers to conduct routine follow-up evaluations throughout the caregiving period and beyond.

Assess the results of your program to see what difference it made in the lives of your employees and in your company's productivity. Get suggestions from current employee caregivers to help improve the program for others.

Informal Support Systems for Smaller Business and Offices

If you do not have a formal Human Resources department, talk to your employees about caregiving. Keep the focus on communication. Offer tips for setting limits and boundaries that can help caregivers gain control over their situation.

Your involvement may give the caregivers the impetus they need to be more vocal with family members about the conflicts they feel between work and caregiving. For instance, a caregiver might find it useful to tell their care receiver, "My employer said that I can only make one personal phone call in the morning and one in the afternoon. I'll call you when I get a break." Or he or she might say to a sibling, "You'll have to take mom to her appointments part of the time, because I cannot be gone from the office so much."

How can eldercare support help?

Research has shown that elder care programs are an effective way to assist working caregivers. Those employees using a Geriatric Care Management program were more focused on work and were less likely to self-report deterioration in health. Those that used an Elder Care Program experienced dramatic changes in their ability to manage work and caregiving.

Benefits included:

- Presenteeism improved over time
- Reduction in reported deterioration in their employee health over time
- Fewer negative impacts on their work performance.

The combination of eldercare benefits and wellness programs can provide the support to working caregivers as well as to the reduction of employee health care costs which brings the employer bottom-line advantages.

Final Recommendations

Talk openly with your employees. Let them know that you value them as employees and as people. Tell them that you want to do whatever you can to keep good employees. Let them know about the resources you can offer. In an open and honest discussion, explain what temporary adjustments you can make in the work setting and what adjustments or accommodations you cannot make.

Encourage employees to ask for help. If your company has an HR department that is prepared to deal with such issues, of course you will refer them to HR. On the other hand, if you do not have an HR department, suggest they start by calling 2-1-1. 2-1-1 is an information and referral network developed and sponsored nationally by the United Way and available in larger cities and counties. Or they can start by calling Eldercare Locator at 1-800-677-1116. Eldercare Locator will put caregivers in touch with their local Area Agency on Aging information and referral specialists. It is a public service provided by the United States Administration on Aging. Information can also be found at their Web site: <http://www.eldercare.gov>.

Female Caregivers

Moving the discussion from the women's room to the boardroom worked for child care and now it may be the answer for elder care, too. The stress of caring for older relatives is overwhelming professional women and they want help from their employers, according to a survey by the National Association for Female Executives and Genesis ElderCare, a provider of elder care services.

Increasingly, elder care is becoming a working women's issue, with 6 out of 10 caregivers employed outside the home. Almost 70 percent of the professional women surveyed said the stress of caring for elderly loved ones impacted their work as much as their personal lives, resulting in reduced productivity, days off or the inability to accept new responsibilities. Part of the answer, say the women, is for employers to offer elder-care benefits on par with child-care benefits. High on the wish list are easier access to flex-time, pre-tax spending accounts for elder-care expenses and counseling/support services.

Family Caregiver Support Program (FCSP) Description

The enactment of the Older Americans Act Amendments of 2000 established the Family Caregiver Support Program (FCSP), and the program was reauthorized and updated in 2006 (Public Law 109-365). The program was developed by the Administration on Aging (AoA) of the U.S. Department of Health and Human Services (HHS). The program calls for partnerships with local area agencies on aging and faith- and community-service providers and tribes to offer five direct services that best meet the range of caregivers' needs, including:

- **Information** to caregivers about available services.
- **Assistance** to caregivers in gaining access to supportive services.
- **Individual counseling**, organization of **support groups**, and **caregiver training** to assist caregivers in making decisions and solving problems relating to their roles.
- **Respite care** to enable caregivers to be temporarily relieved from their caregiving responsibilities.
- **Supplemental services**, on a limited basis, to complement the care provided by caregivers.

These services work in conjunction with other State and Community-Based Services to provide a coordinated set of supports. Studies have shown that these services can reduce caregiver depression, anxiety, and stress and enable them to provide care longer, thereby avoiding or delaying the need for costly institutional care. Because caregivers play such an important role, services that sustain a caregiver's role and maintain their emotional and physical health are an important component of any home and community-based care system.

How FCSP Contributes To Caregiver Safety & Self-Sufficiency

Family caregivers face substantial stresses and burdens as a consequence of caregiving obligations. Prolonged caregiving can adversely affect one's physical and psychological health, current and future employment status and earning capability, ability to balance the needs of older parents and younger family members, and the ability to meet personal needs.

Because caregivers play such an important role, services that sustain their role and maintain their emotional and physical health are an important component of any home and community-based care system. The services of the FCSP provide access to training that helps caregivers understand how the stresses of caregiving can affect them and offers respite care services to allow them to take a break from their caregiving role when needed.

Web-based and Mobile Technologies for Caregivers

A recent survey reveals that the technology advances that have transformed how Americans work, play and interact have potential to alleviate the growing financial and emotional burdens on family members caring for sick or disabled loved ones. The e-Connected Family Caregiver: Bringing Caregiving into the 21st Century study, released by the National Alliance for Caregiving and UnitedHealthcare, a UnitedHealth Group (NYSE: UNH) company, found more than two-thirds of family caregivers who have used some form of technology to help them with caregiving believe web-based and mobile technologies designed to facilitate caregiving would be helpful to them.

Caregivers of Veterans – Serving on the Home Front

Caregiving in the U.S., which was funded by MetLife Foundation and conducted for the National Alliance for Caregiving in collaboration with AARP, is a result of interviews with 1,480 caregivers chosen at random. The study was designed to replicate similar studies conducted in 2004 and 1997 and includes, for the first time, a sampling of those caring for children as well as those caring for adults over the age of 18.

The Caregiving in the U.S. study showed that 11% of all caregivers of adults have served in the armed forces, and 17% of their care recipients are veterans. With increased interest around caregivers of veterans in the Secretary of Veterans Affairs' strategic plan (2009) and the recently passed Caregivers and Veterans Omnibus Health Services Act of 2010, it became clear how valuable it would be to have a more in-depth qualitative and quantitative portrait of this special set of caregivers.

The study combines qualitative results from a series of focus groups and in-depth telephone interviews with quantitative data from an online survey. Together, the three-part study provides information for policymakers, the Department of Veterans Affairs (VA), community agencies, non-profit organizations, and business and industry to better target programs to the needs of this special group of caregivers who are caring for those who have sacrificed so much for our country.

President Barack Obama – National Family Caregivers Month

“Our businesses and companies can also contribute to families' ability to care for their loved ones in need. By offering flexible work arrangements and paid leave when caregiving duties require employees to miss work, employers can enable workers with caregiver responsibilities to balance work and family obligations more easily. Such efforts impact countless lives across our Nation, easing concerns and contributing to the well-being of individuals and families as they go about their daily lives.

During National Family Caregivers Month, we honor the millions of Americans who give endlessly of themselves to provide for the health and well-being of a beloved family member. Through their countless hours of service to their families and communities, they are a shining example of our Nation's great capacity to care for each other.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby

proclaim November 2010 as National Family Caregivers Month. I encourage all Americans to pay tribute to those who provide care for their family members, friends, and neighbors in need.

IN WITNESS WHEREOF, I have hereunto set my hand this twenty-ninth day of October, in the year of our Lord two thousand ten, and of the Independence of the United States of America the two hundred and thirty-fifth.”

BARACK OBAMA

National Family Caregivers Month is now observed every November, to draw attention to the many challenges facing family caregivers, advocate for stronger public policy to address family caregiving issues, and raise awareness about community programs that support family caregivers. For more information visit www.thefamilycaregiver.org or call 800-896-3650.

Additional Support Resources

One of the single biggest things an employer can do is to address the issue and to make resources and support available to caregiving employees. This can be done through the Human Resources department, through a wellness program, or through an EAP, or by bringing an outside agency in to offer seminars and support.

One simple thing an employer can do is to compile and share a list of caregiving resources, both those available locally and online. Recent reports show that a high number of caregivers turn to online resources for peer-to-peer help, both with their own health issues and the health issues of loved ones that they have caregiver responsibilities for. Peer-to-peer programs can go a long way to diminishing the feeling of being alone and can help the caregiver to find and share practical support resources. We've compiled a list of online caregiver resources that might be helpful to your caregiving employees - feel free to share this page within your organization.

For additional ways that employers can support the caregivers in their workplace, here are some resources:

- The U.S. Equal Opportunity Commission: Employer Best Practices for Workers with Caregiving Responsibilities - Best practices are proactive measures that go beyond federal non-discrimination requirements.
- The Massachusetts Department of Elder Affairs: What Employers Can Do - a checklist of suggestions, ranging from flexible work arrangements to organizing in-house groups and support seminars.
- National Alliance for Caregiving and Center for Productive Aging, Towson University: Corporate Eldercare Programs - the findings of an 18-month study examining the extent to which workplace caregiving programs helped the employees who used them—specifically, whether these programs made a positive difference in their health and on-the-job performance.

HR Web Cafe: Caregiver employees are at heightened risk: how employers can help.

Employee Checklist: How Supportive is your Employer to Caregivers?

Rating Your Employer

A barrier in supporting caregivers is doubt on the part of senior managers. Caregivers may feel they need to make a choice between family and their careers. Employees may feel unable to share information about their caregiving responsibilities and to seek support. Programs/policies to support caregivers are part of supporting employees in balancing all of their work and caregiving roles (including child care and senior care).

The following is a checklist employees can use to assess their employer on key parts including: corporate culture; flexible work arrangements; information, referral, and employee supports; practical assistance and direct care services; and corporate leadership and advocacy.

How Supportive is your Employer to Caregivers?

Key Elements	Key Questions	Comments
Corporate Culture		
Culture	<ul style="list-style-type: none"> • Does the employer show commitment and support for the balancing of work and caregiving? • Do they let you know that the employer cares for them outside of work as well? • How is this shown? (e.g. through the work-family policies and programs, discussion of caregiving issues in newsletters, at staff meetings, wellness fairs etc). 	
Written Policies and Procedures	<ul style="list-style-type: none"> • Are there written policies and procedures for managers and staff? • Do they outline the process and conditions for granting flexible work arrangements? • Do they give direction on how decisions are made? 	

Written Resources	<ul style="list-style-type: none"> • Are written resources available from the employer on working caregivers to identify and use workplace caregiver benefits, and to communicate effectively with employers on caregiving issues? 	
Management Training	<ul style="list-style-type: none"> • Is there training for managers on the importance of helping employees to achieve a healthy work-family balance, with <ul style="list-style-type: none"> (a) clear look of the “business case” for work-family policies; (b) training on how to implement effective work-family practices; and (c) how to problem-solve unique situations? 	
Overall Evaluation of Managers' support to caregiving employees	<ul style="list-style-type: none"> • Is there a linkage of the performance evaluation and compensation of managers to their flexibility in assisting employees to address family caregiving responsibilities? • How is this assessed? (e.g. through feedback surveys from employees). 	
Direct Supervisor	<ul style="list-style-type: none"> • What is the specific attitude of my prospective supervisor, to flexible work arrangements and working creatively together to help me balance work and caregiving responsibilities? 	
Designated Staff Member	<ul style="list-style-type: none"> • Is there a assigned staff member to help employees understand benefits to which they may be entitled, and to help problem-solve the balancing of work and family caregiving responsibilities? 	
Team Approach	<ul style="list-style-type: none"> • Is there promotion of a team approach at the work site, so that workload can be shared or adjusted as required in the team, and to assist with emotional support for caregiving employees? 	

<p>Definition of Family/Care Receiver/ Caregiver</p>	<ul style="list-style-type: none"> • Is the definition of “family” broad and inclusive? (i.e. includes care of in-laws, all relatives with whom the employee lives, recognition of non-family, blended family, and extended family, etc). 	
<p>Flexible Work Arrangements</p>	<ul style="list-style-type: none"> • What alternative work arrangements are available to caregiving employees? • Are these included in collective agreements? Options include: <ul style="list-style-type: none"> ○ Flex-time ○ Telecommuting ○ Job sharing ○ Compressed work week ○ Reduced hours of work ○ Flexible schedules ○ Protected part time employment ○ Variety of extended unpaid leave arrangements with job guarantees on return ○ Personal days off ○ Time in lieu of overtime ○ Family leave (specified number of paid days per year). 	
<p>Information and referral, employee supports</p>	<ul style="list-style-type: none"> • Does the employer offer programs and services to support caregivers, such as: <ul style="list-style-type: none"> ○ Information and referral to community services, including home care, long-term care, community support programs, respite care, legal assistance etc? ○ EAP Programs: employers should ensure through evaluation, that EAP providers make adequate provision for following through with services for family caregivers? ○ Access to private consultants for specific topics/advice (such as legal)? ○ Assistance in negotiating the service system, 	

	<p>and identifying and accessing the resources needed for their caregiving situation?</p> <ul style="list-style-type: none"> ○ Eldercare/dependent care programs that provide assistance with case management, financial and estate planning, legal services, and insurance paperwork and processing; and end of life planning? ○ Support groups? ○ Family life seminars? ○ Telephone hotlines? ○ Caregiver fairs? ○ Resource banks? ○ Personal elder care and child care counselling? 	
<p>Practical Assistance/Direct Care Services</p>	<ul style="list-style-type: none"> ● Does the employer offer: <ul style="list-style-type: none"> ○ Direct dependent care services (such as subsidizing costs of access to on-site or off-site day care)? ○ Insurance coverage/Extended health benefits for caregiving necessities, with a broad definition of home health care to cover rehabilitation, mental health services, home medical equipment, aids for daily living and home modifications, and specific home care services (nursing; home support; therapy)? ○ Emergency elder care? ○ Public/private partnerships of the employer and community caregiver services to develop caregiver support programs in which employers: (1) refer their employee caregivers to community services, and employee assistance programs that offer caregiver support and counselling; and (2) provide financial assistance to enable participation in programs (e.g. for day care)? ○ Flexible benefits plans, flexible spending 	

	accounts?	
Corporate leadership/advocacy in addressing the needs of family caregivers	<ul style="list-style-type: none"> • Is the business/employer involved in advocacy activities, through coalitions or working groups, to promote the development of legislation, supports, and benefits to assist caregivers? Possible areas for advocacy mentioned in the literature include: <ul style="list-style-type: none"> ○ Support and enhance of the Compassionate Care Benefits under the Employment Insurance Program? ○ At the provincial level, legislation to permit individuals to obtain an unlimited period of unpaid leave to care for a family member in need, with specific job guarantees on their return to work? ○ Legislation (provincially) to provide full benefits to permanent part-time employees? ○ Amendments to provincial employment standards for “Family Responsibility Leave,” to grant employees specified paid leave to meet caregiving responsibilities (e.g. 5 days/year)? ○ Federal tax legislation that allows employers to make contributions (e.g. daycare subsidies) towards the care or dependent family members, without such care being treated as a taxable benefit? ○ Promotion of new legislation that provides <u>tax relief</u> and possible subsidies to caregivers in recognition of home labour and lost opportunity costs? ○ Pension drop-out scheme similar to that which exists for child care in the CPP/QPP? ○ Increase in the level of benefits provided by income tax credits, to give meaningful relief to caregivers? 	

	<ul style="list-style-type: none">○ Promotion of direct subsidization of equipment (provincial assistive devices programs)?○ Encouragement of corporate policy makers and benefits managers to use their market power to influence insurers to cover visiting nurse services, adult day care, respite care, other community caregiver programs etc., and to offer group long-term care insurance as an employee benefit?	
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