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Elder Care: A Responsibility That Requires a Collaborative Effort



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During the last decade and primarily because of the aging population and the dual-focus workforce, the time one adult spends caring for another adult has emerged as a workplace issue. Finding and coordinating elder-care services is no easy task, especially for an employed caregiver. It requires an in-depth knowledge of complicated systems such as health-care, insurance and housing options.

Holding a job and providing elder care at the same time frequently causes stress, depression and burnout that can lead to increased absenteeism and turnover. The study *Overwork in America: When The Way We Work Becomes Too Much* (Families and Work Institute 2004) found that employees with elder-care responsibilities tend to be more overworked than employees without these responsibilities. And, the study reports, only 25 percent of organizations offer elder-care benefits.

In addition, elder caregivers who are working may also be dealing with the stress of long-distance care giving and financial hardship. Though concentrated among older employees, a surprisingly large percentage of younger employees are reporting elder-care responsibilities. The number

of employees with both child-care and elder-care responsibilities, the so-called “sandwich generation,” is evolving into a rather large “club sandwich.”

According to a 2003 study by ComPsych Corp., workers who care for both children and elderly relatives put in enough caregiving hours to make it a second job. Of the employees polled, 8 percent are part of the sandwich generation. These individuals reported spending an average of 36 hours per week on caregiving duties, as follows:

- ▶ 10.4 hours per week on child-care tasks such as bathing, feeding or making care arrangements
- ▶ 9.6 hours per week on extracurricular activities for children
- ▶ 4.5 hours per week driving children to school
- ▶ 4.1 hours per week on caregiving tasks for an elderly relative
- ▶ 2.6 hours per week traveling to the elder’s residence
- ▶ 4.7 hours per week on making arrangements (financial, legal, social or health-related) for the elder.

These caregivers reported getting only six hours of sleep per night and needing to take off 18.9 vacation and sick days per year to deal with personal and caregiving issues. Although elder care should not be considered a woman’s issue, the role of women as traditional caregivers and the increase in their participation in the labor force have become major factors in the evolution of the need for elder-care support.

Several other studies have also documented how widespread elder-care responsibilities are among the American workforce. According to the *National Study of the Changing Workforce*, published by the Families and Work Institute, 25 percent of the U.S. labor force has elder-care responsibilities. *The Wall Street Journal* reported in 2001 that elder care was becoming as big an issue in the United States as child care, and that quite possibly it would loom even larger in the near future, with almost two-thirds of employees younger than age 60 believing they’ll have elder-care responsibilities in the next 10 years.

The *Journal* cited a survey sponsored by Metropolitan Life Insurance Co. that found that as the nation’s workforce ages, employers can expect to lose between \$11 billion and \$29 billion annually because of work-schedule conflicts traced to elder care.

The *Journal* report noted that by 2006, nearly 40 percent of the population will be older than age 45, and many will face elder-care situations. In company-sponsored surveys, in addition to those currently providing elder care, 20 percent more frequently predict they will have elder-care responsibilities in the next one to five years. In fact, the National Council on Aging estimated that between 30 percent and 40 percent of all employees will assist their elderly parents in 2020, compared with 12 percent today.

Employers have begun to offer a variety of programs to help their employed caregivers, but in many cases that support has not reached the same level of assistance offered for child care. According to a July 30, 2001, *USA Today* report, many employers don’t know whom elder-care issues affect. Citing a survey by The Human Resource Institute and Boomerang of 150 large employers, *USA Today* reported that most companies don’t have accurate data about the number of caregivers among employees. Additionally, 80 percent of the survey respondents either didn’t know or had to guess at the percentage of caregivers in their workplace.

With greater numbers of workers expected to be caring for elderly relatives in the future, it’s critical for employers to find ways to help employees cope with those demands. Recommended employer actions cited in the report were as follows:

- ▶ Support the caregiver by providing counselors who are ready to let the employee talk about what is going on.
- ▶ Educate the workforce so employees know what they may face in the near future. Let them know that the average duration of caregiving is about four years but that the time period is likely to increase as medical advances prolong life.

- ▶ Ensure that supervisors understand what caregivers experience and how to help them manage the stress.

Description of Elder Care

Unlike child care, which typically involves finding services primarily for healthy children who live with the employee, elder care requires a set of services to respond to a wide range of often unpredictable medical, emotional, physical and financial possibilities. These services are frequently required to be delivered some distance from the employee. Elder care takes many forms, including providing meals, transportation to medical appointments, food shopping, financial assistance, assisting with housework or providing emotional support. When elder-care needs occur, they tend to be unpredictable and involve many unknowns. These needs often cause anxiety about things such as the ability to find and pay for immediate care or ways to take preventative measures like withholding car keys away from an elderly parent. Employees with elder-care responsibility are often called upon to assist in making costly financial decisions around issues of long-term care. In many cases, they have very little information and little confidence in their ability to get comprehensive information on public and private benefits, service and financial options, and risks of needing extensive care over time. Adult children usually want to respect the autonomy and decision-making capability of their older adult relatives. However, most people are not proactive when it comes to elder care, and critically important discussions about “what to do if” rarely take place in advance.

Cost of Elder Care and the Needs of Working Caregivers

Elder care is estimated to cost employers \$1,141 per employee per year in absenteeism, turnover and lost productivity, according to a 1997 study by MetLife. Based on this data, the cost for a company with 10,000 employees, of which 20 percent (2,000) have

caregiving responsibility, would be about \$2,282,000 (\$1,141 x 2,000) per year.

Employed caregivers need help obtaining the comprehensive information, guidance and support required to make complex financial, service and care-management decisions. The needs of working elder caregivers typically fall into the following categories:

- ▶ Time — Flexibility to schedule work and caregiving activities in ways that allow effective management of the two sets of responsibilities along with respite time that offers time away from both work and caregiving responsibilities
- ▶ Information — Access to accurate, up-to-date information about community-based services, community-based resources and legal and financial issues
- ▶ Financial Assistance — The ability to pay for services needed to appropriately care for an older adult relative; payment may require combining the financial resources of the elder, the working caregiver, other family members and government or private-sector programs
- ▶ Emotional Support — An understanding and caring support network that includes family members, friends, co-workers, supervisors and perhaps advisory professionals.

Employers' Responses to Employees' Elder-Care Needs

The National Study of the Changing Workforce (Families and Work Institute, 2002) shows that 24 percent of employees have access to elder-care resources and referral services, as compared to only 11 percent in 1992.

In 1998, a Mercer and Bright Horizons Family Solutions study found that the elder-care services most frequently offered by companies were as follows:

- ▶ Consultation and referral (81 percent)
- ▶ Long-term care insurance (35 percent)
- ▶ Counseling (14 percent)
- ▶ Financial support/other (4 percent).

Companies providing elder-care benefits report that employee utilization of these programs is growing but still relatively low, usually for the following reasons:

- ▶ General discomfort on the part of workers when discussing issues related to elder care, perhaps rooted in the feeling that addressing such an issue is a private family matter.
- ▶ Corporate cultures where it's still unacceptable for employees to admit they have outside family demands that impact their work time and priorities.
- ▶ Ineffective communication techniques for reaching workers who need the information and assistance most (that is, the working caregiver in a crisis situation), and a lack of awareness on the part of employees as to the actual range of elder-care benefits provided.
- ▶ The demographic bulge in the number of working elder caregivers is just beginning to be felt as baby boomers enter their 60s.

Elder-care experts agree the objective of any company elder-care initiative should be to help employees plan ahead. Continual marketing is necessary to make sure employees know about available resources and to increase utilization of elder-care services.

Communication should stress a positive, long-range planning approach. Human resources, benefits, wellness and work-life areas can all share responsibility for the elder-care initiative and find ways to publicize the issue and resources. When employees are able to plan ahead and prepare for elder-care responsibilities, their employers also benefit.

Figure 1 presents a comprehensive list of potential employer-sponsored elder-care supports.

Information and Support

According to a Sept. 23, 2003, report by the U.S. Department of Health and Human Services' Administration on Aging, family and friends

FIGURE 1 Potential Employer-Sponsored Elder-Care Supports		
<p>Flexible or Customized Work Arrangements</p> <ul style="list-style-type: none"> ▶ Informal or occasional flexibility ▶ Part-time work and job sharing ▶ Voluntary reduced time ▶ Phased retirement ▶ Compressed schedule ▶ Flex time ▶ Telecommuting or flex place <p>Paid Time Off</p> <ul style="list-style-type: none"> ▶ Sick days ▶ Vacation ▶ Sabbatical ▶ Personal days ▶ Paid time off bank 	<p>Paid or Unpaid Time Off</p> <ul style="list-style-type: none"> ▶ Family leave ▶ Medical or emergency leave ▶ Personal leave ▶ Bereavement leave <p>Policies</p> <ul style="list-style-type: none"> ▶ Time off ▶ Relocation policies <p>Insurance Coverage</p> <ul style="list-style-type: none"> ▶ Health insurance ▶ Dental insurance ▶ Life Insurance ▶ Unemployment insurance ▶ Workers' compensation insurance ▶ Long-term care insurance <p>Financial Assistance</p> <ul style="list-style-type: none"> ▶ Publicizing federal or state tax credits ▶ Dependent-care reimbursement plan ▶ Subsidized dependent-care reimbursement plan ▶ Subsidized care or vouchers ▶ Discounts for care 	<p>Access to Information</p> <ul style="list-style-type: none"> ▶ Distribution of educational materials ▶ Resource library, possibly online ▶ Workplace caregiver fairs ▶ Workplace caregiver workshops and support groups ▶ Elder-care counseling and referral ▶ Promotion of elder-care locator ▶ Elder-care counseling through employee assistance program <p>Direct Service Programs</p> <ul style="list-style-type: none"> ▶ Geriatric case or care management ▶ On-site adult-care center ▶ Near-site adult-care center ▶ Intergenerational program ▶ Community resource development

informally provide 80 percent of the care needed by elders. These caregivers, many of whom are working, need a great deal of information and support to be most effective. The programs that most companies offer include resource and referral services, elder caregiver fairs or expos, elder-care material in a resource area or online, and workshops and support groups on elder-care issues. According to the *National Study of the Changing Workforce*, elder-care resource and referral services are one work-life program that has increased significantly. In 1992, only 11 percent of employees had access to this service, while nearly a quarter (24 percent) have access today. More employees also need elder-care services as the population ages: 35 percent of workers, men and women alike say they have provided care for a relative or in-law who is 65 years old or older in the past year. The purpose of providing information and support is to offer accurate, time-saving access to information so that the best care available can be provided. Knowing they have access to this information can help those employees interested in planning ahead and can relieve stress levels in those individuals who would not know where to start without this assistance.

Elder-Care Consultation and Referral. About 7.7 million employees working today for employers

of all sizes have access through their employers to elder-care resource (or consultation) and referral services. Approximately 3 million employees receive the services in-house and 4.8 million receive them through a third-party vendor. IBM was the first U.S. company to provide such services.

Many companies offering elder-care consultation and referral services find the utilization rate typically ranges between 5 percent and 10 percent annually. However, once employees use the elder-care consultation and referral service and are more knowledgeable about the range of services provided, they are likely to be repeat users. The company typically pays for employees' use of the service. In a recent focus group, a senior manager shared her anxiety over the need to move her elderly mother with Alzheimer's Disease into a facility. The manager was not aware that her company offered a service to help find and manage this type of care. Upon hearing this, the manager began to cry, saying how relieved she was to know help was available, because it would not only save time away from work, but would give her peace of mind.

The purpose of contracting for elder-care consultation and referral typically is to:

- ▶ Relieve stress and anxiety by providing employees with access to expert counseling that can help them identify concerns and make informed decisions

Once employees use the elder-care consultation and referral service and are more knowledgeable about the range of services provided, they are likely to be repeat users.

based on detailed knowledge of local community and national resources.

- ▶ Provide consumer education through counseling and written materials to help employees select appropriate care.
- ▶ Provide individually researched referrals for a broad range of providers and help employees manage their elder-care needs.

Such a service can save employees a great deal of time and aggravation, and thus the company reduces lost productivity. For example, if an employee's parent needs frequent transportation to and from the doctor's office to receive treatment for a chronic illness and the doctor's office hours conflict with the employee's work hours, the employee will either have to take several hours off every week, eating up precious vacation time, or take unpaid time off to accommodate this need. However, by calling the consultation and referral service, the employee can get access to community-based resources that could provide the necessary transportation.

Most elder-care consultation and referral services include the following:

- ▶ A toll-free number for employees to call. A professional takes each employee through a screening process to clarify the reason for the call.
- ▶ A variety of print, video, audio and online educational materials. Regardless of the format, educational materials cover relevant elder-care topics and can be sent to the employee directly, or to the older adult dependent.
- ▶ Referrals to appropriate resources in specific communities, often cited as the greatest time-saving aspect of the service. After identifying the reason for the employee's call, a list of resources that meet the criteria is sent to the employee.
- ▶ Access to the service through the Internet. Many employers link their intranet benefits sites to a national vendor's online version of the consultation and referral services. In general, employees can access

and download educational materials, can e-mail elder-care specialists or consultants a question, can order additional elder-care materials and can perform their own searches within the vendor's database.

- ▶ On-site seminars on elder-care topics and follow-up customer satisfaction phone calls and/or surveys.

Companies are increasingly adding new specialized services to enhance their offerings.

Elder-Care Workshops/Support Groups. Networking is one of the best ways to discover resources that address elder-care concerns. Many employees caring for older adult relatives build support systems that include their older adult's neighbors, clergy, friends, doctors, accountants and other advisors. Employed elder caregivers can expand their networks to include their co-workers at various company workshops that may be offered throughout the year. These workshops tend to focus on health, medical, financial, legal and emotional issues specific to elder care. Such issues include wills and trusts, Medicare and Medicaid, housing options, long-term care choices, communication with older relatives and understanding the normal aging process. These sessions, usually facilitated by an elder-care expert, can be an important component of a company's support.

Because elder care is frequently a long-term commitment, elder-care support groups may evolve out of the workshops or be established independently by employees themselves. The main purpose of a support group is to give elder caregivers a chance to share experiences and to know that they are not alone in facing the challenges and dilemmas of caring for an older relative. Support groups are usually small groups of employees who meet regularly to deal with one issue. The success of support groups relies heavily on the commitment of its members and having access to resources to help manage the process. In some cases, resource and consultation or employee assistance services may provide occasional facilitators for support groups. Such support can make the difference between

an employee who is able to cope with work and family during an emotional time and an employee who is not able to function effectively.

Elder-Care Resource Expo. An expo or fair can highlight community resources that deal with elder-care issues. Local and national organizations involved in elder care might come to the worksite during an expo to publicize the services they offer. At such an event, which may be part of a larger health-care or benefits fair, employees are able to obtain literature on topics of interest and to talk directly to a representative of the organization. Some companies ask employees who attend the expo to fill out a short survey so they can gather more specific information about the elder-care needs of their employee population. An expo can be an effective way to encourage employees to be more proactive regarding elder-care issues.

Work-Life Resource Area. Material on elder-care issues can easily be included in a work-life resource area. Providing books, magazine articles, newsletters and visual media on issues of concern to employees dealing with elder care extends the potential audience for the resource area. Some companies sell products or services that are directed to the older population — medications, health aids, vacation packages and so forth that might be included in the employee resource area.

Another way to provide employees with information on elder-care issues is to produce a booklet on the subject. The guide can contain information about the normal aging process, physical and mental health, and how to find help with elder-care issues.

End-of-Life Supports. End-of-life care may occur in three phases:

- ▶ Providing care in advance of the death of a loved one
- ▶ Dealing with the practical and emotional issues surrounding the death
- ▶ Mourning and recovery.

In many cases, the workplace doesn't know how to respond to these events. Program policies or services

specifically targeted to mourning and recovery (which may take an extended period of time) seem to be less common than those targeting the practical and emotional issues surrounding the death itself. Possible workplace responses for employees dealing with end-of-life issues include the use of flexible work arrangement policies, taking personal and bereavement leaves, using consultation and referral services, geriatric case management services, seminars, support groups or resource libraries.

Policies

Employees dealing with elder-care issues will probably encounter difficult personal situations that will impact, temporarily or permanently, the way they work. They may need a respite from work. Some companies let employees use sick time, vacation and personal days with or without pay. If caregivers don't rest, they will burn out at some point, and the company will also lose. Sometimes, because the person who's ill gets so much attention, we forget that the caregiver needs help to maintain health, handle stress and battle exhaustion.

Elder-care needs are often sudden and unpredictable and require flexibility and responsiveness from the employee caregiver. Working for a company that understands the unpredictable nature of the elder-care challenges facing employees allows employees to feel dedicated to both their jobs and their families.

Employed elder caregivers can benefit greatly from having flexible, customized work arrangements. Some companies recognize that employees often need more than personal or vacation time to deal with family-related crises, especially those related to elder care. In response, some employers include policy language allowing employees to use sick leave to care for sick children and other family members. Many companies combine personal sick days with family sick days, giving employees a certain number of days off each year that can be used for either personal sick time, when

a family member is sick or some combination of both. However, there is typically no increase given in actual number of days off, with the majority of companies allowing three to 12 days off per year for family illness.

Financial Assistance/Financial Planning

Elderly relatives occasionally need emergency care in their homes or in employees' homes, either because of illness or accident or because of some other disruption in their regular schedules. A few companies offer employees help in finding and paying for emergency in-home elder care. Emergency elder-care services usually are subsidized by employers as a way of ensuring that employees will be able to use the program, resulting in reduced absenteeism. Employers often place limits on or allow a maximum number of days or hours that an employee can use this service during a year or some other specified period of time.

In rare instances, an employer, or a consortium of employers, may subsidize full-time in-home elder-care services. This has occurred because employees frequently rely on community-based services, like a home health aide, to care for their older adult relative during the hours they are at work. Without this care option, many employed elder caregivers would not be able to work. Unfortunately, home health aides are typically underpaid, and many have no certification, which creates care arrangements that at best may be unpredictable. In response to this need, some employers are subsidizing employees' home health aide expenses.

Direct Elder-Care Services

Although still relatively rare, some companies have established breakthrough direct-service programs to meet the elder-care needs of their employees. Currently unused by large numbers of employees, these programs are charting new ground and will likely become more common in the future. They could include geriatric care managers, support for

Unfortunately, home health aides are typically underpaid, and many have no certification.

community-based services, adult-care centers, intergenerational care programs and Life Design.

Geriatric Care Managers. Geriatric care managers are doing the job families used to do, helping move their elders through a system that is increasingly complex. Geriatric care managers specialize in understanding the complex maze of services available to older adults. These professionals assess an older adult's specific needs, link the older adult to resources that will address those needs and follow up to make sure the older adult is getting the best possible care available. By using a geriatric care manager to connect to the most appropriate resources specific to an elder's need, long-distance caregivers can extend their reach into the older relative's community. This also gives the older relative a local advocate and the family an educator on a variety of geriatric issues. The services of a geriatric care manager may be subsidized by the employer, and in some cases are offered through the resource and referral vendor.

Supports for Community-Based Services. Some companies are investing in community programs that provide services for older adults as a way to expand the supply and improve the quality of elder care around the country and in areas where employees work and live.

Adult-Care Centers. Some older adults need care during the day but are otherwise healthy enough to stay in their own homes. Physical therapists, nurses, occupational therapists, geriatric aides and support workers typically staff these centers. Adult day-care centers can meet the needs of employees and their

elderly relatives and are an option a few companies have chosen to develop.

Intergenerational Care Programs. In some cases, companies that are presently supporting on-site or near-site child care may consider adult or intergenerational day care as appropriate add-ons. There are a few state governments that encourage the development of elder-care facilities. Michigan has provided tax incentives to companies developing intergenerational day care.

The goal of intergenerational programming is typically to:

- ▶ Provide children with accurate information and knowledge about the elderly that will enable them to form positive, realistic concepts of and attitudes toward the elderly.
- ▶ Expose children to an unbiased look at the diversity of older people, teaching them to value the many and varied characteristics, attributes and qualities of the elderly.
- ▶ Enable children to feel positively about their own aging and about the elderly and offer the elders planned interaction with young children.

Implementing a New Elder-Care Program

There is no one way to proceed when developing a corporate elder-care program, and there are many opportunities to experiment. To plan effectively, the organization should consider:

- ▶ Who will be covered or eligible under the program/policy — usually the parent, in-law or spouse of an active employee
- ▶ What types of programs and policies to offer
- ▶ Where to provide services — near the workplace, where employees live or where elders live
- ▶ Frequency of services — an ongoing program or an intermittent program.

Before approaching the development of new programs, the company should assess existing programs and policies. Most companies have some programs and

policies in place that would be helpful to employees with elder-care concerns. However, in many cases, the programs and policies have not been packaged to reflect the assistance they provide for elder care. The first step in creating an elder-care program is to take a look at existing programs and policies and see how they might be organized as part of an elder-care program. Some programs and policies might not currently have an elder-care component but could easily be adapted. For example, if the company currently conducts wellness seminars that focus on medical issues, the topics might be extended to include issues of concern to employees dealing with elder care.

The methods used to determine elder-care needs can be similar to those used to assess child-care or other work-life needs. Some companies choose to undertake an employee survey just to assess elder-care concerns. The assessment can be useful when companies are determining the most pressing needs of working caregivers; analyzing the company's current policies, benefits and services; and identifying the gap between employees' needs and existing policies. An assessment will make it easier to identify and create a list of recommendations for new programs or policies that will address specific employee caregiver needs.

It can be extremely beneficial to involve an expert on elder-care issues in the assessment and planning process. The elder-care expert should understand both the viable options for support and the special issues of employed caregivers and corporate involvement.

Evaluating an Elder-Care Program


Some companies run into difficulty when evaluating the effectiveness of elder-care programs. One of the first questions usually asked is, "How many employees use the program or policy?" Although this question provides an interesting measure, answers to the following additional questions may produce a more accurate evaluation of the impact of the program than can utilization figures alone:

- ▶ Did the program or policy address employees' need? If not, why not?
- ▶ What is the overall objective of the program?
- ▶ How well does the program or policy meet its objectives?
- ▶ How well was it communicated?
- ▶ How would employee caregivers change the program or policy to make it more helpful?
- ▶ What other kind of support do employee caregivers report needing?

Such questions provide qualitative data that can be most helpful in determining if a program has met its objectives and how best to modify it in the future. Programs might be evaluated by tracking utilization using a questionnaire, an evaluation or feedback form, focus groups and individual interviews.

The Future of Corporate Elder Care

Based on the demographics, elder care will be an issue of increasing importance to workers in the future. Additional research is needed. Centers such as the Boston College Center on Aging & Work, which was created with a \$3 million grant from the Sloan Foundation, will help to explore the impact of elder caregiving on the workplace and will help shape the corporate response to the issue.

It seems clear, given the magnitude of elder-care concerns, that responsibility for addressing employees' elder-care issues cannot be handled by individual corporations by themselves. This responsibility must be a cooperative effort on the part of government, employers, local colleges, advocacy organizations, senior centers, adult day care programs and other organizations. Companies can play an important role in actively encouraging public-private partnerships. Collaborative partnerships, perhaps, offer the most promise for innovation and new resource development. 

Resources Plus

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Alliance for Work-Life Progress (AWLP) chose her to co-chair the creation of its Innovative Excellence Award. She earned a master's and master's of education degree, has taught at New York University, Brooklyn College and Columbia University, and is a member and former chapter president of the International Women's Forum.

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