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ELDERCARE RESOURCES FOR THE WORKPLACE

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Caregiving

Is An Employer Issue



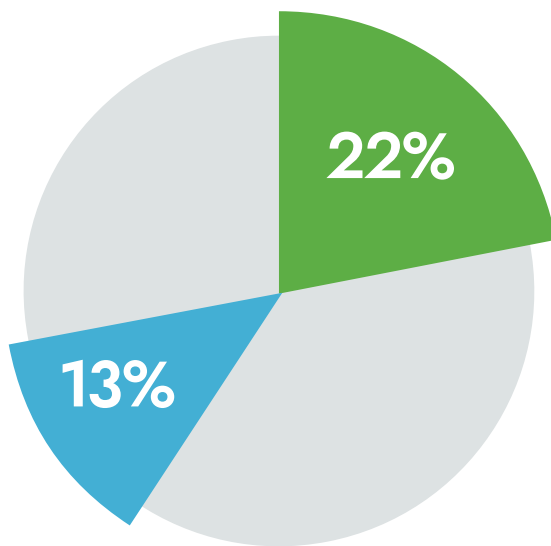
By Meghan M. Biro

The United States of Caregivers

Who's taking care of our elderly parents? We are.

In the United States, more than 1 in 6 part-time or full-time working employees are now assisting with the care of a family member, most often an elderly family member. According to the AARP, 15% of the American workforce is involved in caring for a loved one — that's around 24 million people.

By the numbers:



22% of all middle age workers between the ages of 45-64 are caring for a parent.

But caregivers are not just older workers: **13%** are between 18 and 29.

Most of us can imagine being in this position — saddened to see a loved one in such a diminished capacity, trying to be present and supportive of them as we garner whatever resources we have to do the right thing. But the reality is even harder. Whether a loved one is stricken with dementia, Alzheimer's Disease, chronic illness, stroke, heart attack or any other health issue, caregiving is an extremely complicated role. When the time comes, as nationally known gerontologist Mary Winners notes,

"People don't know what they don't know."

We're not only unaware of the choices involved, we also don't know that each of those choices will produce entirely different results. And we rarely have access to the expertise or resources to safely guide us through the complexity.

It may be a good thing most of us can't anticipate the immense effort and logistics involved. But here's a short summary of the possible issues and decisions you'll face as a caregiver:

- Legalities
- Care options, such as home care or health care
- Insurance, financial and tax questions
- Finding qualified, licensed and vetted services, doctors, health care practitioners and other personnel
- Choosing residences and housing or retrofitting the family home
- Meeting changing dietary needs
- Daily logistics
- Long term and estate planning
- Additional help covering family needs



56%
of all employed
caregivers are
working full time.

On top of it, you're forced to tackle these challenges in the middle of a crisis — and stress is never the ideal condition for making big decisions. When it involves a stricken loved one, that's even harder. And likely, all of this is happening while you're at work.

Employers Can Be A Lifeline

Caregiving isn't just a challenge facing an individual. It's an employer issue as well. The obligations of work and the ongoing crisis of caring for an elderly family member can put even the most dedicated employee in an impossible position, and there's no question that caregiving takes a toll on career.



A Gallup Healthways study looked at the impact of caregiving on employees and their workplace, and found some unsettling statistics:

15hr

40hr

Caregivers who work a mere 15 or more hours per week report the role has a significant effect on their work life.

24%

of caregivers say that providing care to an aging family member, relative, or friend keeps them from being able to work more.

(Source: Gallup-Healthways, (2011) Gallup-Healthways Well-Being Index.)

Further, that old adage, "there are only 24 hours in a given day," takes on new meaning for caregivers as well as their employers. The study also found that most caregivers have to miss entire workdays as a result of their caregiving responsibilities:

36%

36% report missing one to five days per year because of caregiving duties

30%

30% say they missed six or more days in the past year

Overall, caregivers reported missing an average of 6.6 workdays per year. With approximately 17% of the American full-time workforce acting as caregivers, this amounts to a combined 126 million missed workdays each year. (Source: AARP)



One more factor here: as the Baby Boomers retire, we're undergoing an age wave "Silver Tsunami" of 10,000 people turning 65 every single day — for the next 15 years. It's not going to get better: even based on demographics alone, the cost for employers dealing with caregiving employees is going to increase. But the key to mitigating these inevitable hurdles, including absenteeism and financial loss, is simple: play a supporting role.

Aside from managerial and logistics concerns, there's the simple fact that the brain drain of caregiving is costing companies more than \$30B annually in workplace productivity. Break it down individually, and the numbers are clear:

Every full time employee who is also caring for a parent costs employers more than \$2,000 annually.

(Source: AARP/Metlife)

As the Gallup study concluded:

Ultimately, providing an organized support system for these employees may prove to be a fruitful investment for businesses, given the high percentages of working caregivers who would like to work more if they could. Many working caregivers are likely interested in seeking support in work-life balance to help them meet their responsibilities as caregivers and employees alike, and the accessibility to assistance could potentially go a long way toward greater productivity, loyalty and retention in the U.S. workplace.

A Vital Layer of Support

Just as individual employees are often in the dark about the nature of caregiving for a senior loved one, so, unfortunately, are employers. Most companies won't opt for a senior care program, or may not even know one exists — until a member of the C-suite experiences it firsthand, and that lightbulb goes off. But senior care programs do exist, and they need to be considered as a vital part of any employee support and benefits structure.

My advice: if you're an employer, whether of a small to medium enterprise (SME) or a larger company, don't wait.

As with so many innovative services made feasible in our digital environment, there are comprehensive resources employers can leverage to support caregiving employees. I use the term leverage as these are powerful levers with a range of beneficial effects that actually transcend simple return on investment (ROI). A specialized benefits program, depending on its features, can go a long way to benefiting the workplace itself, improving engagement as it empowers employees to solve problems and face the challenges of caregiving.

Here's what such a benefit program might look like:



Accessible By design

For employees involved in elder caregiving, the only thing that's certain is that they have less time and more decisions to make than ever before. It can happen overnight: An elderly parent goes from needing some help mowing the lawn to being incapacitated by a stroke. Ease of use is critical: a program should be organized into one all-encompassing resource, addressing every question on the caregiving journey.



Trustworthy Resources

There are too many stories of turning to user reviews to try and make a decision about a service or a practitioner: one of the downsides of the digital space is that we don't always know if what we're reading is even credible. A network created by elder care insiders who are savvy to the key credentials goes a long way to foster trust. Users can rest easy knowing they can choose from a network of vetted, pre-approved services and providers who pass all the key tests as far as accreditations, licensing, insurance and other administrative requirements.

One such network is [Senior Providers Network](#), a leader in specialized employee benefits assistance. It functions as a central hub that can work backwards to find solutions, cutting through endless layers of confusion. It starts from the situation — the crisis itself — and then works through each logistical question to find the ideal answer. The user simply answers questions to create a profile; the platform can then provide the solutions — and then connects the caregiver to trusted and vetted professionals. Partnering with qualified elder care professionals, it connects problem to solution — and can be a profound source of strength and relief to employees.

Gerontology Expertise

What employees really need, if you think about it, is a virtual gerontologist who understands the unique challenges facing a senior patient, and understands how the industry works. At the same time, it's critical to have the right information: useful, reliable, and vetted, so employees are not steered in the wrong direction or worse, to time-wasting dead ends. While some companies do have eldercare benefits, it's one thing to offer a service; another thing to inadvertently create pitfalls for the end user.

Here's a possible scenario:

A company's elder care assistance program (EAP) offers recommendations of caregivers from the EAP website. But what if that caregiver isn't covered under workmans compensation (WC)? It's a hidden risk that could leave their employee's parent liable if the caregiver falls.

It's certainly happened. If a caregiver who isn't covered under WC then files a WC claim, it falls to the homeowner's insurance policy. And if that policy does not provide such coverage, it may then fall to the parent to foot the bill. An employee needs to know the right questions to ask, but some would be more obvious than others. Features such as a comprehensive checklist that covers any contingency, a Q&A that gleans information about coverage, and a professional advisor can prevent an already tough situation from becoming worse. Ideally, this is one of many array of tools designed right into the platform.



Active Presence

For a user benefits platform to work, employees also have to know it's there — if they're spending hours chasing down leads on a better wheelchair, they're not necessarily going to see a poster in the coffee room. It's key, then to make sure that this service is not just sitting there off to the side, so to speak. Make it clear via the intranet, via informal pulses, via company communications — emails, memos, posters — that this service is available, and make it clear what it entails. Develop an outreach plan to facilitate adoption. With too many benefits programs, assumptions are made that employees can find their way. Too often, nothing could be farther from the truth

Educational Outreach and Resources

Caregiver workshops and presentations serve as vital outreach and educational opportunities. They might start with a basic introduction as to what's ahead for those who are not yet mired in the role, including the decisions they will likely have to face.

A workshop about anticipating the challenges might discuss the options, the logistics and legalities, and decipher some of the terminology. An employer might also offer access to counselors, financial planning, hospice discussions — done right, this can offer a practical and compassionate way to address the challenges caregivers face, and point employees back to actionable, well-designed solutions in the organization's benefits platform.





Craft a Caring Culture For the Caregivers

HR and managers can do much to build a supportive culture with tangible solutions into the workplace. An employee-assistance program, as well as caregiver education and outreach, can function as invaluable resources for caregiving employees. But from work/life schedule options to a mental health hour to yoga workshops, there are countless ways to add another layer of helpful options to address a range of needs — emotional, practical, physical, and mental.

The more support that is readily available, the less stress an employee has to shoulder and keep internalized. And with a culture like this in place, those heading into the role can get a sense of the resources they may need ahead of time. Caregiving becomes part of the conversation, part of workplace culture, and therefore, a life event that does not ruin the balance between responsibility to the loved one and to the workplace. In fact, it may just enable an employee to handle it and remain valued, engaged, and present.

The Human Side of Work

Work/life integration may be an issue we most associate with millennial culture, but the truth is, it applies to everyone. Another trait we all share is that we do our best work when we can stay focused, feel valued, and not have to operate in an either/or paradigm. Still another: as caregivers, we tend to sacrifice our own care for the sake of those in more dire need.



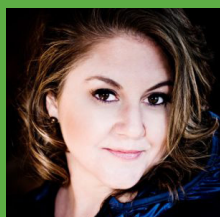
Employees in a caregiving role are 8% more likely to have health issues, according to a recent MetLife study. This presents another opportunity for employers — healthcare cost savings. A caregiving wellness app could remind an employee she has her own doctor's appointment. Caregivers also end to feel isolated and may suffer from "lone soldier" syndrome: A dedicated social media page can provide a welcome space for support and recognition. An online forum, or a virtual conference with experts — as complex as caregiving is, there are so many ways to simplify and ease the burden. In the digital space, the possibilities are endless. But no matter how a program is designed, at this point, it's a powerful service every employer should consider.



We're entering an era when we no longer take our own humanity for granted, as artificial intelligence (AI), robotics and cognitive computing enter the workforce, and augment people. We're also in the midst of a talent crisis, when there's a critical lack of skilled employees to fill positions across the board. It's a perfect time to assess how to best support our employees. Compassion, you might say, drives engagement.

A program of benefits that can reach outside the confines of the organization to vital services, and establish a support network within the workplace, is a compelling example of this. It's an exciting and meaningful innovation that embodies transparency and a human work culture.

In the 21st century workplace, we've come full circle, back to the model of employer as resource and as security, as a source for strength as well as wages, a community and identity, a culture. It's a realistic approach to helping employees and employer at the same time, helping each maintain its value and importance for the other, and helping a company maintain its competitive place in the market. We can't stop time, but we can make life better — when we care for our caregivers.



ABOUT MEGHAN M. BIRO

Founder of TalentCulture and the creator and host of the weekly #WorkTrends Twitter chat and podcast, Meghan M. Biro is recognized around the globe for her accomplishments as an author, analyst, speaker, and brand strategist. Meghan's thought leadership in HR technology, social strategy, and the future of work has helped hundreds of companies—from early-stage ventures to major brands—successfully recruit and empower stellar talent. Biro has been named one of the top influencers by Forbes, Huffington Post, HR Examiner and many others.