

***"Planning for Eldercare" March 8, 2010***

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## Employer Support for Care Giving Employees

"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*

The U.S. Department of Labor estimates that in the year 2010, 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."

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.

Eldercare cost businesses:

- \$6.6 billion to replace employees (9% left work either to take early retirement or quit)
- Nearly \$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" [AARP](#)

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.

The [AARP report](#) follows several companies who are providing help with eldercare issues and what they are doing for 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.
- At the Atlanta law firm Alston & Bird LLP, workers can donate vacation time to colleagues who have used up theirs to care for family members. " [AARP](#)

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
- 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

Eldercare service providers are also reaching out to help employee caregivers by providing informational presentations at the work place during lunch time or other times set up by employers. One such presentation provided information on reverse mortgages. Jason, who had been trying to help his parents pay for home care, learned at a work site presentation that a reverse mortgage was one way to cover caregiver expenses.

The HR Department of a local business in Utah, invited the Salt Lake Eldercare Planning Council to present a "Brown bag, Lunch and Learn" during their employees' lunch hour. In 30 minutes time, those who attended learned how the services of a Care Manager, Home Care Provider, Elder Attorney, Medicaid Planner and Financial Consultant can help with caregiving decisions. Problems were discussed, questions answered and employees left armed with information and the names of professional people they knew could help them.

"This was the most productive lunch I have ever attended", related Mary, one of the attendees.

"I had been very hesitant to contact an attorney to discuss my parents' estate, because of the cost involved. The attorney at our 'lunch and learn' answered my few basic questions which will allow me to prepare what I need before I meet with him to finalize my parents' estate planning."

Besides workplace help for employers and employees dealing with caregiving, the internet is also a great research tool. The National Care Planning Council website at [www.longtermcarelink.net](http://www.longtermcarelink.net) is a comprehensive resource for eldercare, senior care and long term care planning. It contains hundreds of articles on all aspects of eldercare. Professional providers list their services on the NCPC website. Each of their listings provides unique information on specific eldercare services and how to obtain help.

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