

## The Aging Workforce and Eldercare: What Employers Need to Know

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**W**ith people working well into their sixties and seventies, there is no question that many individuals will face the demands of juggling their job and caring for an aging or disabled loved one. This could be a parent, an aunt or uncle, a family friend, or even a spouse. Working and caring for an aging or disabled loved one puts tremendous strain not only on an individual's personal life but on one's work life as well. Unfortunately, it can also cause irreparable damage to the employer's bottom line.

Many times when work conflicts with caregiving, employees choose to make changes in their work life. Approximately 68 percent of elder-caregivers report making work accommodations including, arriving late/leaving early or taking time off, cutting back on work hours, changing jobs, or stopping work entirely.<sup>1</sup> Individuals typically are compelled to make this choice because they feel that they cannot afford outside caregivers.

More than 65 million Americans provide care for an aging or disabled loved one. The average elder-caregiver in the United States is a 49-year-old woman who works outside the home in addition to spending almost 20 hours per week providing care to an aging loved one. Employers pay \$33.6 billion annually in lost productivity. Absenteeism alone costs the economy an estimated \$25.5 billion in lost productivity. Studies show that employers pay about 8 percent more for the healthcare of caregiver employees, costing U.S. businesses an additional \$13.4 billion per year. These numbers will grow at a staggering rate as baby boomers age and require more care.

### CREATE A FLEXIBLE WORKPLACE

In today's economy, employers must focus on retaining capable and knowledgeable employees and having them achieve their highest level of performance. Constant turnover may result in a staff lacking in expertise, which can harm the company's ability to retain clients and provide high quality services. High turnover can become expensive for companies to

manage, and it can significantly lower morale in the workplace. Investing time and money to deal with high turnover takes away from improving the company as a whole. If a skillful and competent employee requires flexibility in the workplace due to elder-caregiving needs, the employer should do all that it can to be supportive.

Interestingly, the experience of working elder-caregivers differs from that of workers with childcare responsibilities. Research shows that working elder-caregivers report having less access to flexible work options to carry out their work and caregiving responsibilities, and they perceive significantly lower job security than workers with childcare needs.<sup>2</sup>

Caring for an aging or disabled loved one is an extremely trying task. Lack of sleep, concern about medical bills, worry over hiring someone to help in the home, and juggling work and caregiving are only a few of the daily burdens faced by working elder-caregivers. Flexible workplace policies, such as eldercare programs, are proven to enhance productivity, reduce costs, and lower absenteeism and presenteeism. Before employers can initiate workplace flexibility for elder-caregivers, they must first identify the problem. Training managers and supervisors to recognize and handle these issues is key. Human Resources professionals, managers, and supervisors who keep a sympathetic eye on employees will be better prepared to handle issues as they come up, or perhaps prevent them entirely.

Bringing an elder law attorney in for a lunch-and-learn or roundtable discussion with managers and supervisors is an excellent way to ensure that these individuals are well trained in understanding elder-caregiving issues and possible solutions. Having the knowledge and ability to spot issues before they spiral out of control is the key to avoiding a crisis in the workplace.

Many employees are hesitant to share their caregiver issues with their employers or supervisors for fear that it might change the employers' or supervisors' impression of them or cause their employer or supervisor to take away job

responsibilities. This is why it is important to pay attention to such warning signs as changes in personality and work product. Some signs that an employee may be caring for a disabled or aging loved one include poor work quality, an increase in personal telephone calls, lack of concentration, reduced productivity, out of character emotional outbursts, arriving late or leaving early, sporadic attendance, missed deadlines, use of unpaid time off, and calling in sick more often.

If it becomes evident that a valued employee has undertaken the task of elder-caregiving, the employer may want to accommodate their short-term needs by being flexible with their working hours or location. It is important to stress that these changes are temporary and the employee should be given a date on which to check-in and see how things have progressed. It may be necessary to temporarily assign better suited work for that employee. For example, if the job requires a great deal of travel or very late hours, perhaps that work can be given to someone else for a short time.

It is crucial for the employer to check in with the employee during the crisis and refocus the employee after the crisis has passed. Most important, however, is to refer the employee to the appropriate resources.

#### EDUCATE EMPLOYEES ABOUT ELDER CARE

Why aren't more employees able to spend their day at work instead of running home to check on their loved one? Why are employees

spending work time on the telephone trying to find someone to take care of mom or dad? Why are employees coming in late and leaving early to take their loved one to the doctor? The answer is simple. Employees must be educated on this subject.

The confusion between Medicare, Medicaid, and Medigap insurance can be extremely overwhelming, as can the difference between Community Medicaid and Institutional Medicaid. Many elder-caregivers struggle with decisions regarding taking care of their loved one at home, in an assisted living facility, or in a nursing home. Asset protection and the appropriate way to handle financial matters can leave many people in a terrible state of confusion.

It is important to realize that in many instances, the elder-caregiver becomes the healthcare decision-maker, the bookkeeper, the accountant, the chauffeur, the housekeeper/cook, and the secretary to the aging or disabled loved one. It is impossible to wear all of these hats and wear them well, especially when someone is juggling their job and their own family matters. When individuals are made aware of the healthcare choices, government benefits programs, and the legal and financial options available, they can more easily navigate the elder-care landscape, get their loved one the care and assistance they need, and keep their focus on their job.

If a company has a particularly large group of working elder-caregivers, the employer may want to start a

support group for those individuals. Speaking with other people who are going through the same thing and exchanging ideas is always beneficial. Geriatric care managers are also a great source of information and resources, as are local Office of the Aging centers.

Bringing in outside professionals to educate employees can be a great benefit to both the staff and to the employer. Educating elder-caregivers regarding resources available to them will help minimize the stress of the entire process. Empowering working caregivers with knowledge and information to handle an elder care crises, or to plan ahead to avoid the crisis altogether, will promote job security for the employee, which will also benefit the employer.

Studies show that giving employees the tools they need to navigate the elder-care landscape greatly reduces absenteeism, downtime, and turnover and promotes productivity and job security. 🌟

#### NOTES

1. National Alliance for Caregiving and AARP, *Caregiving in the U.S. 2009*.
2. M Pitt-Catsouphes, C. Matz-Costa, and E. Besen, *Age and Generations: Understanding Experiences in the Workplace*.

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