

Working Caregivers

*The North Central Texas
Employers' Guide to
Eldercare Resources*



North Central Texas Area Agency on Aging
1-800-272-3921
www.nctcog.org/hs/aging

The Silent Productivity Killer – *When Employees Become Caregivers*

Eldercare in the workplace

In the 1980s, American businesses adapted their human resources policies to accommodate the needs of workers with young children. Now, many of those same workers face a new responsibility: providing care for an older parent, relative or friend.

Eldercare: an opportunity for adaptable companies

Just as childcare did, eldercare presents companies with a new reality – workers who must juggle multiple demands on their time and energy. Yet this reality presents genuine opportunities for those firms that recognize it. By implementing policies that are “eldercare friendly,” companies will:

- Find it easier to attract and retain the best workers
- Increase productivity by reducing stress on employees
- Reduce disruptions in the work schedule
- Enhance their community image, which can attract new customers



Just how critical is the need for eldercare?

As we've all heard, America is growing older. According to the U.S. Census Bureau:

- Today's older population of more than 35 million Americans will increase to over 70 million by 2030
- Today, one out of every 4 households (22.4 million) is involved in providing help to an older person
- The segment of the older population most likely to need care – those over the age of 85 – is the fastest growing segment of elders today
- 80% of all the care received by older adults is provided by family and friends



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More working Americans are also taking care of an elder. There are currently about one out of five workers who are balancing work and caregiving.

This will increase in the future due to:

- Growth of older population
- Smaller family size
- Increase in two-earner households

What is the cost to American businesses?

Managing the responsibilities of home and eldercare isn't easy for workers. One survey revealed how the stresses of eldercare affect employee productivity:

- 56% of respondents said they are less productive at work
- 51% said they have to take time off during the work day for eldercare
- 30% reported being absent for a full day to deal with eldercare matters

And in a survey done by the National Alliance for Caregiving in 1997, 10% of caregivers had to give up work entirely.

Lost productivity costs U.S. businesses \$11.4 to \$29 billion annually. Companies lose so much each year because of the following costs:

- Replacement costs for employees who quit due to caregiving responsibilities
- Costs due to absenteeism/partial absenteeism
- Costs due to workday disruptions
- Costs associated with supervising employed caregivers



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How will your business respond?

In the sections of this booklet, you will find suggestions and guidance for implementing various levels of eldercare programs. A comprehensive program might be expensive, but there are many initiatives that can be implemented at little or no cost.

Obviously, how you respond to the eldercare needs of employees will be based on your organization's individual circumstances. It is important to remember that the need for a response gets greater every day. And the cost of not responding will only get larger, too.

The basics ... at no cost

Every company has limited resources. Even so, there are several no-cost steps you can take to show that eldercare is on your "radar screen."

- Obtain free printed information from the North Central Texas Area Agency on Aging (NCTAAA), and make it available to employees. The NCTAAA has free fact sheets on caregiving, and brochures that describe services for older adults and family caregivers. To receive fact sheets or brochures, call **1-800-272-3921**.
- Distribute resource lists to employees with eldercare responsibilities. Call **1-800-272-3921** to receive resource lists.

By taking these simple steps, you can let employees know you recognize the problems they may be confronting. You'll save time by providing these valuable references.

Caregiver Internet Guide

www.aarp.org

Click “Care and Family” for information on managing the stress of caregiving, long-distance caregiving, etc.

www.alz.org

Click “Resources,” and select “Resource Lists” to learn more about Alzheimer’s disease and care strategies through downloadable publications. The site also includes over 100 links to Alzheimer’s and care-related websites, information on programs and services, bulletin boards, and resources in other languages.

www.caregiveremployer.net

This site has information to help employers deal with caregiving employees.

www.caregiving.org

Click on “reports and informational products.” Link to several publications on caregiving issues.

www.dfwinfo.com/hs/aging

Click “What Services are Available?” or “Caregiver Resources” for information on services for older adults and their family caregivers, such as home-delivered meals, transportation, respite care, and caregiver education and training.

www.familycaregiversonline.net

This site has caregiver information and over 1,200 links to sites of interest to caregivers.

www.medicare.gov

Click “Publications,” and select “Medicare & You” for basic information. Or choose “Guide to Health Insurance for People with Medicare” for a quick reference guide. More detailed information is available on selected topics.

The next level: creating your own “how to” guide for employees

We’re not talking about putting together a big, expensive manual. The guide can be as simple or as complex as you need. How complex it will be is determined by how extensive your benefits and programs are.

The basic packet

If your company is small and/or has few or no formal benefits or policies in place, you can still help your employees. You can create an eldercare packet that provides employees with information gathered from community groups and caregiver organizations. Some of the local groups you can contact for information include:

- North Central Texas Area Agency on Aging at **1-800-272-3921**
- Hospitals
- Senior centers
- Faith-based organizations (such as Catholic Charities, National Council of Jewish Women, etc.)
- Disease-specific organizations (e.g., Alzheimer’s Association)
- Local universities and community colleges or cooperative extension programs
- County committees on aging

Simply give a copy of the eldercare packet to each current and new employee, and you will demonstrate that work/life issues are important to you.

If your company is small, you don't have to begin by adopting written policies. On an informal basis, you can try:

- Flex-time or shortened work weeks, with modified daily schedules based on need
- Telecommuting

Implementing flexible policies for your employees will help build company morale and maintain productivity levels.

Human Resource Management Internet Tools

www.shrm.org

Search "caregiving" or "eldercare" for materials from the Society for Human Resource Management (SHRM). SHRM is the world's largest association devoted to human resource management and represents more than 180,000 individual members.

www.sba.gov

Visit the website of the U.S. Small Business Administration for information on a range of business issues. SBA provides financial technical, and management assistance to help Americans start, run and grow their businesses.

www.fanniemae.com

Visit the website of Fannie Mae in order to get a free copy of its Elder Kit guide, designed to help employees deal with caring for an older family member.

www.dol.gov/elaws/esa/fmla

Visit the website of the US Department of Labor in order to view frequently asked questions about eldercare and the Family and Medical Leave Act.

Comprehensive eldercare approaches for larger companies

Owners or managers of larger companies may want to “fold in” eldercare policies into their overall benefits and policies package. Creating an eldercare information packet should begin with an examination of benefits to see which apply to eldercare or might be refined to support eldercare. Types of benefits that support eldercare are listed below.

Supportive Benefits

- Dependent life insurance
- Long-term care insurance covering spouse and parents/parents-in-law
- Flexible spending accounts/dependent care accounts
- Cash subsidies for services for older relatives
- Group legal/financial plans
- Travel discounts (can help with long-distance caregiving)
- Inclusion of a hospice benefit in company-sponsored health insurance
- Access to employee assistance programs (EAPs) for counseling and support

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Supportive Policies

- Paid sick leave that can be used to care for ill relatives or friends
- Leave-without-pay options
- Flex-time
- Compressed work schedules that allow an employee to work more hours during the work day and fewer days in the week
- Flex-place policies (telecommuting)
- Temporary reduction of hours
- Job-sharing
- Employee leave-sharing, where employees donate a portion of their leave time to others who have eldercare responsibilities
- Shift-exchanging, allowing employees to swap shifts on an as-needed basis, especially when emergencies arise
- Gradual return-to-work policies
- Funeral and bereavement leave policies

Your employees may live hundreds of miles from their loved ones and be providing long-distance care. There's a toll-free nationwide service that refers callers to the area agency on aging that provides services in any given location throughout the U.S. and Puerto Rico. Call the Eldercare Locator at **1-800-677-1116** (weekdays, 9:00 a.m. to 8:00 p.m., Eastern Standard Time). Or go to www.aoa.gov to access this information on-line.



Seminars on aging and eldercare

It's easy to partner with the North Central Texas Area Agency on Aging (NCTAAA) to put on seminars in your place of business. For example, you can set up “brown bag” lunches. Just schedule a convenient meeting time and place, and give employees plenty of advance notice. If your employees work in shifts, you may need to have a series on each topic in order to maximize attendance without disrupting your work schedule. Here are some popular topics:

1. Medicare/Medicaid

Many employees have questions about Medicare and Medicaid. A certified benefits counselor from the NCTAAA can explain what Medicare covers, who is eligible, how to enroll, and how Medicaid covers medical costs for those with limited resources. You can also access www.medicare.gov to get a free copy of the “Your Medicare Benefits” booklet (CMS Pub. No. 101116).

2. Planning for Long-Term Care

Unfortunately, too many caregivers don't think about long-term health care needs until there is a crisis. The NCTAAA can address your employees' questions. You can also access www.medicare.gov to get a free copy of “Choosing Long-Term Care” booklet (CMS Pub. No. 02223).

3. What is “Normal” Aging?

People who provide eldercare often wonder about “normal” signs of aging. A representative of the NCTAAA or your local hospital may be available to discuss normal versus disease-related changes.

4. **Alzheimer's Disease**

The Alzheimer's Association may be able to provide a speaker on Alzheimer's disease. Learning to manage this disease is a key to quality of life for both the elder and caregiver. For more information, call the Alzheimer's Association at 1-800-272-3900, or you can access. www.alz.org.

5. **Community Resources for Older People**

Many community resources are available to older adults, ranging from medical transportation to home-delivered meals. Services are also available for caregivers. The NCTAAA can provide a speaker to talk about these resources and others.

6. **Taking Care of Yourself as a Caregiver**

Caregivers are often under such stress and severe time constraints that they neglect their own physical and mental health. The NCTAAA can give you tips on handling the pressures associated with caregiving.

In nearly all cases, the speakers are available at no cost.

To schedule a free presentation through the NCTAAA, call **1-800-272-3921**.



It's easy to schedule free presentations on aging and eldercare.

Resource Lists

Provide your employees copies of the following resource list.

**The websites below can
provide you with more
information and serve as
resources for your employees.**

*Administration on Aging
Community Resources
“Normal” Aging
Health Care as You Retire
www.aoa.gov*

*American Association of Homes and Services
for the Aging
www.aahsa.org*

*American Health Care Association
www.ahca.org*

*Careguide
www.careguide.com*

*Healthfinder
www.healthfinder.gov*

*Interfaith Caregivers Alliance
www.interfaithcaregivers.org*

The websites below can provide you with more information and serve as resources for your employees.

Medicaid

www.cms.hhs.gov/consumers

Medicare

www.medicare.gov

National Alliance for Caregiving

www.caregiving.org

National Council on the Aging Benefits Check Up

www.benefitscheckup.org

National Family Caregivers Association

www.nfcacares.org

National Institutes of Health

www.nih.gov/health

Texas Department on Aging Services

www.tdoa.state.tx.us

Texas Department of Human Services

www.dhs.state.tx.us

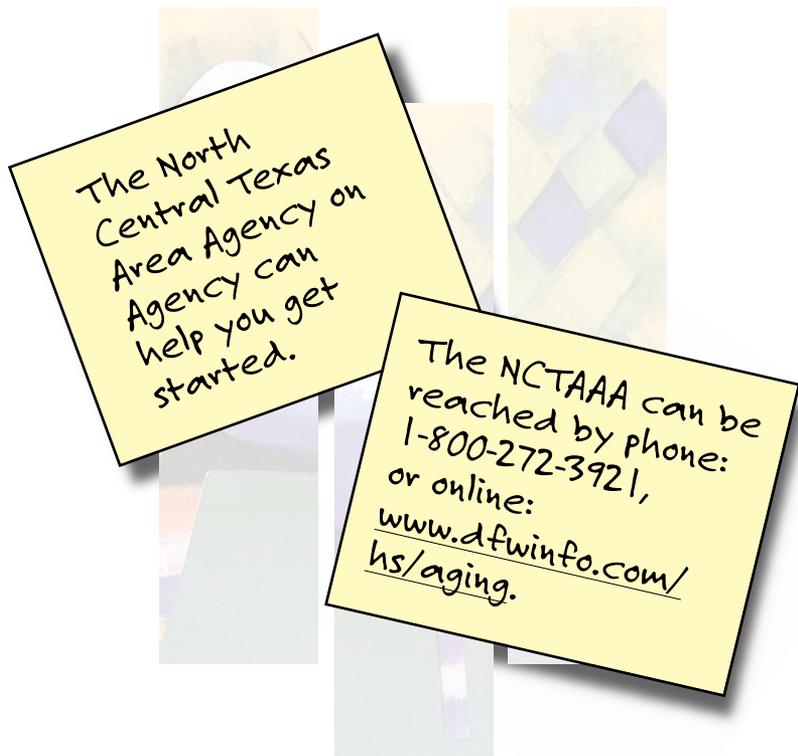
Texas Department of Insurance

www.tdi.state.tx.us

Caregiver Fairs

Caregiver fairs are an excellent way to provide employees efficient access to a wide range of information. Agencies typically come to the fair with brochures and other information to help employees make eldercare decisions. All you have to do is provide the time and space.

The North Central Texas Area Agency on Aging can help you get started. If your business is too small to host such an event, local hospitals or senior centers may already have a fair scheduled. Then it's just a matter of giving your employees time to attend the fair at an offsite location. Or you can join with other businesses in your building to host a fair in a common location.



Most employees are interested in getting information on the following:

- Medicare
- Medicaid
- Social Security
- Hospice
- Aging trends and issues
- Federal and state benefits
- Diseases, such as Alzheimer's, Parkinson's, and vision and hearing impairments
- Legal issues and/or legal assistance
- Finances
- Home health
- Home-delivered meals
- Counseling and support groups

Other Services to Support Caregivers

There are a number of other services the NCTAAA offers to caregivers and older adults. These services include:

- Information, assistance and referral
- Benefits counseling
- Long-term care ombudsman services
- Care coordination
- Legal assistance

In addition, the NCTAAA funds home-delivered meals, congregate meals, and medical transportation for older adults.

For more information about any of these services, call **1-800-272-3921** or go to: www.dfwinfo.com/hs/aging.

About the North Central Texas Area Agency on Aging

The North Central Texas Area Agency on Aging (NCTAAA) is a program of the North Central Texas Council of Governments. It receives funds from the Texas Department on Aging to plan, coordinate and deliver services to older adults and their family caregivers who live in **Collin, Denton, Ellis, Erath, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell and Wise counties**. The NCTAAA is one of 28 area agencies on aging in the State of Texas.

For services outside the counties listed above, call the Texas Department on Aging at **1-800-252-9240**.



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March 2004