

The 'Sandwich Generation'

Total Care Equal to Another Job for Baby Boomers

The phone rings early on a Monday morning, and "Jane," the manager of a mid-size human service organization picks up the receiver and answers with a brisk, "Hello." On the line is "Diane," one of her most talented employees. Diane is a top performer and involved in a major project on a short deadline. Over the weekend, her aging mother fell and fractured her hip. Her father is declining as well, and she is the only sibling in town. Diane not only needs time off work, but she has a deep fear that these ailments are only the beginning.

Jane groans, too as she realizes she not only needs to cover for Diane in the short term, but there will be ongoing issues later. Jane also knows that key talent can't easily be replaced, even for a short time.

This scenario, while hypothetical, is an all too real example of situations that many managers and employees are dealing with in today's workplace. In fact, it may not be an overstatement to say that the eldercare issue is reaching crisis proportions. For example, the so-called "sandwich generation," workers who care for both children and elderly relatives, put in enough caretaking hours (36 hours per week) to make it a second job (ComPsych Corp).

ComPsych surveyed workers who care for both children and elders, those caring for children only (55% of those surveyed) and employees caring for elders only. Results included:

Workers Caring for Elders and Children

Employees who care for both children and elders (8% of those surveyed) spend 36 hours per week on caregiving duties, which breaks out as follows:

- ❖ 10.4 hours per week on child care tasks, such as bathing, feeding, etc.;
- ❖ 9.6 hours per week on extra-curricular activities for kids;
- ❖ 4.5 hours each week driving kids to school;

- ❖ 4.1 hours each week on caregiving tasks for an elderly relative;
- ❖ 2.6 hours per week on traveling to the elder's residence; and
- ❖ 4.7 hours each week making arrangements (i.e. financial, legal, social or health-related) for the elder.

These individuals reported getting only six hours of sleep each night, and need to take off nearly 19 vacation and sick days per year to deal with personal and caregiving issues.

Workers Caring For Elders Only

Employees who care for elders only (25% of those surveyed) spend 10 hours per week on caregiving duties, which breaks out as follows:

- ❖ 4.4 hours per week on caregiving tasks for an elderly relative;
- ❖ 2 hours each week traveling to the elder's residence; and
- ❖ 3.6 hours per week making financial, legal, health-related, or other arrangements for the elder.

"Two things appear to be increasing: workload and what we call 'care-load,'" said Richard Chaifetz, chairman and CEO of ComPsych. "More and more Baby Boomers are caring for elderly relatives as well as children. Add to this the increased pressures at work due to layoffs, and you've got employees in dire need of help."

Economic, Personal Impact is Huge

In addition to time management issues, caregiving also has a substantial impact on an individual's financial well-being. The total unreimbursed expenses for caregivers are in the neighborhood of \$1.5 billion, and lost income approaches \$700,000 in that individual's lifetime. Lost income not only affects the individual, it also means fewer contributions to Social Security and reduced contributions to pension funds. As

if these factors aren't enough, medical care for the caregiver also increases as the toll of stress-related illness adds up over time.

The economic impact of caregiving on the employer *and* the individual is estimated at \$200 billion annually, according to research at the Montefiore Medical Center, Albert Einstein Medical Center, and the United Hospital Fund in New York.

To compound this issue, these are just the current statistics. The Department of Labor estimates the need for health care aides and personal care assistants will increase a whopping 60% by 2012, creating 1.2 million jobs. The problem is, there is already a shortage of caregivers and a high turnover in these positions.

Even if this labor obstacle were overcome, an estimated 34 million Americans are age 65 or older, and this figure is expected to double in less than 30 years. In fact, the fastest growing segment of the population is the 85+ group. Since many Americans struggle *now* care for aging family members, future projections are staggering.

❖ From the **employee's** perspective, cherished career goals may be put on hold or scrapped all together as the result of supporting an ailing family member or injured spouse.

❖ The **employer**, meanwhile, loses productive time from a valued employee who was reliable and able to give that extra push when necessary. One conservative figure estimates that decreased productivity costs businesses \$11 billion annually. A more realistic estimate could top \$29 billion per year.

EAPs Can Help

The challenge lies in creating stable and predictable support while providing answers to an often unpredictable, and personal crisis. As a result, employers are increasingly turning to EAPs to address the growing number of caregiving employees and the costs associated with this phenomenon. Creative and innovative programs are essential to meet caregivers' needs as well as to contain costs for employers.

Employed caregivers not only need support to alter their work schedule to take care of a loved one, but they also need information on elderly issues, such as whether the loss of memory is part of normal aging or the beginning of Alzheimer's.

More on Alzheimer's

By age 65, one out of 10 persons will have some form of dementia. By age 85, one out of every two individuals is affected. Many families, employers and doctors ignore the early warning signs, incorrectly believing that memory loss and odd behaviors are normal and untreatable.

“You might also consider taking the caregiver out for coffee or lunch. Sometimes a break is all that's necessary on a particularly stressful day.”

With medication and treatment, dementia symptoms can be slowed down by two to five years. Seeking early help can save families a lot of heartache, employers a lot of money, and save society the burden of caring for so many elderly people who decline sooner than they should. The Alzheimer's Association reports that delaying the onset of dementia for five years could save \$50 billion a year in healthcare costs. These are early warning signs of dementia:

- Recent memory loss that affects job skills;
- Difficulty performing familiar tasks;
- Language problems;
- Disorientation of time and place;
- Poor or decreased judgment;
- Problems with abstract thinking;
- Misplacing things;
- Changes in mood or behavior;
- Personality changes; and
- Loss of initiative.

(Note: These symptoms, while helpful, should not be misconstrued as medical advice. Be sure to contact a physician with any dementia-related questions.)

Other Caregiving Issues

However, this isn't to say that Alzheimer's is the only elder care issue. Caregivers may also face complicated issues, such as transportation,



insurance, legal matters, and personal care. For example, is the elderly person able to manage his or her own medication, and perform other day-to-day functions independently? Does the individual fall frequently? Is chronic pain a problem?

Employees dealing with elder care issues may call an EAP to get much-needed information, leaving them better able to focus on work rather than fitting additional phone calls into their work schedule. An EAP might perform services such as:

- ❖ Providing information on the making of wills and trusts;
- ❖ Connecting the employee with a legal service to schedule a consultation with a lawyer after work;
- ❖ Acting as a “broker” of sorts of available services. In this way, a single phone call begins the process to develop a personalized plan that meets the employee’s needs.
- ❖ In some cases, an EAP may be able to refer a * credentialed geriatric care manager for in-home or phone consultations. These managers act as point persons, orchestrating the specific care that the employee needs. Care managers educate the employee and family members about the specific issues and stresses of caregiving.
- ❖ An EAP may be help to arrange for an * account manager. Such managers respond to client inquiries, maintaining a bridge between the eldercare program and the employer. They report on areas to the employer such as, utilization data, cost benefits, etc.

(* These are components of one behavioral health organization’s elder care program. Be sure to check with your local EAP for local elder care services.)

Other Ways EAPs Can Help

These are just a few of the ways in which an EAP can help an employee with elder care concerns. Here are some additional ideas in which an employee assistance professional might be of assistance:

- ❖ Is there a plan in place if the employee will be out for an extended time, or frequently has to miss key appointments?
- ❖ Can workers be cross-trained or teams built that cover for each other?
- ❖ Can the EAP assist in looking at employee

benefits to see if there are ways to ease the economic impact to the employee?

- ❖ Would job-sharing be appropriate, and would the individual be willing to job share?
- ❖ What non-essential tasks could someone else do so the time and talents of the employee are maximized?

Provide the individual with someone to talk with about the stress of caregiving. Help the caregiver come up with a plan that takes into account managing his/her work time, the need for some paid time off, etc. Ask the caregiver if he/she has had family discussions so the responsibility of caregiving doesn’t fall entirely on one family member.

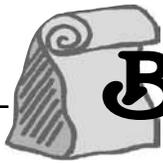
Summary

Co-workers can chip in and help out, too. While you’re running your own errands, ask the caregiver if you can help by picking up or dropping off a few things for him. You might also consider taking the caregiver out for coffee or lunch. Sometimes a break is all that’s necessary on a particularly stressful day.

While there are no quick fixes to caregiving crises, caring for an elderly person doesn’t have to be a constantly stressful, around-the-clock situation either. What elder care *does* mean, however, is *doing things differently*. It means managers and employees working together to meet each of their needs and goals.

While caregiving can be stressful, and it is an increasingly frequent scenario that managers and co-workers need to take into account, positive results can occur. That’s because as the caregiver and non-caregiving co-workers and managers learn to collaborate by managing multiple priorities, and learning effective decision making, they are all acquiring skills that are always valuable in today’s workplace. ■

Sources: Katherine Carol, president of Tango Consulting (www.tangoreresults.com); Carolyn Meador, senior associate case manager with PacifiCare Behavioral Health (www.pbhi.com); and Jacqueline Marcell, author of books including “Elder Rage” and host of Coping with Caregiving at www.wsradio.com/copingwithcaregiving.



Brown Bagger HANDOUT

How Do I Know if My Loved One Needs Help?

❖ **Physical health.** Has the elderly individual been diagnosed with any chronic diseases such as diabetes, high blood pressure, or arthritis? What about other diseases, such as bowel or bladder problems, heart disease, stroke or cancer? Does he/she have vision or hearing problems, excessive weight loss or gain, or difficulty walking? Make a list of health professionals currently used, and add any recent hospitalizations.

❖ **Mental health.** Has the elderly person been diagnosed with Alzheimer's or another form of dementia? Do you know what the early warning signs are? (See inside of Brown Bagger.)

❖ **Medication use.** What medications is the individual currently taking? What is the dosage? How often? Is he/she taking the medication as directed?

❖ **Daily living skills.** Is the elder able to dress, bathe, get up from a chair, use a toilet, climb stairs, and use the phone? Does the elderly parent or other relative know how to get help in an emergency? Can he/she shop, prepare meals, do housework, and safely drive?

❖ **Home and community safety.** How safe is the neighborhood where the elder lives? Does the elderly individual's home have smoke alarms, and can they be heard adequately? Is your loved one able to avoid telephone and door-to-door fraud? What about maintaining the house?

❖ **Support systems.** Does the elderly individual have visitors or see friends? Does he/she go to a Senior Center, or get out of the house for other social reasons? Do family members live close by? Do they know the names, addresses, and phone numbers of friends, family and/or neighbors who can be called in an emergency?

❖ **Appearance and hygiene.** How is the elderly person's overall appearance? Hair clean? Teeth brushed? Shaved?

❖ **Finances.** Does the elderly person's income cover basic living expenses? Can future needs be met with current income? Are there any legal documents such as trusts, living wills, and/or durable power of attorney? Are bills paid on time?

❖ **Interests/lifestyles.** Does the individual have a favorite hobby, read books, and watch their favorite TV shows, exercise, play a musical instrument, go to church, and keep up with friends? Is he/she still engaged in activities that have always been enjoyable?

An assessment like this can help solve problems and allow a parent or other elderly person to remain independent longer. It's not always easy to recognize when an older loved one needs help. Learning how to assess their needs will make it easier to know when, and how, to help. ■

Source: American Association of Retired Persons (www.aarp.org)

Resources

Weigh the options: CarePlanner This interactive tool, sponsored by the Centers for Medicare and Medicaid Services, can help you and your parent choose between different living options. careplanner.org

Nursing-home advice: Am. Health Care Association and Natl. Center for Assisted Living You'll get comprehensive advice and information here to help your parent choose and pay for a nursing home or an assisted-living center. long-termcareliving.com

More nursing-home tips: Consumer Consortium on Assisted Living This nonprofit advocates for high-quality assisted-living facilities and for the rights of residents. There's solid information on their site about how to choose a good assisted-living center. ccal.org

Seek out on-site care: Assisted Living Federation of America This site, sponsored by the industry's trade association, allows you to search for assisted-living centers by area and operating company. Click on Information Seeker, then on Finding a Residence. alfa.org

Hire help at home: National Association for Home Care & Hospice When your parents are frail but determined to stay in their own home, home health care can be the answer. This site explains the different types of care available and provides an agency locator to help you find services near your parents. nahc.org