

Caregiving Issues are an Increasing Concern

“Time is one of the most critical benefits for an employee with caregiving responsibilities. Flexible work hours, family illness days, and leave time are key.”

The ongoing stresses of providing adequate care for aging family members while also taking care of children and/or holding down a full-time job are difficult. Ask anyone who’s doing just that! In fact, so-called “sandwich generation” workers put in, on average, enough caregiving hours (36 hours per week) to make it a second job (ComPsych Corp).

It may not be an understatement to say that the elder care issue is reaching crisis proportions. An estimated 34 million Americans are age 65 or older, and this figure is expected to double in less than 30 years. Future projections, in fact, are staggering, as the fastest-growing segment of the population are those 85 and older!

Caregiving isn’t discriminatory either – as it takes its toll on employee AND employer alike. From an employee’s perspective, career goals may be put on hold or scrapped altogether 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 time and effort when necessary. One conservative figure estimates that decreased productivity costs businesses \$11 billion annually. A more realistic estimate would top \$30 billion per year.

Education is Important

Perhaps the first step for a caregiving employee is to educate himself/herself on the nature of the disease or disability. (See also the handout section on page 4 for ideas on effective questions to ask health care providers.)

Reliable information is available from health agencies that deal with your loved one’s condition. Understanding what is happening to your care recipient will provide you with the knowledge you need to be a better advocate when talking with health care professionals. You may wish to make a checklist of your observations of the present situation, including:

- Your loved one’s ability to function independently, both physically and mentally;
- The availability of family and/or friends to form a support network to share caregiving responsibilities;
- The physical environment — is it handicapped accessible, or can it be adapted at a reasonable cost?
- Your additional responsibilities — at work, at home, and in the community;
- Your physical abilities and limitations; and
- Your financial resources, insurance, and existence (or lack thereof) of health care or end-of-life documents.

Other Ideas to Get Started

In assessing your family’s needs consider the following:

- Make a list of what you need help with and the times you need it. For example, “I need someone to keep my mother company and prepare her meals during work hours,” or “I need someone to give Dad a ride to the senior center on Tuesdays and Thursdays at 9 a.m.”
- Consider what level of care is needed, and whether the care can be done at home or at an adult day care center.
- Review insurance policies to see if caregiving is covered. Determine how much money your family can afford to spend on outside



Brown Bagger

resources. (Generally, long-term care is not covered by health insurance policies.)

- Be sure to not overlook any community resources that may be available. For instance, many counties have a Department of Aging (or something similar) that can help answer questions.

EAPs can Also Help

The challenge in providing effective elder care lies in offering support while assisting with answers to an often unpredictable, and personal crisis. Employees, for example, not only need support to alter their work schedules to take care of loved ones, but they also need information on elderly issues, such as whether the loss of memory is a normal part of aging or the beginning of Alzheimer's. (Visit the Alzheimer's Association website at www.alz.org.)

Whether services are provided directly or through a referral, it is essential to meet caregivers' needs as well as to contain costs for employers. For example, employees may call an EAP to get much-needed elder care information so they can better focus on work rather than try to fit additional phone calls into their work day. An EAP may be able to provide services such as:

- Offering information on the making of wills and trusts.
- Encouraging the family to hold a meeting to discuss any difficult medical and legal issues. Family members should identify needs, air concerns, and delegate caregiving tasks. An EAP may be able to help the family work through any conflicts.
- Connecting the employee with a legal service to schedule a consultation with a lawyer. For instance, questions may need to be answered such as, "Who will manage the individual's money?" "Who will make important health-care decisions?" and "Is there a long-term care plan in place?"
- 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.

- Referring the employee to a credentialed geriatric care manager for in-home or phone consultations. This individual can help the family and caregiver create a care plan and, if necessary, assist with care arrangements and monitoring. This may be especially helpful if the elderly parent lives far away.
- Educating the employee: 1) ensuring that he/she has determined the level of care that will be necessary; 2) reminding him/her about the need for respite care; and 3) offering advice about how to deal with stress.

Informal Arrangements

There may be chores that can be done by friends, family, neighbors, senior center volunteers, or co-workers. Simple tasks may include preparing meals, providing rides, or helping with grocery shopping or laundry. Co-workers, for instance, can help out by offering to run some errands for the caregiver. A co-worker may also consider taking the caregiver out for coffee or lunch. Sometimes a break is all that's necessary on a particularly stressful day.

In-Home Care

Home care can be either formal (home care agency or personal attendant) or informal (friend, family, or volunteer). If no medical or personal care is needed, any caring, responsible person may be suitable. If care involves toileting or bathing, you will need a person who is trained and competent. Similarly, if lifting the person and/or a wheelchair is necessary, be sure the worker is physically able to do the work. Always check references carefully.

If medications are to be dispensed, or nursing care is required, you will likely need a licensed vocational nurse (LVN). A registered nurse (RN) is needed only when more complex medical care is necessary (such as treating wounds, or managing a ventilator). Medicare may be able to cover medically necessary part-time care for a home-bound elderly person.

Adult Day Care

Adult day care centers provide social services and activities in a safe, supportive environment outside the home. Depending on the program, health and therapeutic care may or may not be available.



It is important to check eligibility criteria. Participants generally attend several hours per day, up to five days a week. Transportation to and from the adult day care center may also be provided.

Handling Stress

Taking care of yourself will help ensure that you are physically and emotionally able to care for your impaired parent or other loved one.

❖ **Seek, accept, and ask for help.** Don't try to do everything yourself! Asking for help is a realistic acknowledgment of your abilities and limitations. When people offer to help, accept it graciously, but don't allow them to be vague. People often say something like, "If there's anything you need, call." This person means well, but it's difficult to know how to respond. Be more specific. If you're a handy-man, offer to fix the caregiver's leaky faucet. If someone you know enjoys outdoor exercise, perhaps they could offer to shovel snow or rake leaves. The point is, be ready with specific suggestions of how someone can help.

❖ **Consider joining a support group or speaking with a professional therapist** such as an EAP. There is strength in knowing that you are not alone with your concerns.

❖ **Be patient.** Recognize that there may be good days and bad days. Learn how to communicate effectively with your parent without placing blame. It will take time to arrange services that address everyone's needs.

❖ **Give yourself a break.** You're doing a difficult job, and you deserve some quality time just for yourself. Remember, your own health is the best present you can give yourself AND the person you're caring for. "Respite care" is designed to allow a break for the caregiver, and can last an hour, a day, or even a week. Check local resources.

What Employers can Do

Elder care is being recognized by a growing number of employers. In addition to support and referral help from an EAP, additional assistance for employees with caregiving responsibilities may include:

❖ Employers may offer "cafeteria style" employee benefits, which allow employees to select supplemental dependent care coverage to reimburse

costs for in-home care or adult day care. Benefits also should cover therapeutic counseling for the employee to help cope with the stresses of caregiving.

❖ Larger businesses can organize in-house caregiver support groups or coordinate with local community groups or hospitals so that employees can attend an outside support group.

❖ Time is one of the most critical benefits for an employee with caregiving responsibilities. Flexible work hours, family illness days, and leave time are key. According to the Bureau of National Affairs, flexible scheduling improves job performance, decreases tardiness and employee turnover, and increases job satisfaction.

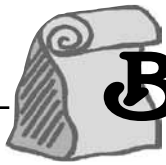
❖ Hold a company "caregiver fair" or a series of lunchtime seminars on issues such as hiring a home-care attendant, or coping skills for caregivers. Employers may include a list of key contacts and phone numbers in an employee newsletter.

Summary

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.

Caregiving can be very stressful, and it is an increasingly frequent scenario that managers and co-workers need to take into account — but 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 as they learn effective decision-making to resolve these situations, they are ALL acquiring skills that are valuable in today's workplace. That makes the efforts involved in addressing eldercare issues worth it. ■

Additional sources: 360 Degrees of Financial Literacy (www.360financialliteracy.org); Family Caregiver Alliance® (www.caregiver.org) ©National Family Caregivers Association (www.thefamilycaregiver.org); Katherine Carol, president of Tango Consulting; and "Homeworks" newsletter for elder care service providers.



Important Questions to Ask Health Care Providers

A big part of being an employee caregiver involves asking effective questions. Regardless of the level of caregiving, or the specific circumstances, the key lies in being informed. The following questions are some ideas to get started, but remember that you may need to ask questions that *don't* appear below.

General Questions

- What is this illness called?
- What might have caused it?
- How do you plan on treating it?
- What are the risks involved with these treatments?
- Is this illness likely to go away?
- If not, what lifestyle changes can the care recipient expect in the future?

Medical Tests and Procedures

- Is the recommended test or procedure necessary to confirm or disprove a diagnosis?
- What are the risks involved?
- What will happen if the care recipient refuses to undergo the test?
- Will the test cause any side effects to current medications? If so, which ones?
- Will the test be covered by insurance?
- Who will interpret the test results?

Office Hours

- When is the best time to reach the doctor?
- What works best to reach the doctor – cell phone or email?
- Who can answer questions if the doctor isn't available?

Discharge Planning

Discharge questions are often overlooked. If your loved one is going to be hospitalized, get answers to as many questions as possible about the discharge process, including:

- Where is the patient going to live? (Return to the previous setting? Go somewhere else temporarily? Move permanently to a new location?)
- Will physical and/or occupational therapy visits need to be arranged?
- What additional services may be needed and for how long (e.g. Meals-on-Wheels, house-keeping, etc.)?
- Who will provide them?
- What paperwork needs to be processed to provide post-hospitalization services?
- Would it be helpful to learn some additional skills to help care for him/her? If so, which ones? ■

Source: "Communicating Effectively with Healthcare Providers," ©National Family Caregivers Association.

