Working Caregivers: It’s Your Business

Who Are Caregivers?

Working caregivers are anyone on the staff – the floor manager, administrative assistant, the firm’s accountant, or the human resources executive.

These caregivers have an older adult in their lives in need of care, and because of their relationship and love for that person, these people are willing to add to their own list of responsibilities and duties in order to provide the needed assistance.

Employers face many challenges today. So do an increasing number of employees – especially those who care for an aging relative or friend.

Working Caregivers

Nearly 60 percent of those caring for an adult over the age of 50 are working. The majority of those work full-time.¹

Working Caregivers

• 92 percent of eldercare in Minnesota is provided by family caregivers.²

• Nearly 60 percent of caregivers are women.³
When Work and Caregiving Collide

About 20 percent of employees are family caregivers. That figure doubles if the workforce is mostly female or has a large percentage of workers in their 40s and 50s. Even the best employees may struggle to balance their job and caring for an aging relative or friend. Caregiving becomes visible at work when employees dealing with issues arrive late and leave early, change schedules, make care-related phone calls during work hours, or miss work altogether.

Employers face many challenges today – from recruitment and retention of quality workers, to engagement and productivity on the job. More than ever, employers are trying to offer resources and support services for employees to alleviate these challenges, which can be very costly. Yet sometimes the challenges of the working caregiver are too great and they have no alternative but to leave their job entirely.

At least 60 percent of working caregivers reported that they had made some work-related adjustments as a result of their caregiving responsibilities.6

Working Caregivers in the U.S.

Many working caregivers across the country have made some big job changes as a result of their caregiving responsibilities:

• 57 percent report arriving to work late, leaving early or taking time off.
• 17 percent have taken a leave of absence.
• 10 percent switched from full-time to part-time hours.
• 9 percent left the workplace as a result of their caregiving responsibilities (3 percent took early retirement, 6 percent left work entirely.)


Nearly 45 million Americans – 610,000 who are Minnesotans – care for an older or disabled family member. They give an average of 21 hours each week to caregiving.7

---

2 Minnesota Department of Human Services, 2005.
Today’s reality for many employers is the growing challenge to recruit new workers to replace those who are leaving (e.g., retirement, health issues, job changes, etc.). Employers also must recognize another new reality – that some of their current employees are struggling to balance work responsibilities with caregiving responsibilities.

Most employers take steps through various services and accommodations to create a happier, more productive workplace for employees during business hours. Employers who extend that support beyond the workday often realize even greater benefits not only for their employees but for the overall good of the company.

Aging trends in Minnesota and across the nation will soon change dramatically. As the baby-boomer generation heads into retirement, employers are bracing for additional strains.

Annual growth in Minnesota’s labor force will fall by 60 percent over the next decade.  

If employers ignore this new reality, they could face real consequences and large expenses, such as:

- Absenteeism and disruptions in the workday, which can lead to lost productivity and poor morale.
- The need to replace valued employees who leave their job to care for family members, which can be costly and difficult to do.

---

**Reality Check**

Elder caregiving costs American employers $17 to 34 billion in lost productivity annually. The average cost per employee for those with intense caregiving responsibilities is $2,441.  

9 Minnesota State Demographic Center, 2007
Employers can save $1.50 to $5.00 for every $1.00 they spend helping employees with eldercare.10

Keeping Up With The Times

Employers understand the need for providing their employees with options and resources. For employers who are open to creative benefit and support options for their employees, there are clear benefits:

Sustained Job Satisfaction

Working caregivers who are supported by their employer are more satisfied with their jobs and have higher morale.

- Trust and mutual understanding increase employee communication and loyalty.
- Most people want to care for older family members for as long as possible, so they appreciate not having to decide between their jobs and providing quality care to loved ones.

Longer-Term Commitment

Satisfied employees are more committed to their jobs and tend to be better workers.

- Job satisfaction leads to decreases in absenteeism and increases in productivity.
- Retention improves when workers are satisfied with their work environment.
- Studies have shown that health care plan use goes down when employees are satisfied.

The Benefit: A Healthier Bottom Line

Planning ahead can help businesses address critical workforce issues – by retaining good employees who feel supported while caring for an aging loved one, and by recruiting new employees who are seeking a supportive work environment.

As the dual role of caregiver and employee becomes increasingly common over the next decade, supportive policies will appeal to those who have a lot to offer but are also struggling to strike that critical balance.

Trending Out Of Balance

- In 2011, the baby-boomer generation will begin to turn 65.
- Between 2007 and 2030, the number of Minnesotans over age 65 will more than double, rising from 636,000 to 1.3 million.
- By 2030, older people will represent more than 22 percent of Minnesota’s population.

Minnesota State Demographic Center, 2007.

Implementing a flexible workplace policy is a low-cost, proven strategy, but flexible policies must be implemented in a way that suits both the employer and the employee. It’s best to evaluate your employees’ needs before making a policy.

Flexible Work Structure Ideas:

- Compressed work schedules
- Telecommuting
- Temporarily reduce hours
- Job-sharing
- Phased-in retirement
- Gradual return-to-work options

Addressing the work-life balance is a cooperative effort. The burden does not rest with only the employer or the employee. It’s possible to find solutions that work for everyone.

Workplace Flexibility Is A Proven Strategy

Employees with flexibility options tend to be more engaged, less stressed and make less use of health care for themselves. Research on workplace flexibility indicates a better work environment and reduced health care costs.

Flexibility Includes:

- Flex-time scheduling
- A shortened work week
- A modified daily schedule
- Telecommuting
Planning Ahead Today

It’s important to identify the policies, benefits and services that fit best into your company size and position in the marketplace now – and also start thinking about the future. Remember, employees may not pay close attention to the issue until they are in need of the support.

• Choose the best tools that can be implemented now while considering a plan for expansion of these tools in the short-term and the long-term.
• Good policies, benefits and services may already be in place that will help identify areas to build upon.

Sample Employee Assessment Surveys

Assessing the unique needs of working caregivers is a good place to start. Here are few sample web-based surveys for employers to use as a guide:

Caring Workplace Survey
www.caringworkplace.com/caringworkplace/survey.html
Provided by St. Andrew’s Resources for Seniors, a non-profit organization with Federal Administration on Aging grant funds.

Neighborly Care Network
www.neighborly.org
This non-profit organization provides services and wellness programs for older adults, including a “Caregiver Survey.”

CaregiverMN
www.caregivermn.org
This online resource includes tools for employers, including resources to assist Spanish-speaking and Hmong caregivers.

Flexibility must work for both the employer and the employee.

Minnesota Area Agencies on Aging

Minnesota’s seven Area Agencies on Aging (AAAs) are dedicated to addressing the needs of older adults and their families by providing a range of services and resources. Employers and caregivers can contact the AAA in their region to get questions answered and learn about available services.

Visit www.mn4a.org to find your local AAA.

The Senior Linkage Line®
Call 1-800-333-2433 for information.
Staff assists seniors and caregivers in the areas of Medicare, prescription drug options, health and long-term care insurance counseling, caregiver planning and more.

MinnesotaHelp.info®
MinnesotaHelp.info
An online directory of resources for older adults and caregivers. Includes the Long-Term Care Choices Navigator, a web-based interactive planning tool for caregivers.
Organize A Plan Of Action

Here are ideas that range from simple to more complex. Some ideas can get you started, and others can help you plan for the future. Remember, even small changes can make a difference to a working caregiver who is struggling.

Create (Or Modify) Flexible Workplace Policies

| Offer flexible work schedules and options for employee leave time. |
|---|---|
| • Offer flex-time, a shortened work week, a flexible daily schedule, job-sharing or telecommuting. Encourage employees to be creative with how they use their time off. |
| • Some options for employee leave time may include: shift-exchanging, leave-sharing, paid sick or family leave to care for others, unpaid family leave (e.g., Family Medical Leave Act). |
| Extend benefits and insurance options. |
| • Initiate flexible benefits plans, including: cafeteria plans, flexible spending accounts and dependent-care accounts. |
| • Offer additional insurance options, including: health, dental, disability, dependent life insurance, and long-term care insurance that covers spouse and parents/parents-in-law. |
| • Provide Employee Assistance Programs (EAPs). |

Communicate With Your Employees About Worker Caregiving

| Provide all employees with easy access to information. |
|---|---|
| • Display caregiver information and resources in common areas with other office policies. Include information in newsletters, e-mails, websites, on information tables and bulletin boards. |
| • Create fact sheets, brochures and other materials that can be distributed to employees. |
| • Regularly remind employees of workplace policies, benefits and services. |
| Coordinate creative events and services – many of which are low-cost. |
| • Set up an on-site lending library for employees. |
| • Host workplace seminars or caregiving fairs. |
| • Provide on-site support groups, consultation and referrals during the work day. |
| • Incorporate working caregiver support into existing wellness programs. |
| Train management and supervisors on work-life issues. |
| • Inform and help upper management to understand caregiving issues facing employees, and the impact these issues have on the business. |
| • Train upper management on policies, benefits and support services that provide for employees with caregiver responsibilities. |

Seek Opportunities And Resources Beyond The Workplace

| Partner with other businesses and organizations in your area to share ideas and resources. |
|---|---|
| • Area Agencies on Aging |
| • Local chambers of commerce |
| • Workforce Centers |
| Request caregiver and aging professionals speak to your employees. |
| • Examples include: family caregiver consultants/coaches, geriatric nurse practitioners, medical social workers, chronic disease organizations (e.g., Alzheimer’s, stroke and Parkinson’s), geriatric education centers, etc. |
| • These professionals are often willing to speak to groups for a small fee. |
| Suggest a variety of caregiver services and supports, including education and training, coach/consultant, and support groups. These resources provide a good place to start: |
| • The Senior LinkAge Line® 1-800-333-2433. |
| • MinnesotaHelp.info® |
| • Long-Term Care Choices Navigator www.longtermcarechoices.minnesotahelp.info or MinnesotaHelp.info |
Creating a Plan for Your Company

Here are three sample plans to illustrate how you might implement working caregiver support services into your workplace.

Sample Plan 1

This plan offers ideas that are quick to implement, low-cost, and still very effective.

- Assess current employee caregiver needs. Use a survey or feedback form to determine the resources and services that are most needed.
- Display working caregiver information and community resources in common areas along with other office policies.
- Review existing workplace flexibility policies and modify them to include benefits for working caregivers. If a workplace flexibility policy does not exist, consider creating one.
- Send occasional emails to employees about working caregiver issues and resources.
- Distribute copies of the “For Employees” brochure included in this resource guide to employees.

Sample Plan 2

This plan has a variety of ideas to implement, some smaller and some more involved. Decide what works best for you and your employees and add it to your own plan.

- Assess current employee caregiver needs. Use a survey or feedback form to determine the resources and services that are most needed.
- Create additional fact sheets, brochures and other materials that can be distributed to employees.
- Review existing workplace flexibility policies and modify them to include benefits for working caregivers. If a workplace flexibility policy does not exist, consider creating one.
- Train upper management on policies, benefits and support services that provide for employees with caregiver responsibilities.
- Distribute copies of the “For Employees” brochure included in this resource guide to employees.
- Set up an on-site lending library with resources that employees can access.
- Incorporate working caregiver support into existing wellness programs.

Sample Plan 3

This plan has a variety of ideas that support working caregivers. Some involve simple changes and others include steps that help change your workplace culture.

- Assess current employee caregiver needs. Use a survey or feedback form to determine the resources and services that are most needed.
- Set up an on-site lending library with resources that employees can access.
- In addition to reviewing and modifying existing workplace flexibility policies, also review benefits and insurance plans to include options for spouses and parents/parents-in-laws.
- Provide on-site support groups or caregiver consultations during the work day.
- Host workplace seminars or caregiving fairs. Invite caregiver and aging professionals to speak to your employees.
- Provide on-side adult day or eldercare at the workplace.
- Create a company-based website dedicated to caregiver resources.

NOTE: Consult with your human resources manager or legal counsel to make sure any additions or changes to policies are in adherence to benefits requirements.
Resources for Getting Started

**Business Resources**

**Employers Association of Minnesota**  
www.employersinc.com  
Provides consulting and training services in the areas of HR and management.

**Minnesota Chamber of Commerce**  
www.mnchamber.com  
The state’s largest business advocacy organization representing more than 2,600 businesses of all types and sizes across Minnesota. Local chambers of commerce work specifically with their communities to address critical issues affecting businesses and the economy.

**Society for Human Resource Management – Minnesota State Council**  
www.mn-shrm.org  
SHRM is the centralized organization for human resources professionals. There are 15 regional chapters in Minnesota.

**When Employees Become Caregivers: A Manager’s Workbook**  
www.medicare.gov/Publications/Pubs/pdf/11035.pdf  
A guide for employers to assist caregiving employees.

**Eldercare Calculator: A resource to estimate eldercare costs in the workplace**  
www.eldercarecalculator.org  
Estimates eldercare costs in the workplace.

**Other Long-term Care Resources**

**AARP Prepare to Care Guide**  
A Planning Guide for Families  
www.aarp.org/caregiving  
Download a free planning toolkit for family caregivers.

**CaregiverMN**  
www.caregivermn.org  
This online resource includes tools for employers, including resources to assist Spanish-speaking and Hmong caregivers.

**Eldercare Locator**  
www.eldercare.gov • 1-800-677-1116  
A public service of the U.S. Administration on Aging to locate resources for older adults in other states.