

DOUBLE DUTY

THE CAREGIVING CRISIS IN THE WORKPLACE







A MESSAGE TO EMPLOYERS:

If you knew that an employee wellness issue was affecting a large percentage of your workforce, putting their overall well-being at risk, and reducing productivity, wouldn't you want your organization to be prepared to mitigate the effects?

Caregiving is an issue that will affect most Americans at some point in their lives. For many working caregivers, the time commitment can be equivalent to working two full-time jobs – but without compensation and a host of emotional struggles. Not only do family caregivers and recipients face daunting emotional, physical, and financial hurdles, many studies show there is an impact on American employers and the economy.

As leaders in human capital management and wellness solutions, we felt it critical to delve deeper into the caregiving dilemma. Our goal is to arm you with information about the impact of caregiving on your employees and your organization, and to present recommended solutions to help both sides work together to tackle this issue.

Now is the time to recognize and support the unique needs of these individuals within your workplace.

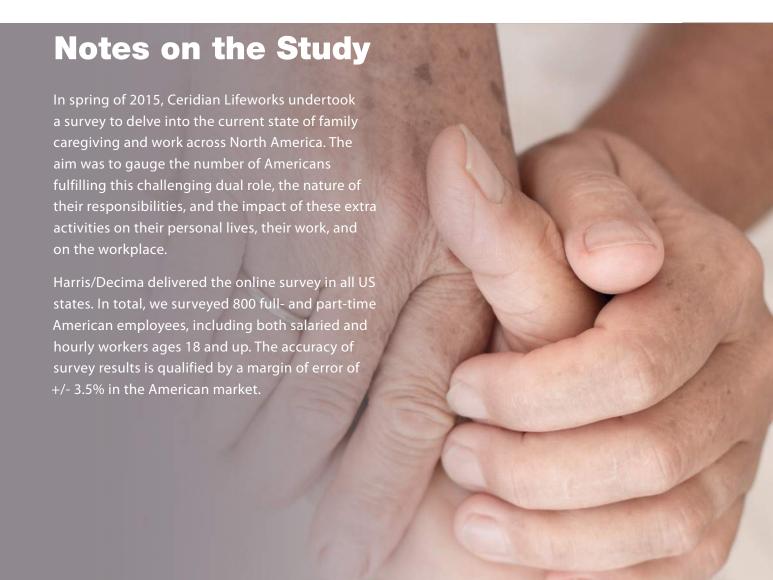
It is our sincere hope that by supporting working caregivers you can help to build a more positive, engaged, and productive workforce.

- Cande Dandele, Executive Vice-President, Ceridian Lifeworks

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SECTION 1 – EXECUTIVE SUMMARY

More than 22 million Americans today – or 15% of the country's total workforce – fulfill the demanding role of caregiver to a loved one. **Even more alarming is that the average caregiver dedicates 29 hours per week to caregiving activities**. Ceridian Lifework's 2015 report on working caregivers uncovered these and other surprising statistics through an in-depth survey of American caregivers across the nation.

While the majority of our survey respondents regard their caregiving role as rewarding and most believe they are "making a difference" to a loved one's well-being, there is no question that caregiving can be a stressful, tiring, and draining responsibility. Caregivers report a number of negative effects on both their personal and professional lives.

Results worth caring about

Our survey reveals that caregiving responsibilities have a significant impact on workplace productivity, with survey respondents estimating that they miss, on average, 10 days of work each year to handle care responsibilities. This represents a staggering \$38.2 billion dollar productivity loss to the American workplace annually.

We also found that more than 7 out of 10 of our nation's caregivers were employed at some time when they were caregiving (73%). Among them, two-thirds have gone in late, left early, or taken time off during the day to deal with caregiving issues (66%). One in five, in fact, took a leave of absence (20%).

The time for employers to become informed and take action is now. Ceridian combined secondary research with our survey findings to recommend a strategic approach to supporting working caregivers, not only as a matter of enlightened human resources practices, but also to curb productivity losses that affect workplace performance and corporate profitability.

Our strategy is three-fold:

- Enlighten workplace leaders about the increasing numbers of working caregivers and the many risks of not supporting this ever-expanding group of individuals
- Educate employees about the realities and effects of caregiving, the warning signs of caregiver stress, and the various supports and services available to them
- Empower managers to put policy into practice by championing flexible work arrangements and support programs for caregiving employees

SECTION 2 – INTRODUCTION – THE RISE OF FAMILY CAREGIVING

As the baby boomer population ages and the overburdened health care system experiences a host of intensifying pressures, family caregiving has become a critical responsibility affecting the lives of an ever-growing number of Americans.

According to the AARP Public Policy Institute, more than 34 million unpaid caregivers provide care to someone age 18 and older who is ill or has a disability¹. A family caregiver's effort, understanding and compassion enable care recipients to live with dignity and to participate more fully in society.

Family caregivers are "the hidden backbone of our health care system," with one 2002 study estimating that they provide 90% of the care needed by individuals with long-term conditions². A 2009 AARP report estimated the value of caregiving at \$450 billion based on 42.1 million caregivers 18 or over providing an average of 18.4 hours of care per week at a rate of \$11.16 per hour.³

As it has often been stated: "It's not if, it's when you will become a family caregiver..."

Family Caregiving on the Rise – An Aging Population and an Increase in Chronic Diseases are Factors

Many demographic, social, and economic factors have contributed to the rise in family caregiving. For instance, significant increases in North American life expectancy have lead to elder care becoming commonplace. But it's not only the elderly who are receiving care. Care recipients can be of all ages – they could be struggling with a chronic disease, a mental illness, the sudden onset of a disability, or even with an addiction.

¹ AARP, 2008: Houser, A., et al., AARP Public Policy Institute, Valuing the Invaluable: The Economic Value of Family Caregiving, 2008 Update, 2008, http://www.aarp.org/relationships/caregiving/info-11-2008/i13_caregiving.html

lOM, 2008: Institute on Medicine, Retooling for an Aging America: Building the Health Care Workforce, April 2008, www.nap.edu/catalog/12089.html

Valuing the Invaluable: 2011 Update, The Economic Value of Family Caregiving. AARP Public Policy Institute.] - Updated: November 2012 http://assets.aarp.org/rgcenter/ppi/ltc/i51-caregiving.pdf

America's aging population:

- According to the Administration on Aging (AoA) persons 65 and over numbered 39.6 million in 2009 and represented 12.9% of the U.S. population (about one in every eight Americans). By 2030, there will be about 72.1 million older persons, more than twice their number in 2000, and as we know, an aging population's health care needs are greater.4
- Within North America, the population is seeing increasing rates of chronic disease such as cancers. The good news is that we're seeing better cancer treatment success rates, and greater numbers of
- survivors due to better research, diagnosis, prevention and treatment. However, according to Dr. Bhavesh Balar of the CentraState Medical Centre, some cancer rates are on the rise, due to three main reasons: 1) older people are more likely to get cancer, and the population is aging; 2) obesity opens the door to several types of cancer; and 3) there has been a rise in certain types of cancers despite available education and information.
- The Alzheimer's Foundation has called it the "silver tsunami," warning of the impact of the giant wave of baby boomers

transitioning into the later stages of life. The Foundation predicts that by 2025, the number of people age 65 and older with Alzheimer's disease will reach 7.1 million – a 40 percent increase from the 5.1 million affected in 2015.5 Sadly, this type of caregiving is among the most stressful because of the difficult and even dangerous behaviors associated with the disease, as well as the fundamental changes that seem to occur to a care recipient's very being. Plus, Alzheimer's is a degenerative disease, meaning that caregivers have to come to terms with the fact that there is zero chance of recovery.

Mental illness and addiction

About 42.5 million American adults (or 18.2 About 60 percent of American adults with percent of the total adult population in the United States) suffer from some mental illness, such as depression, bipolar disorder or schizophrenia.6

- Nearly one in five Americans experience a mental illness in any given year, and mental illness/substance abuse is a leading cause of disability worldwide⁷
- mental health disorders received no mental health services in the previous year 8
- Serious mental illness costs the U.S. \$193.2 billion a year in lost earnings 9
- Addiction, particularly to prescription medications: According to the International Narcotics Control Board, the harm associated with the use of psychoactive drugs has emerged as one of the leading public health and safety issues in North America, with the U.S. (and Canada) consuming 80% of the world's opioids supply¹⁰

Increasing rates of autism spectrum disorders

Recent research in the U.S. showed an increase in autism diagnoses of 30%, with 1 in 68 eight-year-old children receiving an ASD diagnosis. Depending on the

nature and severity of their symptoms, children with an ASD can require much more intensive care than children without. And, in a recent survey more

than 3,200 ASD caregivers indicated they did not have access to sufficient services11, despite having used multiple support services.

- Administration for Community Living, http://www.aoa.acl.gov/Aging_Statistics/index.aspx
- The Alzheimer's Association, http://www.alz.org/facts/overview.asp
- The Substance Abuse and Mental Health Services Administration (SAMHSA) http://www.newsweek.com/nearly-1-5-americans-suffer-mental-illness-each-year-230608
- World Health Organization http://www.who.int/features/factfiles/mental_health/mental_health_facts/en/index1.html
- Substance Abuse and Mental Health Services Administration (2012). Results from the 2010 National Survey on Drug Use and Health: Mental Health Findings NSDUH Series H-42 HHS Publication No. (SMA) 11-4667). Rockville, Maryland: Substance Abuse and Mental Health Services Administration. 2012 http://www2.nami.org/factsheets/mentalillness_factsheet.pdf
- Insel.T.R (2008). Assessing the Economic Costs of Serious Mental Illness. The American Journal of Psychiatry. 165(6). 663-665 http://ajp.psychiatryonline.org/doi/abs/10.1176/appi.ajp.2008.08030366
- Marwaha and Johnson (2004). Schizophrenia and employment: A review. Retrieved at http://www.camh.ca/en/hospital/about_camh/newsroom/for_reporters/Pages/addictionmentalhealthstatistics.aspx
- CASDA National Needs Assessment Survey. Retrieved at www.asdalliance.org

SECTION 3 – KEY SURVEY FINDINGS – PORTRAIT OF THE WORKING CAREGIVER

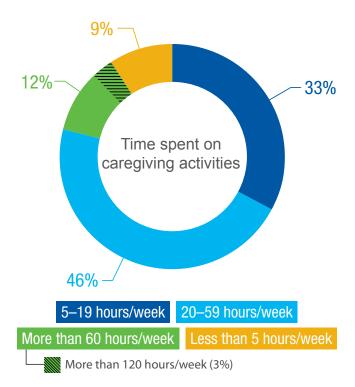
In this report, we define a "working caregiver" as an individual who provides care and assistance to a child with special needs, an elderly person, and/or other significant person who is unable to care for him or herself due to illness, injury or disability. The care recipient may be a family member, life partner, or friend, and he/she may reside in a private home, the caregiver's home, or in a health care facility. The caregiver also maintains full or part-time employment.

Our survey of 800 Americans - comprised of 58% male and 42% female respondents - revealed that a large segment of workers today fulfill the role of caregiver to a family member or friend.

Caregiving often comes at a price: Running errands, managing household chores, and attending appointments leave no time for relaxation. In some cases, these responsibilities are time-consuming and stressful duties fulfilled at the expense of well-being, productivity at work, and financial security.

Let's take a closer look at what we learned about the working caregiver:

- ▶ 15% of the American workforce roughly one in six workers - provides informal care to a loved one.
- ▶ 87% of caregivers take care of one individual, but in 8% of total cases, the caregiver takes care of two people, and in 3% of cases, the caregiver takes care of three people or more!
- In a typical week, caregivers spend an average of 28.7 hours on caregiving activities.



In 2005 (just 10 years before the publishing of this report), The Vanier Institute of the Family reported that family caregivers dedicated, on average, 16 to 28 hours per month to caregiving tasks. 12 This is in stark contrast to our findings in which caregivers estimate they dedicate, on average, 103 hours per month to caregiving tasks.



- ▶ 70% of working caregivers are salaried workers (55% of those full-time), and another 30% are employed on an hourly basis (full or part-time).
- 28% of caregivers (almost one-third of total respondents) are long-term employees who have worked for the same organization for 10 years or more.
- Interestingly, the largest proportions of caregivers work at both ends of the spectrum: **28%** work in small-sized organizations (1-50 employees) and 28% work in large organizations (1,000+ employees.)
- 39% of total respondents have children under the age of 18 living in the household – yet another timeconsuming responsibility they're juggling.
- Unsurprising perhaps, roughly 85% of working caregivers are not compensated for caregiving activities.

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Never Home Alone

In 60% of all caregiving cases, at least one care recipient lives with the caregiver. Although convenient, it's also a high-pressure living arrangement, with the caregiver holding primary responsibility on a daily basis for the recipient's safety, comfort, well-being, and personal fulfillment. Resident caregivers are "always on" because of their ready availability, plus, they're forced to consider how recipients' needs will be met in the event of any type of absence, illness, vacation, etc.



The Caring Millennial

A unique group of working caregivers stand out from the global average. Generation Y individuals or "Millennials" (born between 1980 and 2000, and representing 14% of our respondents)

showed revealing differences in the nature of their identity and caregiving role. Notable characteristics of this group include the following:

- 64% live with at least one care recipient
- 37% have called in sick or pretended to be sick in order to leave work
- 97% have been at their current job for less than 10 years
- 14% work in a big company (1,000 employees or more)
- 40% work in a smaller company (1-50 employees)

Caregiving Across America

Our survey revealed the average number of hours per week spent caregiving to be 28.7, 10.6 of which caregivers say they log on the weekend, and 16.6 on weekdays. Caregivers can't necessarily "save up" or allocate caregiving activities for the weekends, particularly if duties

involve assisting with personal hygiene, consulting with a care recipient's medical team, transporting to scheduled appointments, etc.

Groups who indicate they devote more hours per week to their caregiving duties

included females (31.6%), Generation X individuals (31%), those taking care of an immediate family member (30.3%) and those who live with their care recipient (36.5%).

Care Recipient Characteristics

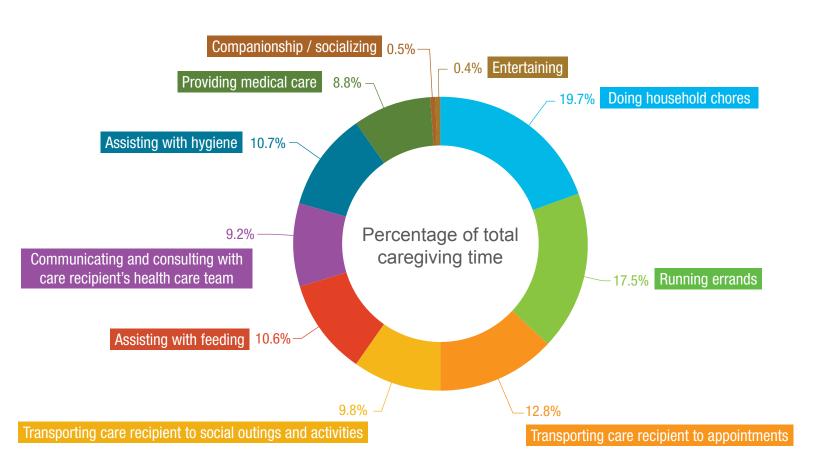
- 81% of care recipients in America are members of the caregiver's immediate family. Parent(s) are the most frequent recipients of care (39%), followed by children (21%), spouse (20%), and grandparents (8%).
- The remaining 19% of care recipients are not members of the caregiver's immediate family: 8% are members of the extended family such as cousins, aunts, uncles, etc, while 11% are not family members.
- In situations where care recipients live independently in their own homes, caregivers estimate they dedicate 36.5 hours per week to support them roughly 8 hours more than the weekly average of 28.7.

Activities and Attitudes: What caregivers do and how do they feel about it

The working caregiver of today is a versatile individual, helping recipients with a wide variety of tasks from housekeeping and hygiene to health care.

Survey results reveal a fairly even division of time spent between many of the diverse tasks.

Of note, is time spent "transporting to social outings and activities" which ranked fourth at 9.8%. We cannot understate the importance of this category to care recipients' emotional well-being. Without transportation to and from outings and activities, care recipients may not be able to access valuable social interaction, physical activity, and mental stimulation – important aspects of life that can help ward off feelings of isolation, loneliness, dependence, sadness, and depression.

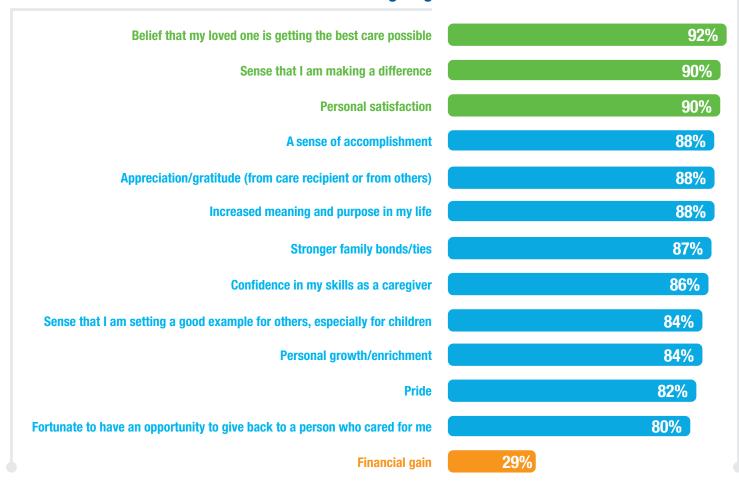


Personal satisfaction, a desire to make a difference, and ensuring the best care are major drivers

American caregivers are resoundingly satisfied with the personal benefits they derive from caregiving activities, and they have faith and confidence in their abilities as caregivers. And, most importantly, they believe their loved ones are getting the best care possible.

Percentage who selected "always" or "sometimes" when asked how often they experience personal benefits/rewards as a direct result of caregiving

Personal benefits associated with caregiving



Just 29% of respondents selected "always" or "sometimes" when we asked them to quantify how often their caregiving activities provide financial gain. 53%, however, indicated that caregiving never provided financial gain.

No Time for Downtime – The Negative Effects of Caregiving

Combine the competing demands of work, family, and caregiving, and one can imagine just how intense the pressure can be. Although our respondents overwhelmingly feel their caregiving role to be rewarding, they also acknowledge that it has many adverse effects on quality of life, and reveal that free time is a precious, rare commodity.

We asked caregivers to tell us how often they experience negative effects directly as a result of their caregiving role. The following percentages of respondents selected the responses "always" or "sometimes" from the question scale, and the following three negative effects took the top spots.

Stressed, Sleepy, and Sad

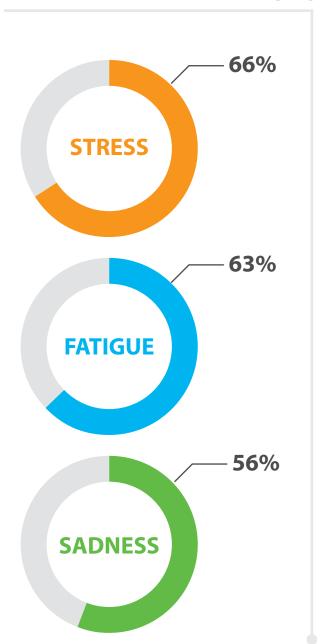
The fact that more than two-thirds of respondents say they're tired and stressed out is concerning. In a 2014 survey Ceridian conducted with more than 700 North American HR leaders about sleep deficiency and its impact on productivity, we learned that roughly one-third of respondents had personally witnessed or heard about an employee falling asleep on the job. We also shared the negative effects of sleep deficiency which include loss of concentration, increased errors, irritability, and a greater likelihood of developing an emotional disorder such as an anxiety or depression.

The adverse affects of caregiving extend beyond stress, sadness, and fatigue. The majority of American caregivers report "always" or "sometimes" experiencing sleep problems (45%) and anxiety (52%), and many report disappointment, depression, guilt, anger, troubles with eating, and even injury and illness as a direct result of their caregiving duties.

Not surprising is the fact that caregivers whose tasks demand 20 or more hours of time per week, and those who live with a care recipient, report experiencing negative effects more often than their caregiving peers.

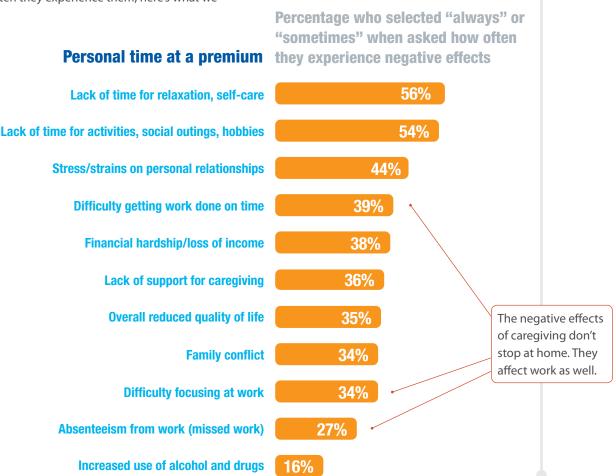
The Emotional Impact of Caring

Percentage who selected "always" or "sometimes" when asked how often they experienced negative effects as a result of caregiving



No Time for Personal Time

When we asked caregivers to choose from a list of negative effects possibly associated with caregiving and how often they experience them, here's what we uncovered:



Ranking as the top two most commonly reported negative effects are "lack of time for relaxation/self-care" (56%) and "lack of time for activities/social outings/ hobbies" (54%). Although these selections may seem trite to some, the reality is that they're extremely important to a caregiver's overall well-being.

Without sufficient personal time to recharge, relax, enjoy personal passions and leisurely pursuits, caregivers risk increased stress levels, which can manifest as frustration, lack of patience, short-temperedness, resentment, and anger – some of which may be directed toward the care recipient. We also know that prolonged and unmanaged high levels of stress can lead to burnout, and also to the development of more serious emotional disorders like depression and anxiety.

Of particular note is that respondents from Generation Y, Generation X, full-time salaried workers, males and those whose care recipient is living at home with them are more likely to report an increase in the use of drugs and/ or alcohol. These substances are often used as a coping mechanism to relieve stress – directly as a result of their caregiving role. Over time, the use of alcohol and drugs can lead to other problems including dependence and addiction.

If the caregiver becomes ill, who will provide care then?

Is Work Affected?

Of survey respondents, **39%** report "always" or "sometimes" having difficulty getting work done, and **34%** of respondents say they have trouble concentrating while at work. This could be due to:

- frequent short interruptions such as phone calls from a care recipient, family members, or medical professionals
- breaks in work required to transport a care recipient to appointments, check on his/her well-being, meet with service providers, etc
- persistent worry that makes it difficult to focus

No matter the cause, family caregiving has a measurable impact on workplace productivity.



SECTION 4 – SUPPORT ORGANIZATIONS AND THE WORKING CAREGIVER

Across the country, we are fortunate to have a great number of charitable, non-profit and other associations focused on providing free or fee-based support for working caregivers. From The American Cancer Society and the Alzheimer's Foundation through the Red Cross, these organizations can provide counseling, special programs, personal care support, and sometimes even financial support to caregivers and care recipients who are struggling with the emotional and economic challenges of their situation.

Support organizations are not household names

Unfortunately, an overwhelming majority of American caregivers are unaware of individual caregiving support organizations when asked to provide an unaided or spontaneous response. Not one organization obtained a higher mention rate than 2%, meaning that the knowledge of resources is weak.

Just 19% of survey respondents were able to spontaneously list by name any support organizations. A full 81%, in fact, responded that they could not recall the name of any support organizations whatsoever.

Interestingly, when we named specific organizations (or categories of organizations), awareness was higher.

of respondents are aware of personal care homes/long-term care facilities/nursing homes

are aware of assisted living facilities

are aware of adult day care centers/adult day programs

are aware of hospices

Low awareness equals low usage

have never used a privately run homecare support organization

have never used an assisted living facility

have never used a hospice to support them in their caregiving role

From these statistics, we can only conclude that an inordinate number of these working caregivers are taking the weight of the burden squarely on their own shoulders.

Support organization information is lacking in the workplace

An important finding is that very few working caregivers are learning about support resources through the workplace.

43%

of caregivers who knew about support organizations found them through "word of mouth"

Ways of Learning About Organizations Supporting Caregiving

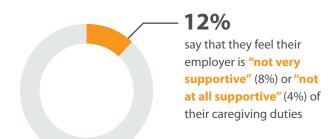


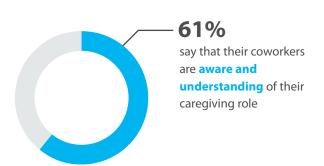
Caregiver Perceptions of Employer Support

What (if any) workplace programs are generally in place to support them? What are their biggest struggles – and what does the caregiver need most from his/her employer? Also, what is the impact of caregiving on workplace productivity, morale and absenteeism within US organizations today? Our survey produced some revealing data on these and other questions.

The old adage applies – perception is reality. We asked our respondents to share their perceptions of their employer's level of support for their caregiving duties. What are their personal perceptions of employer support? Caregivers are apparently divided on their view of their employer as a source of support and understanding.

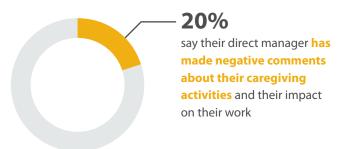








Caregivers who feel supported have more programs and assistance available at work



Workplace policies, accommodations, and support programs

Among survey respondents, 61% indicate that they feel supported by their fellow employees. A majority report having access to some level of support/resource programs at work – but is it enough?

- 16% indicate that their employer has a caregiving policy
- 26% say they have access to an employee assistance program (EAP)
- 83% say their employer provides many types of work accommodations

Prevalence of formal caregiving workplace policies

Only 16% of respondents know for certain that their workplace has a formal policy in place regarding caregiving. 53% say that a caregiving policy does not exist in their workplace, and 31% say they are unaware if a policy exists. All these statistics point to a need for greater awareness and wider communication of programs to those employees who need them.



Types of support alternatives and their frequency in the workplace

For the purposes of our study, we divided possible flexible work options or "support alternatives" that employers could offer caregivers into four categories. We asked respondents to tell us how often these support options are available to them to help address time-consuming caregiving duties. The four options are:

- 1. Paid time off work
- 2. Unpaid time off work
- 3. Option to work from home/telework
- 4. Flexible schedule

Support Programs	Percentage
Offers all 4 support programs	20%
Offers 1-3 support programs	63%
Does not offer any support programs	16%

Flexibility and paid time off

According to our data, a flexible work schedule and unpaid time off from work are the most frequently available accommodations offered by employers. They are also programs highly demanded by respondents. One-third of respondents, indicate that these options are "always available" to them, and another one-third say it is "available only in an emergency." Based on the results, there is certainly demand for employers to expand the availability of these programs to better accommodate their employees.

Does your employer offer any of the following to accommodate caregivers and their responsibilities?

Support Programs	Yes, always	Yes, but only in an emergency
Paid time off work	26%	23%
Unpaid time off from work	31%	29%
Option to work from home	16%	21%
A flexible work schedule	41%	32%

- 63% say that their employer offered between one to three of the support alternatives. That number was higher (66%) for caregivers working for a small organization (>50 employees).
- 52% say that their employer does not give them the option to work from home/telework
- 38% say that paid time off work is never available to them
- 16% say that their employer doesn't offer any of the four support options
- 20% say that they have access to all four options

Programs in US Workplaces	Available in your organization	Programs you have used (base = % saying that a program is available)
None	38%	30%
Employee Assistance Program (EAP)	26%	11%
Time off for caregiving activities, i.e., "family sick" time instead of "personal sick"	29%	34%
Wellness programs to help reduce stress (yoga, meditation, walking clubs, etc)	23%	18%
Information about or referrals to programs in your community to support caregivers	13%	10%
Counseling services to support caregivers	14%	9%
Online resources and tools for caregivers	13%	10%
Training to support caregivers	10%	10%

Programs	Small company (1–50 employees)	With 51–1000	Large-size company with more than 1000 employees
None	52%	31%	66%

Formal support programs do not exist in 53% of American organizations

According to our results, most employers in America do not have formal caregiving programs in place. Instead, companies are more often addressing the needs of employee caregivers on a case-by-case basis, often using flexible hours and technology. We provided a list of possible support program types and asked respondents to indicate which were available through their employer as well as which ones they had used.

While Employee Assistance Programs (EAP) is fairly common in organizations (26%), only 11% of respondents had used the EAP before. Interestingly, although only 29% of respondents claimed their employer offered "family sick" time off, 34% of those

we surveyed admitted that they had taken it anyway. Apparently, many caregivers are resorting to measures not officially authorized by their workplace in order to answer the call of their caregiving duties.

Most surprising was that 38% of those surveyed say that their employers "do not offer any of the listed support programs."



Family sick days: Most desired support program

35% of caregivers indicate that they would most like their employer to implement a family sick day policy to enable them to attend to their caregiving duties. Information/referrals to support programs in the community (30%) and online resources and tools for caregivers (28%) are the second and third most desired types of programs.

Preferred methods for learning about employerprovided support programs

We also investigated how caregivers prefer to receive information on support programs: Slightly more respondents said they prefer to receive information about support programs through an EAP or benefits plan (66%) rather than directly through their employer (58%).

Nevertheless, 58% still indicate that they wish to hear about it through their employer and that number was higher for Gen Y (70%), full-time workers (61%), salaried individuals (63%) and those who work in a mid-sized company (63%)

Suffice it to say, the majority of American caregivers indicate a preference for better communication and dissemination of support program information through either their employer or their HR department.



Repercussions of the lack of workplace support and programs

As a result of insufficient time, insufficient workplace support and the challenges of juggling their dual role, many working caregivers take matters into their own hands in order to fulfill their duties.

- 25% have called in sick in order to attend to their caregiving duties
- ▶ 50% have taken a personal vacation day in order to fulfill caregiving responsibilities – which means that vacation days are really not vacation days
- 29% say they have reduced their number of work hours per week to accommodate caregiving activities.
- ▶ 15% have taken a leave from their job
- 17% have been forced to change their work status from full-time to part-time
- 63% say they have resorted to one, two, or three actions – including taking sick days, taking a leave from work, declining a promotion, and taking vacation days – in order to fulfill their work and caregiving duties

- On average, American caregivers take 9.8 days off work per year to manage their caregiving duties.
- Females caregivers who perform 20 or more hours of caregiving a week take even more: an average of 11.9 days off a year.
- ▶ 10% of caregivers say they take a whopping 20 to 59 days off a year to fulfill their caregiving responsibilities.

American employers are paying big: Caregiver absenteeism costs almost U.S. \$38.2 billion each year

The financial impact of caregiver absenteeism is jaw-dropping: Based on the average 9.8 days of absenteeism indicated by our respondents multiplied by the number of working caregivers and average salaries, we calculate that working caregiver absenteeism and the resulting lost in productivity costs employers just under \$38.2 billion annually.

SECTION 5 – RECOMMENDATIONS – HOW EMPLOYERS CAN SUPPORT WORKING CAREGIVERS

As HR leaders, Ceridian LifeWorks team of EAP and wellness professionals have spent decades working with organizations across virtually all industries and of all sizes to help their teams manage employee well-being and productivity issues.

The number of employee caregivers is predicted to continue to grow, with the average age estimated to be between 45 to 54 – prime working years. Based on these facts and our survey findings, we recommend that every employer make a formal commitment to supporting the working caregivers in their organization.



1. RESEARCH, ASSESSMENT, AND TRAINING FOR HR LEADERS

Increase your organization's knowledge of family caregiving through reports, studies and credible resources

As with most things, the more you know about emerging employee issues and shifting trends, the more effective your workplace can be at addressing them. The following is a list of additional working caregiver studies and reports that shed light on the needs of the working caregiver, as well as links to relevant government services and agencies to share with caregiving employees:

- Eldercare Locator (www.eldercare.gov) contact info for state and local agencies from the U.S. Health and Human Services
- Department of Veterans Affairs (www.va.gov)
- Centers for Medicare and Medicaid Services (www.cms.gov)
- **Social Security Administration** (www.ssa.gov)
- ▶ <u>Medicare</u> (www.medicare.gov)
- Senior Living Resources, Assisted Living Federation of America (www.alfa.org)
- National Association of Area Agencies on Aging (www.n4a.org)
- ▶ **Aging Life Care Association** (www.aginglifecare.org)
 - Non profit formerly National Association of Professional Geriatric Care Managers (NAPGCM)
- Alzheimer's Association (www.alz.org)
- ▶ Home Care Association of America (www.hcaoa.org)

Consider a wellness survey to:

- Assess your workplace positives and detractors for caregivers
- Measure employee perception of work-life balance, and
- Explore the prevalence of a range of issues that may affect productivity

You could choose to deliver an annual anonymous employee engagement survey that measures important aspects of employee satisfaction, or a more pointed anonymous wellness survey to guide the development of more enlightened workplace strategies. While for mid- to large-sized employers, this could be a formal survey, smaller organizations may opt for a more casual approach. In both cases, it is still worthwhile to ensure you're providing appropriate benefits and supports to your workforce.

Here are some of the issues you may wish to explore:

- Stress levels
- Work-life balance
- Workload and overload, after-hours work and perception of work-life conflict
- Readiness for change with respect to high-risk lifestyle behaviors, i.e., obesity/weight management, smoking cessation, poor sleep habits and substance use
- Benefits awareness
- Ideas/suggestions for components of a wellness programs
- The actual number of caregivers and what types of support they most require (we suspect it will mirror our findings)

Once you've tabulated the results, use the information to:

- Identify issues specifically affecting your workforce
- Develop targeted new programs to address their needs

Consider survey incentives

The more completed surveys you receive, the more accurate the results: In this regard, survey completion incentives can go a long way in encouraging participation – even among employees who are not typically interested in participating.

Train your managers

Support for the working caregiver begins with executive leadership. It is important to foster a workplace culture where employees feel comfortable and confident to self-identify as a caregiver. The best way to do this is to ensure your front-line managers feel empowered to support them. It all begins with a clear mandate from the top, along with training, resources, and latitude for managers.

Our survey statistics say it all:

- Only 68% of respondents say their manager is aware of their caregiving role.
- Even fewer (56%) claim they have the support of their manager.
- 22% revealingly say that their manager has made negative comments regarding their caregiving.
- Only 12% say they learned of support services through their manager.

Above all, managers are key stakeholders who will play a central role in promoting caregiver support programs. They need to feel confident that there are useful, practical solutions and services that they can recommend to team members.

Even more importantly, they must feel empowered to:

- Make decisions about individual employees without repercussions
- Propose and implement creative, unique ways to enable their team members to manage multiple responsibilities

By increasing manager awareness of employee issues (and informing them of your organization's stance and plan to address those issues) you'll be more likely to secure their buy-in.

Manager training could include the following topics:

- ▶ The importance of work-life balance and the impact of stress on employee productivity
- ▶ The impact of the aging workforce on the workplace
- Identifying and understanding the needs of worker caregivers
- ▶ Building trust and establishing an open dialogue
- Communicating effectively with employees about sensitive issues
- Applying flexible work arrangements fairly and tracking results
- Overview of caregiver support programs (internal and external) and how these can help caregiving employees
- Overview of employer-sponsored programs and benefits and how these can support caregiving employees

2. IDENTIFY AND DEVELOP CAREGIVER SUPPORT PROGRAM

Flexibility matters most

A "one-size-fits-all" solution does not exist for the working caregiver. The best ideas, in fact, may come from individual employees who might propose a flexible working arrangement that best meets their needs, as well as those of the team. Remember, it's important to foster an environment built on trust – one in which employees feel as though they can be honest about their caregiving responsibilities and work-life balance challenges. If employees don't feel valued or secure enough to raise a hand when they're overloaded and doing double duty as a family caregiver, you will never be able to meet their needs, no matter how many programs and solutions you make available.

Workplace flexibility options

- A. Flexible work arrangements
- B. Work leave
- C. Technology & online tools
- D. Workplace wellness programs

A. Flexible work arrangements

Whether a working caregiver needs to be on-call at home, managing a loved one's affairs in another country, or beside a bed in a hospital wing, a little flexibility goes a long way. Schedule accommodations can make all the difference to his or her daily life, productivity at work, and long-term well-being. An adapted schedule may even prevent the need for a caregiver to take a short-term or long-term family care leave, which would be costly to your organization. It's important to note that our survey respondents flagged "flexible work arrangements" as the most critical category of employer support they wished to receive.

The challenge for employers is to create a flexible work system that is trackable, accountable, and fair for all – without ruffling any feathers or risking undue losses.

When developing or revisiting a "flexible work" policy, keep in mind the following questions to guide your analysis and mitigate potential issues:

- How can we ensure fairness to those non-caregivers in the workplace?
- What checks and balances need to be in place to prevent undue losses in productivity and time?
- How can we ensure caregivers are accountable, honest, and do not take advantage of flexibility alternatives?

The following is a list of some of the most common flexible work arrangements currently in use in North American organizations:

	Marking caracitars can
	Working caregivers can:
	Choose their work location or choose to work off-site (e.g. from home). Allowing employees to do some of their regular work from home instead of going into the office can be a huge relief to them. Although some employers question the productivity of remote workers, many credible studies show measurable benefits.
Flexible work locations, breaks & schedules	In a famous 2014 study ¹³ , graduate student James Liang, also the founder of travel agency CTrip, offered a work-from-home option to his call center staff for a period of nine months. Those who voluntarily chose to work from home proved to be happier, more engaged, less likely to quit, and highly productive, logging the equivalent of an extra day's worth of calls each week.
	 Work a full day, but set a range of start and finish times with their manager (Total weekly hours are unaffected).
	 Be present at the workplace only during core hours. Manager establishes set hours when all employees will be in office (e.g. 9:30 am – 3:30 pm).
	 Flexible breaks where employees can undertake care responsibilities during a combined, longer coffee break/lunch break.
	Make-up time on following days. Employees who need to leave for an hour during the day, stay 30 minutes extra over the next two days.
Compounded weekly or monthly hours	Working caregivers choose (within boundaries) their days and hours of work for a set period of time. They might select:
Ideal for employers with	• Weekly (e.g. work 2 hours for 2 days and 12 hours for 3 days = 40 hours)
seasonal peaks or peak hours!	Monthly (could be in a variety of weekly configurations for a total of 160 hours over the month)
	 Longer periods per day in exchange for a day off
Banked hours/	Start earlier or finish later
Compressed work schedule	Work one extra hour each day in exchange for one day off every two weeks
Job sharing	For working caregivers needing more time off for caregiving but wanting to remain employed, job-sharing can be an ideal solution. Two or more people share one or more positions or duties. Here are some helpful employer guidelines to ensure success:
	 Set clear expectations around pay, benefits, and holidays, as well as around work transition processes from one employee to the other.
	 Assign colleagues as "back-ups" should a caregiving employee need to be absent for a longer period of time.

	• Reduced hours of work on a temporary or even a permanent basis.
	 Negotiate hours to ensure coverage at peak workload hours.
Part-time/reduced hours & shift work	 Transition to a shift-work schedule where day is split into two or more parts (e.g. start at 4:00 am, provide care during the day, resume work in a second shift at night)
	 Phased retirement for older workers who may be caring for elderly parents or a spouse.
	Deadline-driven schedule:
Totally flexible schedule without boundaries	Working caregivers work the hours they choose, no questions asked, as long as they consistently meet assigned work deadlines. This option would be among the most difficult arrangement to track and monitor, and objectives, milestones, and timeframes must be made perfectly clear to all parties.

For more flexible work options, sample policies, and discussions of related issues, look to these resources:

- Flexible Work Arrangements US Department of Labor (www.dol.gov/odep/topics/FlexibleWorkArrangements.htm)
- Flexible Work Schedules Fact Sheet Office of Personnel Management
 (www.opm.gov/policy-data-oversight/pay-leave/work-schedules/fact-sheets/alternative-flexible-work-schedules)
- Georgetown Law 2010 Flexible Work Arrangements Campaign (www.workplaceflexibility2010.org)

B. Mitigate losses with leave planning

A caregiver leave brings with it a number of daunting challenges for the employer. Who will fill the position during this absence? Will productivity, profitability, and workplace morale take a hit? How will it affect the bottom line – especially if you need to recruit a skilled temporary worker to fill in the gap?

Crisis planning and the crafting of a clear contingency strategy are powerful solutions that can protect your interests as caregiver leaves become more commonplace. The following is a list of some of the options and issues to consider related to leaves, as discussed in the Report from the Employer Panel for Caregivers hours per month to caregiving tasks 14:

	Allow your employees to:
Emergency caregiving and combination leave	 Request up to five days paid leave (short-term disability) for care of a family member or friend or for health-related emergencies
	 Use a combination of leave types (personal/family vacation or sick leave) to help care for a family member or friend
	 Allow employees to use their personal sick days to meet caregiving needs
Using sick leave for caregiving	Consider a "family sick days" benefit: This was one of the most requested work program by our survey respondents. Implement a "self-insured" medical leave program in which employees accumulate sick leave credits to use when they are sick or in the event they are caring for a gravely ill family member.
	• Implement an unlimited sick leave policy. Although some employers may find an unlimited time-off policy hard to imagine, Sir Richard Branson, founder of The Virgin Group, made headlines in the fall of 2014 ¹⁵ when he instituted an unlimited time off "non-policy" at Virgin offices in the U.S. and the UK. An article about Netflix, a company that does not track vacation time, inspired him, as did the actions of a friend who eliminated time-tracking in his organization (sick, vacation, etc), and reported substantial gains in engagement and productivity levels, and reduced absenteeism. "The 'non-policy' works under the assumption that employees will only take breaks from their jobs when they feel comfortable that their absence will not damage the business, the team or their careers," said Branson.
	 Allow employees to purchase additional vacation time (up to a maximum amount of weeks) to use for caregiving.
	Allow employees to take caregiving leave in hours rather than full days (e.g. two weeks' vacation converted to 80 hours over a 12-month period)
Bank of leave with donations possible	Allow employees who have exhausted available paid leave to establish a leave bank. Co-workers can show support by donating leave and the caregiving employee can draw leave to cover time out of the office.
Compassionate care leave top-up benefit	• Provide employees with a top-up benefit, bringing their salary back to full salary levels for part or all of a leave. Some employers already provide a salary top-up benefit for maternity leave – typically an amount that must be paid back should the employee not return to work. This top-up could also apply to caregiver leave.
Paid leave to arrange care	 Allow employees to take a few days paid leave to make arrangements for care.

http://www.esdc.gc.ca/eng/seniors/reports/cec.shtml
 Richard Branson advocates for unlimited vacation, sick days for all workers everywhere.
 Retrieved at: http://www.wjla.com/articles/2014/09/richard-branson-advocates-for-unlimited-vacation-sick-days-for-all-workers-everywhere-107463.html

Allow employees to take leave without pay for a more extended period. To compensate for a leave, allow employees to opt for a salary reduction over a 12-month period. When handling caregivers' time off requests, be sure you are in compliance with FMLA. This regulation requires organizations with 50 or more employees to offer 12 weeks of unpaid, job-protected leave for specified family and medical reasons.

C. Use of Technology to Support Flexibility

When it comes to supporting working caregivers, technology can be a lifeline. It will also help you to manage costs while ensuring your employees remain accountable. An investment in technology can enable

remote working arrangements and give caregivers better access to online support resources. It will also serve to keep employees connected, engaged, and working efficiently in real-time from any location.

The following are some examples of technology-enabled workplace support options:

	 Provide your working caregivers with hardware, such as:
	» laptop (with remote access)
Book and the death of the state of	» smartphone
Remote worker technology:	» tablet
Tools/devices (hardware)	» teleconference/videoconference capabilities
	Consider establishing policies around technology use and limits such as "technology free-time" or "smartphone free-zone" – for all employees, not just caregivers.
	 Implement a web application that enables collaborative work, including access to:
	 intranet portals document management and file sharing applications social networks extranets, websites, enterprise search and business intelligence
	 Implement instant messaging software to allow employees to connect with colleagues regardless of work location
Remote worker technology Tools/devices (software)	 Implement an internet platform that enables a virtual private network:
	» Provide access to a secure channel to access work emails from a mobile device (smartphone or tablet)
	 Employ an online calendar to enter and track regular hours, planned absences, and unplanned/emergency absences.
	 Or install scheduling software to allow remote caregiver employees to log in and record/amend schedules from home. easily manage and track other variables such as vacations, leaves, etc. access HR policies, services, collective agreements, etc.

D. Workplace Wellness Programs and Benefits

Whether you are a small, mid- or large-sized employer, benefits and wellness programs to reduce stress and improve quality of life can make a significant difference to the well-being and productivity of your workforce.

The following is a list of workplace wellness program options to consider:

Workplace wellness fair	 Incorporate information about family caregiving and services for caregivers, or make family caregiving, aging well, or managing stress from many sources as your event's theme. Invite health and wellness vendors, as well as representatives from relevant community resources to set up booths at your wellness fair, and to distribute materials. Examples include: Meal delivery services Transportation services Home health care agencies Personal care homes Adult day care facilities
Expert guest visits	 Deliver information sessions on caregiving strategies or presentations from outside resource spokespeople. Arrange a site visit from a professional geriatric care manager to answer questions and help individuals caring for aging relatives get the support they need. Host a roundtable event of working caregivers to share personal stories.
Workplace caregiver/ support group/caregiver affinity group	 Host an online community/virtual support group, or a more formal affinity group that meets in the workplace. » Identify a person willing to lead the group and coordinate communications and events.
Seminars/webinars /lunch and learns related specifically to caregiving	Potential educational topics include: Legal issues for older relatives Caregiving as a family Managing the emotions and stress of caregiving Talking with your parents about their future Considering a change to a care recipient's living arrangements Taking care of the caregiver
Classes and activities related to general stress management and well-being	Offer interactive workshops on:

Implement the right EAP for your caregivers! A majority of our survey respondents (66%) indicated they would like to receive more caregiver support resource information through their Employee Assistance Plan (EAP). Ensure your EAP meets the following criteria: **Provides access to information** through a variety of modalities (by **Employee Assistance Program** phone, online, mobile app), as well as to a range of expert resources, and professional counselors. **Supports caregivers** with both everyday issues, and more complex challenges. **Offers up-to-date community caregiving resources** that can be easily shared with employees • Elder Care Counseling: » A trained counselor with a background in geriatric services typically provides this specialized counseling, which can include a full assessment, respite care, and personal care home review services. · Caregiver Coaching: » Online or telephonic coaching provided by counselors with a **Wellness Solutions** background in geriatrics and certification in life coaching. Caregivers may access advice on legal and wellness issues, stress management, community resources, and more. Stress Coaching: » Online or telephonic stress management options to help identify stressors, build resilience and coping skills, and promote caregiver wellness.

November is National Family Caregiver Month

The month of November is designated to honor family caregivers supporting a loved one with a diminishing physical ability, a debilitating cognitive condition, or a chronic, life-limiting illness.

Could this serve as an opportunity for you to introduce your own caregiver programs? Perhaps you could shine a light on family caregiving by hosting an awareness event in your workplace? Think about innovative ways you could recognize your working caregivers, while also educating all employees about the impact of caregiving and the importance of solidarity and compassion.

Spotlight on Community Resources: Alzheimer's Foundation of America

It is estimated that as many as 5.1 million Americans may have Alzheimer's disease. The number of people age 65 and older will more than double between 2010 and 2050 to 88.5 million or 20 percent of the population; likewise, those 85 and older will rise three-fold, to 19 million, according to the U.S. Census

Bureau.¹⁶ Even more concerning is that the physical and psychological toll on family caregivers is considerable: up to 75% of dementia caregivers will develop psychological illnesses (such as depression which is experienced by 15 to 32% of dementia caregivers).¹⁷

For this reason, the Alzheimer Foundation of America is an invaluable resource for caregivers across the country. From counseling services and care tools to financial support, they offer a vast array of resources and programs and can be a true lifeline for those caring for a loved one with dementia.

3. COMMUNICATE AND PROMOTE

Communicate what's available

Our survey results show that when it comes to support resources inside and outside of the workplace, there is very low awareness and usage. The old adage, "if you build it, they will come" does not hold true in the case of working caregiver support programs for employees. Nor does it for community resources which are, more often than not, best kept secrets. Promotion is essential!

Consider all the means and vehicles by which you could communicate with employees about the impact of caregiving. Be sure that everyone is aware of the many ways your organization supports its caregiving employees.

Repetition, regularity and reach are critical

Be sure to communicate resources and policies on a regular basis to the widest internal audience. For instance, at the time of a new hire, during an annual benefits re-enrollment, and then as often as possible through all available avenues including:

- ▶ HR announcements/emails/website sections
- Benefits and wellness communications
- Newsletters or intranet articles
- Workplace signage in employee common areas
- ▶ CCTVs
- Corporate blogs

Provide an enhanced benefit of Geriatric Care Management Services.

Through Lifeworks, customers can purchase a program which provides up to 6 hours of face-to-face assessment and care for each elder or disabled adult in the family. This program is especially beneficial for complex elder care cases, long distance caregiving, when there are multiple family members involved, and when the older adult has mental disorders related to aging.

¹⁶ Alzheimer's Foundation of America Disease Statistics http://www.alzfdn.org/AboutAlzheimers/statistics.html

¹⁷ World Alzheimer Report 2012, A public health priority. (2012). World Health Organization (WHO). Retrieved from: http://www.alzheimer.ca/en/About-dementia/What-is-dementia/Dementia-numbers

SECTION 6 – CONCLUSION

The support of working caregivers is not an issue that will go away. It will remain an important and growing economic challenge that employers will need to face as the population ages, and the health care system struggles to meet burgeoning needs.

With knowledge and awareness, however, there is reason for optimism. With leadership, innovation, trust, and flexibility, there are solutions. Our hope is that a new standard of workplace flexibility will emerge making employee caregiving and work duties a little easier to juggle, while mitigating the productivity risks stemming from absenteeism, stress, fatigue, illness, and the many additional factors associated with family caregiving.

The time will come for most of us to do double duty. Each of us at some point in our working career may be called to fulfill the intense, sometimes overwhelming role of caregiver. Ready access to information, caregiver supports and services, as well as employer accommodations, will be critical to our success.



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