

BEYOND THE WORKDAY

● ● FINDING BALANCE FOR THE WORKING CAREGIVER



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A MESSAGE TO EMPLOYERS

Family and friends provide the majority of unpaid care needed by older Minnesotans and others. This unpaid care is critical for supporting older adults so they can remain in the community longer. The majority of family “caregivers” are employed (60%), and working full-time or part-time. One in four spends 21 or more hours each week on caregiving — the equivalent of a part-time job.

On average, one in six employees is caregiving but this ratio is higher in workplaces with a higher proportion of women or workers in their 40s and 50s. Juggling work and caregiving responsibilities can be stressful, having an impact on your employees’ health and well-being. This includes stress, fatigue, compromised immune systems, time deficits, difficulty concentrating at work and financial impacts.

As the baby boom generation heads into retirement, employers are bracing for additional strains — including a shrinking of the state’s labor force. Between 2015 and 2030 there will be very slow growth in Minnesota’s labor force so worker productivity, recruitment and retention will be critical for sustaining economic growth. It is also an opportunity for employers to try creative ways for supporting employees who are caregiving.

Supporting working caregivers can be a “win-win” situation. It is well documented that supporting employee caregivers enhances productivity, lowers absenteeism, and provides a competitive edge in recruiting high quality employees. Workplace flexibility is a proven strategy and can save money in the long run. For every dollar invested in flexible work arrangements, businesses can expect a return ranging from \$1.70 to \$4.34.

Beyond the Workday: Finding Balance for Working Caregivers is a resource guide for Minnesota employers that contains information and resources for you to consider as you support your employees. The guide has Minnesota-specific resources including ideas and sample plans from simple and low cost to more extensive and robust.

Susan Mezzenga,
Chair, Minnesota Board on Aging



RESOURCES FOR GETTING STARTED

BUSINESS RESOURCES

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. Our state chamber has a long term care position statement that includes support for caregiving.

MINNESOTA BUSINESS PARTNERSHIP

www.mnbp.com

A partnership of business leaders from Minnesota's largest employers interested in maintaining a strong economy and quality of life for all Minnesotans. Works with elected officials, state agency staff, and others on a range of public policy issues relevant to all Minnesotans such as education, jobs, the economy and health care.

SOCIETY FOR HUMAN RESOURCE MANAGEMENT – MINNESOTA STATE COUNCIL

www.mnshrm.com

SHRM is the centralized organization for human resources professionals in Minnesota. There are 12 chapters in Minnesota.

FAMILIES AND WORK INSTITUTE

www.familiesandwork.org/

Is a nonprofit center dedicated to providing research for living in today's changing workplace, changing families and communities.

REACT (RESPECT A CAREGIVER'S TIME) – CORPORATE LEADERSHIP FOR EMPLOYEE CAREGIVERS

www.reactcaregivers.org/

ReACT is an employer-focused coalition dedicated to addressing the challenges faced by employee caregivers and reducing the impact on the companies that employ them. It includes resources such as an Employer Resource Guide: www.aarp.org/react

WHEN WORK WORKS

www.whenworkworks.org

When Work Works is a nationwide initiative that brings research on workplace effectiveness and flexibility to community and business practice. It is a project of the Society for Human Resources Management. Resources include workflex guides to help employers reinvent work, create work environments that are work-life friendly and productive, with lower turnover and absenteeism rates.

CAREGIVING RESOURCES

SENIOR LINKAGE LINE®

1-800-333-2433

The Senior LinkAge Line® is a statewide toll-free information and assistance service to help older adults and families find local services, including respite care, caregiver consultant, adult day, health insurance counseling, chores, meals and rides.

- Disability Linkage Line® 1-866-333-2466

- Veteran's LinkAge Line™ 1-888-LinkVet

MINNESOTA HELP.INFO®

www.MinnesotaHelp.info

MinnesotaHelp.info of the Minnesota Board on Aging is a web-based tool designed to help people in Minnesota find caregiver supports, resources, information, financial assistance and other forms of help.

ALZHEIMER'S AND DEMENTIA CAREGIVER CENTER

www.alz.org/care

This website provides a variety of supports for those caring for individuals with Alzheimer's disease or other dementia. It includes day-to-day help, other supports, how to plan for the future, and useful tools. The 24/7 Helpline is 1-800-272-3900. It includes connections to state and local resources.

MINNESOTA BOARD ON AGING (MBA) CAREGIVING RESOURCE GUIDE

www.mnaging.org/en/Advisor/Caregiver.aspx

The MBA Caregiving Resource Guide has tips, tools and resources for family and friend caregivers supporting older adults living in Minnesota.

PREPARE TO CARE: A PLANNING GUIDE FOR FAMILIES – AARP

www.aarp.org/home-family/caregiving/prepare-to-care-planning-guide/

Prepare to Care includes information and steps for families to use to prepare for caregiving of an older adult. It is available in English, Spanish and Chinese. A LGBT guide is also available.

FAMILY CAREGIVER ALLIANCE

www.caregiver.org/

Is the first community-based nonprofit organization in the country to address the needs of families and friends providing long-term care for loved ones at home, and shines light on the challenges caregivers face daily and champions their cause through education, services, and advocacy.

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.
- 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.
- Create an online resource for working caregivers and post information about company benefits, policies, various services and resources to support them.
- Create a webpage and 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.
- 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.
- Distribute copies of the “For Employees” brochure included in this resource guide to employees.
- Create additional fact sheets, brochures and other materials that can be distributed to employees.
- Train upper management on policies, benefits and support services that provide for employees with caregiver responsibilities.
- Set up an on-site lending library with resources that employees can access.

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.
- 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.
- Host workplace seminars or caregiving fairs. Invite caregiver and aging professionals to speak to your employees.
- Create a company-based website dedicated to caregiver resources.
- Set up an on-site lending library with resources that employees can access.
- Provide on-site support groups or caregiver consultations during the work day.
- Provide on-site adult day or eldercare at the workplace.
- Incorporate working caregiver support into existing wellness programs.



WORKING CAREGIVERS: IT'S YOUR BUSINESS

As employers you face many challenges today. So do an increasing number of your employees — especially those who care for an aging relative or friend. Working caregivers often face emotional, physical and financial hurdles, which also affects you, their employers.

WHO ARE CAREGIVERS?

- Working caregivers are everywhere in your organization — they are the person answering the phone, floor managers and the Chief Executive Officer (CEO). Caregiving is not a new role for many. Traditionally caregivers have been middle-aged women. Today we all are “caregivers” as both women and men of all ages, incomes, cultural backgrounds and professions are now taking on this role.
- Caregivers are your employees who have an older adult in their lives in need of care, and because of their relationship and love for that person, they are willing to add to their own list of responsibilities and duties to provide the needed assistance.

THE MAJORITY OF OLDER MINNESOTANS (83%) RECEIVE UNPAID HELP (EITHER ALONE OR IN COMBINATION WITH PAID HELP) FROM FAMILY CAREGIVERS.¹ NEARLY 60% OF FAMILY OR FRIEND CAREGIVERS ARE WOMEN. HOWEVER MORE MEN ARE ASSUMING THESE ROLES.

83%



1 IN 6 WORKERS

IS CARING FOR AN ADULT WITH A CHRONIC ILLNESS OR DISABILITY. NEARLY 60% WORK FULL-TIME.²

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.

WHEN WORK AND CAREGIVING COLLIDE

About 20% of your employees are family caregivers. That figure doubles if your workforce is mostly female or a larger percentage of your workers are in their 40s and 50s.³

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.

More than ever it is important for employers to offer resources and support services to alleviate employees' struggles. Employers face a different set of challenges including recruitment and retention of quality workers, and maintaining engagement and productivity on the job. Work policies supporting working caregivers can help with these employer challenges.

At least 60 percent of working caregivers reported that they had made some work-related adjustments as a result of their caregiving responsibilities.⁴

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:

- 49% report arriving to work late, leaving early or taking time off.
- 15% have taken a leave of absence.
- 14% switched from full-time to part-time hours.
- 10% left the workplace as a result of their caregiving responsibilities (4% took early retirement and 6% left work entirely).

Source: Caregiving in the U.S., National Alliance for Caregiving and AARP, 2015.

25%

1 IN 4 WORKERS (25%) PROVIDE 21 OR MORE HOURS OF UNPAID CAREGIVING EACH WEEK – THE EQUIVALENT OF A PART-TIME JOB.⁵



ABOUT 40 MILLION AMERICANS

– 585,000 WHO ARE MINNESOTANS – CARE FOR AN OLDER OR DISABLED FAMILY MEMBER. ALL, REGARDLESS OF EMPLOYMENT STATUS, GIVE AN AVERAGE OF 24 HOURS EACH WEEK TO CAREGIVING.⁶

³National Study of the Changing Workforce: Families and Work Institute, 2008.

⁴Caregiving in the U.S. National Alliance for Caregiving and AARP, 2015.

⁵The Dual Pressures of Family Caregiving and Employment, AARP Public Policy Institute, 2016

⁶Valuing the Invaluable: 2015 Update, Undeniable Progress, but Big Gaps Remain, AARP

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 workplace 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, geriatric nurse practitioners, medical social workers, chronic disease organizations, e.g., Alzheimer's, stroke and Parkinson's and geriatric education centers.
- 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®

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. Plan ahead, explore flexible work ideas, communicate with your employees, and seek outside opportunities and resources. Remember, employees may not pay close attention to the issue until they are in need of the support.

Explore different types of policies, benefits and services shown to provide the type of supports working caregivers want, such as:

- 1** A caregiving policy to advance a culture of understanding about caregiving issues and promote a supportive workplace environment. A caregiving policy might define family caregivers, the benefits and resources available, roles and expectations, and training for supervisors and managers.
- 2** Workplace flexibility policies, paid family medical leave, and sick leave benefits for care of relatives.
- 3** Workplace programs or services include an employee assistance program, resources and referrals, on-site support groups, brown bag education sessions.
- 4** Family-friendly policies that benefit those caring for children as well as older adults.

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 and services may already be in place that will help identify areas for growth.

Make caregiver support an important component of any wellness program in your workplace. Most of the elements of a wellness program are the types of benefits that caregivers mention as most useful.

Consider conducting an employee wellness survey to learn more about working caregivers. The survey can be anonymous. Here are some areas to address in surveys:

- Demographics to learn more about working caregivers (i.e., age range, full-time or part-time, relationship to older adult/other, hours spent caregiving, length of time caregiving, etc.).
- Employee perceptions on how caregiving affects work.
- Ideas/suggestions for the most effective ways of supporting working caregivers, including support through the employer.
- Issues, challenges and rewards associated with unpaid caregiving.
- Knowledge of employer benefits.

MINNESOTA AREA AGENCIES ON AGING

Minnesota's seven Area Agencies on Aging (AAAs) help all of us live well as we age in our communities. AAAs provide a range of services and resources for those 60 and older, and their families. Employers and caregivers can contact the AAA in their area to find answers to their questions and learn about available services.

Visit Minnesota Board on Aging website www.mnaging.org to find your local AAA.

THE SENIOR LINKAGE LINE®

1-800-333-2433

Is a statewide toll-free information and assistance service to help older adults and family caregivers find local services such as including respite care, caregiver consultants, health insurance counseling, chores, meals and rides.



MINNESOTA HELP.INFO®

www.MinnesotaHelp.info

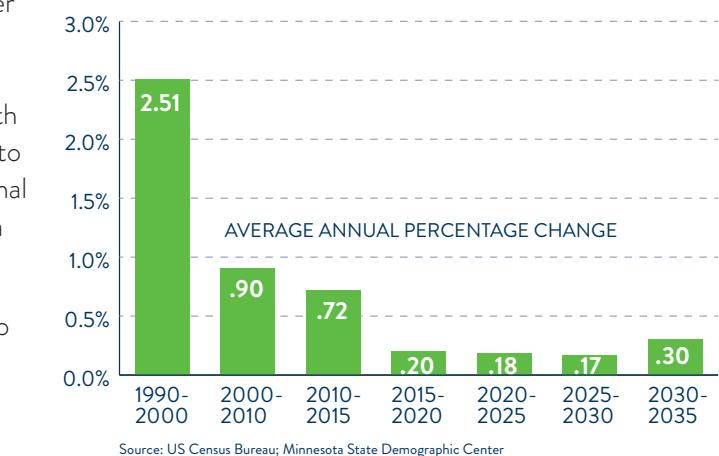
Is a web-based tool designed to help people in Minnesota find caregiver support, resources, information, financial assistance and other forms of help.



THE NEW AGING REALITY

Between 2015 and 2030 there will be very slow growth in Minnesota's labor force (less than 0.5 percent for each 5 year span). This is the tightest labor force the state has experienced. The productivity of each worker is a critical factor to sustain economic growth.

DWINDLING LABOR FORCE GROWTH



Aging trends in Minnesota and across the nation are contributing to a rise in caregiving for older adults. Trends include a growing population of older adults coupled with longer life expectancies and increased disability rates with age. As the baby boomer generation heads into retirement, employers are bracing for additional strains. Shrinking of the state's labor force is a major concern to employers.

Employers will need to take strategic action to not only retain but also keep workers healthy and productive. One way is to offer benefits and services that are on the caregiver's "most wanted" list. Examples include flexible scheduling, telecommuting, paid sick leave and emergency time off.

Today's reality for many employers is the growing challenge to recruit new workers to replace those who are leaving due to retirement, health issues or job changes. Employers also must recognize another new reality — slow labor force growth will affect recruitment, replacement and retention of workers. The challenge is to maintain an adequate supply of employees to meet future demand. It is also an opportunity to test innovative ways to support employees who are struggling to balance work and caregiving responsibilities.

THE TOTAL NUMBER OF OLDER ADULTS (65+) IS EXPECTED TO DOUBLE BETWEEN 2010 AND 2030. BY 2030, OLDER PEOPLE WILL REPRESENT **MORE THAN 22 PERCENT** OF MINNESOTA'S POPULATION.

22%



+ POSITIVE RETURN

INVESTMENT FOR POLICIES THAT ENABLE CAREGIVERS TO BALANCE THEIR JOBS WITH THEIR CAREGIVING RESPONSIBILITIES.

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

KEEPING UP HAS ITS ADVANTAGES

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 advantages:

SUSTAINED JOB SATISFACTION

Working caregivers who are supported by you, their employer, are more satisfied with their jobs and have higher morale, and a lower stress level.

- 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 ADVANTAGE: 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 decades, supportive policies will appeal to those who have a lot to offer but are also struggling to strike that critical balance.

Research shows a positive return on investment for policies that enable caregivers to balance their jobs with their caregiving responsibilities.

For every dollar invested in flexible work arrangements, businesses can expect a return ranging from \$1.70 to \$4.34.⁷

DRAMATIC CHANGES AHEAD

- The total number of older adults (65+) is expected to double between 2010 and 2030.
- Around 2020, Minnesota's 65+ population is expected to eclipse the age 5-17, K-12 population for the first time in history.
- By 2030, older people will represent more than 22 percent of Minnesota's population.

Minnesota State Demographic Center, 2015.



ACHIEVING BALANCED SOLUTIONS

Addressing the work-life balance is a cooperative effort. Communication is essential. 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

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 employee's needs before making a policy.

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. As labor force shortages grow, workplace flexibility is a benefit that working caregivers find to be most helpful in their search for work-life balance.

FLEXIBILITY INCLUDES:

- Shortened work week
- Flexible start and end times
- Reduced hours on a temporary or permanent basis
- Alternative work locations
- Emergency time off for eldercare

FLEXIBLE WORK STRUCTURE IDEAS:

- Compressed work schedules/banked hours
- Flexible schedules and breaks
- Part-time/Job Sharing
- Telecommuting/telework
- Gradual return-to-work options

AS LABOR FORCE SHORTAGES GROW, WORKPLACE FLEXIBILITY IS A BENEFIT THAT WORKING CAREGIVERS FIND TO BE MOST HELPFUL IN THEIR SEARCH FOR WORK-LIFE BALANCE.

**WORK-LIFE
BALANCE**