



The Caregiver Resource Center

Eldercare Solutions for Businesses and Their Employees

Volume 9, Issue 4

Elder Caregivers

- A caregiver is someone who provides practical, physical, emotional, and possibly financial support to an elderly person who is unable to care for them selves.
- More than 22 million families provide some kind of unpaid, informal eldercare.
- 54% of baby boomers expect their parents to move in with them at some point.

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The New Business Challenge

22.4 million US households, one in four, provide informal care to relatives or friends over 50, AND 64% of all caregivers are employed.

The Department of Labor estimates that 30% of the work force is currently involved in caring for an aging parent or relative, and they report that in fact, 67% reported that caregiving has had a significant impact on their family life, and 41% reported that it had a negative impact on their job.

Elder caregiving affects more than just the employee and their family. More and more, we are seeing that the effect of elder caregiving is spilling over into the workplace. One of those being most directly affected is the employee's supervisor.

Supervisors Are:

- **Providing emotional support.**
- **Arranging coverage for absent or late workers.**
- **Counseling about benefits.**
- **Dealing with workday disruptions.**



Increasingly, supervisors find themselves picking up the pieces in a variety of ways, from offering emotional support to employees, to adjusting their day to deal with workday disruptions.

It is estimated that supervisors spend **55.7 million hours** of company time per year dealing with employed caregivers, for a total cost to business of over **\$800 million annually**.

By training supervisors and co-workers to recognize and respond to eldercare issues in a timely and effective manner, these issues can be addressed before they become a problem.

Source: MetLife Study 1999, 2001

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Eldercare - the New Business Challenge

“Eldercare will be to the 21st century what child care was to the last few decades.”

Joyce Ruddock, Vice President Met Life Long Term Care Group, HR Magazine, May 2000

The Department of Labor estimates that 30% of the workforce is caring for an aging parent or relative. These working caregivers are paying a heavy price as they struggle to balance their personal and work responsibilities.

By 2011, it is expected that this caregiver workforce figure will jump to 54%, when 5 million baby boomers turn 65.

Eldercare is an evolving challenge for employees and organizations alike. Just as childcare required workers to juggle multiple demands on their time and energy, the same is now being seen related to elder caregiving

For most employees, it's not a question of if they will receive a call about mom being diagnosed with Dementia or dad breaking a hip. It's really a question of when the call will come.

All too often, an individual finds themselves in the midst of a crisis situation, following an elder being involved in an accident, or experiencing a sudden illness. These individuals feel unprepared to respond to the situation, because they often lack basic knowledge regarding the elder's medical history, medications, insurance coverage, financial matters, or what the elder's wishes would be in the given situation. In addition, they don't fully understand what the issues are, where to turn for help, or even what kind of questions to ask.

Corporate America is paying a high price as their employees struggle to care for their elderly and aging relatives according to a MetLife Survey. This study reports that the aggregate costs of caregiving, to U.S. businesses, is estimated to be as high as \$33.6 billion per year. The University of Pennsylvania conducted a study that showed the loss to business at \$33 billion for Alzheimer's Disease alone.

Source: MetLife 2006

Caregiving in the Workplace

As the US population continues to age and the number of employee caregivers grows, eldercare issues will continue to have the potential to severely impact a company's bottom line; in terms of workplace productivity, retention and employee satisfaction.

It is important to note that caregiving and its effects in the workplace, isn't just confined to eldercare. Other instances may arise that involve the unexpected, such as a severe accident to a spouse, partner or child.

In June 2003, the Society for Human Resource Management (SHRM) conducted a survey on elder care. The survey concluded that the impact of eldercare issues on the workforce is an area of growing concern for employers and Human Resource professionals.



SHRM reported that eldercare might be the most important benefit that makes a company competitive for attracting and keeping top employees. In addition, roughly three fourths of job seekers surveyed in a New York Times report, said work - life balance was the most important factor for them in selecting a company.

Some of the desired benefits reflected by companies in the SHRM survey included eldercare referral services, literature or education on eldercare issues, brown bag lunches on eldercare issues, and periodic informational events on aging and eldercare topics.

Research has found that companies can realize a **\$3 to \$13 return** on every \$1 invested in benefits programs, because such programs reduce the “hidden costs” that result when employees try to balance their work and family responsibilities.

Corporate Eldercare Programs

“In my job as department manager, I was finding that more and more of my time was being taken up with helping employees deal with their personal problems.

The Caregiver Resource Center provides a wonderful resource for management and line staff alike. Thank you for being there when we need you.”

T. O'Rourke - Bronxville, NY



According to a 2006 MetLife Caregiving Cost Study: “Productivity Losses to U.S. Business”, the average working caregiver **costs an employer \$2,110 per year.**

Research shows the cost impact that elder care – giving responsibilities has on the workplace falls into eight major categories:

1. **Replacement Costs** for Employees Who Leave the Workplace
2. **Absenteeism**
3. **Partial Absenteeism**
4. **Workday Interruptions**
5. Eldercare **Crisises**
6. **Supervisory Time** Spent Addressing Employee Eldercare Issues
7. Costs Associated with **Unpaid Leave**
8. Costs Associated with **Reducing Hours** from Full Time to Part Time

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The Caregiver Resource Center, a division of Employee Assistance Professionals, Inc. has been serving the business community for 20 years.

Our mission is to assist elders and their loved ones in understanding the aging process, facilitating open communication; and providing information, support, and guidance through the caregiving process.

All of our services are individually designed to meet your unique needs.

- On-Site Services
- Workplace Surveys
- Employee Seminars
- Training for Supervisors
- Caregiver Newsletters
- Information & Referrals
- Consultations
- Counseling & Guidance
- Caregiver Support Groups
- Caregiver Fairs
- Case Management
- Crisis Management

We are available to provide services on a case by case basis, or as a full service company program.

Geriatric Care Managers

Sometimes, especially when caregivers are separated by great distance from their elderly relatives or for those with busy lives, it helps to have someone to whom you can turn who can help evaluate and arrange for the elder's care and well being. Geriatric Care Managers (GCMs) are becoming an increasingly popular solution to the challenges faced by elders, caregivers, family members, and professional providers alike.

GCMs are specialists who assist elders and their families in planning for and implementing ways to allow for the greatest degree of independence, safety and quality of life. GCMs meet with elders and family members to assess their needs, develop a Care Team, and work with members of the Team to formulate a comprehensive Care Plan.

Once a plan is in place, GCMs serve as the point person to monitor and coordinate services, and revise the plan as needed. The GCMs' role is similar to the conductor of an orchestra, ensuring that there is good communication, teamwork, and that everyone remains focused on the desired goal.

GCMs provide a wide range of services including crisis intervention, counseling, care management, housing management, guardianship, money management, referrals, guidance, and support.

Who Needs a Geriatric Care Manager?

Adult children or other caregivers who live a distance from an elderly relative, or who are feeling uncertain as to what to do, are increasingly using the services of GCMs to help manage the relative's day to day care. GCMs provide a consistent contact for family members, and they can do everything from creating an overall care plan to intervening in case of a crisis or emergency.

Attorneys also sometimes rely on GCMs to evaluate a client's situation in a nursing home or assisted living facility. Trust officers or other financial planners also use GCMs to create workable, cost effective plans of care, and doctors or other health care professionals often rely on GCMs as intermediaries between a patient and the health care system.

Geriatric care managers are a good option for caregivers who live a distance from their elderly relative or for those with busy lives. GCMs offer a wide range of services that can help develop, implement and monitor a complete care plan.

Paying for a Geriatric Care Manager

GCMs bill their clients privately on a fee for service basis. The services provided by GCMs are not covered by Medicare or Medicaid, but some private insurance or long term care policies may cover the cost. Check with your policy to find out if it covers this kind of service. Even if you have to pay for a GCMs services out-of-pocket, the work they provide in arranging for cost effective care - and easing the worries of family members - can make the initial costs well worth it.

Finding a Geriatric Care Manager

When looking for a GCM, you'll want to interview several in your elder's community so that you can find the one that best suits his or her needs. During these interviews, ask about background, services, qualifications and areas of expertise. Also look for someone whom you can get along with; after all, this person will be someone you'll be working with closely over the next several weeks, months or even years.

Make sure to check references and their professional reputation.



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Our mission is to assist elders and their loved ones in understanding the aging process, facilitating open communication; and providing information, support and guidance through the caregiving process.

Our services include:

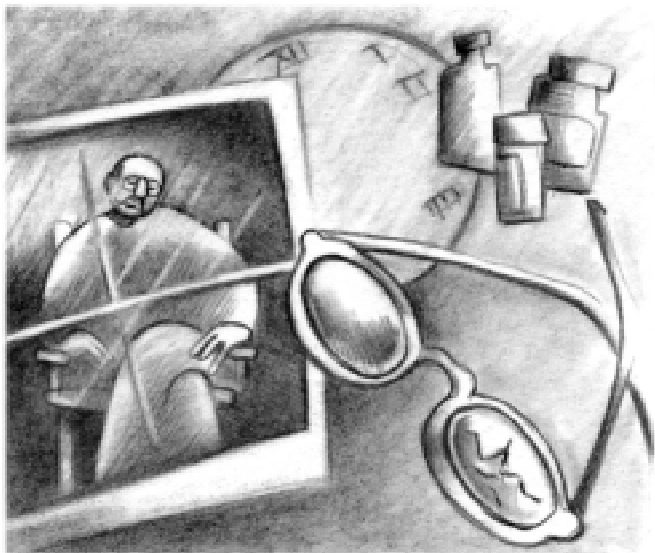
- ✓ Advocacy
- ✓ Caregiver Support
- ✓ Care Planning
- ✓ Counseling Services
- ✓ Development of an Action Plan
- ✓ Heart to Heart With Loved Ones
- ✓ Information & Education
- ✓ Needs Assessments
- ✓ Provider Referrals

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Knowing When to Help

When is the right time to hire home care? To think about a nursing home? For them to stop driving?



When Is the Right time to Intervene? Questions of timing are some of the most difficult when it comes to caring for the elderly. As a caregiver, it is very likely you will constantly be second guessing yourself and your aging relative, trying to determine what needs to be done, how and when.

Changes take place from middle age to the mid-60s. For some, frailty may not set in until the mid-80s.

Start by observing. Are things not getting done? Are doctor's appointments or medications missed? Offer to do various favors around the house or run errands. Make notes about doctor's appointments and use those as opportunities to talk to the doctor about mental and physical signs to look for.

When Is It No Longer Safe to Drive? Fortunately, most elderly people stop driving on their own because of failing eyesight, hearing, dementia or other health problems. But how do you know when someone has become a danger to themselves and others on the road, and when they should stop driving?

Most people are resistant to having their driver's license taken away; the ability to drive gives people a sense of freedom and independence. They might even view their driver's license as their last grasp on a "normal" life.

There are some warning signs to watch for:

- More than one at-fault accident in a year
- Getting lost frequently
- Unexplained scratches or dents in the car
- Change in lens prescription, eye exam

Often, the elderly driver will not admit to a problem; it will be up to those who care for them to suggest, gently, that they might want to think about taking a driver's exam. Or, you may simply offer to drive them to the store, or to the doctor, wherever necessary. Explain that you care about their safety, and that you only want what is best for them.

How Do You Know When Caregiving Is Harming the Healthier Spouse?

Caregiving is a stressful activity, and over a long period of time it can begin to wear on the healthier spouse. How do you know if this is happening?

Here are some warning signs to watch for in the caregiving spouse or loved one:

- Depression
- Anxiety
- Complaining
- Lapses in care
- Abusive behavior
- Drug or alcohol addiction

If you observe any of these symptoms in the healthier spouse who is caring for your aging relative, it might be time for some frank discussion about other options and choices. The spouse might need to take a vacation, for instance, or consider day care, home care, an assisted living facility or a nursing home.

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Remember that help is just a phone call away! (203) 861-9833

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The material presented in this newsletter is being provided for personal educational and informational purposes only, and is not intended as a substitute for the advice or care of medical professionals.

The Caregiver Resource Center's mission is to assist elders and their loved ones in understanding the aging process, facilitating open communication; and providing information, support and guidance through the caregiving process.

Our goals are to:

- provide support, understanding, and guidance to all person's who are directly or indirectly responsible for the well-being of an elder; in an effort to improve the quality of their lives.
- offer services that will help preserve an elder's health, safety, and quality of life; while at the same time allowing them to maintain their independence and dignity.

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Eldercare Solutions for Businesses



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Our services are individually designed to meet the unique needs of your company.

- On-Site Service
- Workplace Surveys
- Employee Seminars
- Training for Supervisors
- Caregiver Newsletters
- Information & Referrals
- Consultations
- Counseling & Guidance
- Caregiver Support Groups
- Caregiver Fairs
- Case Management

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Elder Resource Directory

AARP	(888) 687-2277
Alzheimer's Association	(800) ALZINFO
Area Agency on Aging (Southwestern CT)	(202) 872-0888
Assisted Living Federation of America (ALFA)	(703) 894-1805
Bureau of Consumer Protection	(877) 382-4357
The Caregiver Resource Center	(203) 861-9833
CDC - Centers for Disease Control	(800) 232-4636
Eldercare Locator (National)	(800) 677-1116
Family Violence Prevention Center (National)	(800) 313-1310
Medicare	(800) 633-4227
National Adult Day Care Services	(877) 745-1440
National Association of Home Care & Hospice	(202) 547-7424
National Council on Aging	(202) 479-1200
National Health Information Center	(800) 336-4797
National Institute of Mental Health	(866) 615-6464
Parkinson Disease	(800) 223-2732
Social Security	(800) 772-1213

