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## ELDER CARE IS THE NEW CHILDCARE<sup>SM</sup>: WHAT HR PROFESSIONALS NEED TO KNOW

Businesses of all sizes are facing issues related to working elder caregivers. Over 65 million Americans, or 29% of all US households, provide care for an adult family member. The growing demographic problem is two-fold: the elderly are living longer (but not necessarily healthier) and people are working longer/retiring later. This combination results in a workforce that is struggling to maintain jobs while providing care for aging parents and loved ones.

Elder caregiving costs employers \$33.6 billion annually in lost productivity. Absenteeism costs the US economy an estimated \$25.2 billion. Employees caring for aging loved ones must address such issues as a loved one's hospitalization, coordinating elder care services, and handling emergency elder caregiving responsibilities. This of course results in personal phone calls on the job, use and abuse of leave time, work hour adjustments, missed deadlines, poor work quality, sporadic attendance, and prolonged or frequent disappearances from workstations. "Presenteeism" is also an issue, that is, the employee is physically present on the job but is mentally somewhere else.

When work conflicts with elder caregiving, employees choose to make changes in their work life. Approximately 68% of elder caregivers report making work accommodations, including arriving late/leaving early, taking time off, cutting back on work hours, changing jobs, or stopping work altogether. On the employer's side, businesses are impacted by decreased productivity, absenteeism, downtime and turnover. Companies need to consider the tools and support mechanisms they will put in place to help working elder caregivers, such as support groups, emergency elder care services, access to Elder Law attorneys and access to community resources.

In today's economy, employers must focus on retaining capable and knowledgeable employees and having them achieve their highest level of performance. Turnover often results in a staff lacking in expertise, which can harm a business' ability to retain clients and provide high quality services. High turnover can become expensive for businesses to manage, and it can significantly lower morale in the workplace. If a skillful and competent employee requires flexibility in the workplace due to elder caregiving needs, the employer should do all that it can to be supportive.

Many employees are hesitant to share their elder caregiving issues with their supervisors for fear that it might change the supervisor's impression of them or cause their supervisor to take away job responsibilities. This is why it is important to pay attention to warning signs, such as changes in personality and work product, including poor work quality, an increase in personal telephone calls, lack of concentration, reduced productivity, out of character emotional outbursts, arriving late or leaving early, sporadic attendance, missed deadlines and use of unpaid time off.

If it becomes evident that a valued employee is an elder caregiver, the employer should consider accommodating their short term needs by being flexible with their working hours or location, such as by permitting telecommuting. It is important to stress that these changes are temporary and the employee should be given a date upon which the accommodations will end. It may be necessary to temporarily assign better suited work for that employee. For example, if the job requires travel or late hours, perhaps that work can be temporarily re-assigned to another employee. It is crucial for the employer to check in with the employee during the crisis and refocus the employee after the crisis has passed. Most important, however, is to refer the employee to the appropriate resources.

It is helpful to realize that in many instances, the elder caregiver becomes the healthcare decision maker, the bookkeeper, the accountant, the chauffeur, the housekeeper/cook and the secretary to the aging or disabled loved one. It is impossible to wear all of these hats and wear them well, especially when someone is juggling their job and their own family matters. The confusion between Medicare, Medicaid and Medigap insurance can be extremely overwhelming, as can the difference between Community Medicaid and Institutional Medicaid. Many elder caregivers struggle with decisions regarding taking care of their loved one at home, in an assisted living community or in a nursing home. Asset protection and the appropriate way to handle financial matters leaves many people in a dire state of confusion. When individuals are made aware of the healthcare choices, government benefits programs, and the legal and financial options available, they can more easily navigate the elder care landscape, get their loved one the care and assistance they need, and keep their focus on their job.

Bringing in outside professionals to educate employees can be a great benefit to both the staff and to the employer. Empowering working elder caregivers with knowledge and information to handle an elder care crisis, or to plan ahead to avoid the crisis altogether, promotes job security for the employee and protects the employer's bottom line.

Studies show that giving employees the tools they need to navigate the elder care landscape greatly reduces absenteeism, downtime and turnover and improves the company's bottom line.

For information on GDGC's Elder Care Employee Benefit Program, TAWC: Tools and Advice for Working Caregivers, contact Melissa Negrin-Wiener, Esq. at 631.390.5000, [melissa@genserlaw.com](mailto:melissa@genserlaw.com) or visit [www.genserlaw.com/TAWC](http://www.genserlaw.com/TAWC).