

Is Senior Care The New Child Care?

By: Paul Hogan

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Families who looked for child care services 20 years ago are looking for caregiving services again, only now it's not for their children, but their senior parents. As the population ages and more working Boomers care for their parents, the impact on the workplace can be profound.

According to a new Statistics Canada study on eldercare, some 2.7 million Canadians aged 45 and over provided care for senior family members or friends in 2007, which was up from two million in 2002. Most of these caregivers were women and more than half were working. The need will only increase because census data says the number of seniors will jump from 13 per cent of the population to 21 per cent by 2026.

I know what it's like to care for a loved one. Providing care for my grandmother when I was younger made me aware of the physical and emotional requirements of a senior. It made me recognize the need for non-medical home care and companionship services so seniors could live independently at home. My wife Lori and I started Home Instead Senior Care in 1994 to do just that.

Fascinating Trends

Demographics expert David Foot, who authored the bestseller 'Boom, Bust and Echo,' has developed 'population pyramids' of the Canadian population for every decade, beginning in 1871 and looking into the future. They illustrate fascinating trends with huge repercussions for employers. For example, in 1981, the pyramid was fattest near the bottom for ages 15 to 34 years, but miniscule at the top for the 80-plus crowd. Fast forward to 2011 and the pyramid has similar proportions of the population in each age group, and a bulge in the 45 to 54 group, before tapering to the senior categories at the top. As we look further ahead, the bulge for older people keeps growing. What does this mean for working Boomers caring for senior parents?

Says Foot: "When the worker is 50 to 55, Dad is 75 and starting to get health problems, but the mother looks after him. Then he passes away at 77 or 78, leaving a senior widow who soon has her own health problems. It puts enormous pressure on their kids. Yet, most companies still aren't translating this into specific policies."

Foot says the average life expectancy in the U.S. is two years less than in Canada, so employees having to care for senior parents happens earlier there. Just the same, he says this can have "massive impact" on productivity at work. "When you're in your 30s and 40s, you lose work time because you're raising kids. In your 50s, you start losing work time because of senior parents. There are more people in group one than group two, but every year 10 million Boomers in Canada get a year older." So, is senior care the new child care? Foot says the answer to that is 'yes.'

Indeed, in 1999, Statistics Canada released a workplace and employment survey which showed that 395,000 employees had access to eldercare services through their employers, but only 13 per cent used it. Why? People felt taking part in such a program would hurt their career, so they hid the problem. To cope, they set aside vacation time to look after senior parents or even considered working part-time. The survey said: 'Balancing home and work, particularly when young children and a full-time job are in the picture, can be challenging for the best of us ... for some, the task becomes even more difficult when they must provide care to aging parents or other relatives. These people make up the sandwich generation, whose members are caught between the often conflicting demands of caring for children and caring for seniors.'

That survey came out 10 years ago and the population has continued to age. A more recent one from 2002 (Statistics Canada General Social Survey) said that, over the previous year, one in seven 'sandwiched workers' had reduced their work hours, 20 per cent had shifted their work hours, and 10 per cent had lost income.

Sandwiched Workers

The survey broke this group down and compared two segments of sandwiched workers who cared for senior relatives. One group spent less than eight hours a month on elder care, while the other spent eight hours or more. Those in the latter 'high-intensity' group were three times as likely to shift their work hours and more than twice as likely to reduce their work hours or experience a drop in income.

This survey showed two main sources of unpaid, informal care for seniors with long-term disabilities or physical limitations – middle-aged children helping to care for their parents and seniors looking after each other. The first group, the Boomers, had an average age of 54 and, for the most part, were people with jobs. In total, 712,000 Canadians aged 45 to 64 were caught between the responsibilities of raising children and caring for seniors. More than 80 per cent of those people were working.

Canada's Employment Insurance program offers compassionate care benefits to those who must be absent from work to provide care or support to a gravely ill family member. Benefits are paid for up to six weeks to an employee looking after a loved one who is at risk of dying within six months. Also, the Canada Revenue Agency lets us claim deductions and credits for individuals supporting people with disabilities. Care can be provided to parents, in-laws, or grandparents. The caregiver amount is a non-refundable tax credit to reduce federal income tax.

Profound Impact

At the recent Summit on the Mature Work Force in Calgary, AB, one of the issues addressed was the impact of current demographic trends on employers. With five million seniors and soon to be 10 million seniors, the aging Canadian population will have a profound impact on employers. A shortage of workers is certain and pressure on pensions and retirement programs is inevitable. As employees take time off or are distracted by the care needs of their parents, lost productivity will be a challenge for most businesses. However, how many organizations are prepared for the future shock these demographic shifts will bring.

Maureen Osis, a registered nurse who specializes in gerontology, agrees about on-the-job economic implications for Boomers dealing with aging parents. She says more people in their 50s and 60s are quitting work because of parents who need their care and support. "Giving up incredible earning power in the last few years of a career is more common now. People sometimes go into this thinking it's temporary, maybe to help the parent get over a hurdle, but one year leads to another year and it becomes permanent."

Osis says business recognizes the demands on employees by their aging parents and that forward-thinking employers have started programs, but may not advertise it. It's a 'quiet benefit.' Even if the program exists, employees may not ask for help, concealing the problem the same way that working mothers once hid the problem about demands on them for child care. They do that because no one wants to tell an employer they can't cope.

Kids and Company provides child care benefits and last year launched a program in Calgary, AB, to help companies deal with middle-aged staff who had issues involving aging parents. Workers could drop off their parent at a 'senior-assisted centre' in the morning, head off to work, and then pick up their parent on the way home.

"HR professionals say there is a bigger concern now in having to support employees with aging parents," says Victoria Sopik, CEO of Kids and Company. "There is more awareness. Seven or eight years ago, employers started recognizing that they needed to be involved in child care and three years ago they started recognizing the need with employees who had aging parents." Sopik says it's not unusual for a 50-plus female employee to be offering care and support to as many as five senior people. "One day she might be taking her 72-year-old mother shopping; the next day she's doing something for her aunt; and the next she's seeing her 93-year-old grandmother in the nursing home."

What's happening in the workplace? RBC covers the cost of a caregiving service for employees – for a defined period of time. It has an Employee Care Program that helps people manage all aspects of their work and personal lives.

Today's Reality

"Employees tell us about their situation with aging parents," says Norma Tombari, director of global diversity in Human Resources at RBC. "In the past two or three years, we have talked about this issue and emerging trends. It's part and parcel of today's reality. If an employee isn't fully focused at work because of time commitments and excessive costs in caring and supporting a senior parent, we help them to focus and manage their time. It's a support initiative."

RBC's ERP program provides eldercare support assistance to the caregiver for an employee, the spouse of an employee, or another family member of an employee. It boils down to a flexible work arrangement offering:

- Job sharing between two employees who share the responsibility and schedule of one job
- A reduced work schedule of less than 37.5 hours/week with regularly scheduled hours/days in a given week or pay period
- Flex time – an employee works 37.5 hours/week with assigned core hours and flexible start and finish times, as established by their manager
- A variation of the 7.5-hour work day or 37.5-hour work week called Modified Work Week
- Phased retirement for eligible employees who want to work three or four days a week for a defined period until retirement
- Flexiplace – an employee works part or all of the week off-site at home, at client locations, or in satellite offices
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RBC also offers employees access to information resources (webinars, workshops, and programs about caregiving for an aging population), and its employees can take 'family responsibility leave' – time off to deal with an eldercare issue or other family matter.

Another company, Deloitte, has a program called Family Support Service. Employees can take up to three family support visits per year for emergency situations involving children or senior relatives. It also has personal care days, up to three days per year, with pay.

Says Beverly Simonsen, associate partner for talent operations at Deloitte, "We'll provide employees with emergency caregiver support and, if someone has a situation with a senior parent, we'll arrange a flexible work arrangement. Demographics being what they are, caring for a senior relative is more of an issue now. Making such programs available supports our people in whatever stage they're at."

So it appears that senior care is the new child care. And by studying child care trends, we can see what's coming for senior care as we have already experienced many of the same industry trends that child care went through – more companies in the market, a shortage of caregivers, and greater scrutiny of the business.

In the future, we can expect a push for more legislation and training, and that's good. However, smart employers will get on the bandwagon before they have a problem with worker productivity.

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