

WORKING FAMILY CAREGIVERS: ISSUES AND OPPORTUNITIES FOR SOCIAL WORK PRACTICE

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INTRODUCTION

Families have traditionally been the primary sources of care and support for their older relatives. Although caring for an older family member is not a new phenomenon, what is new are the substantial number of caregivers who are otherwise employed. Today, more working caregivers than ever before are involved in providing some type of care or support to older family members. Over the next 10 years, the total number of employed family caregivers in this country is expected to increase to roughly one in 10 employed working Americans (MetLife, 1999).

America's population is aging, and as Americans live longer the need for eldercare will continue to grow. The increasing number of older adults in the United States has brought to light the issues of who will take care of our older population and at what cost, both emotionally and financially (Earhart, Middlemist & Hopkins, 1993). In 2000, an estimated 35 million people in the United States were age 65 or older. In 2011, the baby boom generation will begin to turn 65, and by 2030, it is projected that one in five Americans will be age 65 or older. By the year 2030, the size of the older population is projected to grow to 70 million (Administration on Aging [AoA], 2000). This increase in longevity, which has resulted in the aging of our population, has also resulted in additional responsibility for working family caregivers.

Although the exact number of American workers who are providing care to older family members is unknown, estimates suggest that there are approximately 14.4 million family caregivers in the United States who are juggling the responsibilities of work

and eldercare (National Alliance for Caregiving & AARP, 1997). Just over half of those who are caring for an older friend or relative are employed full-time and 12 percent of employed caregivers work part-time (Family Caregiver Alliance, 2001; see also National Alliance for Caregiving & AARP, 1997).

Regardless of the actual prevalence of working caregivers, we can expect that the number of those involved in providing care in the future will increase due to a variety of factors, including the aging of our population, changes in family size and composition, the continued increase in the number of women in the workforce, and the rising costs of health and custodial care.

Social workers have been practicing in employment settings since the late 19th century, when the changing demography of the work force created a need for psychosocial interventions in the workplace (Van Den Bergh, 1995). Since the 1990s, the demand for employee assistance in the workplace has flourished, and has expanded to include childcare, educational referral assistance, and eldercare (National Association of Social Workers [NASW], 2003).

As more working families assume the role of caregiving for an older relative, more employers will be compelled to offer benefits that will help them balance the responsibilities of work and family. Additionally, many employers are becoming more aware of their employees' caregiving needs, and are addressing this issue by establishing programs and services such as information and referral, employee assistance programs, and professional eldercare consultation.

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IMPACT OF FAMILY CAREGIVING ON EMPLOYEES

Caregiving for an older relative can be overwhelming in itself, but, when combined with the responsibilities of the workplace, balancing multiple roles can seem insurmountable. Working caregivers are under tremendous stress, and many suffer significant financial losses as they strive to meet both caregiving and employment obligations. For working caregivers with seriously ill family members, managing the competing demands of work, family, and social obligations can become an impossible task.

The responsibilities of caring for an older relative can have a direct impact on employees' productivity, and may also affect those who work with them. Balancing work and eldercare may translate into lost wages, decreased pension and Social Security benefits, and could also compromise potential career advancement. Additionally, caregivers could miss out on necessary skills trainings that are critical to keeping current in the workplace, and may also be passed over for promotions.

Caregivers may unknowingly underestimate the time required to care for an older relative, and the impact of caregiving duties on their work. In order to accommodate competing needs, employee caregivers often alter their work schedules—arrive to work late; leave early; take long lunches; make eldercare related phone calls at work; miss work to take their relatives to appointments or to handle crises (MetLife, 1997). As many as 10 to 31 percent of working caregivers leave their jobs as a result of caregiving responsibilities—some choosing to retire early, others quitting the workforce entirely (National Alliance for Caregiving & AARP, 1997).

BALANCING WORK AND ELDERCARE

The decline in family caregivers' productivity translates into direct and indirect losses for employers. The 1997 *MetLife Study of Employer Costs for Working Caregivers* estimated that making accommodations for working caregivers cost U.S. employers between \$11.4 and \$29 billion per year. Replacement costs for employees who quit their jobs due to caregiving responsibilities accounted for \$4.9 billion in costs, and \$6.5 billion was due to decreased productivity and increased absenteeism. The effect of caregiving on employee productivity falls into six major categories:

- Replacement costs for employees who quit due to caregiving responsibilities
- Absenteeism costs
- Costs due to partial absenteeism
- Costs due to workday interruptions
- Costs due to eldercare crisis
- Costs associated with supervising employed caregivers (MetLife, 1997)

The consequences of caregiving for employers can have a negative impact on worker productivity, employee turnover, absenteeism, and early retirement. Employee preoccupation with caregiving issues is manifested by increased use of sick days, use of vacation time, a decrease in expected work hours, or early job termination. Despite these significant losses, few companies have formal programs in place to support family caregivers.

PSYCHOSOCIAL NEEDS OF WORKING FAMILY CAREGIVERS

The psychosocial needs of working family caregivers vary greatly depending on the care situation and the needs of the care recipient. Like their non-working counterparts, working caregivers need basic information and referral to community and fee-for-service resources that are available to older adults. The majority of people caring for older adults have little or no prior experience with providing direct care or negotiating the complex system of aging services. Consequently, information about caregiving, long-term care, community resources, home care, and where to turn for help in general are all critical needs for working caregivers (Neal & Wagner, n.d.).

In addition to the impact that caregiving can have on an employee in the workplace, he or she may also experience stressors due to caregiving that have a bearing on family life. These may include: increased stress on partners, spouses, children, and other family members, or the far-reaching effects of psychological symptoms such as depression (Anastas, Gibeau, & Larson, 1990). Due to the complex interplay of biopsychosocial factors that have an impact on many older adults, caregivers may find it difficult to know what type and level of care is needed, or even where to begin to find help.

This is where the expertise of a professional social worker can be invaluable, in assessing both the elder's and the caregiver's needs, providing information and referral, supportive and mental health counseling, determination of eligibility for entitlements, and developing a plan of care that incorporates services as needed.

CONCLUSIONS

There is continuing evidence that caregiving for an older family member has grown to affect many aspects of American society, which includes our Nation's workforce. With the aging of the baby boom generation, diminished entitlements for older adults, and changes to health care financing, there will be a corresponding demand on family caregivers to face caregiving responsibilities that will affect their emotional and physical health, their finances, their family life, and career development.

The ability of American employers to help their employees meet their family commitments is essential to the well-being of both employers and employees. Clearly, those who are or will be caregivers in the future need to plan carefully for their own and their family's long-term care needs. To assist caregivers with the challenges of caregiving, employee assistance programs, staffed primarily by social workers, have evolved into an emerging and rapidly growing component of the delivery system for eldercare services.

Although eldercare has become a legitimate workplace issue, families, employers and American society are still unprepared to meet the needs of our aging population. The effects on families who provide the majority of eldercare in this country warrant attention. NASW has proposed and lobbied for legislation that would help close the gaps in eldercare services. For example, the Association successfully lobbied Congress to expand opportunities for respite services under the Lifespan Respite Care Act, and continues to advocate for policies that will improve the health and well-being of caregivers and older adults.

FACTS ABOUT WORKING CAREGIVERS:

- An estimated 1,000,000 workers are absent on an average workday because of stress related complaints.
- Seventy percent of working caregivers report either arriving late to work or leaving early because of caregiving responsibilities.
- Employed caregivers report more stress than do employees with no dependent care responsibilities.
- Psychological problems account for 65–85 percent of employee terminations and 80–90 percent of industrial accidents each year.

RESOURCES

Administration on Aging (AoA)

National Family Caregiver Support Program Resource Room

The Caregiver Resource Room is where families, caregivers, and professionals can find information about the National Family Caregiver Support Program, including where to turn for support and assistance, and providing services to caregivers.

www.aoa.gov/prof/aoaprogram/caregiver/caregiver.asp

Eldercare Locator

The Eldercare Locator is a public service of the U.S. Administration on Aging. The Eldercare Locator connects older Americans and their caregivers with sources of information on senior services. The service links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers.

www.eldercare.gov/Eldercare/Public/Home.asp

National Alliance for Caregiving

The National Alliance for Caregiving is dedicated to providing support to family caregivers and the professionals who help them and to increase public awareness about issues facing family caregivers.

www.caregiving.org

National Council on Aging Benefits Check Up

A free service to help older Americans and their families identify state and federal assistance programs.

www.benefitscheckup.org

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