How to Confront the Elder Care Challenge

The cost to U.S. business from the lost productivity of employees caring for elderly family members is more than $33 billion per year. Experts say the companies that will thrive in the future will adapt to this reality by implementing or strengthening HR policies and practices that improve both the bottom line and the lives of employee caregivers.

By Leah Dobkin

Peggy Henderson-Divers, an IBM manager, was married just two months when her 81-year-old father had a stroke and was unable to live at home. She lives in Colorado, and her father lives 2,000 miles away in North Carolina. Instead of spending hours of work time on the Internet and the phone searching for a suitable nursing home for her father, she made one call to her company's resource and referral service.

The service helped her find a good nursing home in North Carolina without her even having to set foot on an airplane. With the service's help, she became the point person to gather information, while her older sister visited facilities with her father. Together with their other siblings, they formed a caregiver team. A year later, the service, Ceridian LifeWorks, helped Divers find home care and adult day care so her father could move out of the nursing home and live in his eldest daughter's home.

Henderson-Divers is one of 44 million Americans engaged in the care of an older loved one. Fifteen to 25 percent of the workforce now care for older or disabled loved ones, and by 2010, the percentage is expected to double, according to Sandra Timmermann, director of the MetLife Mature Market Institute, the company's information and policy resource center on issues related to aging, retirement, long-term care and the over-50 marketplace. Family caregivers struggle to balance their work and elder care obligations. This juggling act often affects a worker's health, finances, and family and social life—and it results in lost productivity at work.

The cost to U.S. business from the lost productivity of working caregivers is more than $33 billion per year, according to the MetLife Caregiving Cost Study: Productivity Losses to U.S. Business. The average caregiver costs an employer $2,110 per year. The findings in the 2006 study represent an increase of about $4 billion in both categories from 1997, when the study was first conducted.

Working family caregivers tend to make informal adjustments, such as being late to work or leaving early, making incoming and outgoing telephone calls, and writing e-mails to arrange and monitor care and take unexpected days off. They also make formal adjustments. According to the 2006 Metlife caregiving study, at least six out of 10 employed caregivers reported that they had made some work-related adjustments as a result of their caregiving responsibilities. An estimated 9 percent of the caregivers who were employed left the workplace as a result of their caregiving responsibilities; 3 percent took early retirement and 6 percent left work entirely. An additional 10 percent of the employed caregivers reduced their hours from full time to part time.

Employees who are caregivers are most likely to be middle-aged and older workers who have accumulated the most expertise, skills and institutional memory, and are consequently the most

expensive to replace. Caregiving can affect any worker—male or female, manager/supervisor, CEO, exempt or nonexempt. The problem can also be an invisible one. Employees often feel there is a stigma associated with being a caregiver and may not want to reveal this fact at work for fear that they could be fired, demoted or not promoted, according to Timmermann.

Employees don't have to be caregivers to be affected by caregiving. Co-workers and managers who are caregivers often affect the work environment and workload for others. The growth of the number of caregivers in the workforce is a trend that will not go away soon. The companies that will thrive in the future will adapt to this reality by implementing or strengthening HR policies and practices that improve both a company's bottom line and the lives of employee caregivers, Timmermann says.

Pioneering companies like IBM are trying to mitigate the negative impact caregiving has on employees through a number of interventions. Beginning in 1987, IBM partnered with Work/Family Directions, which is now part of Ceridian, to develop the first national corporate elder care program.

IBM realized that elder care was a need similar to child care for its workers, and took what it learned from its child care resource referral services and applied it to elder care, says Maria Ferris, director of workforce diversity programs at IBM.

"The big difference between child and elder care is that the elder care programs have changed," she says. "Elder care started out as resource and referral, but now includes a variety of offerings that not only provide timely information to caregivers, but also training on how to be a better caregiver."

With the American Business Collaboration for Dependent Care, IBM piloted Powerful Tools for Caregivers, an online course to help family caregivers develop the skills to better look after themselves while caring for others. The course was developed by Mather Lifeways, a nonprofit organization providing educational programs and services for older adults and their caregivers. An evaluation of the pilot found that participants in the course experienced improved self-confidence and decreased feelings of depression and work-related stress.

IBM's other elder care offerings include six hours per year of paid elder services such as care management. A care manager is a geriatric nurse practitioner and/or social worker who conducts home assessments, develops an individualized home care plan, or researches the availability, costs and quality of alternative housing such as assisted living and nursing homes. This person often arranges and monitors the delivery of services, which enables employee caregivers to better focus on their jobs, save time and aggravation, and gain peace of mind.
"We offered care management services in addition to the resource and referral program because taking care of an older relative involves enormous complexity around financial, legal and health issues such as Medicare and Medicaid," says Jennifer Piliero, product manager for Ceridian's LifeWorks.

"The care management service is a higher-touch program, involving more in-person guidance, problem solving and navigation. Helping a loved one find a nursing home or assistance with a

care-related issue is an overwhelming, intimidating decision to make, in which you feel an enormous sense of responsibility that often has to be made in a short period of time," Piliero says.

Other employer-sponsored elder care services can include such low-cost interventions as leave-sharing programs, distributing information about community services via an intranet and corporate newsletters, or moderate interventions such as caregiver fairs and "lunch and learn" sessions. More expensive interventions include paid family leave, a free or subsidized care manager and support groups offered at the company.

Some employers are adding new services to enhance offerings with the focus on better meeting caregiver needs and building resilience. These include intergenerational daycare centers, concierge services, and tele-health products, such as two-way interactive video that allows an adult child or nurses to monitor an older person's health and safety. Time Inc. just began offering a medical-decision support program that gets employees in touch with a medical researcher and a physician who share the latest research about diseases such as cancer or Alzheimer's.
The law firm of Fulbright & Jaworski offers backup care services, which are the fastest-growing segment of dependent care programs and are increasingly used for elder care. The Work Options Group, another backup service vendor, has observed that backup care services for adults and elders have tripled in 2006.

"Offering benefits such as backup care has greatly enhanced overall employee morale," says Jane Williams, chief human resources officer for Fulbright & Jaworski. "It allows employees to know, no matter the distance, there is an option to make sure those they love get the care they need when the unexpected occurs. Just knowing that the safety net is there has relieved a lot of stress for many people," Williams says.
Obstacles: struggling in silence, not seeking help
HR professionals are in a pivotal position to introduce effective and inexpensive solutions to help employers contain costs and retain workers, while helping employees who juggle job and family caregiving duties. Yet, many HR professional are experiencing significant obstacles serving this group. On one hand, there are employees who are nervous about asking for help; and on the other are employees who don't take advantage of what a company offers.

Employee caregivers often say they are reluctant to talk about caregiving and work conflicts, or have difficulty getting managers to understand the problems they face, says John Paul Marosy, author of *A Manager's Guide to Elder Care and Work* and president of Bring Elder Care Home, a training and consulting firm.

"There is a stigma associated with caregiving, linked to fears of retribution and ageism if they do come forward," he says. For example, one employee told her supervisor that she could not come to work for a few days because she had lice. In actuality, she was afraid to tell her supervisor that she needed to travel out of state to pick up her mother, who just had a stroke and needed her care.

There is a need for management training about elder care. "Managers can have their head in the sand, and frequently are unaware of the negative impact caregiving is having on work, nor

are they aware of company-sponsored supports and community resources that could help mitigate the strain on employee caregivers," Marosy says. A manager's awareness and openness to caregiver pressures can have a significant impact on an employee.

"My supervisor is supportive of me taking time off, and asks me sincerely about how my mother is feeling and encourages me to do what I need to do for my mother as long as the work gets done somehow," says June Ninnemann, an employee caregiver. "You don't have to pretend you're sick; you just take the day off when you are needed."

Meanwhile, some human resources managers are frustrated because some employee caregivers don't pay attention to elder care benefit education and outreach until they are immersed in their unforgiving role and are "burning out," or there is a sudden health crisis with their older relative.

"Role reversals, family histories and confronting your relatives' or your own mortality makes it very uncomfortable for employees to raise caregiver issues at work," says Diane Piktialis, research working group leader at the Conference Board. "Some workers feel it is not a legitimate work/life concern and they underestimate the obligation they face, or wrap themselves in denial."

Only 2 percent to 3 percent of eligible employees on average actually access elder care benefits in any given year, according to Piktialis, but the onus isn't just on the employees to enroll, she says.

"Good intentions are not enough to increase participation rates," Piktialis says. "You have to continually market programs that support caregivers, and show real examples how the programs are working to gain employees trust.,"

Cost-Effectiveness And Making The Business Case
To initiate, expand or justify elder care and work/life benefits, an HR professional may need to make a strong business case. The reality is, however, that although some companies have monitored costs, benefits and utilization rates for elder care programs, none have actually evaluated return on investment. Only a few companies have evaluated ROI for work/life programs in general. According to the Alliance for Work-Life Progress survey "State of the Worklife Profession," only 8 percent of employers measured all of their work/life programs for ROI, 43 percent of employers measured certain work/life programs for ROI, and 49 percent of employers measured none of their worklife programs for ROI.

There has been research that shows how work/life programs can reduce employee turnover, increase productivity and decrease absenteeism and health care costs, according to the Families and Work Institute, a nonprofit research organization that addresses the changing nature of work and family life. There are also a number of formulas for determining ROI for work/life programs. An Alliance for Work-Life Progress publication, *The Categories of Work-life Effectiveness*, provides ROI proof points, for example.

Some work/life and HR professionals argue that it is not worth the time, money and effort to conduct ROI evaluations for elder care programs.

"Bottom-line, number-driven analysis is not always the most effective way to evaluate elder care benefits. We should also focus on what's being accomplished in terms of such things as reduced stress and improved performance and loyalty, and not only dollar return on investment," says Karol Rose, chief marketing officer of a new Web site called Flexpaths, which has tools and resources for employers and individuals to improve their use of all aspects of work flexibility. "It's important not to hold benefits like elder care to a higher standard than, say, medical benefits in terms of developing ROI metrics."

Offering elder care programs is relatively inexpensive, Ceridian's Piliero says. Pricing for work/life programs in general varies, based on the level of service an employer wants and the size of the organization. Fees range from around $5 to $12 per employee per year. Piliero says that the cost per person for just adult and elder care management services is $1.40 to $2, and utilization rates of care management typically are 0.15 percent to 0.25 percent of the employee population, depending on demographics and how much communication is used to promote the care management resource. Piliero makes the point that utilization rates may be low, but time saved is high for care management services, rendering it a low-use but high-impact service.

"Offering elder benefits is often low cost, but has high internal and external value," says Teri Lukin, director of health services and work life initiatives at Time Inc. Lukin stresses that a good work/life program, with resource and referral capabilities, is very important. "Other benefits fill niches, but resource and referral is the framework," she says.

According to the Alliance for Work-Life Progress, employers who encourage usage of a wide variety of work/life programs document greater bottom-line results. Particularly when serving employee caregivers, employers need an array of services to support a variety of caregiver needs.

"To be most effective in supporting elder-care givers, employers need to take a two-pronged approach: offer work/life benefits that help employees better manage family and other caregiving commitments, and help employees better manage their time at work and their workload," says Judith Presser, senior consultant at WFD Consulting, a work/life consulting firm that coordinates the American Business Collaborative's activities, such as the Powerful Tools for Caregivers program. "More companies are beginning to understand the importance of allowing employees to manage how and where the work gets done and how to increase employees' control over their workload," she says.

Wake-up call

HR professionals face the challenge of developing cost-effective responses to caregiver needs at a time when corporate budgets are growing ever tighter and employee health benefits costs are increasing at a double-digit rate. But the alternative might be worse.

"Many businesses are now realizing that they have to do something to help their employees who are caregivers because doing nothing may be more costly, says Timmermann at the MetLife Mature Market Institute. According to Timmermann, caregivers in the workplace will not disappear, but in fact will grow in importance and affect families, employees, supervisors and employers for years.

"Most employers and employees underestimate or deny the growing negative impact family caregiving has at work, but the tide is beginning to change," Timmermann says. "MetLife's study on productivity losses associated with caregiving is a wake-up call to the business community. It's not a matter of whether businesses will face productivity issues related to elder care, but when and how they will effectively respond."

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10 Steps for Creating a Work Environment That Supports Caregivers

Companies that want to retain valued workers who are responsible for caring for an elderly parent can use these steps to create a workplace culture that supports them.
By Leah Dobkin

Comments 0 | Recommend 5

1. Evaluate your work culture, human resources, work life/flexibility, wellness, bereavement and diversity strategies. Review existing policies, programs and benefits to see if they can be modified to better address elder care needs. For example, if you have child care benefits, can they be expanded to older or disabled adults? Can a health fair be expanded to include community resources for caregivers and elders?

2. Check the costs of lost productivity in your organization by using the online elder care calculator created by MetLife's Mature Market Institute: www.eldercarecalculator.org.

3. Analyze organizational and employee needs by doing surveys or conducting focus groups. Use the information to build a business case for implementing caregiving supports tailored to your company based on this research.

4. Based on your evaluation and research, retrofit existing policies, programs, benefits and human resource information systems to reflect these changes, and identify any gaps.

5. Research community services and government benefits and forge community partnerships to help implement low cost or free solutions to caregiver needs. For example, local offices on aging can offer on-site seminars on financial, legal and medical issues affecting elders. To find the closest office on aging to your business, go to the National Association of Area Agencies on Aging at http://www.n4a.org/.

6. Enhance current offering to include new programs, policies and benefits that are cost-neutral or money-saving solutions. Make sure that a list of existing, enhanced and new benefits that serve caregivers is included in employee orientation packets and communicated or distributed to all employees.

7. Implement culture change initiatives that involve a sustained outreach and education program that legitimizes employee caregiver struggles and needs.

8. Develop a method that tracks participation rates, cost-effectiveness and return on investment that's logical, informative and easy to implement—and is not more expensive than the company offerings themselves.

9. Inform managers about caregiver needs and employee-sponsored elder care initiatives, and train them in the skills and solutions they might need to mitigate caregiver-related work/life conflicts.

10. Offer training workshops to help employees better assess their home and work situations, learn about company and community resources, learn how to effectively and comfortably talk to their direct supervisor about their issues as caregivers, and negotiate and jointly develop a plan that balances their work and elder care responsibilities.

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Next Article: 2. Caregiver Resources for Employees
This list is aimed at helping employees find the assistance they need in caring for an elderly parent.

Caregiver Resources for Employees

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By Leah Dobkin
Comments 0 | Recommend 2

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   AARP: This organization supplies information about caregiving, long-term care and aging, including publications and audiovisual aids for caregivers. The free online seminar *Planning for the Care of Aging Parents* is just one example of the educational resources provided. www.aarp.org/learn/course/ and www.aarp.org/research/housing-mobility/caregiving/
(800) 424-2277   (800) 424-2277

Alzheimer's Association 24/7 Helpline: Referral and support.
info@alz.org
(800) 272-3900   (800) 272-3900

Benefits CheckUp: This Web site, operated by the National Council on the Aging, identifies federal and state assistance programs for older Americans in each community.
www.benefitscheckup.org and www.ncoa.org

Caregivers Marketplace: A free service for family caregivers that offers savings and education on a wide range of goods and services for anyone who "gives, gets or needs care."
www.caregiversmarketplace.com
(866) 327-8340   (866) 327-8340

Caregiving Online: The site pulls together other sites that offer information on maintaining caregiver health
www.caregiving.com

Caregiver Survival Resources: The site aims to help others cope with the demands of caregiving.
www.caregiver911.com

Centers for Medicare & Medicaid Services: The official U.S. government site for people on Medicare.
www.medicare.gov

Children of Aging Parents: A nonprofit, charitable organization whose mission is to assist the nation's nearly 54 million caregivers of the elderly or chronically ill with reliable information, referrals and support, and to heighten public awareness that the health of family caregivers is essential to ensure quality care of the nation's growing elderly population.
www.caps4caregivers.org
(215) 945-6900   (215) 945-6900   or (800) 227-7294   (800) 227-7294

ElderCare Online: An online community designed to provide comprehensive information and support for those caring for aging loved ones, especially those coping with Alzheimer's.
www.ec-online.net

Eldercare Locator: A national directory of community services.
www.eldercare.gov/eldercare/public/home.asp
(800) 677-1116   (800) 677-1116

Family Caregiver Alliance: Tracks action on key legislative issues of concern to family caregivers and offers advice on how to get involved in advocacy efforts.
www.caregiver.org
(415) 434-3388   (415) 434-3388

First Gov for Seniors: A Web site maintained by the Social Security Administration to provide an up-to-date overview of health, wellness and financial issues of interest to older persons and their families.
www.seniors.gov

Healthy Caregiver: A magazine and online community dedicated to the issues and interests of contemporary adults caring for aging parents.
www.healthycaregiver.com

HomeCare Online: The National Association for Home Care's virtual headquarters. NAHC is committed to representing the interests of the home care and hospice community.
www.nahc.org

Hospice Net: Organization provides information and support to patients and families facing life-threatening illnesses. Hospice Net is an independent, nonprofit 501(c)(3) organization working exclusively through the Internet.
www.hospicenet.org

National Alliance for Caregiving: The NAC is dedicated to providing support to family caregivers of older persons and the professionals who help them and to increase public awareness of issues facing family caregiving.
www.caregiving.org

National Association of Professional Geriatric Care Managers: Care managers are professionals who coordinate caregiving services. They can be helpful when family members are not able to play an active role.
www.caremanager.org
(520) 881-8008   (520) 881-8008

National Family Caregivers Association: NFCA is dedicated to making life better for all of America's family caregivers. Family caregivers focus on their loved ones' needs; NFCA focuses on family caregivers.
www.nfcacares.org

National Hospice and Palliative Care Organization: The largest nonprofit membership organization representing hospice and palliative care programs and professionals in the United States. The organization is committed to improving end-of-life care and expanding access to hospice care with the goal of profoundly enhancing quality of life for the dying and their loved ones.
www.nhpco.org
(800) 658-8898   (800) 658-8898

Today's Caregiver magazine: A print and Web magazine dedicated to those caring for loved ones, written for caregivers by caregivers and dealing with topics like stress and depression management, financial, legal and medical advice, housing and incontinence.
www.caregiver.com

U.S. Administration on Aging: The federal agency that develops programs and information resources for the elderly and their families.
www.aoa.gov (click tab for "Older People and Their Families" for a caregivers handbook that can be downloaded.)

Family Caregivers Online Newsletter: Online educational resource with practical information for family caregivers.
www.familycaregiversonline.net

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Caregiver Resources for Employers

These links and phone numbers provide employers with useful information on elder care.
By Leah Dobkin
Comments 0 | Recommend 3

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   Alliance for Work-Life Progress: This membership organization is committed to the development and advancement of the field of work/life effectiveness. It offers publications, forums and professional development strategies, and is an affiliate organization of World at Work.
www.awlp.org

American Business Collaborative for Quality Dependent Care: This is a collaborative of leading U.S. companies working to ensure that their employees have access to quality dependent care programs and services to help them manage their work and personal responsibilities. ABC has pioneered the "Powerful Tools for Caregivers" online course and conducted an evaluation of the program.
www.abcdependentcare.com

American Red Cross Caregiver Training: The program provides a variety of sessions for family caregivers covering such topics as home safety, healthy eating, bathing, and legal and financial issues. Local American Red Cross Chapters can let employers know if a course can be offered at the work site.
www.redcross.org/services/hss/care/family.html

Bringing Eldercare Home: The organization offers specialized publications, training and consulting to promote elder care and work balance, and offers a seminar for employees: "Elder Care and Work: Finding the Balance." The organization also offers a book, Elder Care: A Six Step Guide to Balancing Work and Family, and a free e-newsletter, Elder Care/Work Balance.
www.bringingeldercarehome.com

Center on Aging & Work/Workplace Flexibility: This Boston College research center focuses on aging and work and partners with decision-makers at workplaces to design and implement investigations aimed at helping American businesses prepare for the opportunities and challenges associated with the aging workforce. The center is conducting a series of studies that are examining the adoption, implementation of flexible work options for older workers. Boston College also has research and papers on elder care and older workers specifically for workplace leaders interested in work-family issues.
www.agingandwork.bc.edu

Center for Medicare and Medicaid Services: The center has useful publications for managers, HR professionals and caregivers concerning elder care in the workplace.
www.medicare.gov

Corporate Voices for Working Families: This national business membership organization represents the private sector in the dialogue on public policy issues related to working families. It facilitates research and provides solutions to legislators and business on early family economic stability, worker flexibility and the future of the mature workforce.
http://cvworkingfamilies.org

Family & Workplace Connection: This not-for-profit dependent care resource and referral organization operates the nationally recognized Just in Time Care program, a comprehensive backup dependent care program
www.familyandworkplace.org

Families and Work Institute: This is a nonprofit center for research on the changing workforce, family and community. The institute offers research on the U.S. workforce, including the National Study of the Changing Workforce, the largest study of a representative sample of U.S. workers.
www.familiesandwork.org/index.html

Caregiver Employer: This Web site has useful information for both the employer and employee, including a caregiver survey and employee community resources and educational materials.
www.caregiveremployer.net

Metlife Mature Market Institute: The institute provides research, information and a policy resource center on issues related to aging, caregiving, long-term care, retirement and the over-50 marketplace. "Since You Care" is a series of guides that offer practical suggestions and tools on a variety of specific care-related subjects. Also at the site is an elder care calculator (www.eldercarecalculator.org) that allows users to calculate the costs of elder care in their

workplaces.
www.maturemarketinstitute.com

Powerful Tools for Caregivers: This is a six-week, Web-based educational program for family caregivers with busy work schedules. Classes can be accessed 24 hours a day, seven days a week. To find a PTC class in your state, go to:
www.matherlifeways.com/re_ptcstate.asp

The National Partnership for Women and Families: The organization has assembled a clearinghouse of information on paid leave.
www.paidleave.org

The Sloan Work and Family Research Network: This initiative, based at Boston College, "stimulates the interest and engagement of leaders at the workplace and state policymakers, as well as academics in work-family research."
http://wfnetwork.bc.edu

Society for Human Resource Management: SHRM has conducted studies about elder care, older workers and generational work issues, as well as an annual benefits survey.
www.shrm.org

TLC in the Workplace: The program is designed to help human resource professionals and managers acquire skills and methods to support employees who are coping with transitions and life changes, are working caregivers, are grieving the loss of a loved one or are dealing with catastrophic events that occur in the workplace
http://hospicegso.org/html/TLCWeb.htm

WFC Resources: The organization, formerly known as the Work & Family Connection, has news and information about best practices, legislation, studies and company efforts. It produces three work/life newsletters: Work & Family Newsbrief, The Trend Report and Manager's Quarterly.
www.WFCResources.com

WorldatWork: This association for HR professionals has training available in work/life topics, including a work/life certificate program.
www.worldatwork.org

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The Costs of Caregiving

Total estimated annual costs to employers for all full-time employed caregivers according to the MetLife Caregiving Cost Study: Productivity Losses to U.S. Business, 2006, U.S. MetLife Mature Market Institute

By Leah Dobkin

Comments 0 | Recommend 1

The Costs of Caregiving		
	Cost per employee	**Total cost to U.S. employers**
Replacing employees	$413	$6,585,310,888
Absenteeism	$320	$5,096,925,912
Partial absenteeism	$121	$1,923,730,754
Workday interruptions	$394	$6,282,281,750
Elder-care crisis	$238	$3,799,217,477
Supervisor time	$113	$1,796,385,842
Unpaid leave	$212	$3,377,082,202
Full-time to part-time	$299	$4,758,135,522
Total	$2,110	$33,619,070,346

Total estimated annual costs to employers for all full-time employed caregivers in the MetLife Caregiving Cost Study: Productivity Losses to U.S. Business, 2006, U.S. MetLife Mature Market Institute

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Why Child Care and Elder Care Are So Different

Unlike child care, elder care is an unpredictable, variable event that can occur suddenly during a loved one's health crisis, or creep up slowly as a relative's health and functioning decline.

By Leah Dobkin

Elder care has begun to rival child care as a workplace issue, but there are important differences between the two. While some employees have children, others don't. But most employees have living parents, and so elder care has the potential to affect more employees than child care does. Unlike child care, elder care is an unpredictable, variable event that can occur suddenly during a loved one's health crisis, or creep up slowly as a relative's health and functioning decline. It requires flexibility and responsiveness from both the employer and employee caregivers as well as supervisors and co-workers.

Child care focuses primarily on healthy children who live with the employee, but elder care involves a variety of services to respond complex financial, housing, health and legal issues that often need to be delivered at a distance from the employee. The relationship between caregiver and the person being cared for is adult to adult, long term and often involves an emotionally potent and uncomfortable role reversal. Unlike child care, elder care does not necessarily have a positive outcome. The care receiver becomes more and more dependent, and the process involves a number of siblings and other relatives and friends in ways that child care usually does not.

While child care and elder care have their differences, more and more employers are realizing that they need a holistic approach to human resource offerings involving all of an employee's life stages and all generations at work.

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