

A grayscale photograph of a young woman with long hair, wearing a knit beanie, kissing an older woman with long white hair on the cheek. The older woman is wearing a plaid scarf. The image is semi-transparent, allowing text to be overlaid.

Taking Care of Caregivers: **Why corporate America should support employees who give their hearts and souls to those in need.**



Michael Walsh
CEO, Cariloop
www.cariloop.com



Renee Albert
Director of Benefits, Facebook
www.facebook.com



Mark Victor Hansen
Co-Creator of the Chicken
Soup for Soul series with over
500,000,000 books sold.
www.markvictorhansen.com

"Family is a core value at Service King. Our focus for over more than 40 years has been on the well-being of our customers, our teammates, and their families – everything we do is with their best interests in mind. As part of our commitment to our teammates, we recently rolled out a caregiver support platform at no cost to them. Doing so allows our teammates and any member of their family to better coordinate and assist the care of a loved one, an area of support for families that has gone unrecognized in many companies' benefit strategies. Our caregiver support program assists our teammates with finding the tools and resources they need to help determine the care and needs of their family members so our teammates can navigate this challenging, confusing, and emotional issue while remaining able to support their families through their work. Service King believes no one should ever feel lost when caring for a loved one."

Sean Huurman, Chief Human Resources Officer, Service King Collision Centers
www.serviceking.com

Table of Contents

4-5 Intro

6-10 Taking Care of Caregivers

12 Snapshot of Today's Employee Caregivers

14 National Trends Impact Caregiving

16-21 Employers Making a Difference

22-27 Facebook Takes the Lead

28-30 Get Creative and Take Action

32 Cultural Change That Delivers ROI

34 About the Authors

36-37 References

WHO is going to become a caregiver? The simple answer is: YOU

Caregiving touches virtually every one of us at some point in our lives, from childbirth to eldercare.

The daily challenges of caregiving are no stranger to our nation's workforce. Fortunately, more employers are heeding the call to play a role in helping make life easier for their working caregivers.

"Every time one of my children got sick, both my husband and I had the ability to leave work to take care of them, so we could decide whose turn it was to supply the patient with ginger ale. And then amid the nightmare of Dave's death when my kids needed me more than ever, I was grateful every day to work for a company that provides bereavement leave and flexibility. I needed both to start my recovery.

I'm really proud of Facebook's commitment. Our parental leave policy is one of the best in the nation. We offer four months of paid time off for new moms and dads for childbirth and adoption.

Our commitment to supporting parents starts at the very top – Mark Zuckerberg made sure our parental leave policy covered both moms and dads long before I got to Facebook and led by example by taking parental leave after his daughter was born. I hope more companies will join us and others making similar moves, because America's families deserve support."

Sheryl Sandberg, Chief Operating Officer, Facebook¹

<http://fortune.com/2017/02/07/facebook-sheryl-sandberg-bereavement-leave/>



In the United States, an estimated 43.5 million adults — nearly 20 percent of the adult population — provide unpaid caregiving to an adult or child.²



THE CASE FOR EMPLOYEE CAREGIVERS

Taking Care of Caregivers

Why corporate America should support employees who give their hearts and souls to those in need

A caregiver is defined as an unpaid spouse, partner, family member, friend, or neighbor who plays a critical role in helping a loved one with daily activities and medical tasks.³

Everyone in the workforce will come face-to-face with the challenges of caregiving at one point during their career — some just may not realize it yet.

Maybe they are caring for a loved one now, or have in the past, or anticipate needing to serve in this role one day. It's an issue that can spring up overnight and last for years. From sudden health emergencies to chronic diseases, caregiving eventually touches us all in one way or another.

Think of the legions of dedicated employees who are working full-time jobs across the country and uproot their personal lives and careers to provide care, support and affection to those in need — for a newborn, a sick child, an adult family member with a life-limiting disease, a sibling, an aging parent or grandparent, or a friend. For many, caregiving is comparable to holding down a second job, and the lines between their work and personal lives become blurry, at best, when the care of a loved one is top-of-mind. Tethered by an emotional struggle to leave unpaid caregiving at home, these people must go to work and are expected to perform at the highest level.

Caregiving disrupts virtually every aspect of an employee's day-to-day activities and job responsibilities, and can include:

- › preparing meals
- › providing personal care
- › handling finances
- › managing medications
- › helping with bathing and dressing — and more.

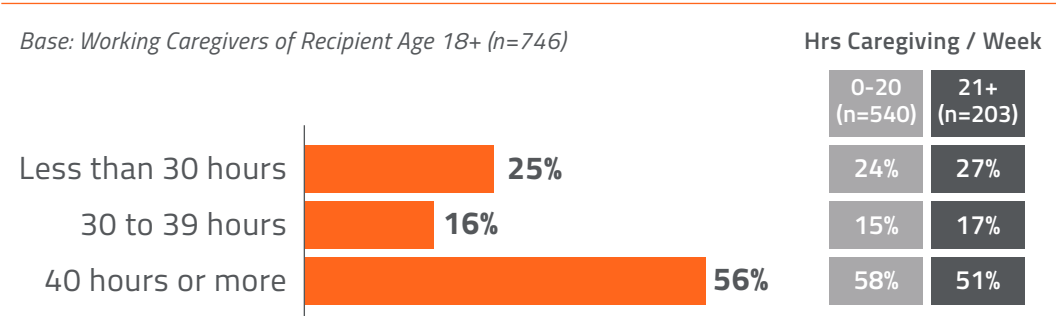
Today, the scope of caregiving has broadened for working Americans who are often tasked with varied, intermittent responsibilities to help navigate health coverage, drive to doctors’ appointments, participate in therapy sessions, identify assisted living or alternative housing options, or provide other “behind the scenes” support. Even when they are at work, caregivers can feel distracted by the growing and often unexpected list of duties that require timely attention or await them at home. They are often forced to take time off from work and careers to accomplish everything that needs to get done.

Caregiving affects employees on a daily basis, with some workers devoting 20+ hours a week to their caregiving responsibilities. They are also spending thousands of dollars in out-of-pocket expenses and performing nursing care duties with little to no training.

On the other hand, many people consider it an honor to provide caregiving, and in many instances, these individuals sacrifice work/life balance and risk losing their jobs. Among caregivers who are employed or who have been employed during their time as caregivers, some have had to reduce their hours or job responsibilities, take leave from their position, quit their job or retire early to accommodate their caregiving duties.⁴

Number of Hours Worked per Week by Caregiver

About how many hours a week, on average, do/did you work?



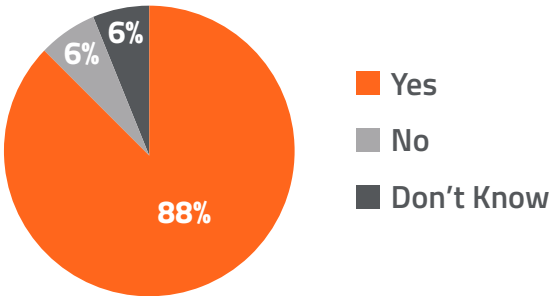
Source: <https://www.caregiver.org/caregiver-statistics-work-and-caregiving>

Employers Responding

For employers wondering which of their employees are currently or may soon become caregivers, the answer is simple: *All* of them. It’s not a question of if, but when.

Fortunately, it’s possible to get in front of the problem by empowering employees to more easily tackle their caregiving challenges and reduce some of the stress and anxiety they encounter along the way.

Employer Expectations that Caregiving Will Become an Increasingly Important Issue in the Next Five Years



Source: National Business Group On Health

The toll of caregiving on corporate America is astounding:⁵

- 49% arrive to their place of work late, leave early or take time off, while 15% take a leave of absence, and 14% reduce their hours or take a demotion.
- 7% receive a warning about performance/attendance, 5% turn down a promotion, 4% choose early retirement, 3% lose job benefits, and 6% give up working entirely.
- 69% of working caregivers caring for a family member or friend report having to rearrange their work schedule, decrease their hours, or take an unpaid leave in order to meet their caregiving responsibilities.

Millennials and Baby Boomers:⁶

- 33% of Millennials have reduced their hours or job responsibilities.
- 24% of Millennials and 17 percent of Generation X have taken a leave of absence.
- 17% of Baby Boomers have retired early/quit their job.

Eldercare, alone, costs businesses:⁷

- \$6.6 billion to replace employees (9 percent left work either to take early retirement or quit)
- Nearly \$6.3 billion in workday interruptions (coming in late, leaving early, taking time off during the day or spending work time on eldercare matters)
- \$5.1 billion in absenteeism

While employee caregivers face challenges that lead to such high absenteeism and workday interruption costs, only:

- 53% of employers offer flexible work hours/paid sick days
- 32% offer paid family leave
- 23% offer employee assistance programs and
- 22% allow telecommuting regardless of employee caregiving burden⁸

Fortunately, a growing number of compassionate, forward-thinking public and private sector employers have taken steps to support their employee caregivers by offering paid leave or other programs.

But more can be done.

Here we examine the challenges caregivers and employers face and highlight some of the remarkable policies companies have created in response. Special thanks to the Facebook team which has stepped up to share its experiences, information and guidance to other employers to make the lives of employee caregivers easier – at home and in the workplace.

“My mother suffered from dementia caused by frequent mini-strokes. I tried to find live-in help for her when it became apparent she could no longer be alone. But her paltry income combined with what little I could pay someone made it impossible to find consistent help. My husband worked away from home most of the time, so my two children, ages nine and six, spent about four nights a week at her home, while other caregivers came and went filling in when they could. It soon became apparent I needed to help her full time. I quit my job and moved my family into her home.”

from Chicken Soup for the Caregiver's Soul: Stories to Inspire Caregivers in the Home, Community and the World,⁹ by Jack Canfield and Mark Victor Hansen

A CLOSER LOOK

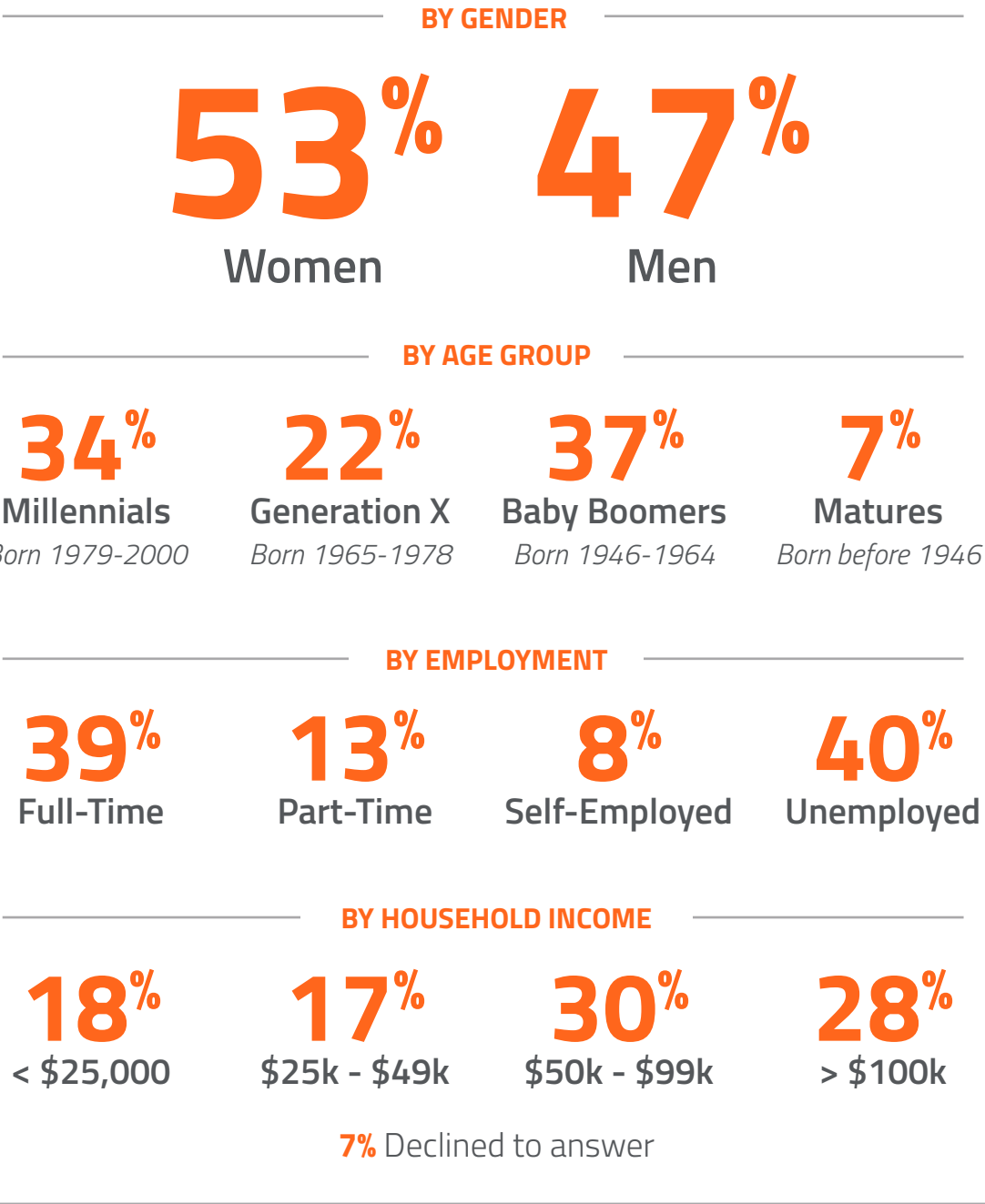
Snapshot of Today's Employee Caregivers

In terms of employee sacrifices, sixty-one percent of caregivers experience at least one change in their employment due to caregiving, such as cutting back work hours, taking a leave of absence, and/or receiving a warning about performance/attendance.

While the vast majority of caregivers (87%) are caring for a family member, the family relationship varies by generation. For instance, 21% of Millennials are more likely to be caring for a grandparent compared to Generation X (9%), Baby Boomers (1%) and Matures (none).¹⁰

For the nation's caregivers, the experience is emotionally draining, physically exhausting, and life-altering. In fact, about one in ten (11%) of caregivers report that caregiving has caused their physical health to get worse.¹¹ Primary caregivers (22%) are more likely than nonprimary caregivers (10%) to say their financial situation has worsened since becoming a caregiver.

Here's a look at the caregiving demographics¹²



Source: Transamerica, 2017. <https://www.transamericainstitute.org/docs/default-source/caregivers-research/the-many-faces-of-caregivers-research-report-2017.pdf>¹³

TIMES HAVE CHANGED

National Trends

Impact Caregiving

Medical advances are extending lives, hospital stays are shorter, families are smaller, and society is more mobile.¹⁴ More women are working, and baby boomers are working past retirement, while others are re-entering the labor force in their 50s, 60s and 70s.

This means fewer family members are available in the home to provide caregiving as needs arise.

U.S. companies that fail to address these issues pay the price: businesses lose between \$17.1 billion and \$33.6 billion annually on lost productivity, depending on the level of caregiving involved. That equals \$2,110 for every full-time worker who cares for an adult.¹⁵ They also face higher health insurance costs. This does not take into account the number of promotions or assignments employees turn down that require travel or relocation away from their caregiving responsibilities.

Millennial and Generation X caregivers are more likely to be employed than Baby Boomer and Mature caregivers – and Matures and Baby Boomers are more likely to be retired. Among caregivers who are employed, however, Millennials are more likely to have experienced some form of adverse action taken by their employers as a result of their caregiving.¹⁶

"I had just arrived in Cleveland. They must have been rushing Mom to the hospital at the same hour I was walking away from my dream job. This couldn't be happening. The mother I'd left behind to chase my dream was dying. The job I thought was going to make me rich and successful was gone. ... Just three short months ago, I was on top of the world. I had accepted a great job in another city. ... Now, I was back. The tugs at my heart were replaced with despair."

from Chicken Soup for the Caregiver's Soul: Stories to Inspire Caregivers in the Home, Community and the World,¹⁷ by Jack Canfield and Mark Victor Hansen

THERE'S GOOD NEWS

Employers

Making a Difference in Caregivers' Lives

The good news is that a growing number of employers are developing ways to ease caregiver burdens.

Flexible schedules; on-site eldercare; long-term insurance for parents, in-laws, grandparents and grandparents-in-law; guidance; counseling and referrals specific to caregiving; out-of-pocket eldercare expenses with tax-free dollars; access to subsidized aides for a relative up to 20 days; and seminars on eldercare issues are just some of the ways employers are supporting employee caregivers.

Emerging companies are also introducing caregiver platforms that offer navigation, resources, support, telehealth options, referrals and other tools to help working caregivers plan for and manage these transitions in life.

The list of companies that offer caregiver support benefits is growing, and includes Bank of America, CBS, Georgetown University, Cigna, Microsoft, Starbucks, Best Buy -- to name a few.¹⁸ Microsoft, for example, offers four weeks of paid leave for caregivers with eight additional weeks of unpaid time.¹⁹ The new benefit applies to employees with a close family member suffering from a "serious health condition" as defined by the Family Medical Leave Act.²⁰

This year, Starbucks announced new benefits aimed specifically at workers with family caregiving responsibilities: paid time off to care for sick family members and paid paternity leave for hourly employees.²¹

Most recently, Bristol-Myers Squibb Company announced that employees are being

given expanded paid time off for critical life events including caregiving for seriously ill family members and the care of newborn, foster or adoptive children. The new, generous, inclusive family-friendly benefits are part of the company's commitment to meeting the needs of its diverse workforce through an innovative, market-leading approach.

Bristol-Myers Squibb's inclusive new family care leave program broadens the definition of family to include all types of caregivers and family members of all ages who need care. Each eligible employee caregiver -- from those caring for an ill family member to new parents of birth, foster, or adoptive children -- may take up to eight weeks of paid leave. The program is open to all U.S. employees, including hourly workers provided they meet the eligibility requirements for the program.²²

Cigna Corp. offers a new employee benefit called the Caregiver Leave Program. The program gives its U.S. employees up to four weeks of paid leave for employees caring for others, including child bonding, care for a seriously ill family member or qualifying military support.

"Employees are always interested in having the ability within really challenging job demands to also have the ability to spend time with their loved ones for various personal reasons," said John Murabito, executive vice president of HR and services for Cigna.²³

Murabito believes the program is beneficial to baby boomers and millennials alike. Boomers may use it to care for an aging or sick parent while the younger generation will take advantage of the time to bond with children and take longer maternity leave. When it was announced, over 100 employees told the company's leaders they appreciated the new program.

While small to mid-size companies may want to offer paid leave for caregiving, many can't afford it, especially when it means passing the extra fees on to customers through higher prices. One solution: a combination of full- and half-day compensation.

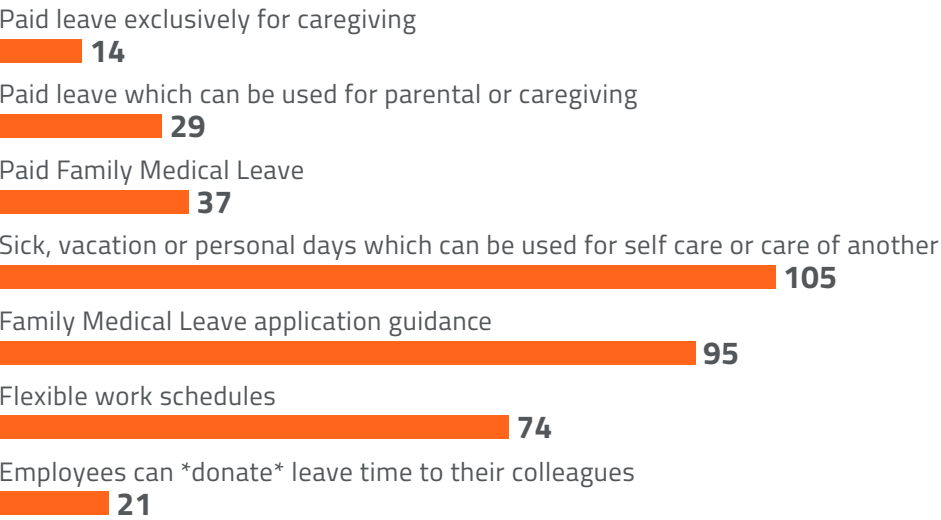
Public Sector Initiatives

Today, a national strategy is falling into place with the January 2018 passage of the bipartisan Recognize, Assist, Include, Support and Engage (RAISE) Family Caregivers Act. RAISE requires the U.S. Secretary of Health and Human Services (HHS) to develop, maintain and update an integrated national strategy to support family caregivers. The idea behind it is that caregivers are the backbone of the nation’s care system and encourages employers to make it easier for them to coordinate care for their loved ones, get information and resources, and take a break so they can rest and recharge.²⁴

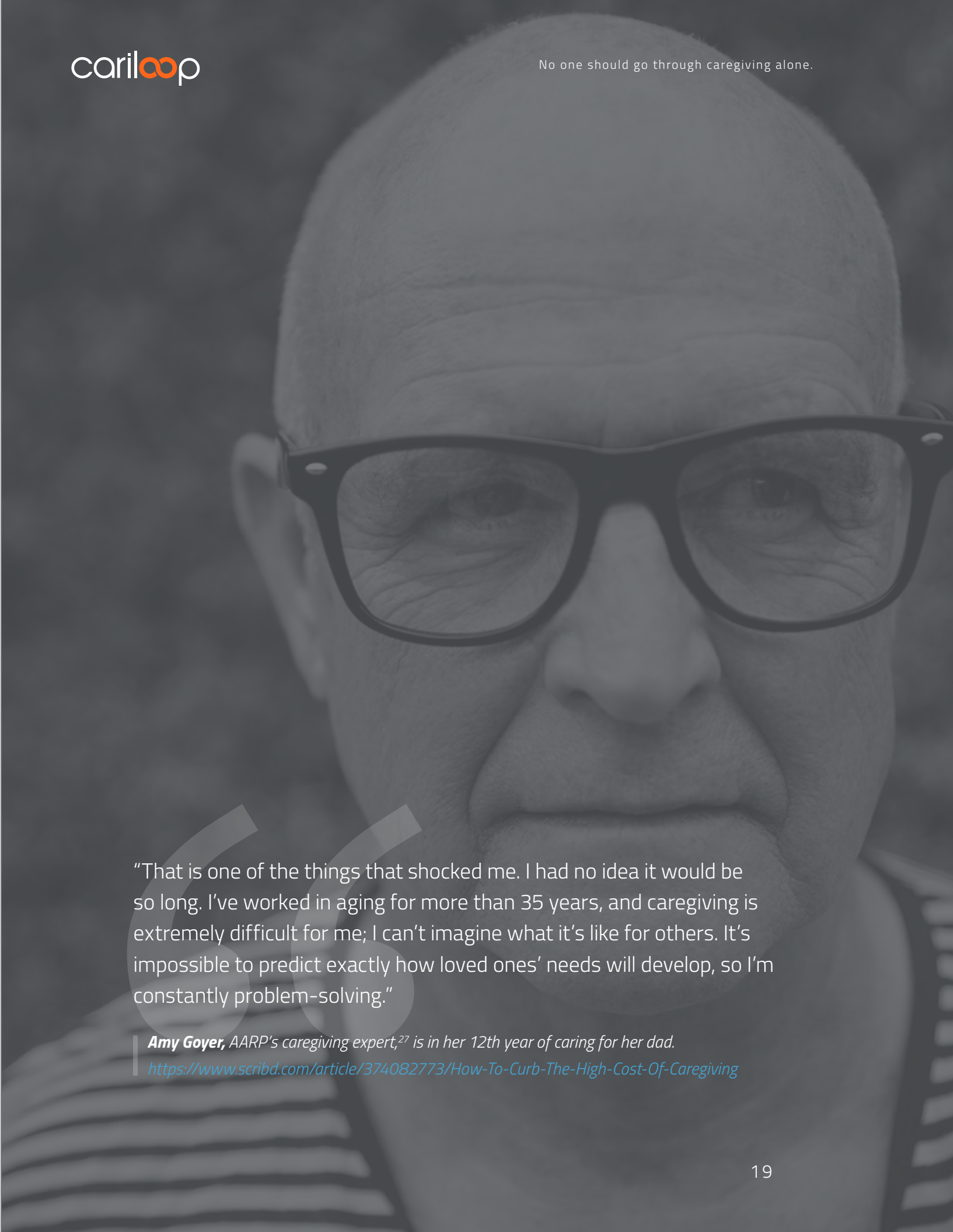
Paid leave policies in a handful of states are helping millions of workers and their families to cope with caregiver responsibilities. As of January 2018, five U.S. states and the District of Columbia have enacted laws guaranteeing paid family and medical leave: California, New Jersey, Rhode Island, New York, and Washington. These programs provide workers with a share of their wages when they need time to care for a family member with a serious health condition, bond with a new child or deal with their own serious medical issue.²⁵ In California, for example, an analysis found that the program increases the short-term and long-term labor force participation rates of family caregivers with an eight percent increase in the short run and a 14 percent increase in the long run.²⁶

Putting PTO to Work

The following policies are currently available to workers at 129 mostly large employers



Source: NEBGH/AARP
Source: <https://www.benefitnews.com/news/how-to-meet-the-needs-of-caregiver-employees>



“That is one of the things that shocked me. I had no idea it would be so long. I’ve worked in aging for more than 35 years, and caregiving is extremely difficult for me; I can’t imagine what it’s like for others. It’s impossible to predict exactly how loved ones’ needs will develop, so I’m constantly problem-solving.”

Amy Goyer, AARP’s caregiving expert,²⁷ is in her 12th year of caring for her dad.
<https://www.scribd.com/article/374082773/How-To-Curb-The-High-Cost-Of-Caregiving>

"In recent years, there has been an increasing number of VML employees caring for sick or aging parents, and I've seen it take a toll on them personally and professionally. Many of these employees have children as well, so they face significant challenges with also handling caregiving responsibilities.

Unfortunately, I also know from personal experience with my father that being a caregiver can be exhausting and confusing.

At VML, we believe in supporting the work-life balance of our employees, so we sought solutions to help them navigate the complex world of caregiving. Having resources and programs is a game-changer and not only helps employees be more productive, but also creates loyalty.

One employee expressed her appreciation, telling me she was so happy to work at a place that cared enough to offer this benefit for her family. In the benefits world, that kind of excitement over an offering is rare.

This is a benefit that not only helps the employee, but the entire caregiving group that surrounds the employee. It's a wonderful thing as a benefits professional to be able to say, 'Yes, I have a resource that can help you with this,' during a difficult time for an employee."

Annmarie Burnette, SPHR, SHRM-SCP Managing Director, Employee Benefits, VML
www.vml.com

"At the Michaels Companies, we believe that supporting our team members who are caregivers will enable them to be more engaged and productive at work. Providing expert support and guidance to caregivers helps our team members maintain their own health and well-being as they care for their loved one."

Sharon K. Brown, Director – Benefits, Michaels
www.michaels.com

"Here at Brinker, we believe life is short – work happy. We also believe all our team members should have the opportunity to live their best life, and through our Wellbeing Program, we want to provide the resources to make that a reality. Supporting caregivers is a critical part of our tool kit. By partnering with a caregiver support platform, we are confident that our team members have access to a comprehensive caregiving arsenal eliminating the feeling that they have to tackle caregiving alone. The platform provides them the ability to focus a little less on the stress caregiving can bring, and the freedom to focus a little more on living their best life."

Adin Bailey, Wellbeing Program Manager, Brinker International
www.brinker.com

A GOOD EXAMPLE

Facebook Takes the Lead

"Caregiver support is part of our DNA," asserts Renee Albert, director of Benefits at California-based Facebook, the online social media company with 25,000+ employees worldwide. These policies developed organically from Facebook's mission to give their people the power to build community and bring the world closer together.

Facebook has made taking care of its people – and the people who matter most to them – a top priority. The company aspires to be the best company for families, no matter how you define "family." In fact, parental leave and bereavement leave at Facebook, according to Albert, are "some of the best in the industry, if not the country."

Facebook leads on leave policies by offering a variety of benefits for people at different life stages, including:

Bereavement Leave

In 2015, Facebook announced that it had extended their bereavement leave policy to include up to 10 days for extended family and 20 days for immediate family. Previously, the policy was 10 days for immediate family and five for extended family. This global policy allows for people at Facebook to take time off to grieve after the death of a loved one. This can be non-consecutive days of paid leave since Facebook recognizes that grief is a process that can happen suddenly or may come and go over time.

For reference, only 60 percent of private sector workers in the United States get paid time off after the death of a loved one—and even then, it's usually just a few days.²⁸

Paid Family Leave

People are allowed to take up to six weeks of paid leave within a rolling 12-month period to be with a family member who is ill.

Paid Family Sick Time

This policy includes three days to take care of a family member with a short-term illness (such as a child home sick with the flu).

These policies are in addition to the four months of parental leave for new moms and dads (for children born or adopted), 21 days of paid time-off (PTO) and unlimited sick time.

Facebook Formula for Caregiver Support

Employers like Facebook cite increased productivity, stronger retention, decreased absenteeism and reduced healthcare costs as key drivers that make a compelling case for investment in caregiving benefits, programs and services.²⁹

Here's a look at how Facebook builds its programs – top-down and bottom-up:

Workplace

Facebook's enterprise tool for businesses, Workplace, enables communication with its people regarding benefits and programs. Workplace functions almost exactly like Facebook, and allows companies to utilize Facebook tools such as Messenger and Groups to communicate effectively. HR (and other teams) can engage directly with its people to share information about new programs and benefits, answer questions, and direct people to additional resources.

Workplace is easy to use and allows companies to establish internal Groups around specific issues and life situations. For example, at Facebook, Groups exist for new moms and dads, people with aging parents, and people who have children with autism. Grief, mental health, self-care and other topics relevant to its people also exist. Internal Facebook Groups allow its people to share information and ideas and provide support for one another.

By using their own tools, Facebook also has the power to develop real-life narratives that impact workers' lives. The immediacy of a reaction such as a "like" or "sad face" on a post is key to the introduction and maintenance of exceptional benefits programs, which the company relies on to attract and retain the country's top talent.

Employee Surveys

Used to gather information and feedback.

Learning directly from its people, Facebook better understands their priorities, ensures that the company is solving for the right issues, and gives people a voice.

For example, one survey gathered perspectives on how the return-to-work experience is for new moms and dads, enabling Facebook to enhance their policies and build programs that support people returning to work after a big life change, such as having a child.

Organic vs. Formal Communications

One of Facebook's core values is "be open"—an ethos that is reflected in their open floor plan offices across the world. In addition to using their own tools, such as Workplace, to communicate, there is a spirit of sharing ideas and offering support throughout the Facebook family. In-person communication is valued, and it's not uncommon for somebody to say, "Hey, I'm in this location – if you're around let's go have coffee. I'd love to sit down and talk to you."

It's not uncommon to also see the hashtag #FBFamily, which means "Facebook Family." Started organically by one person at Facebook expressing support for another person, it's an opportunity for people at Facebook to show care for one another.

These types of informal interactions allow people at Facebook to build community, offer support, ask for help and ultimately bond over shared issues, including the challenges of caregiving.

Focus Groups

Like many companies, Facebook hosts focus groups to help discover opportunities for enhancing existing programs. But unique to Facebook is the way people are included: because of its platform and the openness of its people, Facebook HR is able to ask quick questions on the platform, and build out focus groups for specific issues quickly and nimbly.

For example, a focus group could be held to find out how preparations for caregiving leave were handled and how it could be improved in the future. Other examples include focus groups on mental health, veteran support, autism and transgender health benefits.

Due to focus groups on grief, Facebook was better able to understand its impact, which led to policy changes. Now, if one of its people loses a spouse, domestic partner or child, Facebook allows them 20 non-consecutive days of paid leave that can be taken within the same year following the death of the loved one. The company recognizes that closing out and managing the estate of the deceased is important and takes time, but other days may be difficult, too, which is why people are also allowed to take time off to mark a loved one's birthday or an anniversary following the year of the death.

Facebook also strives to take into account the diversity of its people, and acknowledges that grief is different for everyone.

Measure the Results

Facebook is regarded as a great place to work, validated by its #1 position on Glassdoor for 2018. The annual list is strictly based on feedback from its people, and is a testimony to the benefits, programs and policies Facebook has in place to care for its people.

Facebook does not share specific data around the extent of which benefits are utilized, but this Glassdoor award is symbolic of the ROI for doing the right thing. Satisfaction is high, especially for Facebook's commitment to supporting families through its leave policies. Over ninety percent (90%) of its people express satisfaction and a belief that the company takes good care of its workforce.

Using Workplace, Facebook's tool for businesses, creates communities and groups without expending any resources. The ROI can also be measured by Facebook's ability to recruit and retain people, with a robust benefit package playing an important role in the process.

"Growing up, caregiving was a big part of my life.

When I was 12 years old, my mom let me know my grandmother was going to be moving in with us. She had a stroke and lost her ability to both walk and speak. We teamed up together to ensure she was taken care of, but I remember the late nights and frustration both from my grandmother and my mom as they struggled to communicate. She passed away three years later.

Unfortunately, when I was 16 my grandfather moved in with us after he was diagnosed with Parkinson's disease. In both instances, I watched my mom give up much of her own life to take care of each of them and raise me as well. While she never said it aloud to me, I knew how hard it was on her.

When I was 34 years old it felt a bit like groundhog day, but the players in the movie were now myself and my own mom. I remember receiving the phone call while I was at work and hearing my mother in a slurred voice state, "I think I had a stroke."

My heart raced, I told her to sit down and I was on my way. I called 911 and walked out of work.

A few weeks later she was released from the hospital and we decided it was best that she move in with me. Early on, she was still self-sufficient and caregiving was really around preparing food, helping her with insurance needs and doctor appointments, as well as maintaining the house.

Three years later, she had several more strokes, her health quickly declined, and she passed away. My mom raised me as a single parent, having discovered she was pregnant just weeks after my Dad died. It was just so

important that I be there for her as she was there for me. That was key, and part of my story.

It's the meaning behind my name Renee – rebirth. I was actually being reborn from my father and that was our special connection.

In 2015, I married my best friend. A year after our marriage, we learned that he had cancer. Having worked in benefits my entire career I was surprised that when we received this information my immediate reaction was, "What do we do and where do we go?"

We immediately put action into motion in finding the top cancer care for his case. This time the care was different, but equally as important. He had been my rock through the years of dating and it was my turn to be his. I was lucky enough that I could take time off work and be by his side while he underwent his surgery and recovery. Today, he is a cancer survivor and doing amazingly well.

These and other care experiences have been key in providing insights when building caregiver support programs for people at Facebook. It's really about understanding the end-to-end experience, not only for the recipient of care, but also for the person providing the support. It doesn't matter how big their family is, often it is one person who is tasked with jumping all in.

You can't participate partially, you have to be in it for the long haul and sometimes that can be a short period of time or even years. Our team works very hard to put a strong emphasis on personalization at scale, while also maintaining a pulse on what quality of life means for each person and their family."

Renee Albert, Director of Benefits, Facebook
www.facebook.com

WHAT NEXT?

Get Creative and Take Action

Caregiving programs come in all shapes and sizes, and companies are leveraging their resources to develop programs that are responsive to their workforce needs.

Consider a fresh approach, keeping in mind these Facebook recommendations:

- Data is a key driver, so learn your company's demographics to fully understand the issues you are trying to solve.
- Use workplace platforms and focus groups to better appreciate the root causes before designing a benefit option.
- Ask a lot of questions of employees – and listen.
- Sometimes, the answers are simple. Creativity comes from the experiences people share.
- Meet your employees where they are. Designing programs is often more about lack of experience or expertise.
- Don't be bound by tradition. Identify the challenges and opportunities and "think outside the box." Don't be afraid to re-imagine how benefits can be designed and delivered. You would be surprised on what you can actually accomplish.
- For smaller employers that can't afford paid leave, give caregivers more schedule flexibility. Use platforms that can grow organically and don't require long implementations or additional resources.
- Use opportunities to create communities. Often just knowing you aren't alone, and have someone to share your experience with goes a long way.
- For benefits professionals, find strategic partners in the marketplace who are willing to be disruptive innovators and can help you reach goals together by listening to employees and providing feedback as well.

What Employers Can Offer Caregivers

Paid Time Off (PTO) programs can replace traditional programs for vacation, sick and personal days off with a block of time that gives employees more control over their time. What's more, PTO programs foster responsible time management and give employees the flexibility to take time off when they need it—not because they need to "use it or lose it."³⁰

While PTO is a positive benefit, it does not necessarily solve the caregiving challenges that employees face or guarantee that they will be able to "figure things out" on their own.

Other options for helping caregivers:³¹

Telecommuting

Let caregivers work from home to build productivity, loyalty, and retention. Giving employees the choice of where to work helps them be more fully engaged, and able to perform caregiving tasks more easily without the pressures of being away from home.

Flexible Schedules

Allow caregivers to keep schedules that are more convenient for them so they can balance work and life. The typical 9-to-5 schedule is no longer essential in our digital world.

Digital support platforms

Access to cloud-based services and tools helps caregivers manage their responsibilities and receive coaching from healthcare professionals.

Stress-reduction seminars

Include on-site yoga and exercise classes, relaxation techniques, and massage therapy. Even a quiet space to further one's practice or take a few minutes of quiet time can be helpful.

Decision-support systems

Help reduce stress among caregivers through better information about the best services for themselves and their family members.

Financial incentives

Encourage employees to take advantage of preventive health benefits offered by employers, such as reductions on their premiums or deductibles if employees get annual physicals, mammograms, Pap tests, smoking cessation classes, and exercise.

On-site medical testing/screenings

Access to convenient healthcare means less time away from home and work duties.

Mediation services

Help caregiving families in conflict.

Free legal and financial advice

Provide guidance, especially around Medicare, Medicaid, and insurance issues, as well as access to pre-paid legal services or other tools to save them time and money on important family documents.

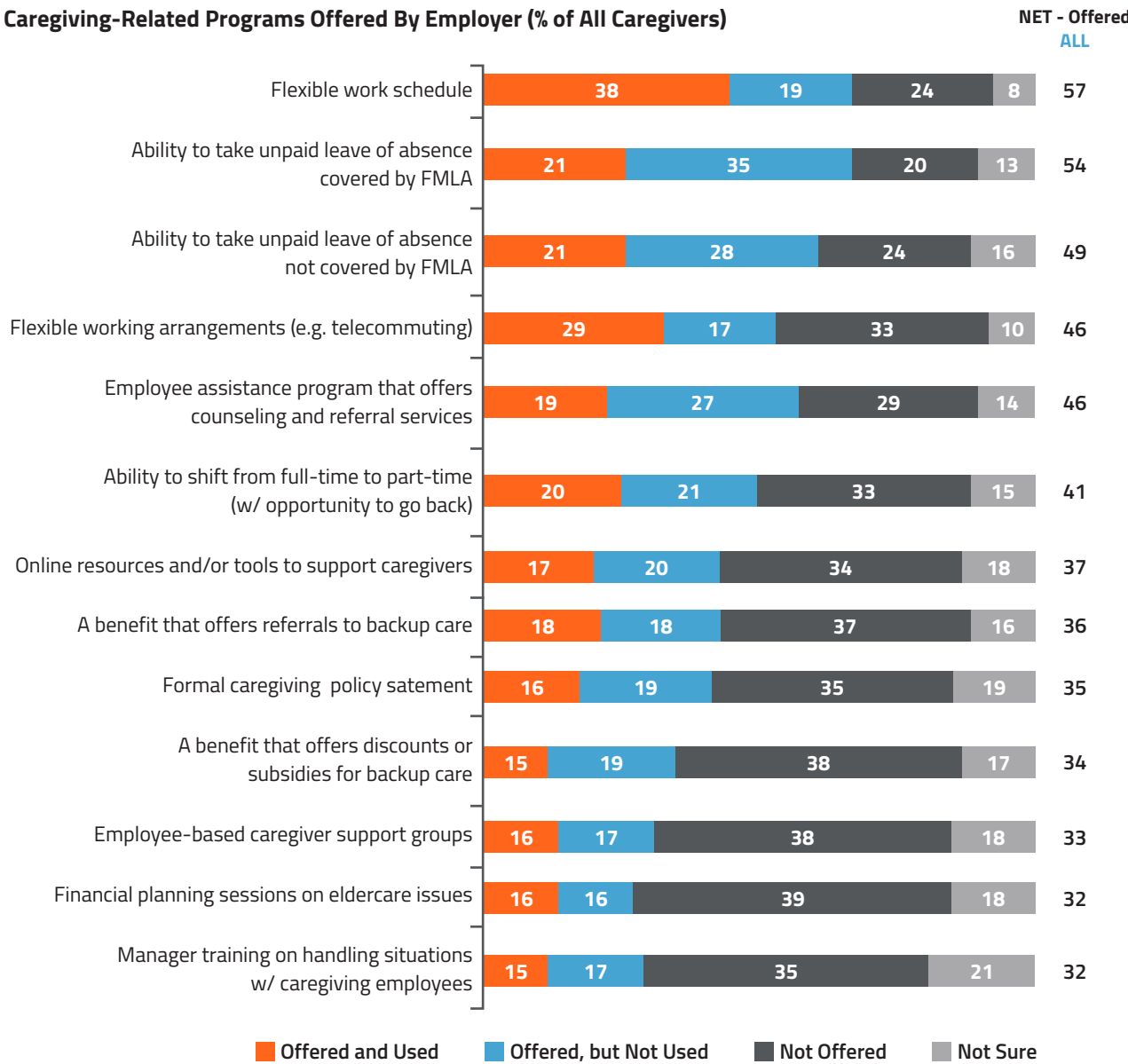
Online support groups

Help employees who prefer this to on-site groups.

It’s important to provide clear policies on caregiving in the employee handbook, along with definitions of “caregiving responsibilities” and “family.” The modern family is evolving, so consider including time off to care for in-laws, cousins and aunts or uncles.

Caregivers Cite Few Programs Offered by Employers

Caregivers who are currently employed full-time or part-time indicate that their employers offer few programs to assist with their caregiving responsibilities. The most commonly cited programs include flexible work schedules (57%), unpaid leave covered by FMLA (56%), unpaid leave of absence not covered by FMLA (49%), flexible working arrangements (46%), and an employee assistance program (46%). Eleven percent say that their employers do not offer any such programs.



Source: <https://www.transamericainstitute.org/docs/default-source/caregivers-research/the-many-faces-of-caregivers-research-report-2017.pdf>

NEXT STEPS

Cultural Change That Delivers ROI

Employee caregivers need time to care for a loved one without jeopardizing their good standing at work.

They also need supportive services to help navigate the complex decisions required when caregiving.

The success of current programs at leading companies demonstrates that progress is possible – and that there are effective, affordable and proven models that offer options for families, businesses and economies. Ultimately, caregivers make great workers. They are strong, dedicated, resourceful and, when treated with respect and compassion, loyal.

As more companies begin to understand the impact of an aging U.S. population and the concomitant pressures on their employees to provide care, they appear to be responding and want to help. According to the Families and Work Institute's 2016 National Study of Employers, 42 percent of employers offer elder care resource and referral services and 78 percent provide some amount of either paid or unpaid time off for employees who need to care for aging relatives.³²

There are tangible benefits: **companies that offer flextime and telecommuting programs saw an ROI of between \$1.70 and \$4.45 for every dollar invested.**

What's more, a work-family human resources policy is associated with a share price increase of 0.32 percent on the day that the policy is announced.³³

The idea is not to simply spend more money and offer more benefits, but to find innovative new ways and tap into programs that support employee caregivers. By incorporating community resources and taking advantage of emerging business platforms and innovative programs, leaders can more effectively create a cultural shift that celebrates and supports the lives of its employees – especially those who sacrifice so much to care for the ones they love.

"As much as possible, we strive to care for the whole employee, through health club reimbursements, wellness credits, tuition reimbursement, robust career development, identity theft protection, etc.

We continually look for ways to enhance our employment experience. To that end, we recognize the unique burden of the 'sandwich' generation and understand how difficult it is for employees to be productive and attentive at work while also dealing with caregiving issues. Having a caregiver support program in place enables us to incorporate innovative and effective tools to help employees navigate this sometimes confusing and very emotional time in their lives."

Ryann Paschel, Benefits Administrator, Range Resources
www.rangeresources.com

About the Authors



Michael Walsh

CEO, Cariloop

www.cariloop.com

Michael Walsh is the Co-founder, Chairman and CEO of Cariloop, a digital health and well-being company based in Dallas, Texas. Cariloop's team provides the world's first fully-integrated, human-powered Caregiver Support Platform which guides working caregivers and families as they plan for and manage the care of their loved ones.

Michael and Cariloop have been recognized by **Entrepreneur Magazine (Entrepreneur 360), TexChange (One to Watch), Dallas Business Journal (Who's Who in Healthcare), D Healthcare Daily (Innovation in Medical Technology), Aging 2.0 (Global Startup Search semi-finalist), Tech.co (Startup of the Year semi-finalist) and Becker's Hospital Review (Healthcare Entrepreneurs to Know).**

Michael has also served as the President of the Dallas Roundtable, founded the Dallas chapter of Health 2.0, and holds a National Academy of Sports Medicine (NASM) Certification in Personal Training (CPT).

He is a 2007 graduate of Purdue University.



Renee Albert

Director, Life@ (Benefits), Facebook

www.facebook.com

Renee Albert is a Bay Area Native and is the Director, Life@ (Benefits) for the U.S. and Canada at Facebook. She is responsible for strategic innovation, development, execution and delivery of a multi-year, multi-pronged benefits strategy. Renee has a BA in Industrial / Organizational Psychology from San Francisco State University. Her previous positions prior to Facebook included McKesson where she headed up the Global Healthcare Strategy and Design and Symantec where she was the Senior

Director of Global Benefits. She has a passion for introducing innovative leading edge competitive benefits to promote corporate diversity and inclusion. Renee is a current Board of Directors Member on both the Global and National Business Group on Health, Chair on the International Foundation of Employee Benefit Plans Corporate Board and has been Past Secretary, Vice Chair, Chair and Past Chair. Past President and current Board Member of the Silicon Valley Employers Forum and Board Member of the Silicon Valley International Employers Forum.



Mark Victor Hansen

Co-Creator of the *Chicken Soup for the Soul* series

with over 500,000,000 books sold.

www.markvictorhansen.com

Mark Victor Hansen currently serves on Cariloop's Board of Advisors. Best known as the co-author for the **Chicken Soup for the Soul** book series, Mark is a transformational trainer that creates breakthroughs in mere moments. Known as "America's Ambassador of Possibility," Mark travels the world empowering top entrepreneurs, enterprises and professionals to create enlightened alliances that make money while making a difference. Having taught over 6,000 audiences, the only thing greater than his connections is his compassion.

Mark holds two **Guinness Book Records** for selling over 500 million books and is also the author of **Cracking the Millionaire Code, One Minute Millionaire, Dare to Win, Power of Focus, The Aladdin Factor** & hundreds of other titles. Mark has been featured on Oprah, The Today Show, CNN, BBC, TIME, USA Today & New York Times and won the Horatio Alger award for his passionate philanthropism for Habitat for Humanity, American Red Cross, March of Dimes, Childhelp USA & more. Mark is also deeply involved in sustainable energy as the Co-Chairman of Metamorphosis Energy, LLC, Lead Investor and Board member of Natural Power Concepts, Investor/ Advisor to Sun.Fund, and Advisor to Principle Solar, LLC.

References

¹ Zarya, Valentina; Sheryl Sandberg: Facebook Employees Now Get 20 Paid Days to Mourn a Family Death Fortune; Feb. 7, 2017; <http://fortune.com/2017/02/07/facebook-sheryl-sandberg-bereavement-leave/>; accessed May 17, 2018.

² National Business Group on Health; Caregiving; <https://www.businessgrouphealth.org/topics/performance-productivity/caregiving/>; accessed May 17, 2018.

³ Family Caregiver Alliance; Caregiver Statistics: Work and Caregiving; <https://www.caregiver.org/caregiver-statistics-work-and-caregiving/>; accessed May 17, 2018.

⁴ Collinson, Catherine & De La Torre, Hector; The Many Faces of Caregivers: A Close-Up Look at Caregiving and Its Impacts; Transamerica Institute; September 2017; <https://www.transamericainstitute.org/docs/default-source/caregivers-research/the-many-faces-of-caregivers-research-report-2017.pdf>; accessed May 17, 2018.

⁵ Family Caregiver Alliance

⁶ Collinson, 2017.

⁷ AARP; How Employers Can Support Working Caregivers; June 2013; <https://www.aarp.org/work/employers/info-06-2013/employers-support-working-caregivers.html>; accessed May 17, 2018.

⁸ Family Caregiver Alliance

⁹ Canfield, Jack & Hansen, Mark Victor; Amazon; Chicken Soup for the Caregiver's Soul: Stories to Inspire Caregivers in the Home, Community and the World; 2012; https://smile.amazon.com/Chicken-Soup-Caregivers-Soul-Community-ebook/dp/B012YET4SI/ref=sr_1_1?ie=UTF8&qid=1519311038&sr=8-1&keywords=chicken+so+up+for+the+caregivers+soul+books; accessed May 17, 2018.

¹⁰ Transamerica Institute; The Many Faces of Caregivers: A Close-Up Look at Caregiving and Its Impacts; accessed May 17, 2018.

¹¹ Family Caregiver Alliance; Caregiver Health; <https://www.caregiver.org/caregiver-health>; accessed May 17, 2018.

¹² Collinson, 2017.

¹³ Collinson, 2017.

¹⁴ AARP, 2013.

¹⁵ Family Caregiver Alliance

¹⁶ Collinson, 2017.

¹⁷ Canfield, 2012.

¹⁸ Kal, Jeanne; Companies that include caregiver support in their employee benefits packages; Monster; <https://www.monster.com/career-advice/article/caregiver-support-employee-benefits-1117>; accessed May 17, 2018.

¹⁹ Fortune 500; <http://fortune.com/fortune500/microsoft/>; accessed May 17, 2018.

²⁰ Darrow, Barb; Microsoft Expands Paid Leave for Family Caregivers; Fortune; June 27, 2017; <http://fortune.com/2017/06/27/microsoft-paid-family-care-leave/>; accessed May 17, 2018.

²¹ Miller, Claire Cain; Walmart and Now Starbucks: Why More Big Companies Are Offering Paid Family Leave, New York Times, Jan. 24, 2018; <https://www.nytimes.com/2018/01/24/upshot/parental-leave-company-policy-salaried-hourly-gap.html>; accessed May 17, 2018.

²² 3blmedia; Bristol-Myers Squibb Expands Parental Leave and Caregiver Benefits; March 9, 2018; <https://3blmedia.com/News/Bristol-Myers-Squibb-Expands-Parental-Leave-and-Caregiver-Benefits>; accessed May 17, 2018.

²³ Parrella-Aureli, Ariel; Organizations Caring More About Caregiving Benefits; Workforce; September 18, 2017; <http://www.workforce.com/2017/09/18/organizations-caring-caregiving-benefits/>; accessed May 17, 2018.

²⁴ Eisenberg, Richard; What The New RAISE Family Caregivers Act Will Do; National Partnership; Jan. 10, 2018; <https://www.forbes.com/sites/nextavenue/2018/01/10/what-the-new-raise-family-caregivers-act-will-do/#5de5d51370b9>; accessed May 17, 2018.

²⁵ National Partnership; Paid Leave Works in California, New Jersey and Rhode Island JANUARY 2018 <http://www.nationalpartnership.org/research-library/work-family/paid-leave/paid-leave-works-in-california-new-jersey-and-rhode-island.pdf>; accessed May 17, 2018.

²⁶ Eisenberg, 2018.

²⁷ Kapadia, Reshma; How to Curb the High Costs of Caregiving; Barron's; March 16, 2018; <https://www.scribd.com/article/374082773/How-To-Curb-The-High-Cost-Of-Caregiving>; accessed May 17, 2018.

²⁸ Van Giezen, Robert W.; Paid leave in private industry over the past 20 years; Bureau of Labor Statistics; August 2015; <https://www.bls.gov/opub/btn/volume-2/paid-leave-in-private-industry-over-the-past-20-years.htm>; accessed May 17, 2018.

²⁹ Miller, Stephen; Employers See Opportunity to Help Workers Take Care of Others; SHRM; August 7, 2017; <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/caregiving-as-benefits-enhancer.aspx>; accessed May 17, 2018.


³⁰ MetLife; New Insights and Innovations for Reducing Health Care Costs for Employers; February 2010; http://www.caregiving.org/data/Caregiver_Costs_Study_Web_FINAL_2-12-10.pdf; accessed May 17, 2018.

³¹ MetLife, 2010.

³² Smolkin, Sheryl; Innovative Employers Enhance Caregiver Benefits; EBN; October 9, 2017, <https://www.benefitnews.com/news/innovative-employers-enhance-caregiver-benefits>; accessed May 17, 2018.

³³ Smolkin, 2017.

³⁴ Koenig, Gary, Trawinski, Lori & Costle, Elizabeth Costle; Family Financial Caregiving: Rewards, Stresses, and Responsibilities; AARP; November 2015; <https://www.aarp.org/content/dam/aarp/ppi/2015/family-financial-caregiving-rewards-stress-responsibilities.pdf>; accessed May 17, 2018.



"It is more complicated dealing with her, because she can't really problem solve things as well as she did before. She's still got good cognitive skills, but she doesn't make good judgments."

Daughter, caring for her 92-year-old mother ³⁴

<https://www.aarp.org/content/dam/aarp/ppi/2015/family-financial-caregiving-rewards-stress-responsibilities.pdf>

carilooop

1-844-790-5667
www.cariloop.com

©2018 CARILOOP