

Caring for Dear Old Dad Gets a Little Easier

More Companies Are Offering Benefits

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Freddie Mac started offering backup child care to its employees in December 2001 to keep them at work and happy. This December, responding to changing demographics in its workforce, it extended that benefit to let employees care for their elderly relatives.

"It's an enormous drain on productivity" when employees are faced with taking care of elderly relatives, said Randall Abbott, a senior consultant with Watson Wyatt Worldwide. "It creates a real challenge on their ability to be at work, stay at work and focus on work."

About 27 percent of companies offer some elder-care benefits, according to the Society for Human Resource Management, a percentage that has been steadily increasing in the past few years. They realize that just as parents in the workforce could be more productive with assistance like backup child care, support groups and free advice, those same people could also use help caring for their parents or grandparents.

Cyndi Lee, a Freddie Mac employee, and her husband were in that situation. They discovered in December that his grandfather, an 82-year-old with moderate Alzheimer's, needed to be rescued. The grandfather's former wife had drained his accounts and retirement savings to nothing, Lee said, and persuaded him to sell his home, his last asset.

Lee and her husband flew his grandfather to Falls Church from his Texas home while they figured out what to do. Both Lee and her husband work and already have a hectic schedule with two children under 5.

After trying to decide how to juggle their schedules so Grandpa had someone to watch over him while they worked, Lee discovered the new elder-care program. For \$15 a day, someone would come to Lee's home to watch, feed and care for her husband's grandfather for up to 20 days a year while her family looks for a home for him. It will cost the company \$80,000 this year, but as more people use it, the cost will fall due to increased productivity, said Julie Peterson, vice president of compensation and benefits. So far, just a handful of people have used the new benefit.

Elder-care benefits are following the same path as child-care benefits, which increased as the number of women in the workforce grew. The popularity of the benefits has risen as statistics show that employers benefit as well: Fifty-four percent of employers say child-care services reduced the number of missed workdays by as much as 20 to 30 percent, according to a Cornell University report.

Although one might think family is family, a Watson Wyatt survey of 593 companies showed that 28.5 percent offer elder-care assistance while 41.2 percent offer child-care assistance.

But now that workplace demographics are shifting toward people who have elderly parents, elder-care benefits are popping up more often. And with more women than ever in the workforce, there are fewer people at home to take care of ailing relatives.

"It's hot now because of the shifts in demographics and the numbers of workers available," said Johnny C. Taylor Jr., immediate past chairman of the Society for Human Resource Management and current director of human resources with IAC/InterActiveCorp, which owns such businesses as Ticketmaster and Match.com. The unemployment rate is so low, companies need to offer the best benefits that fit their needs, he said.

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"People are saying, 'I don't understand why you were prepared to subsidize child care or cover my child as a dependent, but now, 30 years later in my career, it's not children, it's parents,'" Taylor said. His company is considering offering the benefits, as well. Although he called the financial implications "significant," not providing elder-care benefits would be even more significant in terms of lost productivity and lost employees, he said.

Some of the benefits he has noticed recently include long-term health insurance coverage that employees can buy and use for elderly relatives; subsidies for elder day care, which work like a child's day-care subsidies; flexible work schedules in which, for instance, an employee can take her mother or father to weekly chemotherapy appointments; and support groups.

Lee also used a free consultant provided by Freddie Mac. The consultant did research and answered questions by e-mail or phone and found the home Lee's grandfather-in-law ultimately moved into last week. Employees can use the same service for child-care advice, she said. She used up her entire 20-day allowance.

Verizon Wireless has been providing employees with seminars where financial advisers and legal staff discuss elder-care issues and options.

The company also began to offer backup care for its workers' children and parents in 2005 after it noticed that many employees took sick days to care for a parent, said Jeremy Bruce, manager of employee relations. Full-time workers are allowed 80 hours a year in backup care, and part-time workers get up to 40 hours a year. In-home care for older people or children is \$4 an hour; the rate is \$2 an hour for children who are dropped off in a day-care facility.

Employers with elder-care benefits hire companies that contract with a third party that provides in-home aides. Verizon's provider, Work Options Group, partners with 2,000 agencies that hire aides -- nurses and others who are trained in geriatric care -- after background checks. Last year, Verizon employees used about 28,000 hours; 9,800 employees are registered to use the benefit.

Sherrie Rice said she and her two brothers would have had to take time off to care for her parents if it weren't for the perk. All three work for Verizon Wireless in Salt Lake City. Her mother is bedridden, and her father is the primary caretaker. But when his diabetes led to a major foot problem in January, she and her brothers had to figure out who would take him to weekly treatments and help both parents function. Through the Verizon program, they soon had an aide come to their parents' house to help. "It allowed us to continue to work our shifts, but it provided my parents with the assistance they needed on days when one of us didn't have a day off," Rice said.

Princeton University began to use Work Options for child or elder care a year ago. Twenty percent of employees who use it have requested it for adult or elder care, higher than the university expected.

The Family and Medical Leave Act allows some employees to take time off to care for a sick parent, but there are restrictions. It's unpaid leave, a company has to provide it only if it has 50 or more employees, and an employee can use it only after being with the company for a year or more. But other companies give workers an FMLA equivalent from the first day of employment, Taylor said.

"Historically, no one really asked for elder care. People expected help for themselves and their children, but they never thought about their parents," Taylor said. "And that's changing."

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