

balance sheets

A series of information sheets for employers interested in helping employees balance their work, family, and personal responsibilities

This series jointly produced by:



The electronic conversion of the Balance
Sheets series made possible by:

ChevronTexaco

Initial funding to launch the Balance
Sheets series provided by:



Additional support for the research and writing of this series provided by:



Reproduction by permission only.

Center for Work & Family
at Boston College
140 Commonwealth Avenue
St. Clement's Hall, Rm. 128
Chestnut Hill, MA 02467
ph: 617-552-2844
fax: 617-552-2859
cwf@bc.edu
www.bc.edu/centers/cwf/

Midwestern Work-Family
Association
Purdue University
1267 CDFS Bldg., Room 105
West Lafayette, IN 47907
ph: 765-494-6026
fax: 765-496-1144
cff@purdue.edu
www.cfs.purdue.edu/CFF/mwfa.html

One Small Step
The Bay Area Employer
Work & Family Association
221 Main St, Suite 300
San Francisco, CA 94105
ph: 415-808-4315
fax: 415-856-0906
info@onesmallstep.org
www.onesmallstep.org

balance

Xsheets™

A series of information sheets for employers interested in helping employees balance their work, family, and personal responsibilities

The Center for
Work & Family
BOSTON COLLEGE
CARROLL SCHOOL OF MANAGEMENT

One Small Step


MIDWESTERN
WORK-FAMILY
ASSOCIATION  CENTER FOR
FAMILIES
PURDUE
UNIVERSITY

Copyright © 1998

Reproduction by permission only.

"The lines between family, friends, coworkers, and community members blur when it comes to care at the end of life. Caregiving and mourning aren't limited to legally defined immediate family relationships. They are based on who the care recipient is to you and the subsequent sense of attachment and personal obligation"

Carol Hoffman
University of California at Berkeley

"Although many employees have the means and credit to cover some of the immediate costs associated with a funeral, others do not. The funds we provide, delivered when possible to the family by a company representative, have been used to pay for travel and other unexpected costs.

At the least, it provides a cushion of comfort during a stressful time."

Jill Taylor-Sullivan
The Rockport Company

"I am awed and inspired by the love and commitment I see among caregivers. But I am also concerned about the emotional toll they face. The acknowledgment, emotional support, and flexibility that employers can so easily provide make a world of difference for employed caregivers. They no longer feel so alone, so cut off, so isolated."

Theresa Sullivan
Family Caregiver Alliance

This issue of the Balance Sheets
authored by:

Shelley M. MacDermid, Ph.D.
Center for Families
at Purdue University

Workplace Responses to End-of-Life Issues

Assistance to help employees and their families meet and cope with the physical, emotional, and financial needs of family members or coworkers who die or are dying as a result of accidents or terminal illnesses.

End-of-life care is not just about the elderly -- employees may experience the deaths of children or adult relatives, or experience terminal illnesses themselves. End-of-life care is a somber and complicated issue affecting employers -- it is also more common than many employers might realize.

Contrary to some current stereotypes, families still provide considerable amounts of care for their ill members. Furthermore, most caregivers willingly assume this role and derive satisfaction and fulfillment from it, in addition to the challenges they face.

It is true, however, that families today have fewer hours and fewer members available to share caregiving responsibilities. Compared to earlier in this century, families now are likely to be smaller, to live farther apart, and to have multiple members in the work force. Governments and health care providers have increased demand by shifting caregiving responsibilities to employers and private citizens. For example, increasing amounts of medical care are provided by family members as more and more procedures are conducted on an outpatient basis.

The needs of employees who provide end-of-life care differ as a function of the duration, intensity, cause, and unexpectedness of the care recipient's condition, as well as the nature of the relationship between the caregiver and the care recipient. Employees dealing with the sudden death of a child may have quite different needs from employees caring for an elderly parent dying as a result of Alzheimer's disease, for example.

End-of-life care may occur in 3 phases, though not all occur in every case:

- providing care in advance of the death of a loved one
- dealing with the practical and emotional issues surrounding the death itself
- mourning and recovery

Workplaces respond unevenly with the above categories of need. Programs, policies or services specifically targeted to mourning and recovery (which may take an extended period of time) seem to be less common than those targeting the practical and emotional issues surrounding the death itself.

RELEVANT STATISTICS

Although the phrase "end of life care" might seem synonymous with "elder care," deaths occur at all ages and from many causes.

- In 1995, there were 2.3 million deaths in the U.S.
- Among children aged 1 - 4, about 40.6 children out of every 100,000 died
- For adults aged 45-64, the death rate was 725 out of 100,000
- For adults aged 65 and older, the rate was 5,053 out of 100,000

Leading causes of death:

- Until age 24, the most common cause of death is accidents
- Among 25-44 year olds, the most common cause of death is HIV, followed by accidents and cancer
- Cancer, followed by heart disease, are the most common causes of death among 45-64 year olds
- Among adults 65 and older, heart disease is by far the most common cause of death

THE BOTTOM LINE

Very little information is available about the specific costs of end-of-life care or care for disabled children or young adults.

The 1997 National Study of the Changing Workforce reports the following about workers who provide care to elders:

- 38% of workers have such responsibilities now or have had them during the past year; 42% expect to have them within 5 years
- 9% percent of all employees cared for both elders and children within the past year
- 37% of workers caring for elders took time off or reduced their work hours during the past year
- Both male and female caregivers provided an average of 11 hours of care per week

Depending upon their specific circumstances, employees involved in end-of-life care may miss or cut back on hours at work, refuse overtime opportunities, miss meetings or training sessions, turn down advancement opportunities, quit their jobs or retire early, and become less productive.

A 1997 MetLife study reports that eldercare crises cost employers \$1 billion per year. Part-day and full-day absenteeism costs \$900 million per year, and the costs of supervising employed caregivers run to \$800 million.

MODEL PROGRAMS

Trust Insurance Company, Taunton, MA

Trust has a comprehensive array of programs for its 350 employees. Elder care resource and referral services are available, and support groups meet to discuss elder care and bereavement issues. The employee assistance program provides counseling. Bereavement leaves between 1 and 10 days long are provided. The company delivers meals to bereaved families, and provides funds or food for a memorial gathering following the death of an employee or an immediate family member.

MBNA America, Wilmington, DE

MBNA provides bereavement leave, financial counseling and grief counseling when members of its 19,000 employees' immediate families die. In some cases, a charitable contribution and food, limousine service, and flowers for the memorial service also are provided. When employees themselves die, MBNA pays off the balance on any company product or credit card (up to \$5,000) and purchases a \$10,000 certificate of deposit for any surviving child under 18.

Baxter Healthcare Corporation, Deerfield, IL

Baxter's 35,000 employees have access to personal leaves up to 12 weeks long. And as of 1999, employees at two large Baxter locations have access to back-up care for dependent children, elders, and relatives.

Cellular One South, San Francisco, CA

As part of its "survivor support" program, Cellular One provides financial counselling for its 1000 employees and their significant others in the event they or their dependents die or become terminally ill. Topics include estate taxes, investment planning, and social security.

The Rockport Company, Marlboro, MA

Rockport provides two helpful financial resources to family members when one of its 600 employees dies. A lump sum gift of \$5,000 (over and above life insurance benefits) is delivered to a named beneficiary within twenty-four hours of notification of the death. In addition, the company continues to subsidize health insurance premiums for the dependents of the deceased employee for up to 24 months.

Columbus Regional Hospital, Columbus, IN

The 1700 employees of CRH have access to the Hospice of South Central Indiana. As of January 1999, employees can purchase a new Supplemental Cancer Insurance benefit, which covers some of the special costs of cancer treatments, including travel, lodging, and hospice care.

CONSIDERATIONS FOR EMPLOYERS

Specific end-of-life challenges might include:

- Providing personal care such as dressing, bathing, feeding, managing medication, and providing transportation.
- Financial and legal issues, such as estate planning and powers of attorney.
- Medical decisions concerning the use of potential life-prolonging medical procedures, and organ donation.
- Emotions associated with impending loss, both their own and those of other family members.

When death is preceded by a long illness, care recipients and caregivers must work out these issues together, an emotionally charged task.

Employee caregivers may experience:

- Reduced recreational activity and leisure time
- Isolation -- loss of friends and social identity
- Struggles to manage their caregiving commitment
- Anticipatory mourning
- Depression, anxiety, fatigue, sleep problems
- Tension in family relationships
- Financial strain
- Personal fears of disability and death
- Uncertainty about how and where to get help

POSSIBLE WORKPLACE RESPONSES

Policies	Flexible work arrangements Caregiving and bereavement leaves
Benefits	Flexible spending accounts Subsidies, vouchers, discounts Long-term care insurance Flexible benefits
Services	Resource library Seminars Resource and referral Case management Financial planning and counseling Therapy, support groups Back-up care Companion, home care services Pagers, emergency monitoring Telephone reassurance lines

NOTE: A COMPLETE LIST OF THE REFERENCES USED IN THIS BALANCE SHEET IS AVAILABLE. SEND REQUESTS TO SHELLEY@PURDUE.EDU.