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Introduction

As life expectancy increases along with advances in science and technology, the elder population in the United States is growing at a fast pace. In fact, by 2035, adults ages 65 and older are projected to outnumber children under the age of 18 for the first time in U.S. history (U.S. Census Bureau, 2018). This aging American population has led to a rise in elder care needs, an issue impacting much of the employee population today. Nearly two in three (63%) of employed family caregivers—17% of employed Americans—are caring for an individual age 65 or older (AARP Public Policy Institute, 2018; Family Caregiving Alliance, 2012).

Elder care is a major work-life stressor for an increasing percentage of the employee population. The organizations in the Boston College Workforce Roundtable recognize the importance of supporting employees’ elder care needs and offer a myriad of different programs and supports to help alleviate some of these stressors, so they can be focused and productive at work.

In this benchmarking report, we review the responses from Roundtable Members to a survey issued in December 2018. Out of 52 corporate members in the Roundtable, 45 companies responded to the survey request, representing a high 87% response rate. Not all respondents answered every question, however, we were able to collect and analyze a great deal of useful information. We thank all of the company representatives who took the time to share their input.

Our hope is that this information will be helpful to other Roundtable members as they seek to provide leading edge services and consider the next steps in their elder care strategy.
Overview of Roundtable Member Elder Care Services

Roudtable elder care services summary

<table>
<thead>
<tr>
<th>Service</th>
<th>Yes (%)</th>
<th>No (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elder care resource and referral services</td>
<td>93%</td>
<td>7%</td>
</tr>
<tr>
<td>Back-up elder care</td>
<td>64%</td>
<td>36%</td>
</tr>
<tr>
<td>Flexible work to assist with elder care</td>
<td>83%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Does your organization offer paid leave for elder care?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>22%</td>
</tr>
<tr>
<td>No</td>
<td>20%</td>
</tr>
<tr>
<td>No, but we offer unpaid leave for elder care</td>
<td>58%</td>
</tr>
</tbody>
</table>
Resource and Referral Services

Out of the 45 companies that participated in the survey, 93 percent indicate that they offer access to elder care resource and referral services.

Provider partners

Bright Horizons is the largest provider of elder care resource and referral services for Roundtable members, providing services for almost half of responding members. Other providers include Care.com's Care@Work, LifeWorks, LifeCare, Anthem, Optum, Federal Occupational Health (WorkLife4You), Torchlight.care’s Torchlight Elder, Avenidas, Workplace Options and other company EAPs.
Online accessibility
90 percent of members reported resource and referral services are available online.

Is the resource and referral service accessible online?

Total Responses: 40

Purposes for consulting the service
The majority of member providers can be consulted for services including finding home care providers, legal/financial planning, researching assisted living facilities, hospice facilities, and rehab facilities, geriatric care management, and Medicaid/Medicare counseling. Other services provided by some are caregiver stress/emotional health support and medical transportation.
To whom resource and referral services are accessible
Access to an elder care resource and referral services are available to an employee caring for a spouse/partner at 100 percent of responding member organizations. These services are often also available to an employee caring for a parent, parent-in-law, or other relative. Over half of responding member organizations additionally provide access to an employee caring for a non-related elder.

Access to an elder care resource and referral service is available to an employee caring for a:

- Spouse/partner: 100%
- Parent: 100%
- Parent-in-law: 100%
- Other relative: 75%
- Nonrelated elder: 50%

Total Responses: 40
Back-Up Care

Out of the 45 companies that participated in the survey, 64 percent offer back-up elder care to employees.

### Does your organization offer back-up elder care?

- **Yes:** 64%
- **No:** 36%

*Total Responses: 45*

### Availability

Out of the survey respondents, two-thirds have back-up care available only to full-time/benefits eligible employees, while the other one-third has back-up care available to all employees.

### To whom is back-up care available?

- **Full-time/benefits eligible emp. only:** 67%
- **All emp.:** 33%

*Total Responses: 27*
Days of back-up care offered/paid for
The days of back-up care offered by member organizations ranged from 5 to 25 days. The average number of days reported was approximately 13, and the most common number of days reported was 10.

Additional days
75 percent of respondents do not allow employees to pay for additional days of back-up care beyond the benefit allowance.

Are employees allowed to pay for additional days of backup care beyond the benefit allowance?

Total Responses= 24
Co-Payments
Over 90 percent of respondents require employees to pay a co-payment for the use of back-up care services.

Are employees required to pay a co-payment for use of the back-up care service?

- Yes: 92%
- No: 8%

Total Responses: 26

Subsidizing the cost
Over 95 percent of respondents subsidize the cost of back-up care.

Does your organization subsidize the cost of back-up care?

- Yes: 96%
- No: 4%

Total Responses: 26
Where back-up care is offered
All respondents offer back-up care in the home. Over half of respondents also offer back-up care at a near-site facility/center. Less than 10 percent offer back-up care in a hospital.

![Where is the back-up care offered?](chart.png)

**Daily rates**
Daily rates of center-based back-up care ranged from $15 to $190, with the most common answer being $15. The daily rates of home-based back-up care ranged from $22 to $316, with the most common answer being $6 per hour, or $48 for an 8-hour day.

**Prior notice**
The amount of prior notice required for employees to be guaranteed back-up care on a given day ranged from 3 hours’ notice to 48 hours’ notice, with the most common answer being 24 hours’ notice. Several respondents also noted that back-up care is never guaranteed, and that the more advanced notice provided, the greater likelihood of support.

**Hours of availability**
The most common hours of the day back-up care is available is 24/7, however several respondents reported availability only during normal business hours.

**Employee utilization**
There was a wide variation in the number of employees who used an organization’s back-up care benefit at least once annually, depending on the size of the company and how long the benefit has been available. Some companies reported low utilization, as small as four employees in one year. The company with the highest utilization reported 600 employees in one year. Additionally, several members reported recently implementing the policy and therefore haven’t been able to accurately gauge what utilization will be like yet.
Criteria to qualify
The most common criteria for an employee to qualify for back-up care assistance was relationship to the elder, however the second most common response was that there are no restrictions or that it is flexible. Other less common qualifications included the elder needed to be a dependent/relative/loved one of the employee, the age of the person for whom care is being provided, and whether or not the person lives with the employee.

What is your organization’s criteria for an employee to qualify for back-up care assistance?

Total Responses: 25
Provider partners
The overwhelmingly most common provider that respondents noted as their partner for back-up elder care was Bright Horizons, with 84 percent of respondents stating this. Additionally, 20 percent of respondents reported partnering with Care.com’s Care@Work.

Certification
The majority of respondents were unsure as to whether or not the care facilities are certified by the National Association for Home Care and Hospice (NAHC). However, almost a quarter of respondents stated that they are certified by NAHC.
Certification pay
Almost all responding organizations do not pay directly for caregiver and/or facility certifications.

Types of care provided
The majority of responding organizations’ back-up care programs provide non-medical care, such as bathing, dressing, running errands, and companionship. Almost half also provide skilled nursing and medical care. Additionally, about 35 percent also provide post-surgical and rehabilitative care.
**Subsidies by the organization**

It is not common for organizations to subsidize equipment and other costs used by caregivers or care facilities as part of the organization’s back-up care benefit. Only 2 responding organizations reported subsidizing the cost of hygiene aids and transportation costs (wheelchair accessible vans, etc.). Only 1 responding organization reported subsidizing the cost of mobility aids (wheelchairs, canes, etc.), safety equipment (bed rails, fall alarms, etc.), and enrichment activities/outings.

**To whom back-up elder is available**

Access to back-up elder care is available to employees caring for a spouse/partner at 100 percent of responding organizations. Over 96 percent also provide back-up elder care to employees caring for a parent or a parent-in-law. Additionally, about 85 percent provide back-up care to employees caring for other relatives, and less than 50 percent for those caring for a non-related elder.

![Bar Chart: Access to back-up elder care](chart.jpg)

*Total Responses: 27*
Respite Care

Out of the 45 companies that participated in the survey, approximately 22 percent offer respite care for employees caring for elder relatives, while about 78 percent do not. Of the ten organizations that do offer respite care, only three differentiate between respite care and back-up care. Because of this low number of respondents offering respite care separate from back-up care, we were not able to gather significant data beyond what is stated above.
DCAP & DCFSA

Out of the 45 companies that participated in the survey, the majority, almost three quarters, offer a Dependent Care Assistance Plan (DCAP) or Dependent Care Flexible Spending Account (DCFSA). 20 percent do not offer DCAP or DCFSA, and a little under 7 percent are unsure.

**Does your organization offer a Dependent Care Assistance Plan (DCAP) or Dependent Care Flexible Spending Account (DCFSA) for elder care?**

![Bar chart showing the distribution of responses]

**Total Responses: 45**

- **Yes**: 73%
- **No**: 20%
- **Unsure**: 7%

**Minimum annual contribution**
The minimum annual contribution from responding companies ranged from $0 to $2,700, with the average answer being $302. The most common minimum annual contribution reported was $0.

**Maximum annual contribution**
The overwhelmingly most common maximum annual contribution reported by companies was $5,000, which is the federal limit.
Purposes for use
Over 80 percent of respondents reported that DCAP or DCFSA can be used for adult day care fees, non-medical care services provided in the home, and non-medical care services provided outside the home.

To whom DCAP or DCFSA are available
100 percent of respondents reported DCAP or DCFSA are available to an employee caring for a parent or a spouse/partner. 85 percent also reported they are available to an employee caring for a parent-in-law. Around 65 percent of responding companies have DCAP or DCFSA available to an employee caring for another relative, and less than 30 percent for a non-related elder.
Elder Care Leave

Of the 45 Roundtable Member organizations that responded, approximately 22 percent offer paid leave for elder care, 20 percent do not, and about 58 percent offer unpaid leave for elder care.
Taking small amounts of leave
Out of the organizations that reported offering paid or unpaid leave for elder care, almost three-quarters allow their employees to take small amounts of leave on a long-term basis (on an hourly or daily basis), as opposed to one uninterrupted block of time.

<table>
<thead>
<tr>
<th>If your organization offers paid or unpaid leave for elder care, are employees able to take small amounts of leave as opposed to one uninterrupted block of time?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes 74%</td>
</tr>
<tr>
<td>No 6%</td>
</tr>
<tr>
<td>Not Sure 20%</td>
</tr>
</tbody>
</table>

Total Responses: 34

Amount of paid leave offered
There was a large variation in the amount of paid leave offered to employees with elder care responsibilities, ranging from 5 days per year to 16 weeks per year. Most organizations reported offering 10 paid days or less. Some respondents also noted that employees can use their sick time for elder care responsibilities.

Amount of unpaid leave offered
The amount of unpaid leave offered to employees with elder care responsibilities was largely based on the Family Medical Leave Act (FMLA), and was therefore 12 weeks. Several respondents also noted that it differs based on situation and may not be a formal policy.
To whom paid or unpaid leave is available

Over 90 percent of responding organizations offer paid or unpaid leave for elder care to an employee caring for a spouse/partner or a parent. Over 80 percent also have paid or unpaid leave available to an employee caring for a parent-in-law. Less than half of respondents offer this to an employee caring for another relative or a non-related elder.

**Paid or unpaid leave for elder care is available to an employee caring for a:**

- Spouse/Partner: 100%
- Parent: 100%
- Parent-in-law: 75%
- Other relative: 50%
- Non-rel. elder: 25%

*Total Responses: 31*
Offering or extending paid leave
Less than a quarter of responding Roundtable Member organizations are considering offering or extending paid leave for elder caregivers. Another 38 percent of organizations may be considering offering or extending paid leave, and 38 percent are not. The Center for Work & Family has received many inquiries in the past year from companies who are interested in potentially offering a paid leave benefit for elder care or other family care needs.

Thoughts or considerations around offering paid leave
Several companies shared detailed responses to an open-ended question about thoughts around offering paid leave.

1) As we add benefits to address the needs of millennials while maintaining child care investments for other employees, those with mounting eldercare responsibilities and costs will begin to notice the disparate treatment and potentially become a flight risk beyond even the growing trend of retiring earlier than planned.
2) Elder care struggles can be as or more destabilizing than child care struggles; productivity and engagement are both likely to take the hit.
3) We should all keep our eye on the gendered nature of eldercare and how that affects advancement of women in our organizations.
4) We invest a lot of time and money trying to help our employees plan for retirement; if employees are unable to save for retirement because of elder care issues, a lot of that work goes to waste. Soon we will have a workforce of boomers and millennials who can't invest in the future because they are directing their resources to student loans and elder care today."

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Another respondent shared that their organization is “actively exploring back up care programs for childcare and eldercare. We are continuously discussing the opportunity with leadership and hope to maybe have a pilot or survey a random sample in 2019 to understand the need/want from our employees."

**Flexibility**

Out of the 42 Roundtable Member organizations that responded, approximately 83 percent promote flexible work arrangements and telecommuting as a way to manage elder care responsibilities.

**Does your organization promote flexible work arrangements and telecommuting as a way to manage elder care responsibilities?**

- **Yes**: 83%
- **No**: 17%

*Total Responses= 42*
Types of flexible work available

Approximately 95 percent of responding organizations report occasional remote work and flexibility to attend medical appointments as available to help employees with their elder care responsibilities. Over 80 percent also allow shifting start and end times, telecommuting one or more days per week, and part-time/reduced workloads to help employees. About 80 percent allow compressed workweek, and about 50 percent job share. Several respondents also stressed the fact that the types of flexible work available vary and depend greatly on the situation and the manager.
Support from managers
Over half of responding organizations reported that managers are extremely or very supportive of employees using flexible work arrangements for elder care purposes. 25 percent reported managers are moderately supportive of employees using flexible work arrangements for elder care purposes, and 14 percent reported managers are just slightly supportive or not supportive at all.

Thoughts or considerations around flexibility and elder care responsibilities
The major theme reported by responding organizations in terms of flexibility and elder care responsibilities is how often flexible work arrangements depend on the specific situation and the department/manager involved. Another theme seen was that the reason for a flexible work arrangement is often not required to be disclosed by the employee. The struggle to get senior leadership on board was also reflected in responses, with one member noting, “Our office would like to promote flex work for this purpose but senior leadership has not been on board with promoting flex in general, let alone for elder care.”
Additional Services, Resources, and/or Programs

Over 80 percent of responding Roundtable Member organizations additionally offer workshops or educational sessions for employee caregivers. About 70 percent also offer assistance with legal or financial concerns, and almost half offer access to a health advocate. 30 percent of respondents also offer caregivers ERGs and over 20 percent offer access to geriatric care managers. Additionally, 2 responding organizations wrote in EAP as an additional service offered to employees, although we know that most, if not all, of our Roundtable Members offer EAP at their companies.

What additional services, resources, and/or programs do you offer for employees with elder care needs?

- Workshops or educational sessions for employee caregivers: 83%
- Assistance with legal or financial concerns: 70%
- Access to a health advocate: 48%
- Caregiver ERGs: 30%
- Access to geriatric care managers: 23%
Elder Care Strategy

Approximately 14 percent of responding organizations are considering changes to their current elder care strategy, while about 48 percent are not. Another 38 percent are unsure as to whether they are considering changes to their current strategy or not.

Some of the changes members reported considering include: adding paid time off for elder care responsibilities, focusing on education and communication in 2019, and enhancing back-up care.

Challenges in meeting employees’ elder care needs
The biggest challenges for responding organizations with respect to meeting employees’ elder care needs are related to cost, making employees aware of resources available, and having employees identify themselves as caregivers.

One respondent noted, “A challenge is educating the caregiver population that are caring for their aging loved ones the importance of starting the process early and getting ahead of the paperwork before there is a crisis. And, the cost of care is extremely expensive and so many caregivers don’t know that the cost of a caregiver or facility is mostly private pay and not covered by health insurance.”
Related to making employees aware of the supports available, one respondent indicated communications are a challenge to: “and reaching the employees when they need it. The need for eldercare support happens unexpectedly and we believe that there are still too many who suffer in silence unaware of the great support available.”

Another respondent pointed out that some employees prefer to be private about their elder caregiving. “Privileging a public conversation about a private challenge in the way that we have been able to do with child care. One key difference is that natural support systems around child care pop up more naturally because joy is a theme that grounds parents and makes connecting with others easier as they all look forward to the future of healthy and independent children. With eldercare, the theme is generally despair, resources are scarce, and the landscape of the health care industry makes the whole challenge an even more arduous journey for many.”

Another respondent made the connection between elder caregiving and their organizations D&I and work-life strategy. “We are evolving our D&I and work-life strategy and understand that what employees in general value the most is flexibility in when and where work is done. So the biggest challenge in meeting elder care needs is prioritizing and investing in an area that is very important to a subset of the population but not so much to the majority (at this point in time).”
Conclusion

Boston College Workforce Roundtable Members, who represent some of the world's leading employers, have shared a great deal of information about the elder care services and supports they offer to their employees. Through analysis of the data, we can see that the vast majority of our member organizations provide some type of elder care support for their employees, with many members providing multiple options ranging from back-up care to paid leave for care providers. They also provide an array of other caregiver-supportive services.

These progressive organizations understand that balancing a career and caregiving can be a great challenge for employees, so they implement these policies and offer these services to help employees decrease the stress and complexity of finding care to enable them to be focused and engaged while they are work. Roundtable members also recognize that the cost of high quality elder care can be a major financial stressor and many offer discounts, subsidies, or financial and legal education to help employees ease the financial burden. With the aging of the population, and the need for supportive and medical care for people who are living longer, this problem will likely continue to grow.

Companies that want to attract and retain the best talent, who increasingly seek to balance a career and caregiving, should consider how elder care services fit into their overall benefits and total rewards strategies. With as many as 42 percent of employed Americans (more than 54 million people) having provided eldercare in the last five years; and 17 percent currently providing eldercare, it is expected that this number will grow and therefore a larger percentage of the employee population will be impacted (Family Caregiver Alliance, 2018).

The elder care survey and this report were produced by Jennifer Sabatini Fraone, Daniela Mira, and Anne Thomson of the Boston College Center for Work & Family, March 2019. The report is intended for the exclusive use of BC Workforce Roundtable Members and should not be distributed.