

There are 23 million working caregivers in this country.

ne in six working Americans provides unpaid care to a family member or friend with a chronic, serious, or disabling health condition. Cancer researcher Shivapriya Ramaswamy counts herself among the privileged minority in this significant, but historically marginalized, group.

Employed by a Fortune 500 pharma giant in the Boston Area, Ramaswamy has a steady salary and access to copious caregiver-friendly benefits, among them paid family medical leave, backup elder care, assistance referral services, and flexible work arrangements.

Yet, during the four years that Ramaswamy lived with and cared for both her aging parents, she made little use of what was on offer. "It took time I didn't have to go over what was available... and going to HR for help felt too public and impersonal," she says. Though she desperately wanted a more flexible schedule, she never considered asking. "I had colleagues who worked some days from home.

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I'd find myself staring at my computer screen, unable to think at work, partially because I was exhausted and partly because I was so worried about what was going on at home.

They were seen as less committed," she says. "I couldn't afford that stigma."

So Ramaswamy—like many of the 23 million working caregivers in this country—stretched herself until she nearly snapped. "I'd find myself staring at my computer screen, unable to think at work, partially because I was exhausted and partly because I was so worried about what was going on at home," she says. "I know that I brought some of this on myself. But the truth is I didn't feel comfortable discussing my caregiving issues at work and never thought of my employer as a solution to my problems."

Ramaswamy is, indeed, among the most privileged working caregivers in this country. Still, her story illustrates many of the issues that have generally stood between caregivers and the



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support they need so they can earn a living: the mismatch between the benefits that employers offer and what caregivers truly want; the communication and confidence gap between human resources and employees; the reality that, even with a deep-pocketed employer providing robust benefits, work-life-friendly offerings can be all but unusable without a shift in workplace culture; and, crucially, the fact that Americans too often must rely on employers to provide social safety nets and services that are a matter of public policy in other wealthy economies. "A company's primary concern is the bottom line, that's just the nature of business," says Ariane Ollier-Malaterre, professor of management at the Université du Québec at Montréal. "So it will always be problematic when critical work-life protections come from an employer and are framed in economic terms, as they are in the United States."

A cultural shift writ large, or at least an opening for it, came calling in early 2020 when COVID-19 turned the world—and the workplace--on its head.

As millions fell sick and workers lost crucial supports-school, daycare and eldercare, home health assistance, babysitting grandparents—caregiving became almost everyone's crisis. Employers couldn't staff shifts. Employees (largely women) reduced their hours or abandoned jobs in staggering numbers so they could care for loved ones. Workers in their twenties suddenly became responsible for sick and vulnerable relatives.

As a matter of necessity, antiquated notions about where, how, and when work must get done were cast aside. as tens of millions of white-collar workers were sent home to do their jobs and many employers -somewhat to their surprise--maintained and even improved productivity.

At the same time, the plight of lowwage and hourly employees during the crisis-59% of the workforce in this country, disproportionately women and people of color-amplified the obscene truth: those most in need of employer supports like health insurance, paid sick days, flexible scheduling, and subsidized child and eldercare, are the least likely to have access to it.

"The pandemic has exposed the reality that working Americans must too often choose between caring for loved ones and holding onto their jobs. Smart employers are recognizing the needs of whole people, inside and outside of the workplace. Those who ignore the truths about work-life integration exposed by COVID-19 do so at their own peril," says C. Grace Whiting, JD, president and CEO of the National Alliance for Caregiving.

For Ramaswamy-who lost her father before the pandemic but is still taking care of her mom--change may be on the horizon. "There's a good chance we'll be offered the option of a hybrid schedule once our offices reopen. And if that happens," she says, "I won't think twice about working a few days at home. Flexible work has been normalized. They've seen what I can do, no matter where I am."

For the less privileged, change may demand a different kind of flexibility. This includes employer openness to more government involvement, such as that proposed in the Biden administration's 21st Century Caregiving and Education Workforce" plan. "It's not a matter of either-or," says Cynthia Thomas Calvert, principal at Workplace 21C consulting and a senior advisor at the Center for WorkLife Law (WLL), based at UC Hastings Law. "What we need is for public policy to work hand-in-hand with business, to have both sides working together."

Here's a look at past challenges and future opportunities for caregiving solutions in the post-COVID-19 age.

A CRISIS BEFORE COVID-19

The COVID-19 crisis compounded a caregiving crisis that has long been building. For years, scholars and population experts have warned that longer lifespans and an aging Baby Boom generation would create unprecedented demand for care, while smaller family sizes would winnow the ranks of those who traditionally provide it. With less in savings than preceding generations and more chronic health conditions because they are living longer, "those from the Baby Boomer generation are leaning more on family members both financially and for daily support and will, in all likelihood, continue to do so," says Dr. Sarita A. Mohanty, president and



Flexibility Beyond The Desk

What might flexibility mean for those who can't work remotely? Here's what some employers are offering workers in the service, retail, manufacturing, and health care sectors:

Flextime: Set shifts may be more of an entrenched mindset than a necessity. It's possible to identify core hours when all workers must be present but permit more flexibility on either end of the shift. Allowing workers to choose their start and end times (within a specified window, if necessary) can be hugely helpful for those who need to get kids to daycare, wait for an aide to show up, or take a loved one to medical appointments. In some workplaces, employers permit split shifts. For example, a worker may be able to break his time into two, four-hour blocks with a two-hour break in between.

Compressed Workweeks: This alternative scheduling option allows workers to put in their 40 (or required) hours in fewer than five days. For example, an employee can work four, 10-hour days with one day free every week. Or they can work 80 hours over nine days and have a day off every other week. Compressed weeks can save employees time and money by cutting down the number of days they must commute to work and possibly reducing daycare or eldercare costs. Some workers, especially caregivers, might just need a day to rest and rejuvenate. It can be a winwin for them and their employers.

Job Sharing and Part-Time Work: Creating part-time positions makes it possible for some workers to earn money and stay on the job while still meeting the demands they may have at home. For positions that require a worker to be present for an entire shift, job sharing allows two people to share a job. Each might work two days and alternate taking the fifth day from week to week.

Shift Swapping: Rather than having supervisors act as middlemen, some employers allow workers to directly exchange workdays or shifts with each other. This can accommodate those times when the demands of life and work collide, such as the need to attend doctors' appointments or a child's school event. Digital scheduling platforms enable workers to use a mobile app to pick up, find replacements for and swap shifts, among a range of other job-management-related tasks.

PTO: Creating a single bucket of paid time off (encompassing vacation days, sick days, etc.) gives workers more freedom to use their time as they might need it. This also absolves employers and supervisors from having to "decide" whether or not employees have the appropriate reasons for wanting time off.

CEO of The SCAN Foundation, an independent public charity focused on improving care for older adults.

A graying population is just part of what has pushed caregiving into crisis. Gone is the stereotypical at-home mom tasked with caring for children, older adults, those who are sick, and loved ones with disabilities. Womenwho have historically been and still are the backbone of unpaid care--now represent close to half (47%) of the American labor force, up from 33% in 1960. Older family members aren't as available as they once were to provide caregiving support; Many simply can't afford to stop working. On the upswing, as well, are the ranks of single-parent households.



Demographic shifts in this country also shattered traditional conceptions of who caregivers are. As adults give birth later in life, their children are becoming caregivers at a younger age. A full 25% of caregivers are Millennials between the 25 and 40, adding youth and number to the ranks of "sandwich generation" adults who are simultaneously caring for children under 18 and older relatives. Male caregivers are also growing in number, representing 40% of the 53 million unpaid family caregivers in the U.S. And increasing numbers of LGBTO and blended households mean that care is being provided to extended networks of friends and "families of choice."

I didn't want "Al the Caregiver" to Be My Narrative.

Name: Al Wilkins

Age: 35

Location: Washington D.C.

Occupation: Sales and Marketing, EAB Global educational management consulting



About three years ago, my 74-year-old mom started feeling pretty sick. She didn't have much of a support system down in Florida, where she had moved after retiring. So I packed up some clothes and my laptop, called my supervisor at work, and booked a flight to Orlando.

I've been at EAB in Washington D.C. since graduating from college. But I had recently moved to a different department and had only been working under Alyssa Franklin for a few weeks when mom became ill. It was a Thursday, so I figured I'd take the Friday and Monday as vacation days and make it a long weekend. I apologized for the last-minute notice. Alyssa was more than understanding.

My "long weekend" turned into three very long and painful months. Shortly after I got to Florida, mom was diagnosed with stage four appendix cancer. I stayed and took care of her, basically on my own, until she died.

What happened during that time taught me a lot about looking beyond my own needs—which many people in their 20s and 30s are focused on--and truly being there for someone else.

I also learned how crucial a supportive supervisor can be for an employee who is in crisis. When I realized I might not be able to return from Florida for a while, I had no idea of how that would impact my job. I didn't know how FMLA worked or what my rights were.

I called Alyssa and just laid it all out there for her. She told me she'd dealt with some maternity leaves in the past, but didn't have experience with an emergency leave like mine. That didn't seem to phase her. Without missing a beat she said, "We'll navigate this together, Will. I'll find out who in HR you should talk to about legal stuff. I'll figure out with HR how your leave will work."

I ended up being allowed to work remotely from Florida. I then used a combination of paid time off and intermittent FMLA, which I took in three-week chunks, when things with mom were really intense. To be honest, I'm Type A and I would have worked more than I did if it hadn't been for Alyssa. When I was pushing to take something on, she'd ask, "Are you sure you can meet that deadline?" or "Do you really need to be in that meeting?" Not once did Alyssa pressure me about when I might be coming back to D.C. I look back and realize how much I appreciated that. She sensed how much stress I was under and knew that I needed to focus on my mom.

Alyssa did something else that was really important. Right up front, she asked me what I wanted the staff to know about my situation. I felt really awkward and didn't want "Al the Caregiver" to be my narrative or identity. But I also didn't want people dancing around what was going on. We were able to set just the right boundaries. We told colleagues my mom was gravely ill and that I'd be gone for a while. But they didn't need to know all the details, like that on some days I wouldn't be available because I was taking mom to chemo or to the hospital. It would just have been a distraction for them and for me.

Alyssa is not warm and fuzzy at work. But that doesn't mean she's not an extraordinarily empathetic and dedicated supervisor. Even when I was technically on leave, she would touch base to see how I was doing. At Thanksgiving, I was stunned to get a call from her. She was visiting her parents nearby in Florida and asked if I wanted to meet for dinner. Alyssa was at the funeral, too, when mom died that December.

Coming back to my life in Washington after mom passed was bittersweet. I was the first of my friends who had taken care of a parent and my whole perspective had changed. At work, before mom got sick, I'd always thought of myself as a caring manager. But the old Al would never have appreciated the challenges of caregiving and the level of energy and effort that goes into it. Even when I'm talking generally with colleagues who say they are having a hard time, I empathize so much more than I might have 2 1/2 years ago. Based on what Alyssa modelled for me, I respect the fact that not everyone is comfortable talking about caregiving. But she has also shown me there are so many important ways you can still be supportive. That's a lesson that I, as a manager and as a friend, will certainly be passing on.

THE WORKPLACE-CAREGIVER COLLISION

Millions of these unpaid caregivers are part of America's labor force. And the toll of trying—and in many cases being unable--to balance work with care responsibilities is plainly evident.

Back in 2011, Gallup reported that "caregivers employed full-time across all age groups are substantially more likely to experience various common health issues than their non-caregiving counterparts." Caregivers are twice as likely than non-caregivers to develop chronic illnesses like diabetes and high blood pressure, twice as likely

to struggle with depression, and overwhelmingly report elevated levels of stress, according to a 2018 National Business Group on Health survey.

The impact of caregiving on job security and earning potential is equally profound.

A 2016 report in Families Caring for an Aging America observed that the demands of caregiving can "jeopardize [caregivers'] income, job security, personal retirement savings, eventual Security and benefits, career opportunities, and overall long-term financial well-being." Family caregivers over 50 who exit the workforce so they can care for a parent stand to lose an average of \$304,000 in wages and benefits over their lifetime. Evidence suggests that women, who are more likely than men to stop working as a result of caregiving, are at substantially more risk of living in poverty during old age as a result of becoming caregivers.

Caregiving is on employers' radar. And the issue will become ever harder to sidestep as the ranks of workingage caregivers swell. Seven in 10 employers included in Guardian Life's Workforce 2020 Survey acknowledged that caregiving has a negative impact

Family Responsibilities Discrimination: What Employers Can Do

Credit: Cynthia Thomas Calvert. Adapted with permission from the Center for WorkLife Law, UC Hastings Law

Discrimination against employee caregivers can harm businesses beyond the obvious costs of legal damages and litigation expenses. Even without lawsuits, family responsibilities discrimination (FRD) causes companies to lose good employees, diminishes morale and productivity, weakens relationships with customers, and tarnishes reputations.

Employers can take steps to prevent FRD. Several are outlined below. The EEOC has issued prevention suggestions, and additional resources are available.

SUPERVISOR TRAINING. Interactions between supervisors and caregiving employees are a key source of FRD claims. Training, which can be a separate training or a module in existing diversity training, can greatly reduce the incidence of FRD. Training should include not only what FRD is, but why it happens, steps supervisors can take to minimize the influence of unconscious bias on personnel decisions, the demographics of the current workforce, and the business benefits of retaining good workers.

PERSONNEL POLICIES. Companies may want to adopt an antidiscrimination policy that includes family responsibilities, or add family responsibilities as a protected category to an existing antidiscrimination policy. It is important that employers know if the jurisdictions in which they operate have state or local FRD laws and, if so, to use the wording of those laws in the policy. Model policies are available from the Center for WorkLife Law. In addition, employers should review their existing personnel policies to ensure they do not discriminate against caregivers. The following types of policies are

often most relevant: attendance; leave; flexible work; compensation, including bonuses; promotion; discipline; termination.

HR OVERSIGHT PROGRAM. Active oversight by human resources professionals of employment decisions involving caregiving employees can nip problems in the bud. Events such as pregnancy, use of family care leave, and requests for flexible work are known triggers of caregiver bias. FRD may be more likely to occur when a caregiving employee has a second child or gets a new supervisor; HR vigilance over personnel decisions made after those events can head off problems. If HR notices suddenly negative evaluations, demotion, placement on a performance improvement plan, rigid application of workplace rules, changes in assignments or schedules, or termination, further investigation may be warranted.

COMPLAINT PROCEDURE. Many employers already have in place a process for responding to employee complaints. Ensuring that the process is able to address FRD is important. Investigators should know why and how FRD arises and be familiar with the triggers and indicators of bias mentioned in the preceding paragraph, and frame their inquiries accordingly. Familiarity with how FRD can violate the law, or otherwise expose employers to liability, is necessary to resolve employee complaints.

WORK COVERAGE PROGRAM. Almost every employee will be a caregiver at some point during his or her career. Employers can plan for each employee's likely absence for family care, which will reduce disruption in the workplace and minimize bias by aligning supervisors' expectations with reality. Work coverage plans should set out how each employee's job would be done during a lengthy absence, and should be reviewed and updated regularly. More information is available from Workforce 21C.



Business leaders have been warned that as demand for caregiving increases, the talent pool in this country will shrink.

on employee health and productivity. What's more, business leaders have been warned that as demand for caregiving increases, the talent pool in this country will shrink, especially among women, who increasingly outnumber men when it comes to higher education and advanced degrees.

Still, only about one third of those included in Guardian's survey said they consider offering benefits that might support their caregiving workers a priority.

"The average company may tend to look at what it will cost them up front and conclude they can't afford caregiver benefits. But they don't consider or aren't equipped to track the potential return on their investment," says Karen Kavanaugh, senior director, strategic initiative at the Rosalynn Carter Institute for Caregivers.

On the other hand, some blue chip high-tech companies gradually taken action. Over the past

decades, well-resourced companies have invested millions in "employee wellness" programs and "work-life" benefit packages as a way to lure and retain talent. Several have launched campaigns specifically championing and supporting employees who provide care to sick, elderly and disabled loved ones.

The irony: Despite putting money and effort into such costly initiatives, companies report that work-life benefits in general are underused. For example, numerous studies have shown that usage is below 10% for employee assistance programs, which offer a host of "free" services, ranging from financial, legal, and mental health counseling to eldercare referrals and transportation services. While 65 percent of employers surveyed in Harvard's 2019 Caring Company study offered flexible work arrangements (FWAs), just 39 percent of their employees used the benefit. In the report, workers who didn't take advantage of FWA's said they feared that doing so "would make them seem less committed."

"Employers feel like they are offering the right benefits. That they can check the right boxes and that's enough. But caregivers are saying 'not so fast," says Sherri Snelling, a corporate gerontologist and chief executive officer of the Caregiving Club, which consults with employers on caregiver wellness. As Ramaswamy's story illustrated, no matter how good benefits may look on paper, they're worth little if employees don't consider them truly valuable or are loathe to use them for fear of repercussions.

Moreover, messaging about caregiver benefits often misses-or even puts off-its target audience. Many who provide care to sick or disabled loved ones don't self-identify as caregivers. They see taking care of an older parent or a spouse with disabilities as "something any loving child or partner would do." A healthy proportion is also not terribly eager to 'out' themselves as caregivers. "They know, in many

cases, it can be the professional kiss of death," says Calvert. To wit, a 2019 Bank of America report found that while 88 percent of employers surveyed offered caregiving benefits, 71 percent of workers were unaware they were available and only 34 percent had made use of them.

"This doesn't mean we should pull back from the caregiver conversation," says Snelling. "It means we need to broaden the tent."

CAREGIVING RECONCEIVED

"Broadening the caregiver tent" may well be an outcome of the COVID-19 pandemic. Not just because more of the workforce is caregiving due to the virus and, potentially, its long-term health effects. But because workers are being seen through a somewhat different lens.

"There are certainly employers who have a much greater awareness of what their employees balance and struggle with on a day to day basis to provide care... for children, for older parents, and across the continuum," says Kavanaugh.

Supervisors and rank-and-file employees have seen each other in a more revealing light, too. During countless video conferences and calls, knowledge workers have peered into each other's imperfect lives, as barking dogs, crying children and elderly parents wandered into and out of the frame. Stretched-thin essential workers have openly wept on the job.

"COVID-19 has driven home that work and life don't exist in spite of each other. They are inextricably intertwined. In a sense, we are all caregivers, whether that means we are caring for a child, a partner, a parent, or ourselves," says Whiting. To that end, she says, "all workers should be entitled to supports that help them integrate their personal and work lives."

Whiting's position is a departure from traditional caregiving advocacy, which has typically pushed employers to recognize and accommodate the specific challenges faced by siloed caregiver groups. (For instance, parents with childcare needs, adult children caring for older parents, etc.) "A more agnostic approach might seem unfair or imbalanced," says Whiting. "One employee may need a flexible schedule so he can take his partner to dialysis. His colleague may arrange a late start so she can take a long run every morning. But wider access could ultimately be a win for everyone."

employers might avoid Indeed. potential lawsuits, since the less they know about why an employee is asking for certain accommodations, the less vulnerable they may generally be to claims of discrimination, "Instead of having human resources decide if people's reasons are valid, which can open a can of worms, more advanced companies are taking the stance of "we don't care if you need that accommodation because you want to go to school or need to take care of a sick relative. We aren't judging the priorities of your life, as long as you can do YOUR job effectively," says Brad Harrington, executive director of the Boston College Center for Work & Family.

If wide swathes of employees then start taking advantage of those worklife benefits, "caregivers will finally feel free to use them with less fear of stigma from higher ups or blowback from resentful colleagues," Whiting

A REMOTE REVOLUTION

Perhaps nowhere is this more true than with flexible work arrangements. Intended to free employees from rigid work hours or a confined workplace, FWAs can take many forms: partial or fully remote work, flextime,



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My **Supervisor** Is Also A Caregiver. It's Made a Big Difference.

Anonymous

Age: 48

Location: New Mexico

Business: Government Health Care

Title: Quality Manager

The government health care system may not be what comes to mind when you think of compassionate and flexible workplaces.

But that's been my experience at the office where I've worked for three years as a hospital quality manager. And it's much of the reason I've passed up opportunities for positions elsewhere.

In addition to working full time, I'm a caregiver for my mom, who has lived with my husband, kids, and me since my dad passed away in 2015. Two years ago she was diagnosed with Alzheimer's. It's a lot to manage. My job requires a decent amount of travel. My husband is a flight paramedic and works 24-hour shifts. But we have never considered moving mom to a facility. We are Hispanic and that's just not what we do.

My supervisor knows I take care of my mom. What's made a big difference, I think, is that she is also a caregiver. She understands the challenges I deal with. She also knows the capability and commitment it takes to be a working parent and caregiver.

Even before my mom got sick, I was given the flexibility I needed to succeed. Instead of the typical 9 to 5 shift, I was allowed to work 7 to 3 so I could more easily drop off and pick up my kids from school. When I mentioned to my supervisor that I was thinking of going for my Ph.D. (I'm already a registered nurse), she didn't just encourage me. She gave me flexibility when work and classes conflicted.

Prior to COVID-19, my mom could still be at home by herself. But, I had to check in a lot. I called her every day at certain times and went home at lunch hour to see how she was doing. My supervisor never questioned me about my caregiving responsibilities. She trusted me to put in my hours and get my work done.

In a way, that steadfast support and encouragement has inspired me to be more and do more. Any time my supervisor needs anything, I've always jumped at the opportunity to help her. When there is a deadline, I meet it. When she needs to be out of the office, I cover for her. I think I actually have 800 hours of sick days I haven't used.

Since last March, I—and much of my office--have been working remotely. I missed three weeks of work after I got COVID-19. But other than that, I think I've been as productive as ever, if not more so. For me, working from home because of COVID-19 has been a blessing. Mom can no longer be alone for more than an hour. She doesn't know what day or time it is. I was already thinking that I'd ask to work full-time from home once the pandemic passed. But I may not need to. Our new director wants to phase out our physical office and keep everyone working full-time from home. Needless to say, I'd be more than fine with that!



"For a caregiver, workplace flexibility can make the difference between shifting one's schedule by an hour because an aide shows up late, and having to take an entire day off."



compressed work weeks, and job sharing, among them. The aim is to help workers better reconcile work demands with the realities of their lives.

Typically, caregiving talk among employers has revolved around paid leave, which is critically important. But if you're caring for a disabled child or a parent with Alzheimer's, "your challenges aren't limited to a set of weeks or months," says Liz O'Donnell, founder of Working Daughter, a community for women balancing caregiving and careers. For a caregiver, workplace flexibility can make the difference between shifting one's schedule by an hour because an aide shows up late, and having to take an entire day off. It makes it possible and acceptable to join a meeting remotely from a hospital waiting area or nursing home instead of missing out entirely. If FWAs became normalized and widely available, "it would be huge," O'Donnell says.

For knowledge workers, COVID-19 opened the floodgates on this front, as millions tasted the freedom of doing their jobs remotely. Clearly—with kids attending remote school and paid help often unavailable or unsafe due to the virus—working from home may have been far from ideal. "But the experience has made many realize that there are lots of ways to do their job," says Harrington.

Employers won't necessarily disagree. For years, many have considered the potential benefits of remote or partially remote work and made slow progress toward it. Studies show that FWAs reduce turnover and cultivate employee loyalty. They are also costefficient. "When you think about it, what does flexibility cost a company? It's probably the benefit that brings employers the most return at the least cost because workers really appreciate it. In addition, FWAs may reduce the need for office space and its associated costs," says Dr. Mark Cunningham-Hill, medical director at the Northeast Business Group on Health.

As they've witnessed the continued productivity of their remote workers and consider potential cost savings, many in business who were skeptical of alternative work models prior to COVID-19 have become believers. Eighty-three percent of those included in a 2020 Mercer employment survey said they plan to put more flexible work policies in place once the pandemic has passed.

This, of course, doesn't mean physical offices will go the way of phone booths and floppy discs. For most companies over the long term, face-to-face interaction will still be needed to build culture, encourage collaboration, and mentor younger talent. "Employers and employees have seen both the advantages and disadvantages of remote work. Inevitably, we'll move toward a hybrid model," says Mauro Guillen, Zandman professor of international management at the Wharton School in Philadelphia.

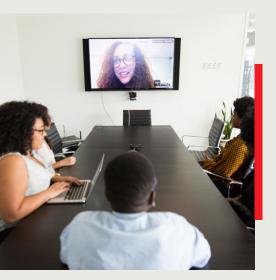
"I Feel Emboldened."

Anonymous

Age: 56

Location: Southern California

Occupation: Finance Title: Risk Officer



Fifteen years ago, I was at the top of my professional game. I was in the c-suite, reporting to three boards, working long hours, and highly sought after in the corporate world.

Despite all my strategic and organizational skills, I was blindsided when my husband was diagnosed with Parkinson's disease. I didn't know how to care for him or how to deal with the bureaucracy of caregiving and illness. Despite how much I was struggling, I decided to keep my home situation private and separate from my life at work.

That idea went out the window the day I was in a board meeting and my husband went missing. I excused myself to answer the urgent call from his home health aide. We searched for three frantic hours until a friend working at our local Home Depot called to say he'd found Murray wandering through the aisles.

Murray's Parkinson's was worsening fast and my job was only getting more demanding. I knew I had to open up at the office about what was going on. I did so the next day. I just needed some flexibility, I told my colleagues. There would be times I'd need to take Murray to the doctor. And days I'd have to stay home with him. But it wouldn't be a problem, I assured them. I knew I could do my work from anywhere.

Despite what I'd shared, my boss at the time was fixated on the fact that I'd left in the midst of a meeting. "Working outside the office will put you off track for any type of advancement," he said. "So if you were planning to be my replacement when I retire, you have a choice to make."

I knew there was only one choice for me. I moved on from that job about four months later. And I left a few other positions after that. Some of my employers were sympathetic to my situation when they hired me, but they ultimately weren't prepared to allow flexibility in the long-term, which is what a caregiver like me needs.

My former and current employers, like a lot of companies out there, make a big deal about how they and their HR departments are there to support their workers. They talk a lot about all they do for "employee wellness." But when I went to HR, I didn't feeling supported. I felt like I was dealing with attorneys who were looking for loopholes so they wouldn't have to grant what I was asking for.

All that "wellness" talk can mean nothing if there's not a culture to support it. I started as a very young file clerk in the finance business almost 40 years ago. I rose up to become a supervisor and a manager. I got hassles from up top because I was empathetic to my subordinates. I've been in meetings where supervisors have asked for advice about employees with caregiving issues. The c-suite basically sent the message that they didn't want to hear about it. When people talk about how important it is for supervisors to be supportive to caregivers, I get it. But if there's mixed messaging coming from up top, managers will understandably put their own job security above empathy for others.

The pandemic has been somewhat of a winner for me. I have a complete office set up and I'm easily working from home. My work desk is right next to the hospital bed I rent for my husband, who now has dementia. There are times I've been on Zoom and people have been shocked to see him there. Murray is not a cute kid or a fluffy barking dog. But caregiving is part of my life and I'm not willing to hide it or apologize for it anymore. I feel emboldened. I plan to propose a hybrid model for myself after the pandemic. And I hope that other employees can also speak up about caregiving issues that have stayed hidden for too long.

FLEXIBLE BUT NOT EQUITABLE

hvbrid For caregivers, work arrangements—some days in the office, others from wherever they need to becould indeed be a boon. "Caregivers give so much to other people, they often lose what is important to themselves. Getting away from home and going to work can fortify a person's identity beyond caregiving. The company of colleagues breaks up the isolation. For many, a hybrid schedule can be a workable and satisfying solution," says Whiting.

Unless, of course, a caregiver counts himself among the roughly 60 percent of this country's labor force-largely lower-wage earners in the service, health care and manufacturing sectors-whose job can't be done off-

For "deskless" workers, flexibility is, of course, plausible. It just isn't so much about where they work as about the control they have over when they work. "A security guard might not be able to telecommute, but he could be allowed to put in four 10-hour days, start his shift later, or do a work share," says Mike Aitken, senior vice president of membership at the Society for Human Resource Management.

Digital scheduling platforms like Quinyx allow workers to use a mobile app to pick up, find replacements for and swap shifts without necessarily going through the gate-and potential judgment—of a supervisor. Avoidance of "just in time scheduling"-shift changes that occur within two weeks and sometimes within days or even hours-can also be a blessing for working caregivers, who must often arrange coverage for loved ones in



advance. A 2018 study found that giving retail employees more stable and predictable schedules was not only possible; it increased sales and labor productivity, thus delivering a high return on investment.

Unfortunately, employers aren't tremendously motivated to provide such accommodations, says Sarah Jane Glynn, senior fellow at the Center for American Progress. Reconfiguring shift structures can be a costly and undertaking. complicated And low-wage, hourly workers aren't always valued like their white-collar

counterparts might be.

"Think about your average chain restaurant," Glynn says. "They see their shift workers as people that aren't worth sinking money into. They actually build churn into their costs. But it doesn't have to be that way."

For instance, if given the shifts they want and the time off they need, servers may feel greater loyalty toward their employers and put more effort into their jobs. A manager won't need to pay overtime because she is constantly short-staffed. "There's an

economic argument that it is better to retain shift workers than to continually replace them. But because businesses don't track the ROI, they don't believe it's true. That is just, unfortunately, the mindset," Glynn says.

It's possible that COVID-19 has sensitized employers to the toll that illness and absence have taken on their bottom line and moved them to be more accommodating. But there is also the risk that shift and lowwage employees may have even less leverage to improve their working conditions than they did before the

Prior to COVID-19, the last major piece of federal leave legislation to be passed on behalf of American workers was the Family Medical Leave Act of 1993.

pandemic. As fewer commuters head into the office and Americans do more shopping from home, service and retail positions will likely become more scarce. "The pandemic also provided new incentives to automate manual, repetitive jobs," Guillen says. "Five years ago universal basic income was seen as something only radicals supported. But more people are now saving it's time for a real conversation, if not about universal basic income then some kind of guaranteed basic income for those who need it."

PAID TIME OFF AND FMLA

It may be some time before universal or guaranteed basic income arrives at the negotiating table. But COVID-19 has accelerated the argument for another form of government involvement that caregiving advocates have long been fighting for. That is the urgent need for meaningful, comprehensive paid family and medical leave and paid short-term sick leave policies.

"There are so many reasons why paid sick days and paid family leave are vital for working Americans. For caregivers, finances are already a pressing issue. On average, they shoulder about \$7000 every year on related expenses. Paid leave can alleviate some of that stress during a time of crisis. It can make it so caregivers don't have to choose between doing the vital unpaid work of tending to a loved one and earning a much-needed paycheck," says Whiting.

The United States is the only country among 41 developed economies where paid time off of any kind is not guaranteed to all workers. This state of affairs is particularly harmful

to women, people of color and low-wage earners, who comprise a disproportionate share of this country's working caregivers. "Current research shows that Black and Hispanic workers are less likely to have access to paid leave by their employers. Among the lowest wage workers, 2/3 did not have access to a single sick day before the pandemic and 95 percent did not have access to paid family leave," says Diana Boesch, policy analyst for women's economic security at the Center for American Progress.

Prior to COVID-19, the last major piece of Federal leave legislation to be passed on behalf of American workers was the Family Medical Leave Act of 1993. Created to help Americans balance family responsibilities and work demands, it gave millions the right to take up to 12 weeks of leave without fear of losing their job as a result.

Many working caregivers, however, discover that when they need to take longer-term medical leave, the Family and Medical Leave Act isn't of much--or any-help. Since employers with fewer than 50 on staff are exempt,

The United States is the only country among 41 developed economies where paid time off of any kind is not guaranteed to all workers.

only 56% of the labor force is eligible. And for those who have the right to protected FMLA leave, roughly half feel they can't afford to use it because the law does not require employers to pay workers while they are out.

A SUBJECTIVE SYSTEM

Policy makers know this cannot continue. A growing patchwork of states and municipalities now mandate some form of paid medical leave coverage, be it for paid short-term sick days or paid longer-term family leave. In the glaring light of the pandemic, Congress had almost no choice but to pass what was the nation's first (albeit temporary) paid leave laws, which applied to certain public employers and private businesses with fewer than 500 employees.

If this country returns to the status quo after COVID-19, access to paid leave of any form-for many workers--will still largely depend upon the largesse of their employers.

Historically, private sector businesses in the U.S. have voluntarily stepped up on this front (to some degree) because it's smart business. As of March 2019, 79% of full-time workers in private industry were getting paid vacation and paid holidays. Seventy-eight percent had access to paid sick day benefits; for those allotted a fixed amount, eight days was the average.

Paid medical and family leave is another matter. For small businesses, which employ almost half of workers in the U.S, paying employees for extended leave can be unfeasible. "Many want to provide it. They know

My Employer Might Be **More Open** to Supporting **Caregivers If They Saw Other Companies Doing the** Same.

Name: Molly Kindhart

Age: 36

Location: Quincy, IL **Business: Manufacturing** Title: Engineering Coordinator



My mom had a stroke while she was working on the floor of the manufacturing plant where I am now an employee. That was 15 years ago. She had only been there for a few months, so she wasn't entitled to any benefits.

I was just 20 at the time and was working a temp job at another plant. Since my parents are divorced and I'm an only child, I became fully responsible for my mom. The effects of the stroke were so severe, mom was admitted to a long-term care facility. I was told to spend down her assets so she could qualify for Medicaid. But I still ended up selling just about everything mom and I owned to cover her nursing home costs.

In 2006, I found a full-time job at the plant where mom had the stroke. At the time, mom's condition was relatively stable. So her needs didn't generally conflict with my work on the floor. Floor workers at the plant, you see, don't get sick days. Instead there's a point system: Any time a worker is late or absent, they get a point, which is like a demerit. Too many points can lose you your job. There was only one time I had to be absent so I could take mom to the doctor. My supervisor knew what was going on, so he looked the other way and didn't give me any points. That made it possible for me to still get a bonus for perfect attendance, which was important to me.

As time went on, mom got sicker. She had diabetes and would get pneumonia two to three times a year. I used up all my vacation days during her frequent stays in the hospital. I knew that at the rate things were going, I'd never be able to take care of mom's growing needs and keep my job on the floor working under the point system.

Luckily, I applied for and was given an office position at the plant as an engineering coordinator. The pay was lower, but I didn't have to worry about that point system anymore. If I had to leave early or take a long lunch because of mom, I just had to make up my hours. I also got an extra week of paid time off.

When COVID-19 happened, office workers like me were told to work remotely for the short term. Mom at that point was very sick. She went into congestive heart failure and was admitted to the hospital. When she was ready to be discharged, one quarter of the nursing home had tested positive for the virus and was on lock down. I had to either get mom into another nursing home or bring her home with me temporarily.

My husband Richard and I decided to take her home. By that time, remote work had ended at my job. I asked if I could be granted intermittent FMLA so I could continue working some hours and still do what I needed to take care of mom.

After weeks of waiting, I was finally granted intermittent FMLA but was told that it would only work in the long term if I was willing do my hours in person at the office. I understood their reasoning. But it also put me in a position where I was suddenly scrambling to find an aide who could watch mom while I was back in the office.

After a lot of negotiating with insurance, I was able to get 18 hours of paid aide coverage. But then, because of the virus, I couldn't find any reliable help. Desperate, I called my employer to tell them what was going. They weren't exactly gushing with compassion but they told me to go ahead and work all my hours from home until I could find someone.

I never found that person. Mom's condition became terribly grave. I couldn't log in at work and ultimately wasn't earning anything. The night mom died, she woke up screaming and then had a seizure. I didn't call 911 because I knew that if they took her to the hospital I wouldn't be allowed to go in with her. I'm angry at the world because I had to make that terrible choice.

I don't hold my employer to blame for how things turned out. They tried to help. But I think going forward they could change when it comes to supporting caregivers. They'd probably be more open to it if they saw other companies doing the same.

it's important for retention and for the well-being of their workers. But these employers often don't have the scale of operations to absorb the cost, nor is there a functional market for small business insurance in this area," says Cynthia Ward Wikstrom, campaigns director for the Main Street Alliance. Many employers, regardless of size, also reject the notion of providing paid leave (or any paid time off for that matter) to part-time and recently hired workers.

As of 2019, just 18% of private sector workers had access to paid family leave through work. And that benefit is generally offered by America's bestresourced companies. "Our member companies all provide paid leave benefits. They want to be pushing that line for competitiveness, productivity and to make sure their employees are getting the support they need," says Aliya Robinson, senior vice president for the ERISA Industry Committee (ERIC), which represents the employee benefits interests of large employers.

Still, however, employers get to decide what kind of leave they'll pay for. "As absurd as it sounds, many employers don't think about paid family leave beyond the needs of new parents. Family responsibilities can apply to all

stages of life and all permutations of family. There is no rational argument for why a new father or mother's wish to take time off to be with their newborn is any more valid or urgent than a caregiver's need to be present for a critically ill teenager, a spouse with cancer, or the last living weeks of a parent with Alzheimer's," says Whiting.

Over the past several years, that picture has been changing. A growing number of employers with "paid leave" policies have broadened them to include those caring for sick family members. However, eligibility can be limited to a narrow—and dated--definition of what "family" is. For instance, they may still fail to include LGBTQ caregivers (who often have atypical familial constellations), as well as those caring for grandparents, siblings, and close friends.

A FEDERAL CASE

COVID-19 has helped solidify a case that advocates have been making for years: Whether or not workers have access to paid family and sick leave shouldn't be employers' problem, nor should it be their prerogative. "The most significant way to improve racial, gender, and economic equity in access to paid leave is by designing national, permanent paid leave policies that cover all workers, no matter their income, full- or part-time status, employer size, or occupation," says Boesch.

Across party lines, more than 8 in 10 voters support such a policy. The Biden administration has already announced its intention to introduce permanent Federal paid family leave legislation as part of its 21st Century Caregiving and Education Workforce plan. And within the year, the House of Representatives is expected to consider the comprehensive and inclusive Family And Medical Insurance Leave Act (FAMILY Act), which is modeled after some of the more successful state programs. How the program will be financed hasn't yet been hammered out. The Family Act as it stands now would be funded by a payroll tax shared by employers and workers.

Traditionally, business associations have bristled-and lobbied againstgreater government involvement in workplace matters. "It's not really about particular policies. It's an ideological thing. They don't want to open the door to more regulation and they don't want to be told how to run their company," says Glynn.



Workers must have a safety net so they aren't destroyed by random crises.

Name: Aaron Seyedian Title: Founder and Owner Business: Well-Paid Maids

Age: 32

Location: Washington D.C.



In high school, I read Nickel and Dimed, which chronicled activist Barbara Ehrenreich's attempts to live a decent life on a series minimum wage jobs. That book really made an impact. It confirmed for me that the old steel town where I grew up wasn't the only place that working people were struggling just to get by. All over the country, it was possible to work fulltime and still not be able to live with any sense of comfort or security.

I went away to college and then took a job as a consultant in Washington, D.C. That was right around the time that the fight for a \$15 minimum wage was heating up. In 2017, I decided that starting a business that offered a living wage would be a good way to advocate on behalf workers.

Housecleaning, I figured out, was a good area to focus on. Workers are generally paid off the books and earn low wages. And the barrier to entry for me was low. I needed some cleaning supplies and a web site to recruit clients and employees. Beyond that came my big costs: paying on the books at above market wages and providing a full menu of benefits, including 20 days of paid time off per year plus holidays, paid short-term-disability insurance, and health, dental, and vision insurance.

People were definitely skeptical about whether my model was plausible. But pretty quickly I had plenty of job applicants. And because I was focusing on affluent neighborhoods in the Washington D.C. area., I was able to attract clients who were willing to pay a little more for a cleaning service that treated its workers well. Truth told, I started out with lower rates to attract customers and raised prices over time. But people stayed with us because our service was good and our employees were dependable.

Shortly after I started my business, Washington D.C. passed its Universal Paid leave Amendment, which guaranteed up to 16 weeks of paid family, medical, and parental leave yearly. Business associations like the Chamber of Commerce aren't generally big on paid leave legislation. But I, and many other small employers, was actually very vocal about my support.

Before the law passed, I was paying \$66 per month, per employee for short-term disability insurance. Now, with the public insurance program, I'm paying just \$22. And unlike my old policy, which only covered the employee, D.C.'s policy allows a worker to take off in order to care for a spouse, an older parent, or other loved one. Wage replacement is also higher: 80% versus just 66% for workers below a certain income.

One of my best hires has been a guy named Nishad Sayem. He and his sister are caregivers for their father, who had a stroke before their family came over from Bangladesh in 2005. At Well-Paid Maids, we openly embrace the fact that our business is appointment-based so we try to accommodate our workers' schedules. In Nishad's case, we pushed back his start time when his father's home health aide had a scheduling change. We also found customers who were willing to be flexible about when he could come. Last year, Nishad took two weeks of paid time off so he could marry in Bangladesh. I was happy to help make that possible. He's very dedicated and his clients love him. It's a situation that's good for him, good for me, and good for the business.

2019 was our best year yet. I cleared about \$90,000 after expenses. COVID-19, of course, has taken its toll. We closed from March to August 2019 and we're still down from the 100 regular households we were serving prior to the pandemic. But I'm confident we'll find our way back. We have to make sure that workers have enough of a safety net so they aren't destroyed by random crises. If COVID-19 hasn't taught us that, I don't know what will.

To some extent, paid leave laws are no exception. ERIC has made clear its objection to the "patchwork" of state and local laws mandating paid leave and paid sick days already in place. Among other issues, they cite "the proliferation of administrative, record keeping, and compliance burdens [that create] a costly regulatory nightmare, particularly for employers with operations in many states."

In theory, a Federal paid leave law could simplify that bureaucracy. (Though it's not yet clear what will happen to existing state and local laws, which some advocates would not want to see weakened.) "Our member companies are fully aware that creating a paid leave program is not a viable option for some employers. We don't want to stand in the way of the government helping them and their workers," says ERIC's Robinson. "We just want to keep options open for employers who are already providing paid leave benefits

and want to continue to do so without government interference."

According to Boesch, current legislation under consideration does not yet include such an exemption. This could lead to some powerful lobbying against a Federal paid leave law. But winning over big business may not be the hill advocates choose to die on.

In many cases, says Boesch, business groups and associations are more conservative than their individual members, who support paid leave in large majorities. Scores of corporate heavyweights have already come out in support of a national paid family and medical policy, among them Adobe, Airbnb, Levi Strauss & Company, and Spotify. A hefty proportion of small businesses are also on board. "Family and medical leave legislation makes it affordable for employers to give workers the paid time off they need and at the same time hire temporary

replacements or pay overtime for existing workers while those employees are out. Paid leave legislation also levels the playing field between the benefits that small and large businesses offer and helps with retention—a huge plus since turnover is such a huge cost for small businesses," says Wikstrom.

And, again, 80% of this country's voting public wants a comprehensive paid family and medical leave law.

The devil, of course, is in the details. It will take time and compromise to find a national paid leave policy that is not just equitable and adequate for workers but tenable for employers and winnable in Washington. But paid leave and caregiving advocates aren't wavering on this basic point: "Narrow paid leave proposals that fail to cover leave beyond that for parents after the birth or adoption of a new child are wholly inadequate and out of touch with the needs of workers and their families," says Boesch. ◆

Acknowledgements



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NATIONAL ALLIANCE FOR CAREGIVING

The National Alliance for Caregiving's mission is to build partnerships in research, advocacy, and innovation to make life better for family caregivers including leading nationally representative research on caregiving.

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Explore Resources on Caregiving and the Workplace

THOUGHT LEADERSHIP

RAISE Family Caregivers Act: Progress Toward a **National Strategy to Support Family Caregivers**

Outlines work toward the development of a national family caregiving strategy including workforce capacity to support family caregivers.

Caring Locally for Caregivers: How State and Local **Laws Protect Family Caregivers from Discrimination at** Work - AARP Public Policy Institute

An overview of the state and local laws that afford family caregivers further protection in the workplace than the discrimination prohibited by federal law.

FACT SHEET: How the Build Back Better Framework Will Support Women's Employment and Strengthen **Family Economic Security**

This fact sheet details the ways in which the Build Back Better Framework will support employment for women, which includes aiding in women's caregiving needs.

Paid Leave - National Partners for Women & Families

Resources on the FAMILY Act, paid leave, state paid leave laws and research on paid leave.

Paying the Way: Large Employers and the State Paid **Leave Patchwork - The ERISA Industry Committee**

A report on the current state of paid leave in the United States, and how the current patchwork of paid family and medical leave laws state by state causes challenges.

<u>Protecting Family Caregivers from Employment</u> **Discrimination - AARP Public Policy Institute**

A paper on how the growing number of caregivers in the workplace requires policy that allows equal employment opportunity to these caregivers, and how discrimination against these caregivers can be prevented through policy.

RESEARCH

The Economic Impact of Supporting Working Family **Caregivers**

This AARP study explores the potential economic benefits that can be captured if employers and governments provide better support for working family caregivers age

2019 Employee Benefits - The Society for Human **Resource Management**

This survey, performed in 2019, assessed the prevalence of over 250 benefits as reported by human resource professionals at various organizations.

The Caring Company: How Employers Can Help **Employees Manage Their Caregiving Responsibilities** While Reducing Costs and Increasing Productivity -**Harvard Business School**

Uses research done on the care economy and caregivers in the workforce to illustrate why employers should implement practices that support the caregiver and accommodate caregiving responsibilities.

Navigating the Pandemic: A Survey of U.S. Employers

This survey studied the impact of the pandemic on employers and created recommendations for how employers could assist their employees. It also provided recommendations for policymakers to help employers provide better benefits to employees.

Paid Family and Medical Leave in the United States -**Congressional Research Service**

Research done on Paid Family and Medical Leave in the United States, along with a description of recent federal legislation action that intends to increase access to paid family leave.

Small Employers' Experience with Family Caregiving - AARP

Research done on small businesses and their experience, practices and needs in relation to their family caregiver employees.

Supporting Working Caregivers: Case Studies of Promising Practices - AARP and ReACT

This case study explores 14 organizations (both for-profit and non-profit) in order to analyze what promising practices for caregivers in the workplace may look like, and how these practices may have increased or improved

Take Care of the Caregivers at Your Company

This study reached out to over 14,000 caregivers across the U.S. and Europe to survey how they felt in regard to their caregiving duties and employment during the pandemic. The survey found that many caregivers felt unsupported by their employers, and many were willing to leave their work within the next few months.

Work Impact and Emotional Stress Among Informal **Caregivers for Older Adults**

This analysis explores whether caregivers experienced a change in career status due to their caregiving responsibilities and whether that change directly caused them stress.

BEST PRACTICES

Supporting Caregivers in the Workforce: A Practical **Guide for Employers**

Practical guidance on how employers can promote an aware and caregiving friendly culture int he workplace.

Caregiving While Working - AARP

An article providing tips on how to balance caregiving and work, including an overview of workplace benefits, an understanding of the Family and Medical Leave Act and building support systems.

Company Initiatives for Workers with Care Responsibilities for Disabled Children or Adults -European Foundation for the Improvement of Living and Working Conditions

An exploration of caregivers who work in Europe, including current policies, practices and company initiatives

Family Responsibilities Discrimination: What Plaintiffs' Attorneys, Management Attorneys and Employees Need to Know - UC Hastings College of

An overview of what family responsibilities discrimination is and the various ways it can be responded to by employees, employers and attorneys.

Small Business Caregiving Guide

A host of resources that can be provided to caregiving employees on caregiving, as well as information on how to be a caregiver friendly workplace.

Work-Life and Flexibility - Boston College Center for **Work & Family**

Various resources on balancing work and family life.

COMPLIANCE

Employer Best Practices for Workers with Caregiving Responsibilities - U.S. Equal Employment **Opportunity Commission (EOC)**

Official guidance on how to treat employees with caregiving responsibilities in the workplace.

Enforcement Guidance: Unlawful Disparate Treatment of Workers with Caregiving Responsibilities - U.S. **Equal Employment Opportunity Commission**

Official guidance regarding unlawful treatment under federal EEO laws of workers with caregiving responsibilities.

Family and Medical Leave Act - U.S. Department of Labor