



Caregiving in 2022: How Employers Can Help



Brian Harrington



Head of Distribution
CareScout®

- Father, husband, son....caregiver
- 30+ years in the financial services and insurance industry
- Responsible for sales, marketing and new business teams at CareScout®
- Fun Fact: interested in travel, history and meeting interesting people!



Who is a Caregiver?

It may not be who you think.

What Makes Someone a Caregiver?



Transportation, shopping, household upkeep, financial support, medical & health care, cooking, scheduling, day-to-day care, emotional support, etc.

When you start doing things for someone because they can no longer - or should no longer - do it for themselves, you have become a caregiver.

Caregiving responsibilities include tasks which can require a great deal of time and energy.

Elderly Caregiver Responsibilities



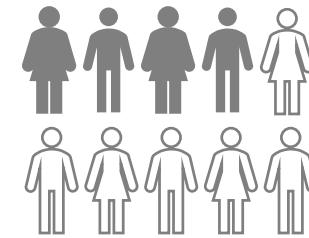
35%

provide help with personal care tasks such as bathing, dressing, grooming, eating, moving from bed to chair, or going to the toilet.¹



45%

provide help with medical or nursing tasks such as managing medications, changing dressing on wounds or monitoring equipment like oxygen tanks.¹



40%

did not feel qualified to provide physical care when the time came.²

¹University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.
https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

²Genworth Beyond Dollars Study 2021

Who Are Caregivers?



40%
are the adult child
of the care recipient¹



54%
are between
25 and 54¹



61%
are employed²

¹Genworth Beyond Dollars Study 2021

²National Alliance for Caregiving and AARP, Caregiving in the United States 2020, May 2020
<https://www.aarp.org/ppi/info-2020/caregiving-in-the-united-states.html> (Accessed on 01/19/2022)

Caregiver Identification Issue

“We need people to identify as caregivers. A lot of people think of themselves as a really good daughter, wife or husband, but they don’t see themselves in a caregiver role...and they don’t see it as something they can talk to their bosses about.”

- **Laura Poskin,**
Director of United for Seniors at United Way of Southwestern Pennsylvania,
included in Modern Caregiving Challenges Facing U.S. Employee



Torchlight Study, Modern Caregiving Challenges Facing U.S. Employees, November 2018
<https://www.torchlight.care/news/report-employees-caregiving-challenges> (Accessed on 04/24/20)

A photograph of a caregiver, a man in a grey t-shirt, assisting an elderly woman with grey hair and glasses. The woman is sitting on a bed with a green and white floral patterned bedspread. The caregiver is standing behind her, holding a yellow measuring tape against her neck and shoulder. The woman is looking down at her hands, which are clasped together. The background is a plain, light-colored wall. A blue semi-transparent banner is overlaid on the bottom half of the image, containing the title and subtitle.

The Employee Caregiving Crisis

Employees deal with mental, emotional and financial strain due to their caregiving responsibilities.

Caregiving Crisis

The rising cost of healthcare, care providers and changing household dynamics has put tremendous pressure on employees trying to balance work and caregiving responsibilities.

Economic Impact

- **18%** of caregivers reported high financial strain as a result of caregiving.¹
- On average, caregivers pay a total of **\$6,000** in out-of-pocket expenses during their tenure.²

Health & Emotional Impact

- **48%** of caregivers reported feeling a high level of stress.²
- **51%** say caregiving has negatively affected their personal health and well-being.²

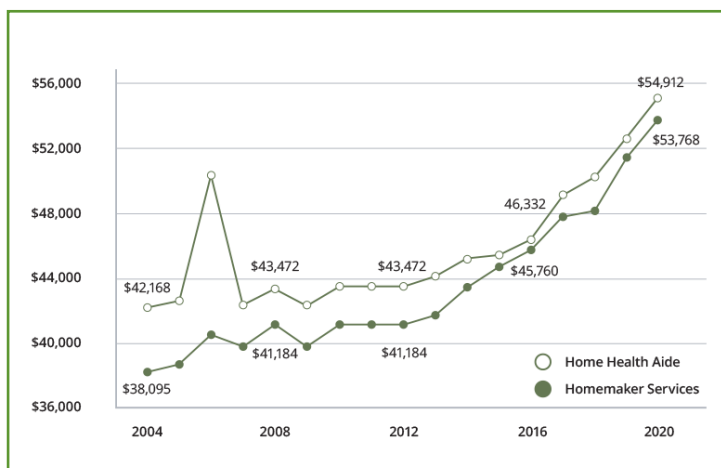
¹National Alliance for Caregiving and AARP, Caregiving in the U.S., May 2020.

https://www.caregiving.org/wp-content/uploads/2020/06/AARP1316_RPT_CaregivingintheUS_WEB.pdf (Accessed on 06/08/20)

²Genworth Beyond Dollars Study 2021

The Cost of Care is Rising

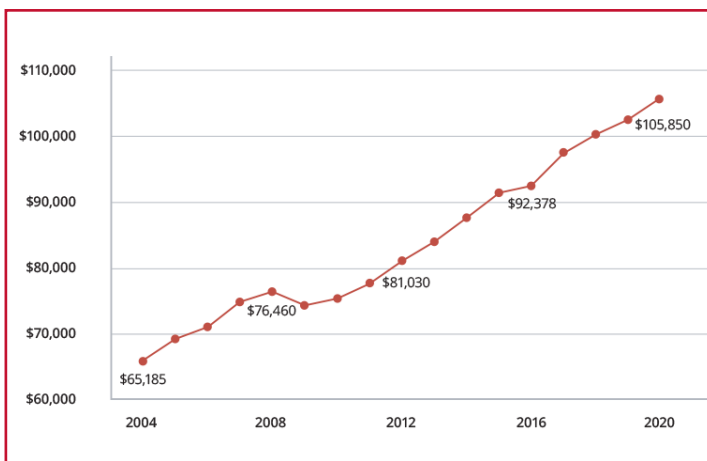
In-Home Care



\$24

National Hourly Cost for a Home Health Aide in 2020

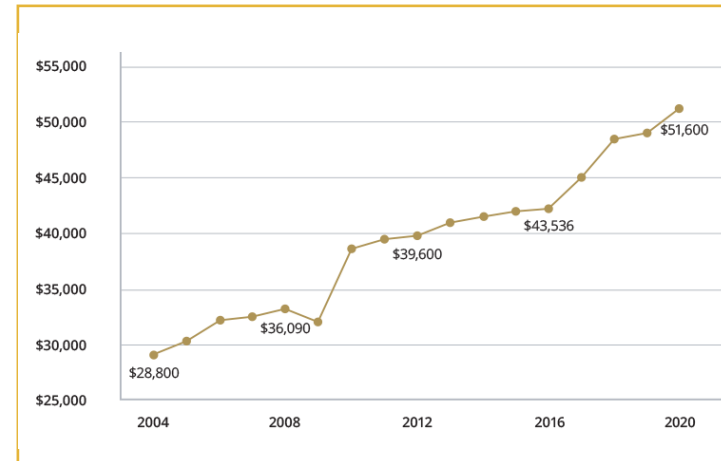
Private Room Nursing Home



\$105,850

Median yearly cost of a private room in 2020 in a nursing home in the United States

Assisted Living Facility



79.17%

Increase in Assisted Living Facility Costs since 2004

Genworth Cost of Care Survey Insights 2004-2020

<https://www.genworth.com/aging-and-you/finances/cost-of-care/cost-of-care-trends-and-insights.html> (Accessed on 01/24/22)

Real Concerns From Real Employee Caregivers

Mom won't even consider moving.

But she just can't manage the house anymore. I just want her to be safe, and it's a big fight every time we talk. My sisters are no help. None of us can agree on what to do, and we all live in different parts of the country.

I don't know what to do.

I'm worried about my dad's driving.

He insists that he's fine, but I've noticed that the car has all sorts of new dings and scrapes on it. Dad just complains about other drivers being incompetent. We may need to get dad off the road.

Help!

Real Concerns From Real Employee Caregivers

I live in Los Angeles. My parents are in Rhode Island.

Who can I contact to learn more about services where they live, since I'm the only family they have, and I can't get out there often enough to be sure they're really okay?

My mother-in-law has lived with us for almost 25 years.

In the past few years, since a fall, fractured hip, and dementia, she has been receiving support through Medicaid. Whenever an aide leaves, it is a struggle. Both my wife and I work, so it is a challenge to balance her care and work until someone new is available.

What options do we have?

A young woman with a braid is smiling and looking at an elderly woman who is lying in a hospital bed. The elderly woman is looking back at the younger woman. The scene is set in a bright, airy room with a window in the background. A blue banner is overlaid on the bottom half of the image.

Caregiving & COVID-19

Exacerbating an already difficult situation, the COVID-19 pandemic has placed a spotlight on the caregiving crisis.

The “New Normal”

For some, the “new normal” means finding a quiet space to work alongside their spouses or partners, while worrying about the COVID-19 situation as their children return to school.

For others, the challenges are far more intense, because they are caring for an elderly family member with potentially complex issues while trying to work a normal day.

There are consistently more negative impacts of the COVID-19 pandemic on family caregivers compared to non-caregivers.¹



57%

of caregivers also have children under the age of 18 at home.²

¹University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.
https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

²Genworth Beyond Dollars Study 2021

Changes in Caregiving

Physical, Emotional and Financial Toll

- **22%** reported that COVID-19 has made providing care more **physically** difficult
- **56%** said it was more **emotionally** difficult
- **20%** said it was more **financially** difficult.



23% of family caregivers said the COVID-19 pandemic has required **changes in caregiving arrangements**, or in who is providing care.

63% reported that the pandemic has **increased caregiving efforts** or duties.

University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.
https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

Real Concerns From Real Employee Caregivers

I might have the coronavirus

But tests are not available, so we had to find someone else to help until I know for sure.

This has greatly complicated our ability to get my mother the care she needs.

This increased our duties because we've had to make extra phone calls to facilitate her care instead of just making an appointment and showing up.

University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.
https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

Real Concerns From Real Employee Caregivers

Very Lonely

It's long days with no outlet for stress relief via getting outside or talking to other people.

Increased Caregiving needs during COVID-19

I'm providing a higher degree of emotional support (frequent phone calls, visiting almost daily, ordering food for her), providing more assistance with household chores, and I've increased shopping online and grocery shopping for her.

University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.
https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

Financial & Medical Impact on Caregivers



65%

of people became more aware of a loved one's vulnerabilities to unforeseen illnesses as a result of the COVID-19 crisis.¹



43%

of caregivers said their finances are worse now than before the pandemic.²



31%

of caregivers said their ability to access healthcare was worse than before the pandemic.²

¹Genworth Caregiving in COVID-19: Consumer Sentiment Survey 2020.

²University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.

https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)

Added Stress and Time Strains



43%

of caregivers said their mental health was worse than before the pandemic (compared to 36% of non-caregivers).¹



18%

had to unexpectedly spend additional time (**averaging 9 hours/week**) assisting an elderly loved one due to COVID-19.²



27%

of caregivers said their physical health was worse (compared to 18% of non-caregivers).¹

¹Genworth Caregiving in COVID-19: Consumer Sentiment Survey 2020.

²University of Pittsburgh. Effects of COVID-19 on Family Caregivers. July 2020.

https://ucsur.pitt.edu/files/center/covid19_cg/COVID19_Full_Report_Final.pdf (Accessed on 08/25/20)



Impact on Employers

U.S. companies are facing a caregiving crisis, and most are looking for a comprehensive solution.

The Caregiving Crisis and Employers

The caregiving crisis is causing increased turnover, increased absenteeism, reduced productivity, and loss of institutional knowledge.¹

38% of caregivers had to work fewer hours.²



Caregivers report missing an average of **6 hours** of work per week.²



¹The Caring Company

https://www.hbs.edu/managing-the-future-of-work/Documents/The_Caring_Company.pdf (Accessed on 04/22/20)

²Genworth Beyond Dollars Study 2021.

Impact on Employers' Bottom Line

When it becomes difficult to balance caregiving with work, or if the demands of work come into conflict with one's caregiving responsibilities, sometimes caregivers choose to or are forced to make changes to their work situation.¹

53% of employees report going in late, leaving early or taking time off due to caregiving responsibilities¹

The increased annual healthcare cost to employers of employees with caregiving responsibilities is up to **\$34 Billion annually.**²

61% of workers say that helping loved ones has impacted their employment situation¹

32% of workers left a job due to caregiving - a third of them leaving because they had to care for a senior with daily needs.³

¹National Alliance for Caregiving and AARP, Caregiving in the U.S. May 2020.

https://www.caregiving.org/wp-content/uploads/2020/06/AARP1316_RPT_CaregivingintheUS_WEB.pdf (Accessed on 06/08/20)

² Northeast Business Group on Health and AARP, Supporting Caregivers in the Workplace: A Practical Guide for Employers, September 2017

https://nebg.org/wp-content/uploads/2017/11/NEBGH-Caregiving_Practical-Guide-FINAL.pdf (Accessed on 01/19/2022)

³ Harvard Business School, The Caring Company, January 2019.

https://www.hbs.edu/managing-the-future-of-work/Documents/The_Caring_Company.pdf (Accessed 08/25/20)

A photograph of two women in an office environment. The woman on the left, with dark curly hair, is smiling and looking towards the woman on the right. The woman on the right has blonde hair and is seen from the back. They appear to be in a professional conversation. A blue banner is overlaid on the bottom left of the image.

Protect Your Workforce

Now more than ever, your employees need benefits that can help them find care for their aging loved ones so they can focus on their work.

What Can Employers Do?

Communicate

52% of employers do not measure, and thus do not understand, the extent to which their employees are burdened by care.¹ Try to get a better **understanding** of everyone's individual situations.

Be Flexible

Offering **flexible scheduling options** (flexible work hours, work-from-home, etc.) can help your employees balance their responsibilities. **Build in extra time** for important projects and **set clear expectations** around deadlines.

Offer Support


Provide **helpful tools** like self care videos, mental health articles, meditation apps, financial classes, caregiving support resources, etc.

¹Harvard Business School, The Caring Company, January 2019.
https://www.hbs.edu/managing-the-future-of-work/Documents/The_Caring_Company.pdf (Accessed 08/25/20)

Re-examine Company Policies & Benefits

Offering the best benefits for employee needs can really help set your company apart to attract and retain the best talent, lower absenteeism, increase productivity, and reduce turnover.

92% of employers describe offering subsidies for elder care services as either very effective or somewhat effective.¹



An employee should never have to choose between their job and caregiving.

¹ Harvard Business School, The Caring Company, January 2019.
https://www.hbs.edu/managing-the-future-of-work/Documents/The_Caring_Company.pdf (Accessed 08/25/20)

A photograph of a caregiver with dark curly hair, wearing blue scrubs and a stethoscope, hugging an elderly woman with short white hair and glasses. Both are smiling warmly. They are sitting on a teal couch in a bright, modern home setting. A semi-transparent blue banner is overlaid on the bottom half of the image, containing the title and a short paragraph.

Caregiver Support Services

CareScout helps provide your employees with peace of mind and a plan of action to help them care for their loved ones throughout their aging journey.

CareScout® Can Help!

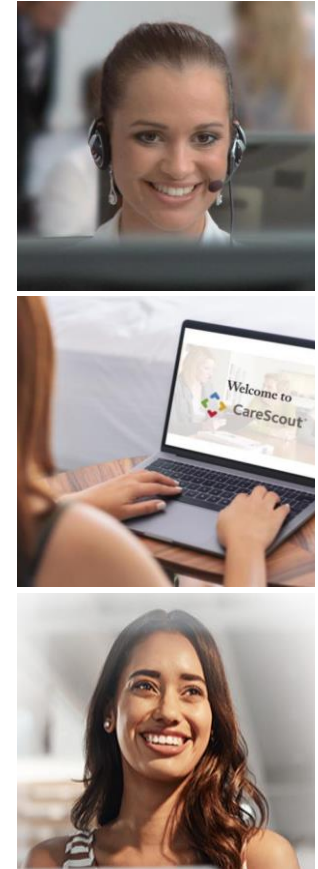
Caregiver Support Services from CareScout is designed to help alleviate the stress of your employees figuring it all out on their own.

For more than **20 years**, CareScout has been providing support to leading long term care insurance companies and other organizations.

- Over **35,000 Registered Nurses** and **Licensed Social Workers**
- A database of more than **100,000 healthcare providers and facilities**¹
- Owned by **Genworth**, a leader in long term care insurance
- **Objectivity** – no referral fees from facilities or other contracted care providers
- Recommendations provided by **medical clinical specialists, untainted by commercial interests** (we do not receive any compensation based on the recommendations we make)²
- CareScout is committed to helping our clients **understand and access** options for aging **on their own terms**, customized for their specific needs

¹ Based on CareScout internal data as of January 2020.

² CareScout does not diagnose, treat or provide medical advice.



Assessment & Evaluation

We recommend that caregivers and their loved ones should be utilizing CareScout, if possible, well before a crisis forces them to act.

Online



- Elder Answers Web Subscription
- Education & Simple Assessment
- Care Provider Reports
- Facility Ratings
- Request a Consultation with Care Advocate
- Customized Information Guide
- Co-branded Site

Phone



- Personal Advocate
- Telephone Assessment
- Custom Plan of Care
- Area Provider Summary
- Best Rate Negotiation
- Provider Capabilities & Qualifications

Care Advocate Support

We are committed to providing a new model of clinically sophisticated guidance, untainted by commercial interests, in order to have honest discussions with clients along their aging journey.

Our team of registered nurses and licensed social workers work one-on-one with caregivers and their family members to:

- Assess your situation
- Work with you to determine care needs
- Provide concierge guidance and recommendations **directly from clinical experts**
- Build a **personalized plan** that considers your existing support system and focuses on cost effective solutions so families can maximize spending over the care horizon
- Identify and source appropriate care at **negotiated rates**
- **Educate** you on how to select and manage ongoing care relationships



Elder Answers Website: Overview

Information About Care Providers

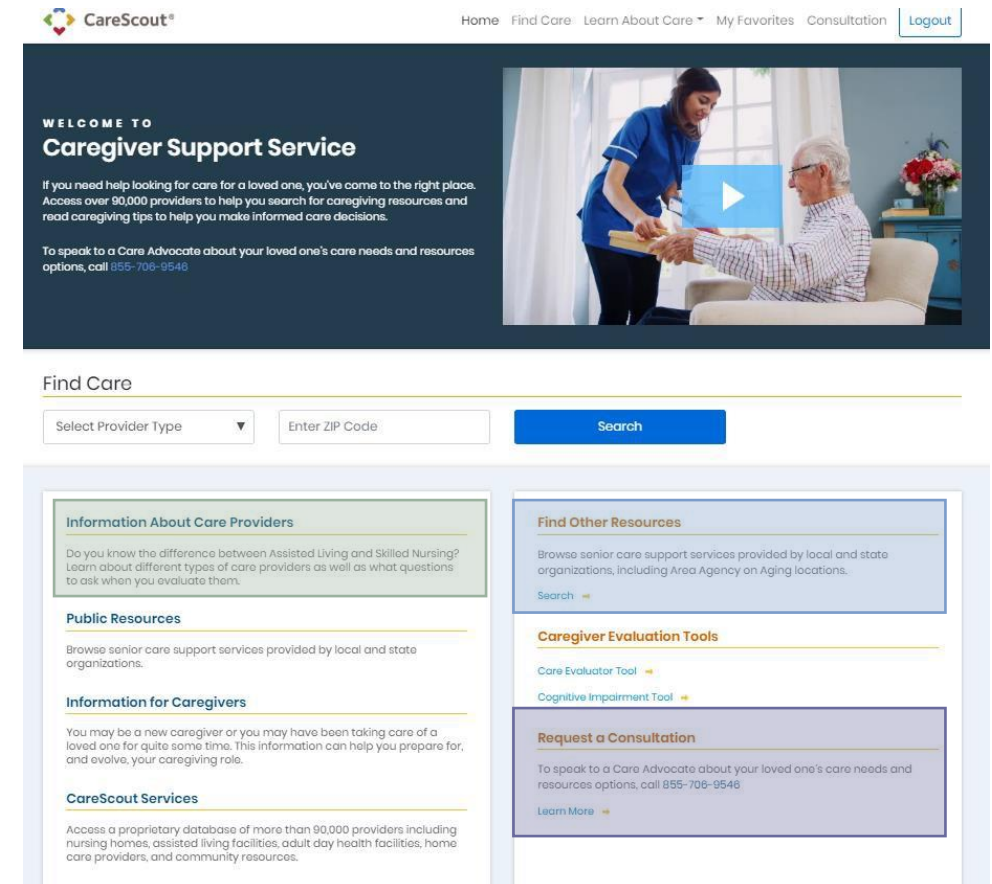
Access proprietary database of over 100,000 providers of nursing home, assisted living, home health, and hospice providers across the entire U.S.

Find Other Resources & Caregiver Evaluation Tools

Link to educational materials and public resources, plus other tools to help the user navigate caregiving options.

Request a Consultation

Access Care Advocate for personalized assistance.



Based on CareScout internal data as of January 2020.

Elder Answers Website: Finding Care

Cost of Care Information

Obtain cost of care information, leveraging Genworth's annual "cost of care" survey.

Search Results

Get listing of care providers that meet care-type and location criteria, along with ratings and availability.

View CareScout® Report

Obtain detailed report on selected facilities, including historical state ratings, quality of care trend, bed types, population profiles, inspection and violation reports, and other useful information.

Find Care

Learn About Care

My Favorites

Consultation

Logout

Powered by
CareScout®

Find Care

Refine your search criteria to narrow your results.

Nursing Home

Assisted Living

Home Health

Hospice

15 RESULTS FOR NURSING HOME PROVIDERS IN 44124

New Search

REFINE YOUR SEARCH (OPTIONAL)

Search Radius in Miles: 5 1 25 50

Cost of Care Information

Nursing Home Cost Of Care Information

Semi Private Room		Private Room	
Location	Median Rate	Location	Median Rate
County: Cuyahoga	\$246 per day	County: Cuyahoga	\$270 per day
State of Ohio	\$234 per day	State of Ohio	\$260 per day

ADVANCED SEARCH

Show Advanced Search Options

Search Results

Results 1–10 of 15

Need help? Talk to CareScout to learn more about a provider

Results per page 10 | 25 | 50

Facility Name	Care Scout Current State Rating	Care Scout Historical State Rating	Bed Availability	Total Beds	Distance From ZIP Code
MONTEFIORE HOME THE ONE DAVID N MYERS PARKWAY BEACHWOOD, OH 44122 (216) 380-9080 Map Directions View CareScout Report	B \$23 out of 90 Providers	AA 81 out of 90 Providers	Somewhat Likely	233 Beds	3.2 Miles

Questions?



Brian.Harrington@genworth.com



<https://www.linkedin.com/in/brian-p-harrington-605a51142/>

Thank You!



www.carescout.com/employers