

March 25, 2006

As Parents Age, Baby Boomers and Business Struggle to Cope

By JANE GROSS

Nancy Goodman's employer, a telecommunications company in Boston, offers benefits to help employees care for elderly parents. But she found them nearly useless during four years of caring for her mother, who has Parkinson's disease, and her father, who died of kidney failure last year.

"They say they want to do the right thing," Ms. Goodman, 58, said of her employer, which she would not identify for fear of losing her job. "But when it comes down to it, they're not seeing the true picture."

Ms. Goodman's lament is common, as corporate America scrambles to help the soaring number of baby boomers, mostly working women, whose obligation to frail, elderly parents results in absenteeism, workday distractions or stress-related health problems.

Companies are responding, but experts say they often use child care benefits as a model when they do not suit the different and unpredictable needs of the elderly. In addition, at a time of cutbacks in expensive health insurance and pensions, the most commonly offered benefits are those that cost a company little or nothing, like referral services and unpaid leaves.

Ms. Goodman, for instance, tried her company's referral service to supplement inadequate staffing when her parents lived at an assisted living center in Connecticut. It was "like going to the yellow pages," she said, since it did not relieve her of the time-consuming tasks of arranging for and supervising the services from afar. Ms. Goodman was also entitled to a year's leave of absence, a benefit a new mother might appreciate. But if she took a leave now, what happened if her mother lingered?

Employees with ailing parents, more than 20 million nationwide, cite other benefits that would allow them to focus more on their jobs, like geriatric case managers to guide them through the mysteries of Medicaid and Medicare, or backup care for emergencies like a last-minute business trip. Companies that offer this kind of hands-on assistance generally pay for at least part of the service.

But they are rare. According to the Society for Human Resource Management, which represents more than 200,000 human resource and other corporate officials, 39 percent of its members said in 2003 that elder care benefits were "too costly to be feasible." Only 1 percent of their companies subsidized any elder care benefits last year. And only 3 percent offered the emergency backup care — subsidized or otherwise — that experts say saves money by keeping workers at work.

"The perception among companies is that they can't afford elder care benefits," said Frank Scanlan, a spokesman for the society.

It is the largest companies that are the most generous, but even those often subscribe to the mistaken notion that the Mommy Track and the Daughter Track are the same, said Chris Gatti, president of the Work Options Group in Superior, Colo. Work Options, whose clients employ 400,000 people nationwide, provides in-home care for children and the elderly.

"These benefits fall under the same umbrella but are fundamentally different," Mr. Gatti said. "Child care programs are relatively straight-forward and easy to administer compared to elder care, which is a maze with lots of sharp corners and dark secluded places."

An individual supervisor can ease an employee's burden but still leave them vulnerable to management changes. Just 6 percent of employers have written policies about elder care, according to surveys by the Society for Human Resource Management, while 76 percent say they help employees on a case-by-case basis.

For Ms. Goodman, the one godsend since her father died and her mother moved into her Boston apartment has been permission to work at home. But that is likely to change with a new boss. "I'm walking on eggs right now," Ms. Goodman said.

The distinctions between child care and elder care have become apparent as the first of the 77 million baby boomers turn 60 and their parents live past 85, joining the fastest-growing segment of the population.

The most obvious is that children's schedules are predictable — a school holiday next Monday — while elderly parents'

needs — a trip to the emergency room — are crisis-driven. Also, children are raised at home; an elderly parent often lives far away.

Guiding the decisions of an elderly parent also requires mastery of arcane legal, financial and medical matters.

"It's a new and very confusing skill set," said Maureen Corcoran, a vice president at Prudential Financial. "You don't just give people a list; you lead them there. Otherwise they spend hours upon hours figuring it out themselves."

For both employees and employers, the costs of elder care are enormous, according to studies by the MetLife Mature Market Institute, which is in the midst of updated analysis to reflect rapidly changing demographics.

The price tag for employers in 1997 ranged from \$11.5 billion to \$29 billion a year. Most expensive were the replacement of lost workers (at least \$4.9 billion a year), workday interruptions (\$3.7 billion) and absenteeism (\$885 million). The employees lose salary, Social Security and pension benefits as a result of refusing promotions, switching to part-time work or retiring early.

Certain benefits mitigate these costs, and certain companies have learned there is a clear return on investment. At Prudential, for instance, subsidized emergency backup care prevents absenteeism and workday interruptions. Prudential's 21,000 employees, with one phone call to Work Options Group, can get help for parents by the next morning, for a co-payment of \$4 an hour.

A \$20-an-hour aide, on an eight-hour shift, would otherwise cost a Prudential employee \$160, rather than \$32. Yet the company says it will save \$650,000 during a three-year contract with Work Options, Ms. Corcoran said, because "if our employees needs are taken care of, they can focus on work."

Diane Yankencheck, a Prudential employee in Newark, said the service kept her working during a crisis. Her father has a degenerative neurological disease and round-the-clock care. Her mother manages the household, or did until she broke her wrist. Now an aide from Work Options cooks, cleans and helps her bathe and dress.

Kent Burtis, a Verizon technician in Bayville, N.J., uses similar backup care for his father, who is paralyzed and incontinent. For a while, Mr. Burtis spent hours before work feeding, diapering and dressing him. Now an aide does the morning shift. "It's kept me from slitting my throat," Mr. Burtis said.

Elder care benefits most often seem a luxury at small companies and nonprofits. So even at AARP, dedicated to the needs of older Americans, Deborah Russell, the director of work force issues, was daunted by coordinating long-distance care for her mother and then missing weeks of work to be at her bedside when death neared.

Ms. Russell and her two sisters, grateful for AARP's excellent referral service, still spent "an inordinate amount of time on the telephone" during working hours, distracted and unproductive. As their mother's condition deteriorated, and the siblings rotated weeks in Florida, Ms. Russell used paid vacation time rather than the 12 weeks of unpaid leave guaranteed by the federal Family Medical Leave Act or AARP's more generous 16-week program, also unpaid.

Another benefit assumed to be useful is the flexible spending account, governed by the Internal Revenue Service and widely offered by companies. It permits the use of pretax dollars for dependent care, as long as the dependent meets the I.R.S. definition. Virtually all children do, but most aged parents do not. That means tax breaks for baby sitters but not companions for the elderly.

Experts disagree about whether women will push employers for help with their parents, as they did 30 years ago when child care was their pressing issue.

Ellen Galinsky, 63, president of the Family and Work Institute, led the charge for a day care center at Bank Street College when she was a researcher there in 1969. After "huge resistance," the center opened in 1974. Ms. Galinsky predicts a similar awakening to elder care issues because "demographics are destiny."

"Everyone I know is dealing with this," said Ms. Galinsky, who recently stayed at the bedside of her 98-year-old mother for the last two months of her life. The institute allows unlimited sick leave for such family emergencies. But even with that leeway, Ms. Galinsky said: "I was on another planet. It's like no other experience. I barely have words for how hard it is."

Todd Groves, founder of LTC Financial Partners in Seattle, who advises human resource managers on long term care, is not convinced that women like Ms. Galinsky will have the same galvanizing effect this time around, regardless of their numbers or their passion.

"Back then you still had a paternal business culture," Mr. Groves said. "Now people feel out on their own. They are fearful about their careers and don't feel they can ask for help."

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