

Small businesses, prepare for elder-care emergencies

Employees — or even owners — may suddenly need a lot of time to look after an aging parent. Here are some ways to keep the company stable through that situation.

By Cyndia Zwahlen

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Small businesses are ill-prepared for the growing effect that elder-care issues will have on their workforces, not to mention their bottom lines, experts say.

Less than 10% of small companies currently offer elder-care resources — beyond what's required by law — for employees who have to care for infirm parents, according to a human resource industry trade group, even though the number of people ages 65 and older in the U.S. is expected to double to 70.3 million by 2030.

Employees who suddenly find themselves involved in elder care might miss work and be less productive. And as the stress of the situation takes its toll, it could cost the company more in healthcare.

"The majority of families do the heavy lifting when it comes to elder care, so for business, small business in particular, this is a big problem," said Bunny Dybnis, director of professional services at LivHome Inc., a Los Angeles company that provides home care for seniors.

Full-time workers who are also caregivers cost employers \$33.6 billion a year, according to a study released by the MetLife Mature Market Institute and the National Alliance for Caregiving in 2006. The cost comes from absenteeism, workday interruptions, work leaves and cutbacks in hours, among other factors. Some workers quit altogether when faced with parents' illnesses, causing employers to spend money to replace them.

Even in the face of this growing concern, companies that had elder-care resources are cutting back. For example, four years ago, 26% of companies offered information referral services to help employees find elder care. Now it's down to 11%, according to the Society for Human Resource Management.

Small-business owners, too, can find themselves overwhelmed when an aging parent suddenly needs their help.

"I went through this with my mom," said Vicky Y. Brown, owner of Idomeneo Enterprises, a 10-person human resources consulting company in West Hollywood. "I had to take a lot of time off that was not necessarily scheduled because it was an emergency response."

Brown and other experts say there are ways small-business owners can prepare themselves and their companies. Here are some of their suggestions:

- **Free information.** "Don't struggle to reinvent the wheel," Dybnis said. Providing information on resources can save employees time and employers money. Websites, including <http://www.eldercare.gov> and <http://www.n4a.org>, can help find local services such as transportation, meals, home care, caregiver support and legal and financial assistance.

At a National Council on Aging site, <http://www.benefitscheckup.org>, an employee can determine which federal and state assistance programs their relatives are eligible for. Encourage employees to learn about their options before an elder-care emergency strikes, experts said.

- **Paid leave.** Be informed about employee rights. In California, businesses with two or more employees must allow their employees up to six weeks of leave annually to care for a seriously ill parent or other family member. During that time, the employee receives partial pay, but it comes out of a state fund for this purpose (employees pay into the fund while working).

The employee has to obtain a doctor's certificate confirming the family member's illness in order to get this benefit.

In addition, California employers of all sizes with paid sick leave programs are required to allow workers to take up to 50% of the worker's annual allotment of sick days to care for family members, said labor attorney Richard S. Rosenberg.

It pays to double-check with an expert because "there are a lot of 'what ifs' that always come up — the regulations governing family leave are probably 75 pages long," Rosenberg said.

- **Job training.** Cross-training employees on different jobs at a small business can head off elder-care problems.

"It will kill a lot of birds with one stone by covering other emergencies too," said Amy Robinson, principal of Interchange Group, a workplace consulting firm in Los Angeles that specializes in generational issues.

"That should be in place and it's often not for small businesses, because they feel they can't afford to think past getting the orders out at the end of the day," she said.

- **Flexible work arrangements.** Job sharing, telecommuting and alternative career tracks can also be options for employee caregivers who need more flexibility at work, Robinson said.

It's important to prepare before a crisis arises. Elder care is "going to be one of our major societal challenges in coming years," Robinson said.

smallbiz@latimes.com

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