



# Elder Care

## WHAT IS ELDER CARE?

Elder care involves being responsible for an older parent or relative. The person may live with the caregiver or separately. The caregiver's responsibilities may include help with any or all of the following:

- *Personal needs*—washing, dressing, eating.
- *Financial needs*—paying bills, bank deposits.
- *Household needs*—shopping, cooking, cleaning, laundry.
- *Transportation needs*—rides to and from the doctor and/or hospital.

With community resources scarce and/or expensive, working adults often are left fully responsible for providing assistance and care before and after work, weekends and during vacation. There are many employees providing more than eight hours of care a week as well as holding down a full-time job. Some struggle to balance work and caregiving, which can result in:

- Using vacation and sick time for caregiving,
- Arriving late to work and/or leaving early and
- Taking a leave of absence.

## SOME IMPORTANT FACTS

- An estimated 12.8 million Americans of all ages need assistance from others to carry out everyday activities.
- An estimated 22.4 million U.S. households—nearly one in four—currently are providing informal care to a relative or friend age 50 or older or provided such care at some point during the last 12 months.

- Workers who care for an elderly relative can have an average loss over a lifetime of more than \$600,000 in wages, pension and Social Security benefits.
- Some 72 percent of unpaid caregivers are women who make accommodations in their daily schedule to provide elder care. Nearly two-thirds of these women work full- or part-time.

## NEEDS ASSESSMENT

Before bargaining for elder care provisions, it is important to identify the elder care needs of the members. This information can be gathered through a needs assessment survey or in a bargaining survey.

For help, refer to the sample *Bargaining Questions on Work and Family* by the Labor Project for Working Families or contact one of the organizations listed in the Resources section at the end of this fact sheet.

## CONTRACT LANGUAGE

Below are examples of recently won elder care provisions in union contracts. For actual contract language or more examples, please contact the Labor Project for Working Families (see Resources).

## Resource and Referral Services

Resource and referral services can help match employees with appropriate and available care providers, taking into consideration the special needs of each family. Employers either contract with an outside referral agency or handle referrals in-house.

## Contract Example

- *UAW and General Motors Corp.:* GM and UAW established an elder care program to serve the

growing needs of their workers and help caregivers resolve their elder care concerns. The program offers resource and referral services to all UAW-GM workers and their immediate family members through a third-party service provider. By telephoning the toll-free Elder Care Response Line, members can reach a qualified case manager 24 hours a day and receive personal consultations, educational materials and individualized referrals. There is also a home-assessment component, through which an employee can get an in-home assessment by a qualified health care professional.

### **Pretax Program**

The dependent care assistance plan or flexible spending account allows employees to set aside a portion of their earnings in a tax free account for dependent care expenses. This is an IRS plan in which working people set aside up to \$5,000 of their salary, tax free, to pay for child or elder care. The only cost to the employer is the administration of the plan.

### **Contract Example**

■ *IUE-CWA and General Electric Corp.:* IUE and GE established a dependent care reimbursement account allowing eligible employees to designate an amount up to \$5,000 to be deducted from their pay on a pretax basis. Funds in the account can be used to reimburse employees for day care for children under age 15 or for care of another dependent of the employee who is mentally or physically unable to care for himself or herself.

### **Elder Care Fund**

An elder care fund directly offsets the high cost of dependent care. Funds provide direct cash payments or a reimbursement for elder care expenses. Some unions have been successful in redirecting monies from existing funds that are underutilized.

### **Contract Examples**

■ *Hotel Employees & Restaurant Employees Local 2 and San Francisco Hotel Multi-Employer Group:* HERE Local 2 negotiated a child and elder care fund for hotel employees funded by an employer contribution of 15 cents for every hour worked by an eligible union member. Up to 100 members may claim up to \$150 per month for nonreimbursed

expenses related to providing for the health and basic needs of a spouse, parent, parent-in-law, grandparent or domestic partner.

■ *Communications Workers of America District 1 and Verizon Inc.:* CWA successfully negotiated a dependent care reimbursement fund that helps pay a portion of child and elder care expenses. The fund stood at \$4.95 million in 2000, with an additional \$1.65 million to be contributed each year through 2003. The fund is administered through the Verizon Regional Work and Family Committee.

### **Family Leave**

Balancing work and family often involves taking time off work to care for an elderly relative. Often this leave is unpaid, but unions can negotiate provisions that incorporate paid time off. Please see *Bargaining Fact Sheet on Family Leave* for more examples.

### **Contract Examples**

#### **Unpaid Leave**

■ *Cleveland Teachers Union Local 279, AFT and Cleveland City School District:* CTU successfully negotiated language allowing up to one year of unpaid leave for the purpose of caring for an ill family member. Family is defined specifically as child, father, mother, sister, brother, spouse, step-parent or stepchild. Unpaid leave shall be granted only after all personal leave days and accumulated sick leave days have been used. The employee is entitled to return to a comparable position (if available) in the district. If the employee is in pay status for 120 or more days in the current school year, he/she is entitled to the annual step increase and seniority credit.

#### **Donated Leave**

■ *California State Employees Association Local 1000, SEIU and the State of California:* CSEA Local 1000 and the State of California agreed that state employees may receive donations of annual leave, vacation, compensating time off, person leave and/or holiday credits from other eligible employees. To qualify, an employee must be facing financial hardship due to injury or the prolonged illness of the employee, employee's spouse, child, parent or spouse's parent.

## **Sick Time for Sick Family Members**

- *AFSCME/State Healthcare and Research Employees and University of Massachusetts Medical School:* AFSCME and SHARE successfully negotiated language allowing members to use up to 12 paid sick days to care for an ill dependent.

## **Support Services**

Some unions directly provide or work with employers to provide information and support services for retired members and their families. Such services include counseling, information and referral services, seminars, support groups, handbooks and videos and work and family committees.

## **Contract Example**

- *International Brotherhood of Teamsters Local 237:* IBT Local 237 in New York City established an active and growing retiree division whose slogan is "Retired From Work, Not From the Union." The union's retirees live primarily in the New York area, but about 15 percent are spread out across the United States. Through the retiree division, the union offers such services as retirement planning; benefits counseling; counseling on other retirement issues including relocation, home care, work-to-retirement transitioning, second careers, recreation and other concerns; outreach, including a newsletter keeping retirees in touch with their union each month; membership and neighborhood meetings; weekly telephone calls to homebound retirees; classes on a variety of topics; and recreational and social programs.

## **Long-term Care**

This type of insurance helps employees pay for long-term care for themselves or dependent children, spouses or parents. It is designed to fill gaps in Medicaid and Medicare coverage. Long-term care insurance may cover home care, assisted living facilities or hospice care, and some policies pay for family caregiving.

## **Contract Example**

- *UAW and Michigan Blue Cross-Blue Shield:* Blue Cross-Blue Shield agreed to sponsor a long-term care insurance product that employees may purchase at group rates through payroll deduction. Under a LTC policy, services generally are avail-

able to the employee, spouse and sometimes the parents or parents-in-law, to assist them in meeting needs such as adult day care, home health, skilled nursing care and custodial care.

## **RESOURCES**

### *AFL-CIO Working Women's Department*

Provides information on issues that face women in the workplace.

Website: [www.aflcio.org/women](http://www.aflcio.org/women)

Phone: 202-637-5064

### *Labor Project for Working Families*

Maintains a national database of family-friendly contract language. Provides technical assistance to unions on negotiating work and family benefits and policies.

Website: <http://laborproject.berkeley.edu>

Phone: 510-643-7088

### *Administration on Aging*

Provides a list of state agencies on aging and state resource directories for information and referral services for caregivers.

Website: [www.aoa.dhhs.gov](http://www.aoa.dhhs.gov)

Phone: 202-619-7501

### *AARP*

Provides information on community resources for the elderly throughout the country.

Website: [www.aarp.org](http://www.aarp.org)

Phone: 1-800-424-3410

### *Coalition of Labor Union Women (CLUW)*

Provides educational tools on a variety of topics of concern to union women.

Website: [www.cluw.org](http://www.cluw.org)

Phone: 202-223-8360

### *Family Caregiver Alliance*

An informational resource on long-term care.

Website: [www.caregiver.org](http://www.caregiver.org)

Phone: 415-434-3388

### *The National Council on Aging*

Provides current information on caregiving.

Website: [www.ncoa.org/caregiving](http://www.ncoa.org/caregiving)

Phone: 202-479-1200