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# The Juggle: Caregiving for Family While Holding Down a Job

In our constant search for that elusive thing called "life balance," we find ourselves juggling our expected and unexpected daily demands as rapidly, skillfully and gracefully as we possibly can. The work/life balance is wobbly at best, and as soon as we think we've got it mastered, the unexpected happens and we swivel again to keep all the balls in the air. Take minor children or aging parents, for instance. Sometimes the needs expand slowly and manageably, and at other times a sudden emergency requires an urgent, creative flex of our priorities. The elusive balance we thought we had achieved vanishes in a flash as we shift to manage a situation not of our choosing and beyond our full control.

### **The Reality**

Millions of people in the workforce are caregivers, and this makes for a complicated situation. Among workers with young children, one of the biggest challenges is scheduling child care around work schedules. Needing to balance the costs of child care



with the benefits of working, many parents seek child care from a family member, another parent, or join a cooperative arrangement with a group of parents.

There is financial assistance for child care in many states. Enter *child care subsidies* and your state in your search engine and you will come to the page of your state's human service agency and the division that handles child care assistance. At the same page, you can usually perform a search for registered day cares and find many other parenting resources. Two examples are **Vermont**: http://dcf.vermont. gov/benefits/ccfap and **Arizona**: https://des.az.gov/services/ basic-needs/child-care/applychild-care-assistance. Calling the EAP for assistance is another option. We will help you with the footwork as well as with how to assess providers for high quality care.

Workers who care for their older parents or a disabled family

member have a similar challenge, but the solutions are not as straightforward. While caring for family can be meaningful and rewarding, the financial, emotional, and personal costs to the working caregiver are significant. The following is a review of some programs and sources of support for working caregivers and their families.

#### **Finding Support**

The nature of caregiving requires flexibility. Some workplaces are more accommodating than others, and some jobs are more easily done on a flexible schedule than others. Your EAP can help you decide how to (*or whether you wish to*) manage a conversation with your employer about accommodations to facilitate your caregiving schedule. In a recent study, it was found that only 53% of employers offer flexible work hours/paid sick days, 32% offer paid family leave, 23% offer employee assistance programs, and 22% allow telecommuting regardless of employee caregiving burden. [National Alliance for Caregiving and AARP. (2015). *Caregiving in the U.S. 2015*].

Some positions are eligible for the <u>Family and</u> <u>Medical Leave Act</u> (FMLA). The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave. For FMLA entitlements, visit <u>https://www.dol.gov/whd/fmla/</u>.

When the juggle feels like too much, some workers consider leaving their jobs. Sacrificing one's job can be devastating over the long run, as not only salary is lost but also other job benefits such as social security, retirement savings and paid leave time.

Caregiving is often time consuming, isolating and emotionally difficult, so caregivers need support. General resources for eldercare can be found at your county's Area Agency on Aging or equivalent organization. Financial support for personal care assistance may be available through <u>Medicare</u> and other governmental programs. In many families, the caregivers also need to advocate for their loved one's medical care, finances and personal care including meals. Resources such as the <u>National</u> <u>Council on Aging</u> and the <u>Family Caregiver Alliance</u> track policy and programs and offer information.

The stress of caring for an aging or sick parent is exacerbated by the workplace challenges that employees face when seeking support. Generational family responsibilities are *everybody's* issue. Support for coworkers and staff can help ease the stress.

## 6 Tips

### Planning to get the support you and your family need

- 1. Do a **Benefits Checkup** to see if you're eligible for benefits to pay for food, medicine, rent and other daily expenses.
- 2. Do an Economic Checkup to find resources to manage your budget, save money and avoid scams.
- 3. AARP offers guidance and support for working caregivers.
- 4. Explore how to make the most of your loved one's **Medicare** benefits.
- 5. Utilize **resources** for working **caregivers**.
- 6. Find out if you can take advantage of the Family and Medical Leave Act.



## EAP SERVICES

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