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# THE FOUR HUNDRED

## iSeries and AS/400 Insight

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### As I See It: Taking Care

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by Victor Rozek

It took my mother a long time to die. It wasn't quick and tidy like Bing Crosby collapsing on the golf course while playing the game he loved. Her decline was lengthy, and difficult, and sometimes unpleasant. And, as the only child, the responsibility for her care fell to me. There were days when her problems were so consuming and overwhelming that I thought there was not enough time or money in the whole world to solve them. Of course, the biggest problem wasn't solvable at all--she was dying--and no amount of visits, or medications, or trips to the doctor, or changes in caregivers would ultimately fix that.

As absurd as it sounds, at the time I didn't understand--or perhaps accept--the inevitability of the process. I thought that if I could just do one more thing, visit more often, find better care, love her enough, that somehow I could undo the ravages of nine decades of living. Many days I carried on in a half-daze, churning with worry, distracted, frustrated, guilty, angry, and sad. I hardly noticed that my personal problems were affecting my employer and my work.

Just when life is supposed to be getting easier, many Boomers find themselves squeezed in a triple-bind. Their children are too young to leave home; their parents are too old to live alone; and they, themselves, are still years away from retirement. About the time they would normally think about slowing down, their lives become exceedingly complicated. They must care for their children and attend to the needs of their aging parents, while simultaneously fulfilling their obligations to their employers. The essence of the bind is this: While parents and kids command greater loyalty than employers, it is precisely the ability to remain employed that pays for much of their care.

Unless your parents have more assets than the Vatican, the availability of money plays a huge role in the quality of care they can hope to receive, and that in itself is problematic. Once employees comprehend the amount of time required to support declining elders, almost one third are forced to either quit their jobs or take early retirement. Just when their earning potential is at its peak, many employees walk away from wages that are not only needed to support loved ones, but are also necessary to secure their personal retirement.

Even when parents have resources, however, it may not be enough. Assisted living facilities, to list just one expense, charge between \$2,000 and \$6,000 a month, and the costs rise with the level of care. Every time a staffer says so much as "good morning" or brings a resident an aspirin, care charges are jacked up like the price of gas. Life savings can evaporate seemingly overnight.

Yet even those who keep working can end up losing a great deal of money. Carole Fleck, writing in the *AARP Bulletin*, reports that a study of 950 working caregivers found that, on average, each one ended up losing over \$600,000 in wages, pension benefits, and Social Security. The reasons vary, but those most commonly reported include reduced working hours, job transfers for lower pay in order to live closer to aging parents, and missed opportunities for promotion. Based on the amount lost, it's safe to assume that the need for care was measured in years and not weeks.

Employers face a somewhat different challenge: Nearly 30 million working Americans are dealing with the problems of their aging parents. They need unscheduled time off, and frequently use work time to manage the lives of their failing relatives. Unavoidably, productivity suffers. How badly? No one knows for certain and estimates vary wildly, but most sources agree that the

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The Four Hundred



annual losses are in the tens of billions of dollars.

With people over 85 years of age comprising the fastest growing segment of the population, the problem is not going away soon. According to Fleck, the U.S. Department of Labor predicts that two years from now, an astounding 54 percent of the workforce will be caring for an older relative. From an employer's perspective, that's more than half the workforce that can be predicted to be less productive, less present, less focused, and more likely to quit or take early retirement.

Unfortunately, there is no elegant one-size-fits-all solution to the problem. Too many variables can affect the outcome: the amount of care parents need; the length of their decline; how far away they live from their children; the presence of other relatives; and the availability of sufficient funds. Workplace issues add additional variables. The smaller the business, the less able it is to carry an employee in times of crisis. In a small office, the absence of one employee is both more noticeable and more acutely felt. But regardless of the specifics, a huge aging population is bound to impact employers and employees alike.

Nonetheless, there are things that can be done to both spread and lessen the pain, and IT professionals have an advantage over colleagues in less technical professions. Today's computer and network technology can provide the flexibility essential to weather the elder storm.

Flextime and telecommuting are two options that can be especially helpful to caregivers. So is the possibility of unpaid leave. While working for a small company may mean that taking a leave of absence is knotty and will have to be negotiated, if you work in a company with 50 or more employees, you are legally entitled to take time off. The federal Family and Medical Leave Act makes it possible to take up to twelve weeks of unpaid leave for family or medical emergencies.

While taking a leave of absence is useful in some contexts (moving a parent into an assisted living facility and dealing with the sale of a house and the disposition of a house-full of personal belongings; or caring for an elderly person while they recover from a surgical procedure), the aging process is unpredictable and seldom linear. The senior often moves from crisis to crisis with periods of relative calm in between. For example, the onset of dementia, followed by a period of adjustment; or a diagnosis of depression, followed by a period of adjustment; or a stroke, followed by a period of adjustment.

Each crisis requires research, information, and specialized assistance, but finding the information and assistance can seem overwhelming. That is why some enlightened corporations now have an on-site gerontologist whose job it is to help employees identify support options, get counseling, find referrals for in-home assessments and housing alternatives, and grapple with the challenges of long-distance caregiving. Essentially, the gerontologist acts as a clearinghouse for information many in the company already need or will need eventually. They do the research so employees don't have to and can spend more time focusing on their jobs.

Getting help is the key, because you really can't do it alone. I was fortunate that my wife shared my mother's final journey with me, providing her with a level of intimate care that would have been awkward for me to provide. Without help, the stress of too many obligations, divided loyalties, frayed emotions, and strained finances can quickly result in a state of profound physical and spiritual exhaustion.

Talk with your manager and human resources, explain your situation, and discover what assistance is available. Ask management to grant you a degree of flexibility should you have to leave work at a moment's notice. To streamline decision-making, if at all possible obtain both a power of attorney and a medical power of attorney. It will make things easier when the tough decisions have to be made, especially if you are the only family member mentally sound enough to make them. And when the end is near, hospice volunteers provide an extraordinary and invaluable service ensuring the passing is as painless and dignified as possible. Above all, find time to take care of yourself. Too much stress and worry will rob you of the ability to be a good caregiver and a good employee.

If the role of caregiver falls to you, there is really no way to prepare for it. From my own experience I can offer the following: find and accept help; keep your management informed throughout the process; if there is anything you want to say to your dying parent, do it in the living years; and accept the fact that although you can do much to impact the quality of their remaining time, nothing you do will change the final outcome.

We all share the hope and the illusion that the death of those we love will be quick and painless.

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And with luck it may be, but if it isn't, a compassionate workplace can go a long way toward easing that most difficult of transitions.



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