

## Forging Relationships with Business

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*Note from Author: The opinions presented in this paper are the result of my fifteen years' experience in corporate elder care and seven years at a State Unit of Aging. They are my opinions solely and do not necessarily reflect the viewpoint of Ceridian Corporation.*

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## BACKGROUND

Caregiving has been a bottom-line concern for leading United States corporations since 1985, when a pioneering study by the Travelers Insurance Companies found that many of its employees were providing some kind of care for an elderly relative.<sup>1</sup> “*Elder care*” became the term used for business’ response to workplace caregivers. Shortly thereafter, *elder care* also emerged as a corporate benefit of concern to human resources and benefits professionals. Today its meaning extends to a variety of innovative programs designed primarily to help the approximately one out of four employees with caregiving responsibilities.

Corporate elder care programs grew during the 1990’s because of several converging factors: the aging of America, profound alterations in family structure (fewer children, increased mobility) that have changed traditional caregiving by relatives, changing labor force trends that indicate an increased employment of women outside the home, and changing societal values affecting the balance between work and family life. These issues combined, centering on the employee caregiver, were understood earlier by the corporate world than by the Aging Network.

At a time of intensifying international competition, America’s corporations have been forced to address many family issues contributing to lost productivity in the workplace. As the needs of employees with elder care responsibilities became increasingly clear, individual companies developed new and innovative solutions for employed caregivers. With the enactment of the National Family Caregiver Support, State and Area Agencies are in a position to partner with businesses to create and provide additional elder care solutions or to enhance those already in place.

## HISTORY OF BUSINESS IN ELDER CARE

American companies began responding to the needs of their employees who were caring for older family members in the late 1980’s. At the time there were wide variations among corporate elder care programs. Some companies launched major initiatives designed specifically for elder care. Other companies extended existing benefits of many types, including sick leave, flexible work schedules, and employee assistance programs (EAPs) to address elder care needs.

In the first category of major initiatives, corporate elder care programs barely ranked in the double-digit numbers. Describing major initiatives, such as those by IBM and Travelers Insurance Companies, the *New York Times* reported about “two dozen companies in the United States (currently) trying to help workers care for their aging relatives.”<sup>2</sup> Other companies with unions such as AT&T, Nynex and Bell Atlantic (now Verizon) negotiated broad benefits in their contracts.

At the other end of the continuum, a survey by the Bureau of National Affairs took a more inclusive view. That research considered benefits not specific to elder care, but that could assist an employee caregiver with elder care demands. About two thirds of 225 firms surveyed offered some type of assistance including, “leave benefits, work schedule adjustments, financial benefits, information and referral services, and counseling and support services to employees who attend to senior family members.”<sup>3</sup>

During the 1990's, elder care benefits became much more common. Elder care programs more than doubled in number among *Fortune 100 and Fortune 500* employers between 1993 and 1999, according to an annual survey of 1,020 employers by Hewitt Associates.<sup>4</sup> Of these firms, 47 percent now provide elder care assistance, up from 40 percent in 1998 and 20 percent in 1993. Elder care consultation and referral programs, which are bought by many companies from EAP and Work-Life, typically provide professional consultation along with information and referrals to local, community, regional, or national resources. Resource and referral programs have become mainstream in large companies, and are now a criteria in applications for *Working Mother* magazine's prestigious "Working Mother's Best 100 Companies to Work For" award.

While large companies have taken the lead, small and midsize firms have been lagging behind. For example, when a 1998 study sample included firms with just 100 or more workers, only 23 percent of companies were shown to have elder care programs.<sup>5</sup> The small and medium size company may be a better target market for the Aging Network's new caregiving initiatives.

Public and non-profit sectors have not always easily accepted the basic business drivers of competition and profitability. However, American business, operating in its traditional context, has been a positive force in meeting the needs of employed caregivers and indirectly, in meeting the needs of older Americans.<sup>6</sup> Business leaders first identified the challenges of employees who were also caring for older family members in the mid 1980's. Early research on prevalence of elder care in the workforce and subsequent adoption of elder care supports were spearheaded by corporate human resource professionals. It is in this context that the Aging Network must understand business' long history with caregiving as it explores opportunities to forge relationships with the private sector. Many State and Area Agencies have partnered with employers across the country to provide certain elder care services. Their experience contains many lessons helpful to new entrants into caregiver support services for corporations.

## **BARRIERS TO BUILDING BUSINESS RELATIONSHIPS**

Observations in this section come from my personal experience with Work/Family Directions, Inc. (now Ceridian). In 1983, Work/Family Directions (WFD) developed the first national corporate childcare program for IBM. A few years later in 1987, at IBM's request, the first national, corporate elder care program was launched, again by Work/Family Directions. In 1998, Ceridian Corporation acquired the employee service business of WFD. During the period 1987-1998, I was involved in developing and later managed WFD's affiliate network for elder care consultation and referral services. The observations that follow come from over a decade of direct involvement with local public sector and non-profit agencies under contract with a private company to deliver local components of the consultation and referral service.

Many of the learnings from Work/Family Directions (now WFD) and Ceridian's actual early experience in childcare and elder care are instructive for community agencies and others interested in working with the private sector. While issues of child care and elder care are not identical, many parallels can be found.

Some of the specific ways in which community organizations may need to re-orient themselves are as follows:

- They need to understand companies, their individual benefit structures, and how they operate in order to offer programs which extend what may currently be in place;
- They must speak the language of business;
- They must come to terms with specializing for a corporate program and meeting corporate standards for excellence across the board; and
- Finally, they need to sell what the market will buy (i.e., they must listen to companies and respond not always according to their vision of what they think companies should buy, but to the vision companies have of solutions for their employees).

### **Understanding the Company's Human Resource Function**

From a corporate perspective, the challenge of accessing childcare and elder care services is similar in many ways. Indeed, the companies with which private vendors work view dependent care more broadly than either childcare or elder care. It's often more attractive for companies to try to create comprehensive dependent care programs than to segment one form of dependency from another. This underscores the importance of learning more about any given company's benefit structure and to offer tailored programs that fit that company's style and approach to other dependent care issues.

For example, companies often do not want elder care programs before they have child care supports in place. And, what began as dependent care programs for child and elder care later evolved into broader work-family benefits and eventually became part of even more comprehensive work-life programs. Some companies deliver all or some of these programs with internal staff. Others contract or "outsource" these functions to private companies like Ceridian. Understanding a particular company's philosophy and approach to employee services is critical to success. Companies want programs to complement their existing work-life programs. They expect prospective vendors to know their approach before "pitching" a solution. Does the company provide services on-site at the workplace or only in a community location? Does a company take the lead in assisting employees or does it simply provide the tools and expect the employee to take responsibility for solving his or her own family problems? (Self reliance has been the benefit trend in corporate America.) Does a company pay for employee benefits and services or does the firm expect an employee co-pay or employee pay-all arrangement as with long term care insurance?

### **Understanding the Language of Business**

Work/Family Directions (WFD) played the role of mediator between the world of business and the world of child and elder care, which is basically a public and non-profit community-based world. It was necessary to speak the language of both worlds; the language of businesses and human services can be very different. WFD held master contracts with large companies and in turn had subcontracts with approximately 175 aging organizations (and over 250 childcare entities) across the U.S. to provide services to the employees of our corporate clients.

Our requirement was to set high, uniform standards for how service was delivered; to monitor services to make sure they were delivered as contracted; to troubleshoot and provide technical assistance when problems arose; to computerize and provide software to many in the elder care field; to pull data together from all over the country so that corporate clients would know the experience of other worksites; and to provide high quality consumer education. In turn, we provided training to help local agencies understand business practices, such as performance standards, total quality management and customer service.

### **Customization for the Buyer**

In creating a national network, we first had to identify good solid people to provide our service in locations across the country. That turned out to be the easiest part of our job. The agencies comprising the network were, and still are, diverse and include Area Agencies on Aging, multi-purpose senior centers, family service and counseling agencies, health centers and information services. Companies required very high standards; we looked for caring organizations and for people with tremendous expertise in both community resources **and** in working with families. In cases where we used direct service providers, we needed to ensure that employees would be referred to all forms of care in order to avoid conflict of interest.

Secondly, we had to get everyone in the various communities to agree to sell what we wanted to buy. This was important because of the commitment we made to our national companies to offer equitable services in all of their locations. What an employee in received Des Moines had to be comparable to an employee at a corporate headquarters in Westchester. In the words of one company, “A challenge for IBM...was that it (the Elder Care Consultation and Referral program) must have uniform standards – in spite of the diversity of local communities – to meet the company’s objective of providing comparable levels of service to employees...no matter where they live.”<sup>7</sup> It proved to be very complicated because elder care services tend to be local.

Our system was built intentionally on community strengths, rather than starting a purely private, new corporate effort. Business requirements, however, required agencies to deliver service according to stringent standards. We had to pay enormous attention to the issue of risk management and sound business procedures, since many underfunded agencies had not yet developed them or their procedures did not meet corporate standards. For example, few agencies we talked to had a well-articulated complaint policy that met business requirements for risk management.

### **Customer Service Focus**

We also had to be sensitive to the fact that we were working with many organizations already providing similar services under public auspices, and we often needed to have them specialize for a specific set of people, namely, corporate employees. We tried to buy more than what these groups were frequently doing for the general public. We needed an enhanced personalized service that would meet the highest standards of customer service to meet corporate employees’ expectations. WFD had learned over the years in child care that by sticking with the people who needed a little time getting used to the concept, we were able to strengthen

community agencies and, ultimately, attract more corporate support. Our experience in elder care was similar in many instances.

Companies expect: (1) sound business practices; (2) customized service, not a cookie-cutter approach; (3) high quality, enhanced services with quality assurance controls; and finally, (4) equity for employees no matter where they or their older relatives live.

## **ASSESS THE COMPETITION**

The corporate landscape is far different from the time caregiving first emerged as a “business issue.” Many national, regional and local for-profit companies have formed in the past fifteen years to meet the needs of companies wanting to outsource solutions for elder care, other dependent care (child care) and a whole range of family issues. An entire industry has grown and evolved from a child care/elder care focus to a work-family emphasis to what is currently known as the work-life industry.

For example, Ceridian Corporation’s Work-Life services are available to several million employees, whose companies cover the cost. Nearly 40 percent of over 1,000 companies surveyed in 2000 by Hewitt Associates reported offering an elder care support program (usually consultation and referral).<sup>8</sup>

Recently, Employee Assistance Programs (EAP’s), offered by 80 percent of business, have identified elder caregiver stress as a rapidly growing employee concern. Many of the larger EAP’s have developed elder care subspecialties. The EAP industry magazine’s fall 2001 issue devoted several articles to the aging of the workforce and its implication for the EAP field. High on the list was the fast growth of elder caregiving by employees.

As the Aging Network expands its target market from serving older adults to also directly helping family caregivers, a good understanding of the competitive landscape is essential. Whether a particular company already has an elder care program, with whom, and what it provides are all questions that should be answered by an organization before approaching a firm to discuss a program. Companies are not looking for programs. They are looking for solutions. How your solution is better than or different from the company’s practices or meets an unmet need, is the type of competitive intelligence that will help strengthen the Aging Network’s approach to the private sector.

Finally, many companies are looking for more holistic approaches to human resource issues. Very few will want an elder care program before meeting childcare issues. More progressive companies want broader work-life programs that are a single source solution for life events from adoption to child care, education, college planning, convenience services and, of course, elder care. In these instances, aging network agencies must think about whether to partner with other organizations either in advance or as a result of meeting with local, regional or national companies.

Caregiving has been top of mind, especially for large corporations and for industry leaders, large and small for well over a decade. The Aging Network would benefit from assessing what other groups have been assisting companies’ caregivers and identifying what core

competencies aging organizations bring to the table that can complement or extend what companies may already offer.

## **ELDER CARE OPTIONS FOR COMPANIES**

There are wide variations among company elder care programs. Some are broad-based initiatives designed specifically for elder care needs. Others are low cost responses that companies with very limited benefits budgets can offer and still provide valuable assistance to employed caregivers. Finally, there are companies that choose only to extend current benefits, such as family or sick leave, flexible work arrangements and employee assistance programs to address elder care needs.

As any local, state or national organization considers moving into the “caregiving marketplace” (as business would say), they should review their core competencies and focus on supports they have experience delivering

### **Low Cost Employer Options**

#### ***Elder Care Publications***

Many larger companies publish or distribute elder care publications to employees. Generally these are primers in the basics of caregiving, areas requiring planning, and an inventory of the types of resources generally available. Some firms have also built resource libraries at major locations. As corporate benefits have broadened to cover all life events, elder care has often become one section of a larger work-life library or resource room.

#### ***Caregiver Fairs***

Many firms we work with supplement informational materials with caregiving fairs. A caregiver fair is typically an exhibition by different types of local elder care providers, often at the work site or in another location the company selects. Information is given to increase employees’ understanding of the wide array of community support services to help them and their older relative(s). Each exhibit table is staffed by aging professionals who can answer questions employees may have. The key success factor is representation by a broad cross section of aging service providers.

#### ***Elder Care Seminars***

Educational seminars have long been a staple of many elder care initiatives. Even broader services, such as consultation and referral, often contain built-in elder care seminars at the workplace. Topics can range from what is normal aging, to communicating with your older relative, to making the nursing home decision. Corporate standards for seminars are high. Employers and employees expect well-developed curriculum with exercises and interaction delivered by an experienced trainer.

## ***Elder Care Support Groups***

A few companies, such as AT&T have also offered employee support groups. Support groups can be very beneficial to highly involved caregivers. Support groups have also been difficult to set up because caregivers tend to be dispersed and so stressed they are unable to add yet one more commitment. It has always been necessary to address these challenges and to create realistic expectations with employers as to likely attendance.

## **Broader Forms of Assistance**

### ***Elder Care Consultation and Referral Services***

The most widespread programmatic response by business has been Elder Care Consultation and Referral Services. These service were pioneered by IBM, who conducted a feasibility study in 1987 and launched the first such nationwide program in February of 1988. Over the years, there has been much misunderstanding as to the true breadth and depth of assistance provided. The not infrequent misnomer of “information and referral” misrepresents many features of these services.

The terminology **consultation** and referral was used intentionally to reflect the feature of personalized consultation with a highly trained professional and to differentiate these programs from traditional information and referral services. Personalized consultation was incorporated after a 1986 IBM feasibility study identified employed caregivers difficulty in finding a single source of both information **and** counseling. Elder care experts providing consultation were expected to have experience in family counseling in addition to knowledge of services. The consultative component incorporated help defining the problems to be addressed, education about types of elder care services and what each provides, discussion of criteria to help select the most appropriate provider taking into account family preferences, explanation of factors, such as legal considerations that might enter into a decision, and educating the consumer to make an informed and appropriate choice.

Satisfaction surveys from consultation and referral programs indicated that employed caregivers found problem solving and support one of the most valuable aspects of the service. The goal of corporate support programs is to help an employee get the fastest and most effective solution to an elder care situation to minimize stress associated with caregiving responsibilities and maximize employee work productivity. Without this personalized consultation, employees spend extra time reviewing options that might not fit their family’s needs and might feel unsure of their decisions.

## **Additional Capabilities to Consider**

### ***Caregiving Expertise***

The mission and history of the Administration on Aging and the Aging Network have focused on servicing the needs of older people. Corporate programs, on the other hand, have addressed the needs of employed caregivers. From the earliest research in the mid 1980’s, including WFD’s feasibility study for IBM, differences in the needs of older people and the

employed adults who care for them, have been apparent. Aging network agencies wanting to work with caregivers, must develop an entirely different set of competencies focused on working caregivers’ unique needs.

A solid knowledge base and different skill sets are essential to developing caregiver services. Caregivers want help identifying what problems their older relative is actually experiencing. They want education about the service options in the older persons community and ways to evaluate options and select quality care. And they want counseling coupled with information. Caregivers plans may not always be accepted by those for whom they care. Advice on communicating more effectively and overcoming resistance by an older person will often be requested. “Customer” is a business term that is useful in underscoring the difference between serving older people directly and helping those employed caregivers who play the role of caretaker. While the shift in focus sounds rather simple, the difference is quite large. In caregiver programs, the “customer” is the employed caregiver. And often it is an employee with high expectations for quality services with a customer service foundation.

***Marketing Communications***

Private work-life and elder care companies often provide companies with the tools to communicate an elder care service or event to all managers and employees during launch, to continually promote programs to build use, and to reannounce the service as often as once per year. Marketing communication that are both broad (for launch and reannouncement) and targeted (for ongoing use building) are expected by most companies when they select a vendor. (“Vendor” or “supplier” are standard terms used when a business purchases a service from an outside entity.) Marcom (a common acronym for marketing communications) is often a new concept and skill set for aging network entities. John Paul Morosy, President of the Massachusetts Gerontological Association and a former Area Agency on Aging executive director, recently wrote, “For many of us in the field of aging, developing programs is almost second nature. We know how to define the target population, establish protocols for assessments and data collection, and arrange for qualified staff to deliver the service (assuming we can recruit them!). When it comes to marketing communications, however, perhaps we can take some pointers from the private sector.”<sup>9</sup>

**IDENTIFYING PROMISING OPPORTUNITIES**

A tool often used to evaluate business opportunities is a SWOT analysis. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. It is pictorially represented in chart format.

<b><u>Strengths</u></b>	<b><u>Opportunities</u></b>
<b><u>Weaknesses</u></b>	<b><u>Threats</u></b>

All key stakeholders identify and list their organization’s key strengths and weaknesses and then look externally to identify perceived opportunities as well as threats. At the end of this analysis, focus is placed on the strengths and opportunities and how those can be turned into new products or services.

An example of how an Area Agency might use this follows:

**SWOT Example**

AAA XYZ

<b><u>Strengths</u></b>	<b><u>Opportunities</u></b>
<ul style="list-style-type: none"> <li>• In service training</li> <li>• Gerontologists with advanced degrees</li> <li>• Long history working with older people</li> </ul>	<ul style="list-style-type: none"> <li>• Many small companies in community</li> <li>• Have done retirement seminars for 2 of those companies</li> <li>• Board member active with Chamber of Commerce</li> </ul>
<b><u>Weaknesses</u></b>	<b><u>Threats</u></b>
<ul style="list-style-type: none"> <li>• Marketing communications</li> <li>• Caregiver focus</li> <li>• Outreach to adult children of elders</li> </ul>	<ul style="list-style-type: none"> <li>• A private, regional work-life company provides consultation and referral to many large companies</li> <li>• No increase in funding for next fiscal year</li> </ul>

Options for new Caregiving Programs for AAA XYZ

- Develop seminars on topics such as normal aging, legal and financial matters, etc.
- Provide seminars on general aging topics to small firms in nearby communities
- Provide seminars under contract to the regional work-life company
- Use above experiences to develop understanding of caregiver issues to leverage into further program development

**PARTNERSHIP OPTIONS**

There are many opportunities to partner with business but they must have clear benefits to business. The number of options likely to emerge from customizing caregiver initiatives for individual businesses, are limited only by the creativity of the partners.

1. AAAs seem particularly well suited to working with small businesses on initiatives such as educational seminars, on-site elder care fairs and developing a resource library. Coalitions of small and medium size businesses, such as local Chamber of Commerce, also might sponsor these supports to their member organizations.
2. For AAAs with professional counseling staff, more personalized counseling could also be offered. However, AAAs need to focus on the caregiver and family as the customer, not exclusively older Americans. This shift may require new resources and major retraining of some staff.
3. AAAs can also partner with other human resource vendors, such as Health and Wellness providers, pre-retirement planners and local Employee Assistance Programs, to develop broader solutions for the business community.
4. Also, some companies already aware of and addressing the needs of their caregiving employees might sponsor a public education campaign directed to caregivers in the community.

## **CONCLUSION**

Partnerships are ultimately successful if the needs of both parties are met to their mutual benefit. With the number of caregivers expected to grow greatly over the coming decades, business will experience a very real productivity drain on their most experienced employees who care for older relatives. The Aging Network can play an important role in addressing some of the challenges working caregivers experience. For many AAAs and State Agencies, a major paradigm shift from older Americans to employee caregivers must take place first. For a decade and a half, the private sector has been the primary source of new programs to aid employed caregivers. The underlying reason has been not only one of humane concern for those bearing the increasing burdens of elder care, but an issue of productivity in the workplace. Corporations will likely welcome new partners as they try to build the human capital and increase productivity required to compete effectively in a global marketplace.

## AUTHOR DESCRIPTION

Diane Piktialis, Ph.D. is Work-life Product Director and an expert in corporate elder care at Ceridian Corporation, the nation's leading firm specializing in work-life issues. Formerly with Work Family Directions, she developed their elder care referral service in 1987 and served as their senior advisor in the area of elder care.

Dr. Piktialis has 28 years of experience in product development, program planning and management and elder care. She is past Director of Policy and Program Development for Blue Cross and Blue Shield of Massachusetts, and past Assistant Secretary for Program Planning and Management at the Massachusetts Executive Office of Elder Affairs, where she managed a \$100 million budget for programs serving older persons in the community. During her tenure, she expanded services for homebound elderly and created standards and regulations for the delivery of care to frail older persons.

In addition to presenting regularly at professional meetings and associations, Dr. Piktialis has been a consultant to the Office of Technology Assessment and to the Veterans' Administration, has been an officer in several professional associations, and sits on numerous boards of directors. She currently serves as the Chair of the Business Forum on Aging and is on the Board of Directors of the American Society on Aging. She has published widely, including in such journals as *Business and Health*, *Quality Review Bulletin*, and *Journal of Aging and Social Policy*.

Dr. Piktialis has a BA summa cum laude from Albertus Magnus College and received her Masters and her Doctoral degrees from Boston University.

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