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## Caregiver Life Balance: Caregiving While Working

### **What to know about employee benefits and the law**

About 53 million Americans are serving as caregiver for a loved one, and about 6 in 10 of them are doing so while also trying to earn a living, according to the ["Caregiving in the U.S. 2020" report](#) from AARP and the National Alliance for Caregiving.

Many working caregivers report health problems, depression, and lost time and lower productivity at work. If you're taking care of an aging or ailing family member, you may also find that you have cut back on community involvement and are spending less time with other loved ones and friends.

If you are frequently distracted at work, emotionally drained and physically exhausted, consider the following steps to find workplace solutions and build a caregiving support network.

### **Workplace benefits for caregivers**

"We need people to know what their rights are under the law, and we need companies to change their culture, because companies can always be more generous than the law," says Ellen Bravo, the codirector of Family Values @ Work, an organization that advocates for family-friendly workplace policies.

Meet with your manager or human resources representative to discuss the policies and resources available to you. These might include:

- **Flexible work options.** This could mean a compressed workweek or a modified daily schedule based on need. Job-sharing and remote work are also caregiver-friendly options to explore. Many employers offer flex-time options on a case-by-case basis, even if there is no formal policy.

- **Counseling and support services.** Your human resources department may offer an Employee Assistance Program or other resources specifically for caregivers, like counseling on reducing stress and managing your time.
- **Eldercare referrals.** Your company may also offer eldercare referrals through an online database or live consultants. This reduces the burden of having to do distracting and time-consuming research to find services such as medical support and meal delivery for your loved one.
- **Share ideas.** Employers that have not implemented policies or practices for employees who are also caregivers may be open to doing so. AARP and Northeast Business Group on Health have [developed a tool kit](#) to help employers support their working caregivers. Share it with your employer to help them learn more.
- **Using paid time off for caregiving.** Depending on your employer's policies and applicable state laws, you may be permitted or required to use accrued paid sick days or vacation leave toward time taken off for caregiving. Georgia, Illinois, New Mexico and Puerto Rico have adopted variations on the Eligible Leave for Employee Caregiving Time (ELECT) Act, a model state bill developed by AARP that allows workers to use paid sick leave to care for family members. You may also be eligible for unpaid leave under the federal [Family and Medical Leave Act](#).

## Understanding the Family and Medical Leave Act

The Family and Medical Leave Act (FMLA) entitles certain workers to take unpaid leave for up to 12 weeks per year, without losing job security or health benefits, to care for a spouse, child or parent who has a serious health condition. FMLA does not cover leave taken to care for in-laws.

**Am I eligible for FMLA leave?** You are covered by FMLA if you work in the public sector, or for a company or organization that employs at least 50 people who work within 75 miles of your work site. You must have worked for that employer for at least 1,250 hours in the last 12 months — about 24 hours a week. The U.S. Department of Labor's [Family and Medical Leave Act Employee Guide](#) can help you determine your eligibility.

**How do I request FMLA leave?** Notify your employer as soon as possible. If the need for leave is “foreseeable” — for instance, taking time off to care for a loved one after a scheduled surgery — 30 days’ notice is required.

**What can I expect?** Your employer is required by law to tell you your rights under FMLA and, if you qualify, to offer you leave. You may be asked to submit certification paperwork that includes confirmation from a health care provider of your loved one's condition and need for care. Employers may not threaten you or make your work life difficult because you requested leave.

**Do I have to use all 12 weeks consecutively?** You may take the 12 weeks of leave all at once or intermittently — for example, three days twice a month when a parent is receiving chemotherapy. Generally speaking, paid time off used for caregiving leave that is also FMLA-eligible counts toward your annual 12-week entitlement.

**What about state caregiving laws?** Seven states (California, Connecticut, Massachusetts, New Jersey, New York, Rhode Island and Washington) and the District of Columbia have laws on the books providing paid time off for caregivers through tax-funded family-leave insurance programs. Oregon and Colorado are set to launch similar programs in 2023 and 2024, respectively. It is your employer's responsibility to comply with all applicable laws, whether your leave qualifies for both state and FMLA leave or just one or the other.

## **Building a caregiving community**

Connecting with other caregivers can help you share resources and talk to those facing the same issues.

- Investigate and participate in your local caregiving community. An [adult day care program](#) can provide your loved one with socialization and structure during the day. You may also be able to find people who can cover your caregiving responsibilities if you have to work late (and vice versa), or who can share the cost of a part-time home health aide.
- **At home.** [Scheduling and organization apps](#) like [Lotsa Helping Hands](#) and [CareZone](#) can help you keep track of caregiving responsibilities, including delegating tasks among family members and friends.

- **Online.** Visit the AARP Online Community's [Caregiving forums](#) and our [Facebook group for family caregivers](#) to share your story, get support and connect with other caregivers.

## **Working caregiver? Make a plan**

When it comes to caring for an aging loved one, most families don't have a plan until there is a problem. But as many working caregivers have discovered, the stress of making caregiving arrangements in crisis mode can be overwhelming.

AARP's [Prepare to Care: A Planning Guide for Families](#) is a step-by-step guide for creating a caregiving plan in advance. Even if you have been a caregiver for years, the guide can help you get support and stay organized. Tell your employer about it!

## **Learn More About Caregiving**

- [Surprising out-of-pocket costs for caregivers](#)
  - [When caregiving becomes a priority, family relationships can suffer](#)
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**AARP** was founded in 1958 and has over 38 million members. It is a nonprofit, nonpartisan organization for people over the age of 50. AARP is well-known for its advocacy efforts, providing its members with important information, products and services that enhance quality of life as they age. They also promote community service and keep members and the public informed on issues relating to the over 50 age group.

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