

Family Leave Working Group  
Friday, October 17, 2008, 1:00 PM  
Room 224, State Capitol

M I N U T E S

I. Welcome and Introductions by Chair Wes Lum.

II. Minutes were approved as circulated.

III. Attendance:

Members Present:

Wes Lum	Hawaii Family Caregiver Coalition
Jim Shon	Kokua Council
Jacob Herlitz	Department of Taxation
Aileen Joy C. Befitel	Department of Human Services
Joy Kuwabara	HGEA
Benjamin Ventura	Chamber of Commerce/Wal-Mart Stores, Inc.
Gordon M. Sasaki	American Pacific Insurance Company TDI Dept.
Noraine Ichikawa	DLIR
Melissa Pavlicek	NFIB Hawaii
Eudice Schick	PABEA
James Hardway	DLIR
Joanne Kealoha	ILWU
Glen Ida	Teamsters Local 996

Members Absent:

Adele Ching	EOA
Gerard Russo	UHM Department of Economics
Christine Ann Akau	DHS
Shawn Cabrey	SHRM HI

Guests:

Ann Thornock	Representative Marilyn Lee Staff
Laura Anderson	Torkildson, Katz, Moore Hetherington and Harris
Pam Arnsberger	UH School of Social Work

VI. The presentation on the current long-term care system was postponed.

V. Chair Lum distributed information from a December 2007 Family Caregiver Needs Assessment prepared for the Joint Legislative Committee on Family Caregiving. Dr. Pam Arnsberger, who prepared the report was in attendance and available to answer questions.

The Needs Assessment was required by the Legislature. The assessment was needed to give a greater understanding of the needs and characteristics of caregivers, impact on health and well-being, costs and needs. Out of the 2,259 individuals polled for the study, 600 met the criteria, which included caring for someone 60 years or older as an unpaid caregiver who provides assistance for daily living.

It was determined that 55% of the caregivers are employed with 78% employed full time and 20% employed part time. 44% were not employed and 96% were retired. 26-28% had to change their work situation to provide caregiving. (See attachments)

It was noted that the survey only addressed primary caregivers with rough estimates of 80,000-100,000 employed caregivers in the overall population.

Chair Lum presented information from a second survey, which concerned Eldercare Policies in the Workplace. 118 employers responded. While the final sample represents a broad cross-section of employers in Hawaii and is representative due to the randomness of the sample selection, the low response rate may dilute the level of precision that reflects the results of the target population as precisely as needed. It is quite possible that a disproportionate number of employers may have responded who are interested in eldercare issues and have initiated some steps to support caregivers. The findings of the survey should be interpreted with this caveat in mind. (See attachments)

Discussion included:

1. Although there is limited data, the survey found that there is a need.
2. Employer survey gives a sense of what types of benefits are available.

Question:

How do we find what would help caregivers the most and cost the least?  
Is there anything available to employers to help them address this concern?

Response:

The City and County of Honolulu has a "We Care" program that will go into the workplace to show employers what can be done.

Question:

Is there data that would say how much would be needed in a pool and how many people would need Paid Family Leave and what would be needed to keep a pool solvent?

Response:

Data would need to be collected to get an idea of pool size and how many would use it.

VI. Medical Privacy Discussion led by Laura Anderson included:

1. Verification of the medical condition requiring an employee to take paid family leave would require permission from the person who is ill to access their medical records.
2. A medical power of attorney would be required in order for the employee to provide

medical records to verify the caregiving need.

3. Could you require access to medical records as a requirement for receiving wage Replacement?
4. The onus is on the elderly person to provide access to medical records.
5. Documentation of a medical condition requiring caregiving may not be a problem. The problem is verifying that caregiving is actually given.
6. Dr. Arnsberger indicated that there should be ways to find out about fraudulent claims; however, some states have found that it just too cumbersome to try to track it.
7. James Hardway stated that we could go back to California and New Jersey and see what verification programs they have.

VII. Possible funding mechanisms were discussed as follows:

1. In response to a suggestion that Unemployment Insurance be utilized, Hardway indicated that there are restrictions on use of Unemployment Insurance. Hardway stated that it is difficult to require an employer to pay for what essentially gives an employee paid time off. He would want to keep the discussion of Unemployment Insurance separate.
2. The question was asked that if employers were to pay for paid family leave, would they need to remove other employee benefits.
3. We may need a presentation on funding mechanisms for a future meeting.

VIII. Next meeting is scheduled for Thursday, November 6, 2008 at 1:00 PM in Room 224. The agenda will include a presentation by AIG. James Hardway will provide information on the verification process used in California And New Jersey. Mr. Hardway will also provide information on administrative costs for UI.

Additional meetings were scheduled for:  
Tuesday, December 2, 2008 at 1:00 PM in Room 224; and  
Wednesday, December 17, 2008 at 1:00 PM in Room 224.

# **State of Hawai`i Family Caregiver Needs Assessment**

Prepared for the Joint Legislative Committee on  
Family Caregiving

December 2007

Survey Conducted by:  
Pacific Research and Planning Associates

Report Prepared by:  
Pam Arnsberger, Ph.D.  
University of Hawai`i School of Social Work

With the Assistance of:  
Wesley Lum, MPH  
University of Hawai`i Center on Aging

**Table 6**  
**Effects on Employment**

<b>Variable</b>	<b>Mean or Percentage</b>
Percent employed	55.8%
(Of those employed)	
FT	78.4%
PT	19.9%
Both	1.7%
(Of those not employed)	
Retired	96.2%
On leave of absence	3.8%
(Of those employed) Did you have changes in work situation due to caregiving?	26.8%
(Of those w/changes N= 98)	
Reduced # wk hrs	55.2%
Leave of absence	36.9 %
Turned down promotion	36.3%
Quit job	29.2%
Changed job	28.5%
Took less demanding job	23.3%
Took 2 <sup>nd</sup> job	19.7%
Retired	17.1%
Other impacts on employment	
Rearranged wk schedule	94.3%
Took time off during day	77.9%
Arrive early or leave late	56.3%
Exp work day interrptns for crisis care	52.7%
Exp scheduling difficulties	52.2%
Exp stress related health problems	48.1%
Did personal business on wk hrs	41.8%
Missed meetings/app'ts	41.6%
Exp difficulty w/management	34.0%
Exp mental prbs/little concentration	26.9%
Exp resentment coworkers	14.6%
(Of those employed) What eldercare benefits does employer offer?	
Unpaid family leave	18.0%
PT work	9.7%
Dependent care flex spend acc	9.7%
Flextime	9.7%
Brown bag lunches	8.5%
CG support group	8.5%
EAP program	8.5%

Compressed wk schedule	7.5%
Paid sick leave for eldercare	7.4%
Leave sharing	7.3%
Paid family leave	7.3%
Eldercare referral	6.3%
Legal	6.3%
LTC Insurance	5.2%
Job sharing	5.2%
Leave w/out pay	5.0%
Paid bereavement leave	4.7%

<b>Variable</b>	<b>Mean or Percentage</b>
(Of those employed)	
Marital Status	
Married/Living w/partner	73.3%
Not married	26.7%
Caring for child(ren) under 18	36.9%
Grandparents raising grandchildren	15.1%
Gender	
Females	74.4%
Males	25.6%

**Table 7b**  
**Opinions/Preferences for Government Intervention**  
**By Employment Status**

<b>Variable</b>	<b>Unemployed or Retired</b>	<b>Employed (FT or PT)</b>	<b>Significance</b>
Government should provide state income tax credit	90.9%	96.2%	P<.011**
Government should require employers to offer unpaid family leave	83.0%	93.0%	P<.001***
Government should provide a place for information and support	89.3%	91.8%	NS
Government should make community services more affordable	82.7%	92.3%	P<.001***
Government should provide training and education for caregivers	78.0%	92.3%	P<.001*
Government should provide a state income tax credit for LTC insurance	78.7%	88.3%	P<.002**
Government should increase the availability of community services	73.4%	88.4%	P<.001***
Government should provide an allowance to family members	75.1%	84.7%	P<.005
Government should create a paid family leave program	74.1%	82.0%	P<.027*
Government should provide case management services	71.5%	81.5%	P<.007**
Government should provide weekend respite services	61.6%	70.2%	P<.034*
Government should provide daytime respite services	64.5%	68.5%	NS
Government should provide overnight respite services	55.4%	65.0%	P<.021*

NS= not significant; \*P<.05 \*\* P<.01 \*\*\*P<.001

**Addendum Table**  
**Those on Leave of Absence**  
**N=9**

<b>Variable</b>	<b>Percent Agreeing</b>
Government should provide state income tax credit for caregiving	100%
Government should provide a place for information and support	100%
Government should require employers to offer unpaid family leave	100%
Government should create a paid family leave program	100%
Government should provide case management services	75%
Government should provide training and education for caregivers	62.5%
Government should provide a state income tax credit for LTC insurance	62.5%
Government should increase the availability of community services	62.5%
Government should provide an allowance to family members	62.5%
Government should make community services more affordable	62.5%
Government should provide weekend respite services	62.5%
Government should provide overnight respite services	37.5%
Government should provide daytime respite services	25%



# Eldercare Policies in the Workplace Results of a Survey Conducted in 2007



State of Hawaii  
Department of Health  
Executive Office on Aging

December 2007

Prepared by:  
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## **Executive Summary**

### **Introduction**

In both the U.S. and Hawai`i, the impact of an aging population is now beginning to be felt. Due to advances in medicine and public health, life expectancy has greatly increased in the last half century and in just the past 10 years, the number of people over 100 in the U.S. has doubled (AARP, 2002). Many people who find themselves faced with the demands of providing informal caregiving are also employed in the workforce (Scharlach, 1994). These individuals typically experience great strains in balancing work and caregiving responsibilities, some of which are manifested in the workplace. This issue thus should be of concern to employers in Hawai`i.

In 2007 a survey was undertaken to assess Hawai`i employers' response to this challenge in five specific areas:

- (1) The extent of eldercare policies in the workplace,
- (2) The availability of eldercare related benefits in the workplace,
- (3) The views of eldercare as an employer issue,
- (4) The effect of eldercare in the workplace, and
- (5) Motivations for and barriers to the implementation of eldercare benefits.

### **Methods**

The survey instrument was developed and pre-tested in the spring and summer of 2007 and administered in an online survey in the fall of this year. A random sample of the members of the Chamber of Commerce of Hawai`i, the Hawai`i Business Roundtable, Small Business Hawaii, and the Hawai`i Alliance of Nonprofit Organizations was surveyed (N=593). From the beginning, the response rate was low. A combination of hard mailed incentives, follow-up reminders, and finally a redraw of the initial sample were used to increase the number of responses. Ultimately, 118 employers responded to and filled out the survey online.

The survey included questions about the size of the company (as determined by the number of employees), profit vs non profit designation, public vs private status, whether or not the company was part of a national firm or was entirely Hawai`i based, the percentage of female employees, the age of the employees, and whether or not the employees were part of a union. The data were also used to determine if other variables – such as the gender and age of the person completing the survey or their personal caregiving history - might have influenced the responses that reflected attitudes and opinions about eldercare policies. Analysis of the data was directed towards initially ranking responses from employers and then determining whether or not responses from employers varied based on the above company and individual characteristics. Appropriate statistical tests were used to establish if there were significant differences between groups.

### **Results**

Results indicated that one third of employers felt that at least 15% of their employees were providing eldercare. The two most common effects were: (a) employees arriving late or leaving early, and (b) employees re-arranging their work schedules. Across companies, the most commonly offered eldercare benefits were paid bereavement leave and unpaid family leave to do eldercare, as well as compliance with the provisions of the Family Medical Leave Act.

Almost 60% of the sample agreed or strongly agreed that employers should provide benefits for their employees affected by eldercare. Among public policy options, 70% favored a tax credit to purchase long term care insurance for employees; slightly under 50% said they favored or strongly favored a state subsidy to provide eldercare benefits or wage replacement savings plan to provide wages during an otherwise unpaid leave.

As expected, there were differences by company characteristics. Non-profits were less likely to provide certain eldercare related benefits than were proprietary companies, and the public sector tended to lag behind the private sector. Larger and nationally based companies tended to have a much more extensive package of eldercare related benefits, however smaller companies tended to be more flexible in their practices. Companies with unionized employees were more likely to provide certain benefits, such as employee's assistance programs but were relatively inflexible in allowing employees to work part time or to telecommute. Not surprisingly, there was also greater support for a number of eldercare sensitive policies when the company felt that it increased productivity to offer them. However, few companies collected any data at all on the cost or effects of eldercare policies, so that it is somewhat difficult to see how they might have made this determination.

Finally, there were a few differences by respondent characteristics. Analysis by age and gender indicated that younger, female CEO's, CFO's, and human resources managers tended to be more 'progressive' in their attitudes both about workplace benefits for eldercare and in their support for public policies designed to address this issue.

Open ended questions that allowed for comments by respondents were also analyzed. These responses indicated several trends. One was that companies are becoming aware of the issue and while the companies might not be affected now, they expect to be in the future. Another trend was an acknowledgement of employees' stress and an awareness that more people were taking sick leave and leave without pay to deal with eldercare issues. Smaller companies in particular said that it was too expensive to offer all the benefits they wished, but they tried to be flexible and treat each situation with concern.

**Table 1  
Description of Company**

<b>Item</b>	<b>Valid Percentage</b>
Number of Employees	
<20	39.6%
21-200	35.4%
201 or more	25.0%
Average Age of Employees	
<21	0%
22-40	37.5%
41-61	62.5%
>61	0%
Island Location ( choose as many as apply)	
Oahu	70.1%
Maui	23.1%
Kauai	14.5%
Hawai'i	19.7%
Moloka'i	5.1%
Lana'i	3.4%
Branch of a National Company?	21.1%
Are There Unionized Employees?	19.8%
For profit	61.5%
Not for profit	38.5%
Public	18.8%
Private	81.3%
Human Resources/Personnel Services Provided	94.7%

**Table 1 (cont.)  
Description of Company**

<b>Item</b>	<b>Valid Percentage</b>
Description of Business	
Mining	1.0%
Construction	4.2%
Manufacturing	4.2%
Wholesale Trade	3.1%
Retail Trade	4.2%
Transportation and Warehousing	6.3%
Information	1.0%
Finance and Insurance	8.3%
Real Estate	10.4%
Prof Tech Scientific	9.4%
Management of Companies	1.0%
Admin and Sup Waste Mngmnt	1.0%
Education	9.4%
Healthcare/Social Service	14.6%
Arts and Entertainment	1.0%
Accommodation and Food industry	3.1%
Other	17.7%
Percentage of Your Workforce That is Female	57.52 ( mean percent)
Description of Respondent	
Age	46.62 (mean age)
Gender	
Male	24.7%
Female	75.3%
Now or Previously Been Caregiver	34.7%
Position in Company	
CEO, CFO, Chair of Bd, President, etc	39.8%
General or Plant Manager	16.1%
Office Manager, Shift Supervisor, etc	44.1%

**Table 2**  
**Employees Balancing Work and Eldercare**

<b>Item</b>	<b>Valid Percentage</b>
Percentage of Employees Providing Eldercare	
<15%	67.3%
16-25%	22.1%
26-50%	7.7%
51-75%	1.9%
76% or more	1.0%
Change in Past Two Years in This Percentage?	
Yes, Decrease	3%
Yes, Increase	38%
No	59%
Has Eldercare Affected the Workplace or Employees:	
Arriving Late/Leaving Early	41%
Early Retirement	12%
Personal Business During Work Hrs	24.8%
Give Up Work Entirely	8.5%
Distracted at Work/Poor Concentration	21.4%
Missed App'ts/Meetings	9.4%
Rearrange Work Schedule	45.3%
Reduce Hours FT to PT	12.0%
Resentment From Co-workers	3.4%
Scheduling Difficulties	17.1%
Strained Employee/Manager Relationships	2.6%
Stress Related Health Problems	12.0%
Unpaid Leaves of Absence	17.1%
Less Demanding Job	0%
Second or Third Job	1.7%
Time Off During Day to Provide Care	35%
Turn Down Promotion	0%
Work Day Interruptions Crises	18.8%
No Problems I Am Aware Of	29.9%

**Table 3  
Eldercare Benefits/Policies**

<b>Item</b>	<b>No</b>	<b>Plan</b>	<b>Yes</b>
Brown Bag Lunches on Eldercare	81.7%	6.7%	11.5%
Caregiver Support Group	89.4%	1.9%	8.7%
On site Eldercare Services	100%	0%	0%
Eldercare Information and Referral	71.2%	3.8%	25.0%
Legal Services	90.4%	0%	9.6%
Informational Events	84.6%	2.9%	12.5%
Provide Literature	71.2%	4.8%	24.0%
EAP Program for Eldercare	65.4%	4.8%	29.8%
Unpaid Family Leave for Eldercare	26.9%	2.9%	70.2%
Paid Family Leave for Eldercare	53.8%	2.9%	43.3%
Paid Bereavement Leave	19.2%	1.0%	79.8%
Paid Sick Leave for Eldercare	44.2%	1.9%	53.8%
Dependent Care Flexible Spending Accounts	53.8%	1.9%	44.2%
Leave Without Pay Options	30.8%	2.9%	66.3%
LTC Insurance	78.8%	5.8%	15.4%
Allow PT Work	59.6%	1.9%	38.5%
Compressed Work Schedules	65.4%	1.9%	32.7%
Employee Leave Sharing	90.4%	0%	9.6%
Family and Medical Leave Act	27.9%	4.8%	67.3%
Flextime for Eldercare	40.4%	3.8%	55.8%
Job Sharing for Eldercare	85.6%	2.9%	11.5%
Telecommuting for Eldercare	76.0%	1.9%	22.1%

**Table 4  
Eldercare Policies**

<b>Item</b>	<b>Valid Percentage</b>
Annual Direct/Indirect Costs of Eldercare Benefits Per Employee	
\$1-\$199	9.6%
\$200-\$499	5.8%
\$500-\$999	1.9%
\$1000-\$4999	5.8%
\$5000-\$9999	1.9%
Not Provided	5.8%
Not Applicable	69.2%
Information Provided Eldercare Benefits to New Hires at Orientation	21.9%
Managers are Trained on Eldercare Issues	11.7%
Paid Time Off Policy (sick leave/vacation) Includes Eldercare	17.6%
Exceptions Offered to Formal Policies to Provide Flexibility	65.6%
Individuals the Company Can Use Eldercare Benefits For:	
Any Blood Relative	12.8%
Anyone	14.5%
Anyone in Employees Household	10.3%
Grandparents	31.6%
Parents	45.3%
Parents of Legal Spouse	30.8%
Parents of Domestic Partner (opposite sex)	13.8%
Parents of Domestic Partner (same sex)	12.8%
Stepparents	23.9%
Other	6.0%
Not applicable	31.6%
Company Collects Information on Eldercare Issues	6.9%
Company Belongs to Other Organizations/Coalitions Re: Aging Issues	37.6%



**Table 5  
Opinions/Attitudes on Eldercare as an Employer Issue**

<b>Item</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Agree Nor Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>
Employers should provide benefits for employees with eldercare issues	4.0%	5.0%	31.7%	45.5%	13.9%
Employers are more aware of eldercare issues today than the past	1.0%	5.9%	13.9%	61.4%	17.8%
Offering eldercare benefits will enhance productivity	1.0%	4.0%	45.5%	39.6%	9.9%
The # of employees providing eldercare will increase in 5 yrs	0%	3.0%	16.8%	55.4%	24.8%
Providing eldercare benefits too costly for my company	2.0%	21.8%	53.5%	15.8%	6.9%
Eldercare issues will cost much more \$ in next 5 yrs	2.0%	7.9%	43.6%	34.7%	11.9%
Providing eldercare benefits helps to recruit employees	0%	16.8%	54.5%	23.8%	5.0%
Providing eldercare benefits helps to retain employees	0%	10.9%	40.6%	43.6%	5.0%
Eldercare can impact employee's career advancement	4.0%	16.8%	29.7%	45.5%	4.0%
I understand employment law as it relates to eldercare	2.0%	19.8%	38.6%	33.7%	5.9%
Experience w/similar issues led to development of eldercare policies	3.0%	16.8%	63.4%	16.8%	0%

**Table 6**  
**Opinions/Attitudes on Public Policy Options**

<b>Item</b>	<b>Do Not Favor At All</b>	<b>Do Not Favor</b>	<b>Undecided</b>	<b>Favor</b>	<b>Strongly Favor</b>
Paid family leave thru temp disability insurance with employee contributions	8.9%	27.7%	35.6%	21.8%	5.9%
State subsidy to provide package of eldercare benefits in workplace	9.9%	11.9%	31.7%	39.6%	6.9%
Tax credit to purchase LTC Insurance for employees	1.0%	5.0%	24.8%	38.6%	30.7%
Wage replacement savings plan to provide wages during otherwise unpaid leaves	6.0%	13.0%	35.0%	37.0%	9.0%

**Table 7**  
**Reasons for Offering Eldercare Benefits**

<b>Item</b>	<b>Valid Percentage</b>
Employees asked for it	33.3%
Management saw a need	38.5%
Increased productivity	12.0%
To recruit and retain employees	23.9%
Important to offer range of support & benefits	47.9%
Other companies implement eldercare policies well	12.8%
Insurance offering	12.0%
Union/labor negotiation	8.5%
Legal Requirements/FMLA	38.5%
EAP program brought it to our attention	6.8%
Adapting to an aging society	31.6%
Don't know	3.4%
Not applicable	15.4%

**Table 8**  
**Conditions that Prevent Offering Eldercare Benefits**

<b>Item</b>	<b>Valid Percentage</b>
Cost issues	47.0%
Not a relevant issue for our employees	27.4%
Increased paperwork/admin issues	13.7%
Covering the employees time	27.4%
Difficulty hiring/replacing workers	14.5%
Technology issues	1.7%
Decreased productivity	8.5%
Effect on existing leave benefits	15.4%
No control/national office dictates policies	9.4%
Interaction with other laws	6.8%
Don't know	4.3%
Not applicable	16.2%