

# Reconciling Elderly Care and Work

## The German Case



**Maresa Feldmann,**  
**TU Dortmund University**  
**Sozialforschungsstelle (sfs)**  
**Germany**

# Outline

---

- Introduction
- Facts and Figures
- Legal requirements
- The challenges
- Survey Results
- Solutions



# Introduction

## Increasing importance of reconciling elderly care and work

- Demographic Change:
  - Rising life expectancy – the share of elderly people increases
  - The birth rate decreases

Significant more elderly people need care



- The employment rate – especially in case of women – increases
  - Increasing number of carer dependants
  - Decreasing number of care givers

Employer friendly possibilities of reconciling elderly care and work is a important challenge for politics and business

- 
- Introduction
  - **Facts and Figures**
  - Legal requirements
  - The challenges
  - Survey Results
  - Solutions

# Facts and Figures - Demographic Change

---

- Germany has the oldest population in Europe
- More than every fifth person is 65 or older (1991: 14,9%)
- Only 13,4% of the German population is younger than 15 years (1991: 20,1%)
- Birth-rate per women in Germany: 1,36  
one of the lowest rates in Europe
- Women's employment rate increase rapidly during the last 10 years  
and is now one of the highest in Europe (2001: 58,7% / 2011: 68% )

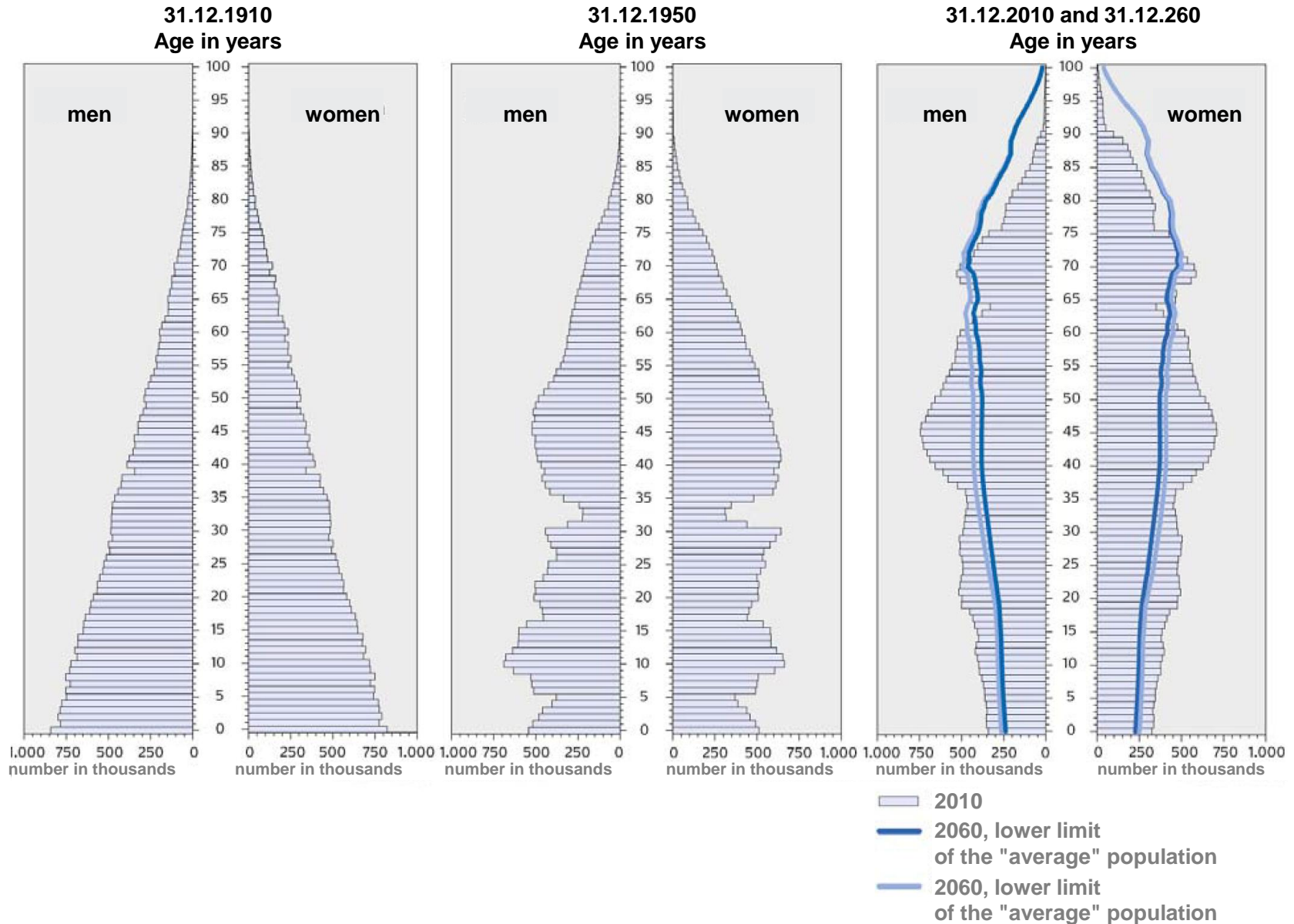
Source: Eurostat, own calculation, September 2012



**Sozialforschungsstelle Dortmund**  
Zentrale wissenschaftliche Einrichtung

**tu** technische universität  
dortmund

# Age structure of the population in Germany



- 
- Introduction
  - Facts and Figures
  - **Legal Requirements**
  - The Challenges
  - Survey Results
  - Solutions

# Long-Term Care Insurance I

---

- Introduced in 1995
- It covers the financial risk of the need for care.
- It is a compulsory insurance
- It is not a full-fledged insurance – it provides basic social security in the form of supportive assistance
- The medical services of the insurance companies assess if care is needed and which category is needed.
- Three categories of care benefits
  - Care category I = considerable need of care
  - Care category II = severe need of care
  - Care category III = extreme need of care

Source: Deutsche Sozialversicherung: <http://www.deutsche-sozialversicherung.de/index.html>, opened: 13.10.2012



# Long-Term Care Insurance II

## Benefits

- The insurance provides
  - benefits-in-kind and/or
  - cash benefitsto finance basic personal care and help with household chores
  
- In addition, the following benefits/services are provided:
  - Free nursing care courses for relatives and volunteer carers,
  - Care allowance for carers recruited by the insured person,
  - Day and night-time care,
  - Nursing aids and technical appliances,
  - Subsidies for equipping the insured persons home to facilitate care.



Source: Deutsche Sozialversicherung: <http://www.deutsche-sozialversicherung.de/index.html>, opened: 13.10.2012

# Long-Term Care Insurance III

## Home Care and Institutional Care

- Care at home can be financed by getting cash allowance.
- The assistance can also be supplied by professional caregivers, covered by the care insurance funds.
- When relatives or friends provide care, they receive a monthly care allowance and automatic pension and accident insurance for the duration of their care activities.



Source: Deutsche Sozialversicherung: <http://www.deutsche-sozialversicherung.de/index.html>, opened: 13.10.2012

# Home Care Leave Act (Pflegezeitgesetz)

---

## Two instruments regulate the working time for employees with care responsibility

- Short-term absence from work
  - Possibility to take up to 10 working days off for care of (elderly) relatives in cases of emergency
  - Leave is independent of enterprise size and period of employment at the company
- Long-term absence from work
  - Possibility to take up to six months off for care (elderly) relatives in the home environment
  - no right of payment, but possibility to change the working time into part-time
- NEW – since 2011/2012: Family Care Leave Act
  - Employees have the possibility to reduce their weekly working hours to a maximum of 15 hours for a period of up to 24 months to care for (elderly) relatives



*Source: bmfsfj: Nachhaltige Familienzeitpolitik gestalten – Wege für eine bessere Vereinbarkeit von Beruf und Pflegeaufgaben finden, 07/2012*

# Care Figures

---

- Germany spent 1.3% GDP on long-term nursing care in 2008, of which 0,9% was publicly funded\*1
- 2,42 million people used the benefits of the long-term care insurance\*2
- Most of the beneficiaries (around 1,67 million people) receive home care – usually by relatives\*2

## Type of care for long term care patients (end of 2009)\*3

- Long term care at home, alone by relatives: **1.065.464 (45,6%)**
- Long term care at home, together with home care services: **555.198 (23,7%)**
- Long term care in nursing homes: **717.490 (30,7%)**

\*1: OECD: *Highlights from: Help Wanted? Providing and Paying for Long-Term Care, Germany, 2011*

\*2 *Bundesministerium für Gesundheit: Geschäftsstatistiken der sozialen und privaten Pflegeversicherung, 08/2012*

\*3 *Statistisches Bundesamt: Pflegestatistik 2009, page 8*

# The Care Givers

---

- About 13% of the employees in the age between 40 and 65 take care for relatives (2008)
- Employment conditions of the caregivers
  - 50% full-time contracts
  - 20% part-time contracts
  - 30% marginally employed or not employed
- Gender of the caregivers
  - 60% women
  - 40% men

*Source: Bundesministerium für Familie, Senioren, Frauen und Jugend: Alter im Wandel – Zentrale Ergebnisse des deutschen Alterssurveys (DEAS), 06/2012*

- 
- Introduction
  - Facts and Figures
  - Legal requirements
  - **The Challenges**
  - Survey Results
  - Solutions

# Impact of care and job obligations on the care givers' health

---

- The objective situation:
  - The care arrangement and the resources available to develop the better balance,
  - the situation in the workplace and its organisation,
  - the demands,
- The support, coming from other kin
  - friends, care services
  - colleagues and supervisors at work.
- The subjective situation, how carers perceive their role and feel, having the overall situation under control or not

Policies concerning caring and working time arrangements are crucial to reach a better support for private care givers

*Source: Keck, Wolfgang a.o.: Balancing elderly care and employment in Germany, Wissenschaftszentrum Berlin für Sozialforschung (WZB), 2009*

# Why is a good reconciliation important?

## The perspective of the company

---

- Follow-up costs due by a lack of balance between work and elderly care
  - Times of absence
  - Reduced productivity
  - Wear and tear of staff members
  - Increased fluctuation
  - Loss of operational experience-knowledge

Supporting working conditions increase the loyalty and working moral of the employees and the productivity

*Source: gaus medien bildung politikberatung: Vereinbarkeit von Beruf und Pflege, Handlungsleitfaden für Unternehmen*

---



- 
- Introduction
  - Facts and Figures
  - Legal requirements
  - The problems
  - **Survey Results**
  - Solutions

# IHK-Company-Barometer 2012

## Reconciliation of Work and Family

---

What the respondents (company representatives) offer:

- Every second company supports employees in reconciling work and care
- 25% already offer family care leave and 28% plan to offer it in the future
- 90% of the companies offer flexible working time or plan it (2007: 70%)

Action on the part of policy – what companies need:

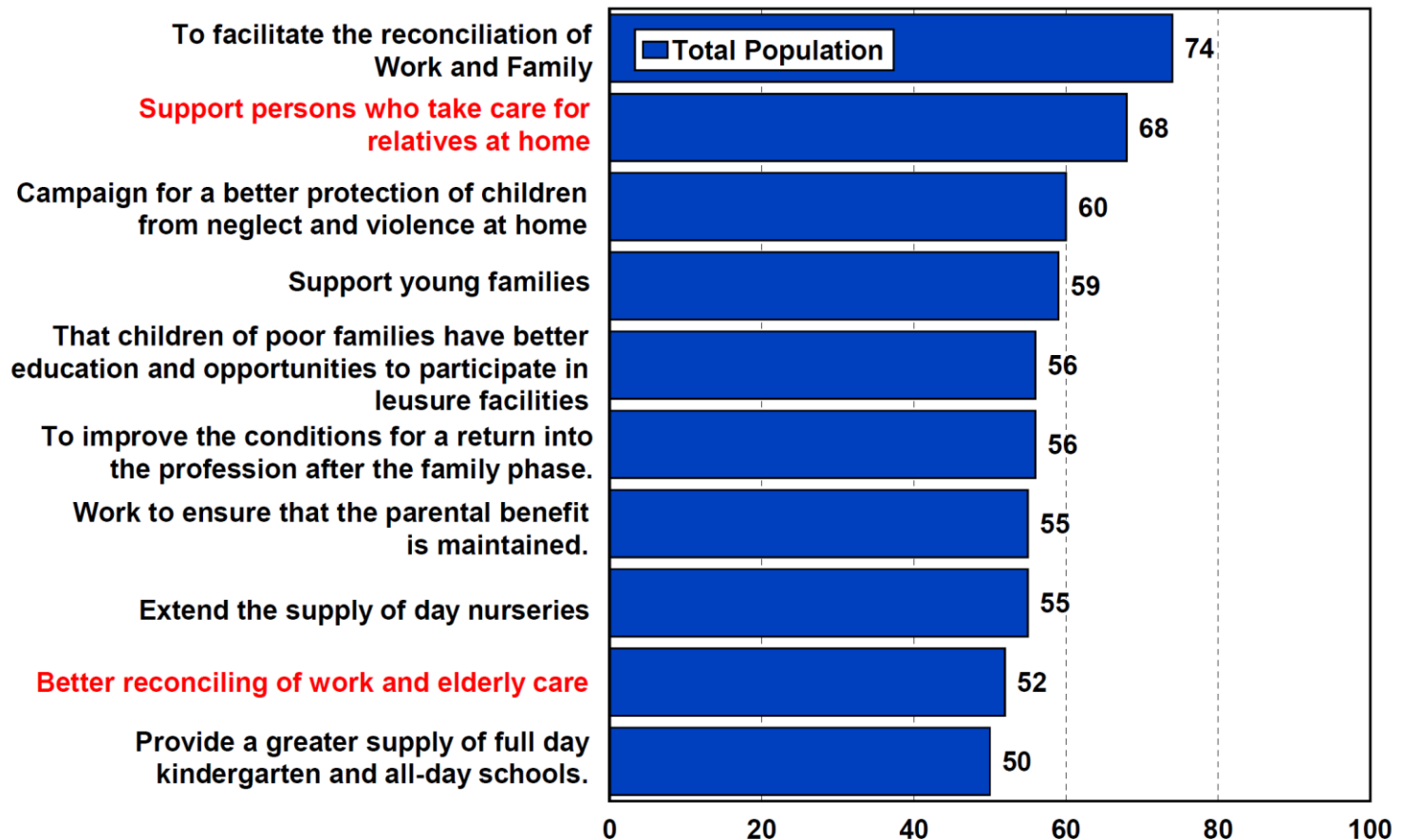
- More information about the family care leave act are (very) necessary (64%)
- More company specific consulting offers are (very) necessary (58%)

Source: IHK Unternehmensbarometer 2012: Vereinbarkeit von Familie und Beruf: Vom „Gedöns“ zum Schlüssel gegen den Fachkräftemangel

---

# Requested Key Aspects for the Family Policy

## The perspective of the population



57% of the respondents have the opinion that a (very) family friendly organisation has to offer (afford) the possibility for employees to take care for relatives

Source: Allensbacher Archiv, Monitor Familienleben, 2012. Basis: Bundesrepublik Deutschland, Bevölkerung ab 16 Jahre

- 
- Introduction
  - Facts and Figures
  - Legal requirements
  - The problems
  - Survey Results
  - **Solutions**

# Reconciling Work and Elderly Care – Solutions

## Three central starting points for Companies

### 1. Communication

- Companies have to talk about the topic “Care” to prevent and counteract stigma
- Employees often are worried to talk about it, afraid for having professional disadvantages
- Without communication, the companies do not know how strong the pressures is and cannot provide adequate solutions



Source: Bundesministerium für Familie, Senioren, Frauen und Jugend: Nachhaltige Familienzeitpolitik gestalten – Wege für eine bessere Vereinbarkeit von Beruf und Pflegeaufgaben, 07,2012, page 15ff

# Reconciling Work and Elderly Care – Solutions

---

## 2. Structurally anchoring

- Offering flexible working conditions
  - Important as duration, process and effort in caring relatives often is not foreseeable.
- Having a personal responsibility for the topic
  - It underlines the high importance on behalf of the company and shows that they have a support-order.
  - The responsible person supports the employee by finding a solution
  - Further support could cover legal aspects, qualifications etc.



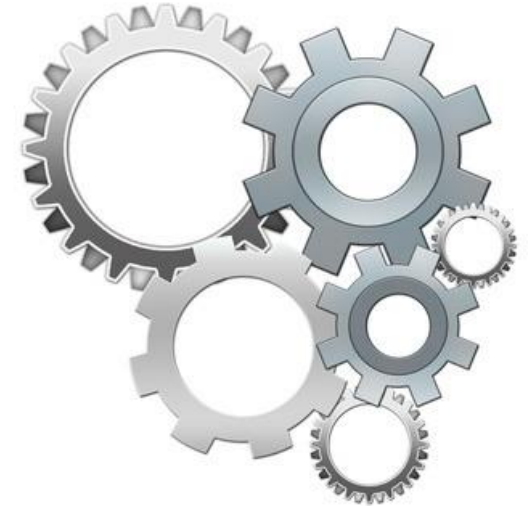
Source: Bundesministerium für Familie, Senioren, Frauen und Jugend: Nachhaltige Familienzeitpolitik gestalten – Wege für eine bessere Vereinbarkeit von Beruf und Pflegeaufgaben, 07,2012, page 15ff

# Reconciling Work and Elderly Care – Solutions

---

## 3. Cooperation's with local information centres and supporting networks

- Important, as in most cases the employees as well as the employers do not have the necessary professional and legal know-how concerning the topic “Care”.
- Potential addresses are local, regional and country-wide consulting agencies
- With such support the companies could develop stable solutions and can provide adequate and individual information and supporting possibilities in urgent care cases



Source: Bundesministerium für Familie, Senioren, Frauen und Jugend: Nachhaltige Familienzeitpolitik gestalten – Wege für eine bessere Vereinbarkeit von Beruf und Pflegeaufgaben, 07,2012, page 15ff

---

Thank you for your attention

Maresa Feldmann  
feldmann@sfs-dortmund.de



**Sozialforschungsstelle Dortmund**  
Zentrale wissenschaftliche Einrichtung

**tu** technische universität  
dortmund