



Your Monthly Money

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Alternatives to Quitting Your Job to Care for an Aging Parent

Torn between your job and caregiving for a parent? One of these options could help.

Are you a caregiver for an aging parent with health issues? If so, you know the mental and physical toll taking care of a parent can exact, especially if you're also holding down a full-time job. If your parent has Alzheimer's or another form of dementia, you're probably also struggling with grief over losing the parent you've known all your life, little by little, each day.

Around 69% of Americans surveyed who help take care of a parent or in-law also work, according to the 2020 "Caregiving in the U.S." report by the National Alliance for Caregiving and AARP. The report also found that 1 in 3 caregivers ages 50 to 64 are dipping into retirement savings as a result of caregiving responsibilities – jeopardizing their long-term financial security in retirement.

Caregiving responsibilities can also result in missed work, leaving work for emergencies and decreased performance that can lead to disgruntled managers and coworkers and even job loss. However, you may have options available to help balance work and caregiving.

1. Work part-time at your current job

Just because you've worked full-time for your company doesn't necessarily mean that working part-time, at least temporarily, is off the table. Consider sitting down with your manager explaining your situation and asking about working part-time. Even working 30 instead of 40 hours a week can lighten your load considerably.

2. Ask about working remotely

The COVID-19 pandemic showed companies that many employees can work just as effectively at home as they do in an office environment. If you have a job that you can perform remotely on a laptop while you look after a parent who needs supervision, ask your boss if working remotely is an option.

Before you sit down with your supervisor, write down ways this can also benefit your employer to make your case. For example, you'll be better able to focus on work without the distraction of wondering what is going on with your parent while you're at the office. Present your manager with all the technology options such as Zoom, email and phone conferences that could allow you to perform your job effectively while out of the office.

3. Enlist the help of community volunteers

Depending on your parent's needs, volunteers from local agencies assisting seniors are typically available in most communities. If you're getting worn down because you have to grocery shop for Mom after work, drive her to doctor's appointments during your lunch hour or clean her house on weekends that can affect performance and lead to trouble at work.

Search online for your local agency on aging and other resources for volunteers who want to help seniors. You may also find respite care services that can give you a break with a volunteer who sits with your parent for a few hours here and there.

4. Look into employer-sponsored caregiver benefits

You may be able to take leave time through the Family and Medical Leave Act (FMLA), the federal program that provides eligible employees with up to 12 weeks of unpaid leave a year. While you're on FMLA leave, your group health benefits remain intact, and your employer must restore your job or an equivalent position when you return from leave.

Some companies even offer paid or partially paid FMLA leave as a company benefit. For more information on FMLA, visit the [U.S. Department of Labor FAQs](#). Many employers offer specific benefits designed for caregiver employees such as Care@Work, which helps employees find and manage care, including finding back-up care if a scheduled caregiver cancels.

Does your employer offer an Employee Assistance Program (EAP)? If so, meeting with a counselor or therapist can help you sort options and locate helpful resources.

5. Hire caregivers

Hiring caregivers to help during the workday, or overnight if necessary, could lighten your responsibilities so you can also focus on your job. Contact local in-home care agencies to compare prices and services. If your parent needs full-time supervision, consider hiring a live-in caregiver.

6. Help move your parent to a senior living community

Is your parent unsafe without supervision and assistance? Moving to an assisted living senior living community could be the answer. Many senior living communities offer amenities such as indoor pools, exercise and education programs, scheduled transportation to appointments and chef-prepared meals. Community activities and social interaction may also benefit your parent's mood and cognitive abilities.