

# Holistic Approach to Managing Absence for Older Workers

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# In the next five years, which group of workers will see the fastest rates of growth?

- A. Millennials aged 18 - 35
- B. Workers aged 36 - 55
- C. Employees aged 55+

If you guessed millennials, guess again!  
Believe it or not, it's America's oldest workforce  
that's projected to see the greatest growth.

According to the US Bureau of Labor Statistics projections,  
by 2024 about 41 million workers will be aged 55 and older.  
And that's not all: in the next five years, the 65- to 74-year-old  
and 75-and-older age groups are projected to have faster rates  
of labor force growth annually than any other age group.<sup>1</sup>

## Why are employees staying at their jobs longer than ever before?

The trend to postpone retirement is spurred by many factors. Overall, the current population is enjoying better health and longer lives than prior generations. Many older, vital employees enjoy their jobs and the identity of working and envision retirement as farther down the road. Others may continue to work for financial reasons, such as rising living costs and changes to Social Security benefits and employee retirement plans.

Whatever the reason why older employees are staying longer on the job, the net results can have a big impact on organizations as they adjust to a changing multigenerational workforce. One of these significant changes can include understanding and accommodating the different reasons and needs older employees versus younger employees have for taking time off work. Older workers tend to take different leaves of absence in terms of type and duration and may have different return-to-work considerations than younger workers. Here are three considerations for employers to keep in mind regarding the impact to absence with a changing workforce:

### Increase in Intermittent leaves

While younger workers might not be exactly footloose and fancy-free, with age comes added responsibility. Compared with younger hires, older workers are more likely to care for a spouse or parent with a serious health condition.

**In fact, one study found that an astonishing 53 percent of workers aged 45 to 74 provide care of some type for a spouse or parent.<sup>2</sup>**



Under the Family and Medical Leave Act (FMLA) employees are guaranteed up to 12 weeks of job-protected leave for their own serious health condition or for care of a family member who is unable to meet his or her own medical, safety, or other needs. FMLA leaves that are taken for caregiving often involve sporadic time off from work, and can include intermittent caregiver tasks, such as doctor's office visits, assistance with daily bathing or meals, or taking time to simply provide psychological comfort and reassurance to the family member.

Older workers are also more apt to take intermittent FMLA for their own chronic conditions that occur or worsen with age, such as heart problems, high blood pressure, and diabetes. They are more apt to take intermittent leaves due to longer injury-recovery times or relapses, comorbidities that affect/delay recovery, and some injuries due to age, such as cumulative trauma, aging muscles, and diminishing capacity.

For the employee taking an intermittent leave to deal with a serious health issue or caretaking is clearly not easy. And for the employer tracking periodic leaves can sometimes be equally as challenging. In fact, managing

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intermittent FMLA can be one of the most difficult and time-consuming leaves to administer. Why? One reason might be that intermittent FMLA leave can be taken in varying increments, which can be as little as an hour or less in a week. Sporadic, short increments of FMLA can be difficult to monitor, track, and prevent abuse. Employers should have and communicate a clear intermittent FMLA policy, make sure supervisors and human resources understand how intermittent FMLA leave works, consistently apply policies, track all FMLA usage, look for patterns to reduce improper usage, and immediately investigate suspected abuse.

#### **Increase in Absence Duration**

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Workers with senior status tout many virtues, such as confidence in their skills and expertise, mentorship, maturity, and knowledge. They often excel at finding innovative solutions, compared with younger workers who have fewer life and work experiences to reference.

But when it comes to quickly bouncing back from injuries or illnesses, mature employees may fall short of their younger peers, which can often lead to longer absences from the job. Injured workers who are 55-64 years of age take twice as long, on average, to return to work as employees who range in age from 35 to 44. Compared to younger workers, workers compensation (WC) claims for older workers may involve more lost workdays due to temporary total disability (TTD). Twenty-three percent of older workers' new WC claims include TTD, compared to just 13 percent of younger workers' incidence.<sup>3</sup> In addition, the range of what is considered "normal" WC claim durations is longer for older workers.

Increased recovery time ups the odds that employees will transition between disability programs, such as transitioning from STD to LTD. In addition, older workers are also more apt to transition to LTD

because their STD lost workdays tend to be for managing long-term, serious illnesses, such as cancer, osteoarthritis, circulatory diseases, and coronary heart disease. Workers under age 55 are more apt to suffer lost STD work time for injuries and mental health claims. One study found that workers 55 years of age and older had a 42 percent chance of transitioning from STD to LTD, compared with only 8 percent of workers aged 18-34.<sup>3</sup> Because older workers' STD claims are more often for serious illnesses, their leaves are more apt to run concurrently with other leaves of absence, such as FMLA.

When leaves of absence are apt to transition to or run concurrently with other leaves, employers are under pressure to integrate absence management. Separate processes for disability and leave management generate confusion and increase difficulty to comply with federal and state regulations, especially when benefits overlap. On the other hand, integrating the leaves helps streamline the process, create efficiencies, reduce overall costs, create a better employee experience, and reduce administrative burden. It can also help measure the impact with coordinating and integrating reports.

#### **Additional Return-to-Work Considerations**

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A good RTW program provides thoughtful and sensitive accommodations, which allow employees to return to work safely before they have completed their recovery. Successful RTW strategies also consider how an employee's age may affect the type of injuries he or she may suffer. While older workers tend to sustain more incidences of back injuries and cumulative-trauma injuries, younger workers tend to suffer from acute injuries. In addition, older workers are more than twice as likely to suffer from falls, slips, and trips than younger workers.<sup>4</sup> When they do happen, an older worker's injury tends to be more severe. Ergonomic-related

Another component worth considering is a RTW program to help older workers *emotionally transition* back to work following a prolonged stressful absence.

injuries often develop after repetitive motion over time, increasing an older worker's chances of musculoskeletal conditions, compared to a younger worker who has logged fewer years on the job.

Another component worth considering is a RTW program to help older workers emotionally transition back to work following a prolonged stressful absence, such as major health event or caring for an aging spouse or parent. A RTW program that considers an employee's emotional health would be an extension or enhancement to a traditional RTW strategy which typically focuses on the physical limitations imposed by the physician, such as restrictions on standing time, lifting, and bending.

Returning to work and productivity following caretaking can be especially difficult. Employees that come back to the job after caring for a lifelong spouse or much-loved parent often suffer anxiety not only from the emotional drain of caretaking, but also stress from the physical effort, time, financial burden, and worry of providing care. This stress often affects a worker's productivity, focus, morale, and overall effectiveness. It can even lead to more absence as the employee copes with the stress and tries to be productive after an emotional life event.

RTW programs that consider emotional health could also benefit injured employees who deal with tragic accidents or deaths. New research suggests that these employees can be impacted with Post Traumatic Stress Disorder (PTSD), which can interfere with an employee's ability to perform his or her job.<sup>5</sup> RTW reintegration processes for employees dealing with stress from emotional events or PTSD, could include flexible-work arrangements or other transition-type accommodations which ease employees back while they heal emotionally as well as physically.

## Reducing Employer Strain

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Tracking intermittent leaves, coordinating a RTW program, and managing absences with increased durations may put additional stress on supervisors and HR personnel. And, worse yet, when these scenarios are mishandled, an employer can be subject to litigation.

Outsourcing to a leave management service provider helps reduce internal administrative burden. And equally important, leave management partners can significantly reduce an employer's potential legal risks in monitoring evolving federal and state leave laws and maintaining compliance.

## Footnotes

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- <sup>1</sup> Career Outlook, U.S. Bureau of Labor Statistics. *Projections of the Labor Force 2014-24*. December, 2015.
- <sup>2</sup> American Association of Retired Persons. *Staying Ahead of the Curve 2013: AARP Multicultural Work and Career Study*. June, 2013.
- <sup>3</sup> Integrated Benefits Institute. *Lost Work Time and Older Workers*. November, 2013.
- <sup>4</sup> National Council on Compensation Insurance. *Changing Workforce Demographics and Workplace Injury Frequency*. April, 2019.
- <sup>5</sup> Risk and Insurance. *You Need to Know Why PTSD Could Be Impacting Return to Work*. August, 2019.



#### Connect With Us

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If you would like to meet with one of ESIS' team of leave management experts to discuss how we can partner with you to build an effective, integrated leave management solution for your organization, please contact:

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