

Caring in a Pandemic: What's Next for Diverse Caregivers



DIVERSE
ELDERS
COALITION



PHI
QUALITY CARE
THROUGH
QUALITY JOBS

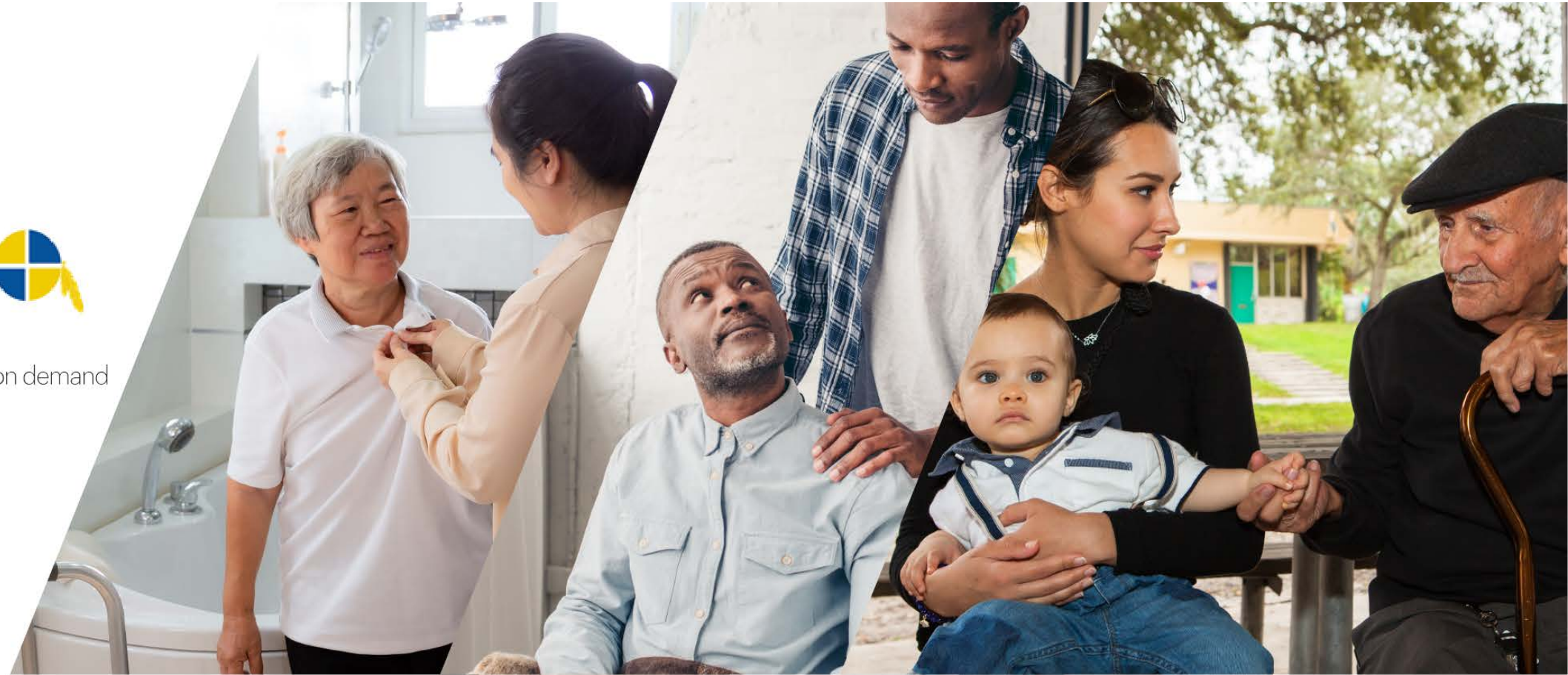


Grand Rounds Health + dr. on demand

Brought to you through the generous support
of the John A. Hartford Foundation



The
John A. Hartford
Foundation



Who We Are



DIVERSE
ELDERS
COALITION



Purpose & Agenda

- **Purpose:** To provide tailored information and resources for diverse unpaid/paid caregivers providing financial and emotional & physical health supports during the pandemic and as we progress towards a post-pandemic world
- **Agenda:**
 - Four Panelists to speak on different topics
 - **Topics were selected by caregivers via polling questions**
 - 3 Polling Questions
 - Q & A Session



Poll Question 1 & 2



DIVERSE
ELDERS
COALITION

Panelist:
Latoya S. Thomas



Caring in a Pandemic: What's Next for Diverse Caregivers

July 23, 2021

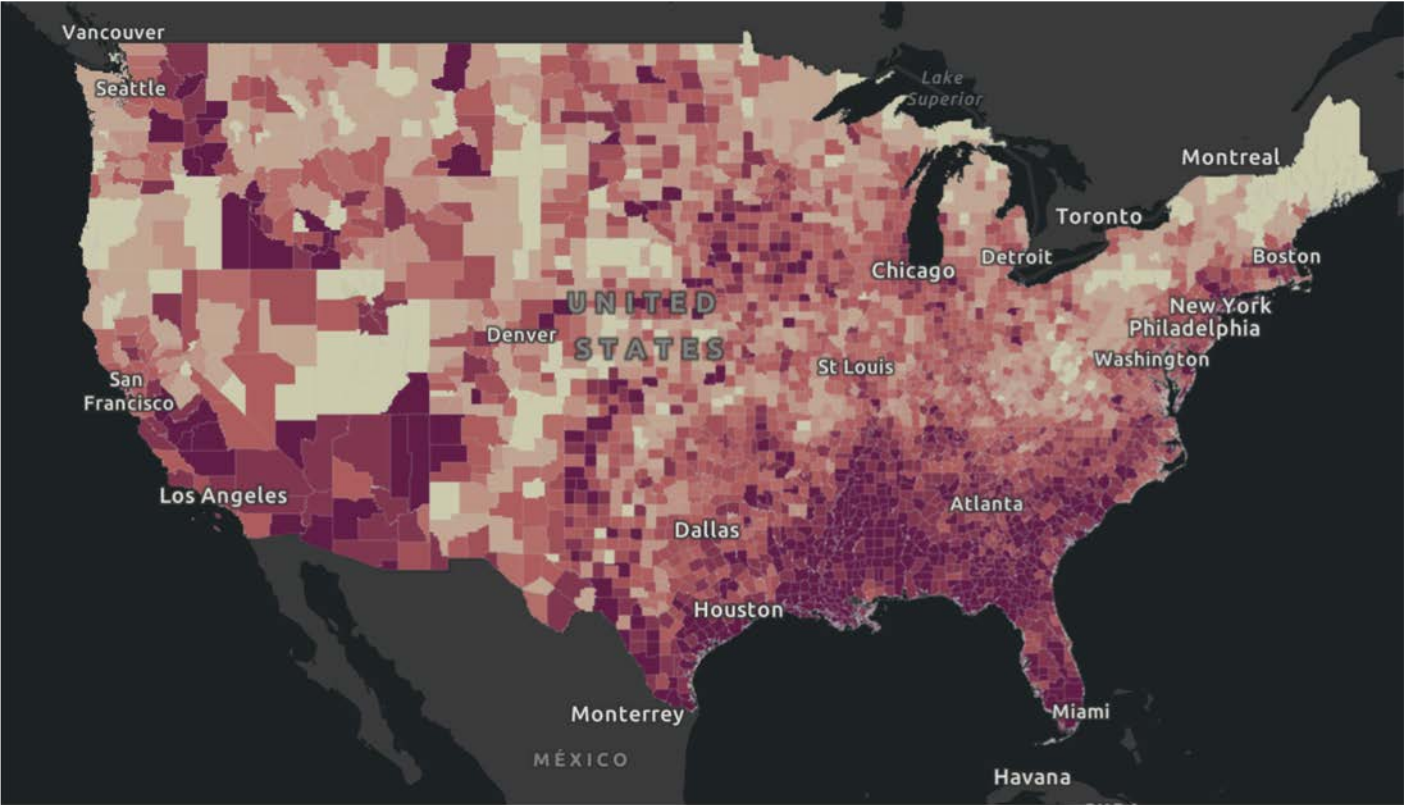


COVID-19 in the US

The New York Times

Doctors and Patients Turn to Telemedicine in the Coronavirus Outbreak

The use of virtual visits climbs as a way of safely treating patients and containing spread of the infection at hospitals, clinics and medical offices.




The Economist

Today Weekly edition

Menu

Subscribe



Holly Stapleton

International

Jul 25th 2020 edition >

Who cares?

The pandemic shows the urgency of reforming care for the elderly

Most people should be helped at home as they age

AMSTERDAM, MISSISSAUGA AND TOKYO

Editor's note: Some of our covid-19 coverage is free for readers of The Economist Today, our daily newsletter. For more stories and our pandemic tracker, see our [hub](#)

f t in

“IT SMELLED LIKE death,” says Stephanie (not her real name) of her first day at Camilla Care Community, a nursing home in Mississauga, a city in Canada. She and other care workers were sent to help out at the 236-bed facility in April as covid-19 ripped through its narrow corridors and crowded wards. Dozens of staff fell ill or refused to work. By mid-July nearly one-third of the residents had died. Outside, on a patch of grass, 69 small white crosses commemorate them.

Across the rich world nearly half of all deaths from covid-19 have happened in care and nursing homes, even though less than 1% of people live in them. In Canada 80% of all the deaths from covid-19 have happened in places such as Camilla (see chart 1). In Britain the pathogen has killed an estimated 5% of all

What Consumers Expect from their Health Care Experience?

Affordable, and values your time

Build rapport and trust with health care provider

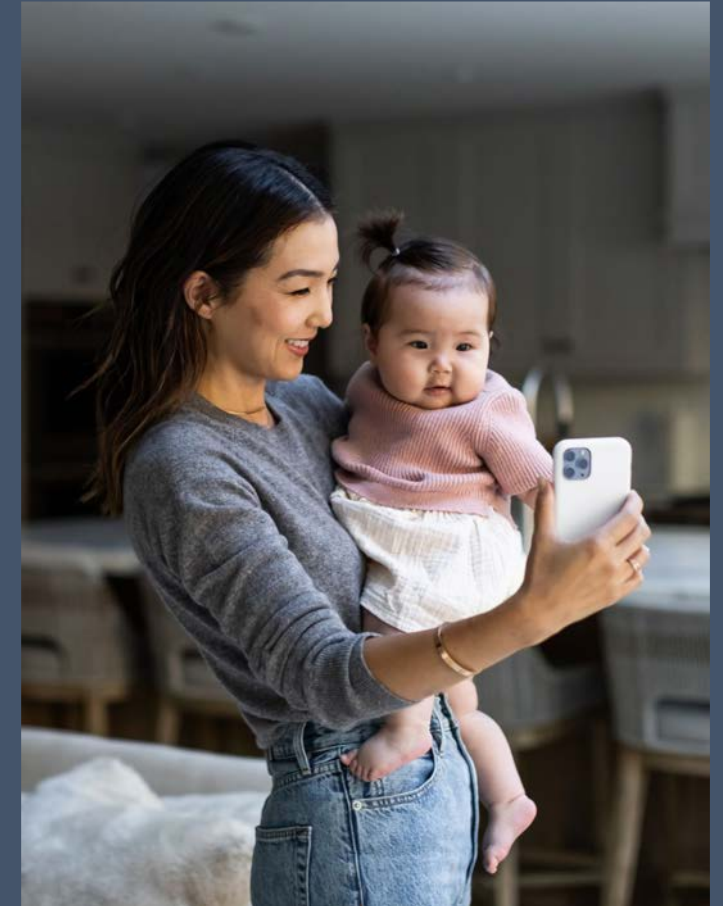
Listens, and provides guidance

Provider choice

Tailored services and experience

Manage and coordinate your care

Ensures privacy, security, and attentive environment



The Roles of Coaching, Therapy, & Care Team

	Coaching	Therapy	Psychiatry	Care Team
Scope	Life stressors and subclinical issues	Clinical behavioral and mental health	Clinical behavioral and mental health	Clinical chronic and complex
Method	Skill development to remove roadblocks	Evidence-based therapy (e.g.CBT)	Medication management	Clinical care and Care Plans
Direct/Refer	✓	✓	✓	✓
Treat		✓	✓	✓
Diagnose		✓	✓	
Short term	✓	✓	✓	✓
Long term		✓	✓	✓

Coaching in Your Care Plan

Pat's Journey



Pat, 70

Pat is currently working with her PCP and care team under a care plan for her hypertension. Retired sole caregiver to 77 year old partner with complex health condition.



Referral

Pat expresses trouble getting her stress levels down to her care manager. The care manager suggests a mental health coach, and notes this in the provider care plan.



Introduction

Pat meets Coach Ellen and asks get-to-know you questions. She acknowledges Pat's need to manage stress and asks questions to assess her motivation for change.



Follow-Up

Pat and Coach Ellen review the exercise journal and identify situations that cause Pat the most stress. Pat feels the breathing techniques have been helpful, and she has managed more physical activity. Ellen provides additional techniques to manage the specific situations.



Creating a Plan

Coach Ellen recommends tracking situations she feels most overwhelmed by and noting what is happening at that time. Coach Ellen gives her breathing techniques and recommends setting aside 10 minutes twice a day for brief walks. She also refers her to her company fitness app to use. Coach provides notes in the care plan for her provider and care manager.



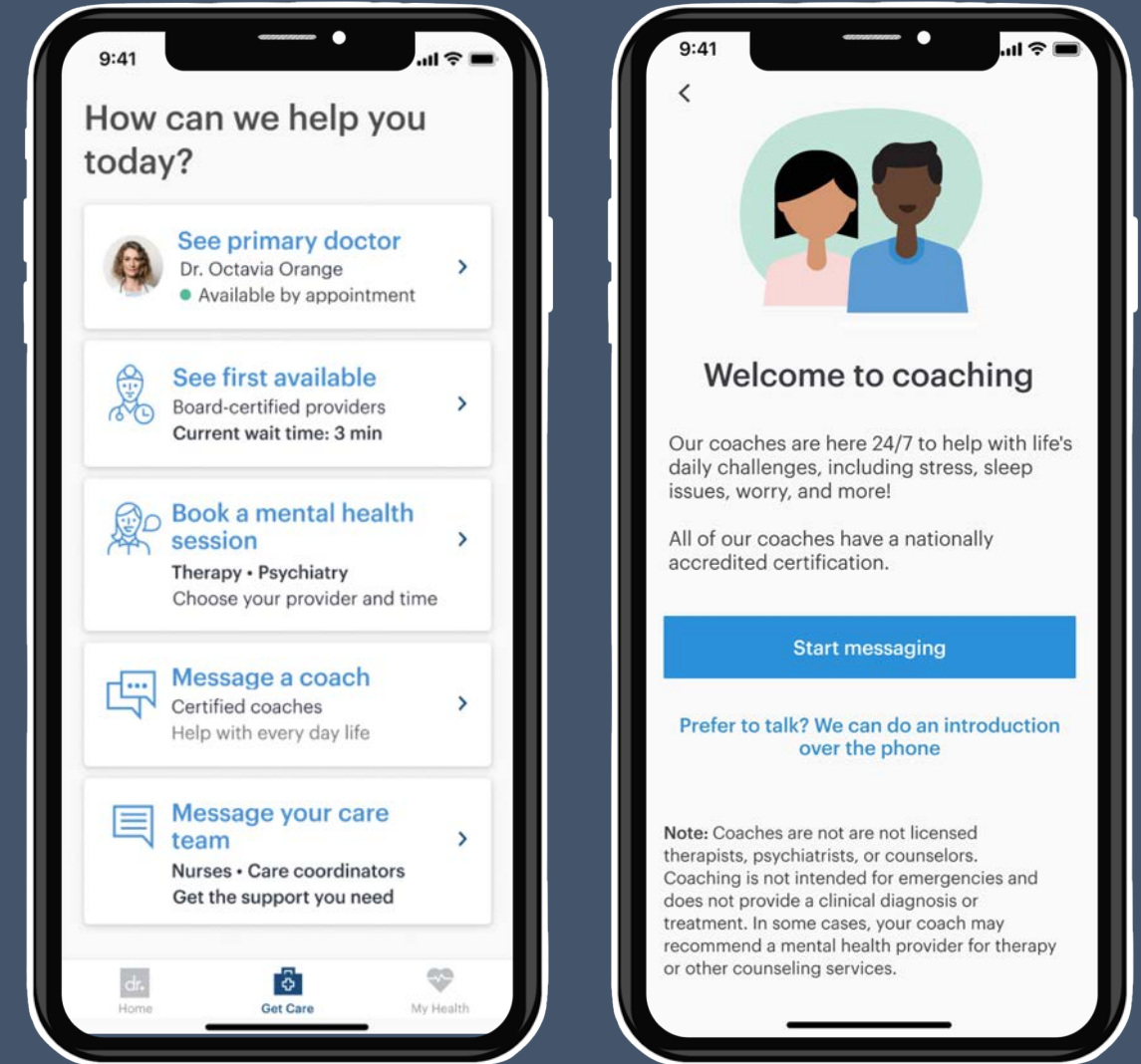
Discovery

Pat expresses the stress of managing her hypertension and her difficulty with work-life balance. They discuss her current diet and exercise levels as well, which she has little time for.

Relationship-Centric Support

Qualities of a good therapeutic relationship:

- Mutual trust, respect and caring
- General agreement on the goals and tasks
- Shared decision-making
- Freedom to share any negative emotional responses
- Ability to correct any problems or difficulties that may arise in the relationship





Thank You!

Latoya Thomas
lthomas@doctorondemand.com



Panelist:
Lisa Schifferle



Financing for the future for diverse older adults & diverse caregivers

Diverse Elders Coalition presentation – July 2021

Disclaimer

This presentation is being made by Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

This document was used in support of a live discussion. As such, it does not necessarily express the entirety of that discussion nor the relative emphasis of topics therein.

CFPB's Office for Older Americans

The Office for Older Americans engages in research, policy, and educational initiatives, designed to:

- help protect older consumers from financial harm
- help older consumers make sound financial decisions as they age

Learn more about us at consumerfinance.gov/olderamericans

Considering a financial caregiver

MANAGING SOMEONE ELSE'S MONEY

Considering a financial caregiver? Know your options

Is a loved one having trouble managing their money because of health problems or memory issues? Or are you planning ahead in case you need help in the future?

Knowing your options will help you choose what works best for your situation. An informal caregiver helps on an as-needed basis. If you need more than occasional help, it might be time to name a formal caregiver.

TYPES OF INFORMAL FINANCIAL CAREGIVERS

Consider a.....	What is this?	How does this work?
Conversation partner	This allows you to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).	Ask your broker or banker to send a copy of your statements to your daughter or accountant. Ask a trusted friend or relative to join when you visit your banker or financial adviser.
Trusted contact person	You can add a "trusted contact person" to your brokerage accounts. Some banks may offer this too. It allows your financial institution to contact the trusted person in certain circumstances, like if they believe you're getting scammed.	Trusted contacts don't have access to your money—they get notified if the financial institution sees signs of financial exploitation.
Convenience account	A "convenience account" or "agency account" lets you name someone to help you deposit or withdraw money and write checks. A convenience account is not the same as a joint account, where money is jointly owned and the joint account holder automatically gets the money when you die.	A convenience account does not change the ownership of the money in the account or give your helper the right to keep the money when you die. The money belongs only to you.

Next step: Speak to your broker or banker to see what informal caregiving options are available. Take this document with you.



Learn more at consumerfinance.gov

- Informal caregivers
- Formal caregivers
- Choosing a caregiver

Informal caregivers

- Conversation partner
- Trusted contact person
- Convenience account

Conversation partner

- Allows you to give a trusted relative, friend or professional an overview of your finances – even if you don't want to share all the details
- Examples
 - Ask your trusted friend or relative to join you when you visit your banker or financial advisor
 - Ask your banker or broker to send a copy of your statements to your adult child or accountant

Trusted contact person

- You can add a “trusted contact person” to brokerage accounts
- Some banks may offer this too
- It allows the financial institution to contact the trusted person in certain circumstances, like if they think you’re being scammed
- Trusted contacts don’t have access to your money

Convenience account

- A “convenience account” or “agency account” lets you name someone to help you deposit or withdraw money and write checks
- Different from a joint account
- A convenience account does not change ownership of the money in the account or give your helper a right to the money when you die
- The money belongs only to you

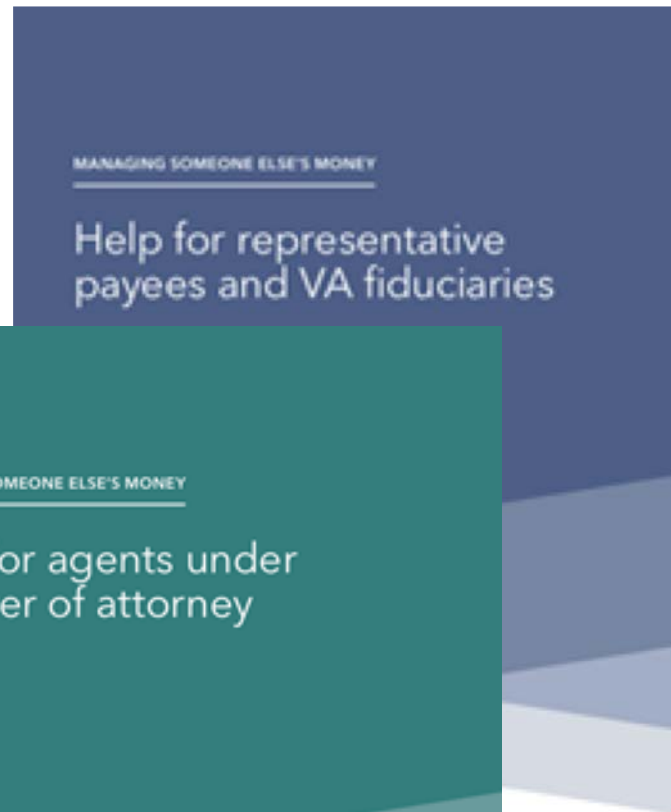
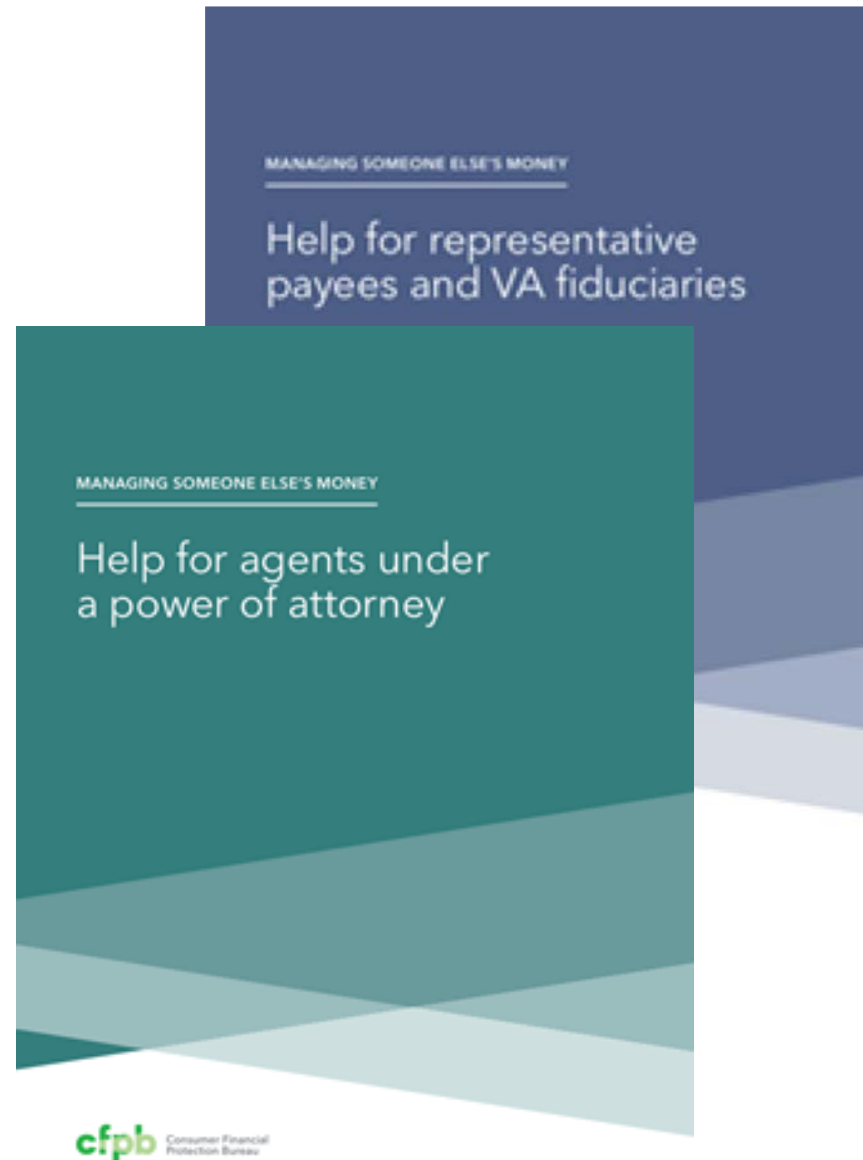
Formal caregivers

- Power of attorney
- Guardian or conservator
- Trustee
- Government fiduciary

Choosing a financial caregiver

- Do I trust this person?
- Do I feel comfortable sharing my wishes with them? Will they carry out my wishes the way I want them to?
- Are they willing and able to take on this responsibility?
- Will they make decisions in my best interest?
- Will they manage my money and property carefully?
- Will they be able to keep my money separate from their own?
- Will they keep good records?

Managing Someone Else's Money guides



- Help for financial caregivers handling the finances for a family member or another who is unable to do so
- Guides for four common types of financial caregivers:
 - Agents under a Power of Attorney
 - Guardians and conservators
 - Trustees
 - Social Security and Department of Veterans Affairs (VA) representatives

What's a power of attorney?

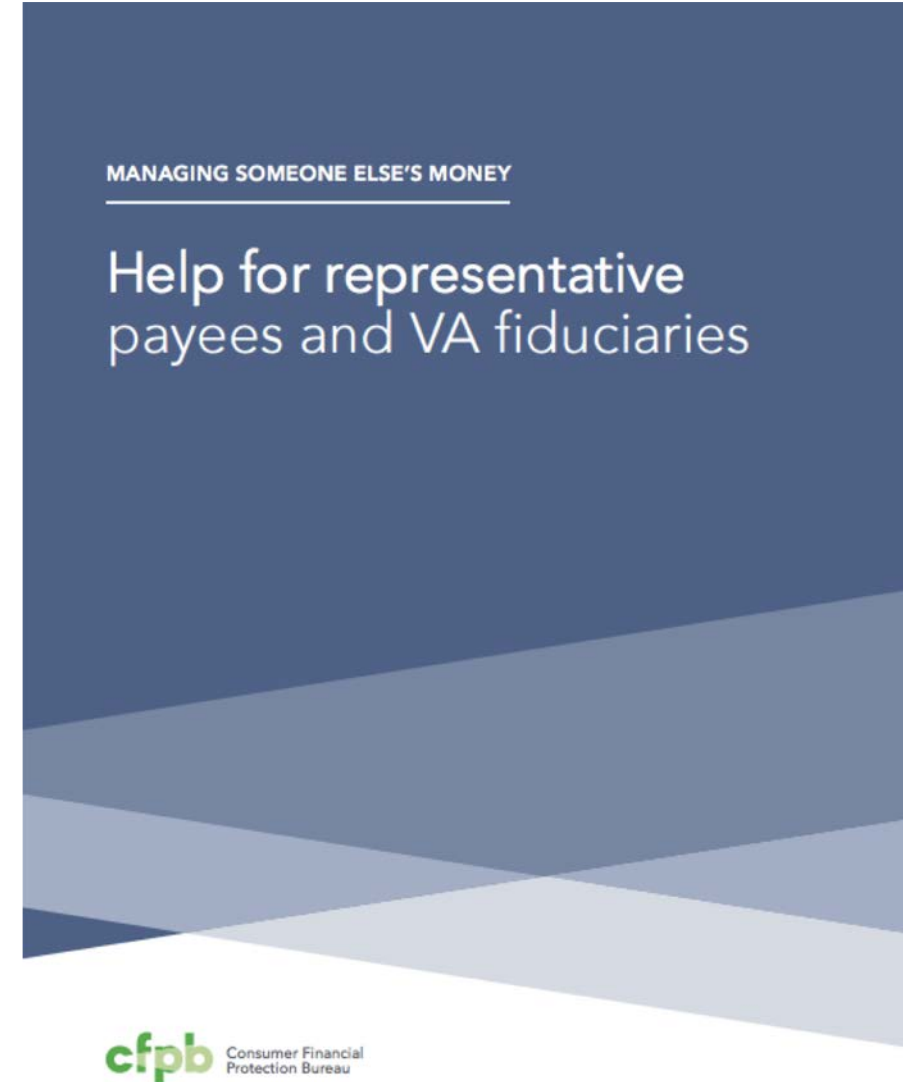
- Legal document giving a financial caregiver authority to make decisions about money/property
 - “Roberto” names you Agent under a Power of Attorney.
 - You can make decisions if illness or injury leaves Roberto unable to make financial decisions
- Health care Power of Attorney is different



What's a representative payee?

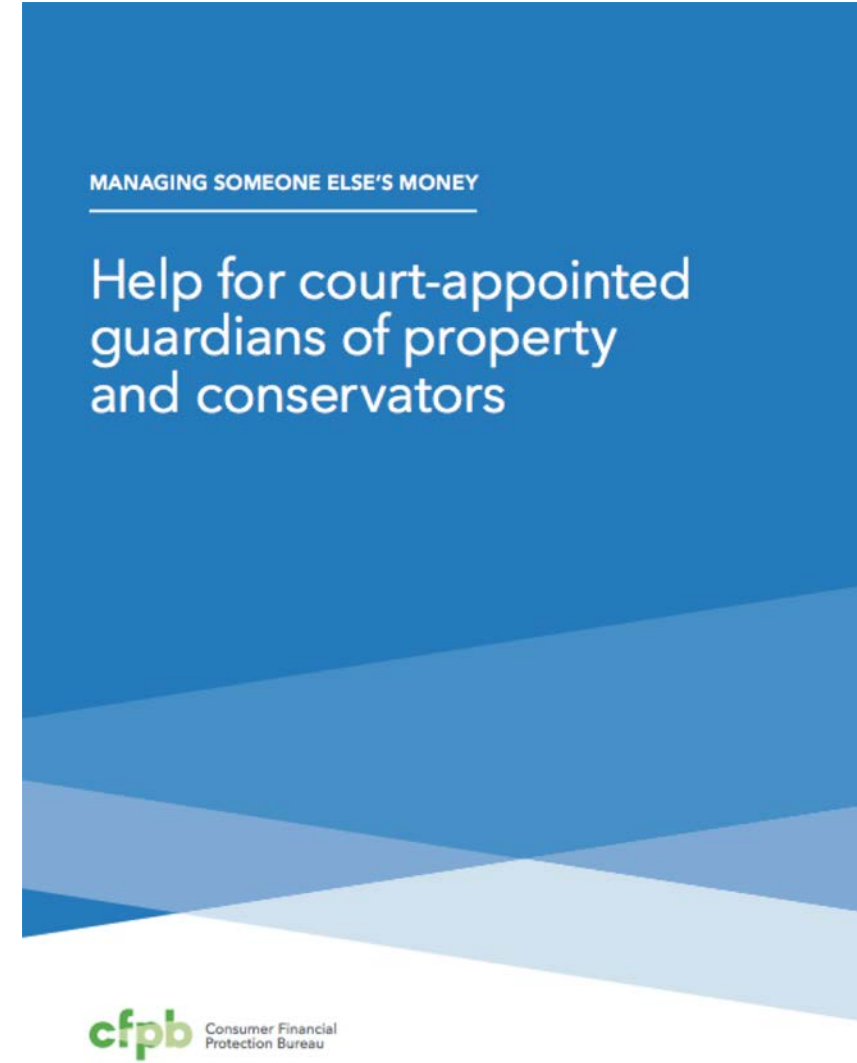
What's a VA fiduciary?

- Government agencies may appoint someone to manage Roberto's benefits if he needs help
 - Social Security Admin. - representative payee
 - Department of Veterans Affairs - VA fiduciary
- Representative payees and VA fiduciaries only manage Roberto's benefits – not financial affairs, other property, or medical matters



What's a guardian of property?

- A court names someone to manage Roberto's money and property if the court finds that he can't manage it alone
- Roberto might also have a *guardian of the person*, if he can't make his own health care or other personal decisions
- Could be same or different person
- Different states, different terms – e.g. conservator, guardian of estate



What's a trustee?

- Trusts differ – we're talking about revocable living trusts
- Roberto signs a legal document called a living trust, making you his trustee, and transfers ownership of money and property to the trust
- Trustee can pay bills or make other financial and property decisions if Roberto can no longer manage his money or property
- Beneficiaries receive money or property from the trust



Planning for diminished capacity and illness

- CFPB and SEC consumer advisory
- Planning ahead may help you stay in control of your finances
- Powers of attorney and trusts are options that can help you plan for the future

CONSUMER ADVISORY AND INVESTOR BULLETIN | JUNE 2015

Planning for diminished capacity and illness

“Diminished financial capacity” is a term used to describe a decline in a person’s ability to manage money and financial assets to serve his or her best interests, including the inability to understand the consequences of investment decisions.

While the inability to manage one’s money is clearly a problem in itself, when people of any age lose the capability to manage their finances, they may also become more vulnerable to investment fraud and other forms of financial abuse.

Preparing for your own financial future: Hope for the best, but plan for the worst

Losing the ability to manage your finances may be something you’d rather not think about. We often think about our financial capabilities, like our ability to drive, as an important measure of our independence. But planning ahead may help you

stay in control of your finances, even if diminished financial capacity becomes a serious problem. Taking the steps listed below now may help avoid or minimize problems for you and your family.

Organize your important documents

Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- **Bank and brokerage statements and account information.** Make a list of your accounts with account numbers. *Keep a separate list of online bank and brokerage passwords and PINs and keep the lists in a safe place.* In addition, make a list of the locations of your safe-deposit boxes, including where the keys to the safe-deposit boxes are located. Also, keep your recent bank and brokerage statements available, as well as information about how to get those statements online if you access them electronically.
- **Mortgage and credit information.** Make a list of your debts and regular payments, with account numbers and names of the financial institutions that issued the loans or credit cards.

The SEC’s Office of Investor Education and Advocacy and the CFPB’s Office for Older Americans are issuing this bulletin to help investors and consumers understand the potential impact of diminished capacity on their ability to make financial decisions and to encourage investors and consumers to plan for possible diminished financial capacity well before it happens.



Consumerfinance.gov/coronavirus



Search

[Submit a Complaint](#)

[Consumer Education](#) ▾

[Rules & Policy](#) ▾

[Enforcement](#) ▾

[Compliance](#) ▾

[Data & Research](#) ▾

[News](#) ▾

Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.



[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

Resources to help you make financial decisions

Mortgage and housing assistance

If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.

Managing your finances

We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.whitehouse.gov/coronavirus)

Centers for Disease Control and Prevention

Contact us

CFPB – Office for Older Americans

consumerfinance.gov/olderamericans
olderamericans@cfpb.gov

Managing Someone Else's Money
consumerfinance.gov/msem

Lisa Schifferle – Lisa.Schifferle@cfpb.gov



Panelist:
Captain Susan V. Karol



Panelist:
Robert Espinoza



**DIVERSE
ELDERS
COALITION**



PHI

**QUALITY CARE
THROUGH
QUALITY JOBS**

Impact of the Direct Care Workforce on Diverse Older Adults and Caregivers & How to Help Advocate

Robert Espinoza, Vice President of Policy, PHI



© 2021 PHI



July 23, 2021

**Nation's leading expert on
the direct care workforce**

**Research, policy analysis,
advocacy, workforce
innovations, and public
education**—in consultation with
policymakers, payers,
providers, and workers

**360° perspective and nearly
30 years of experience on
long-term care and the direct
care workforce**



QUALITY CARE
THROUGH
QUALITY JOBS



The Direct Care Workforce

- Support older people and people with disabilities across settings
- Titles vary by occupation, state, and institutional provider
- 4.6 million home care workers and nursing assistants
- 8.2 million job openings in direct care by 2028
- Larger than any other occupation in the U.S.
- Critical yet untapped part of the interdisciplinary care team

SOURCE: <http://phinational.org/policy-research/key-facts-faq/>

An Increasingly **Diverse** Direct Care Workforce (2019)

The typical home care worker is a woman in her 40s—many are immigrants and/or women of color. **The demographics are changing.**



87%
WOMEN

27%
IMMIGRANT

59%
PEOPLE OF
COLOR

43
MEDIAN AGE

Low Wages, High Poverty: Direct Care Workers

Low wages and irregular schedules make it difficult to retain and recruit workers in this sector. **As a result, turnover remains high.**



U.S. Direct Care Workers (2019)

\$12.80

MEDIAN
HOURLY
WAGE

\$20,300

MEDIAN
PERSONAL
EARNINGS

31%

PART TIME

45%

IN OR NEAR
POVERTY

"Many CNAs do not get paid enough...
You have a lot of responsibility taking care
of members...when you are not earning
enough money to make ends meet,
many people leave to find better pay."

Culix Wibonele

CARE PARTNER AT PARK SPRINGS
STONE MOUNTAIN, GA

PHInational.org



Limited Training or Career Advancement

The training infrastructure for direct care workers doesn't equip them with the skills, knowledge, confidence, or career paths they need.



Insufficient training standards—
especially for personal care aides and DSPs

Lack of specialty training— variety of topics and special populations

Didactic training methods
that don't account for adult learners & learning styles

Few advanced roles
where workers could be better optimized in the care team

Equity and Social Determinants of Health

- Discrimination Across the Lifespan
- Economic Vulnerability
- Health Disparities and Healthcare Challenges
- Cultural and Linguistic Barriers

SOURCE: <http://phinational.org/policy-research/key-facts-faq/>



Home care workers in New York rally for higher wages on March 12. | Erik McGregor/LightRocket via Getty Images

These workers were left out of the New Deal. They've been fighting for better pay ever since.

Society has undervalued care workers for centuries. Biden has a chance to fix it.

By Ella Nilsen | ella.nilsen@vox.com | May 18, 2021, 12:40pm EDT

[f](#) [t](#) [SHARE](#)

President Joe Biden's \$2.25 trillion American Jobs Plan contains one particular provision that looks much different from physical infrastructure: \$400 billion to make long-term care cheaper and raise care workers' wages.

Key Facts

- **\$11.13** – Median hourly wage for home care workers who are women of color, versus \$12.38 for white men
- **53%** - Percentage of women of color home care workers living in or near poverty, compared to 38% of white men
- **\$37,600** – Median family income for women of color home care workers, compared to \$47,100 for white men

SOURCE: <http://phinational.org/policy-research/key-facts-faq/>

The COVID-19 Crisis

Direct care workers have been deemed “essential” during COVID-19 yet remain undervalued—as evidenced by the poor quality of their jobs.

Limited access
to PPE,
supplies, and
other resources

Inadequate
compensation,
health coverage,
paid leave,
childcare

280,000 direct
care workers
exited the field
between March-
May 2020

Temporary
measures vs.
long-term
improvements

Health equity for
workers linked
with health
equity for
consumers



"I think isolation in general is a challenge for caregivers, but with the risk of COVID added, it has really been very taxing. I'd say that's the hardest part of the job for me."

Erika Honan

HOME CARE PROVIDER AND CAREGIVER
EMERGENCY RESPONSE TEAM (CERT) PROVIDER
AT HOMEBRIDGE IN SAN FRANCISCO, CA

PHInational.org f   #CaringForTheFuture



THE 5 PILLARS OF DIRECT CARE JOB QUALITY



QUALITY
TRAINING



FAIR
COMPENSATION



QUALITY
SUPERVISION
& SUPPORT



RESPECT &
RECOGNITION



REAL
OPPORTUNITY



‘Caring for the Future’ report



Policy & Practice Recommendations

1. Reform long-term care financing
2. Increase compensation
3. Strengthen training standards and infrastructure
4. Fund direct care workforce interventions
5. Improve data collection
6. Center direct care workers in policy and practice
7. Rectify structural gender and racial inequities
8. Shift the public narrative

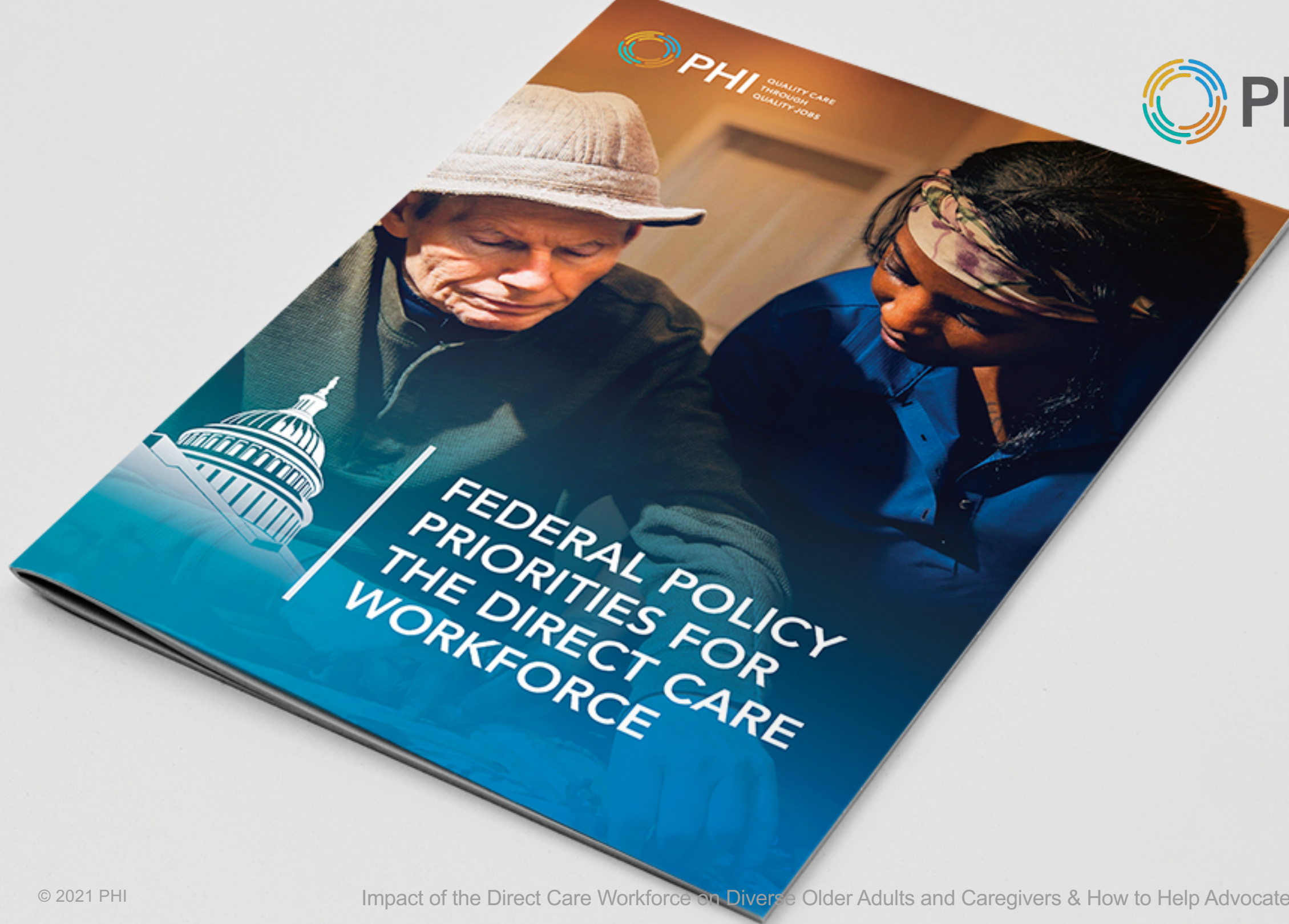


Rectify systemic gender and racial inequities for direct care workers



Key Recommendations

- Develop **strategies to address systemic barriers** and strengthen diversity, equity, and inclusion within this job sector
- Build the **evidence base** on equitable direct care workforce interventions
- Bolster **supports for immigrant** direct care workers



Advocacy Opportunities

- Who's working on this issue in your communities?
- Form a work group or task force focused on direct care workers
- Write an op-ed or letter to the editor on this issue
 - Focus on how it impacts you directly; include data, show trends
- Reach out to your local, state, and federal officials

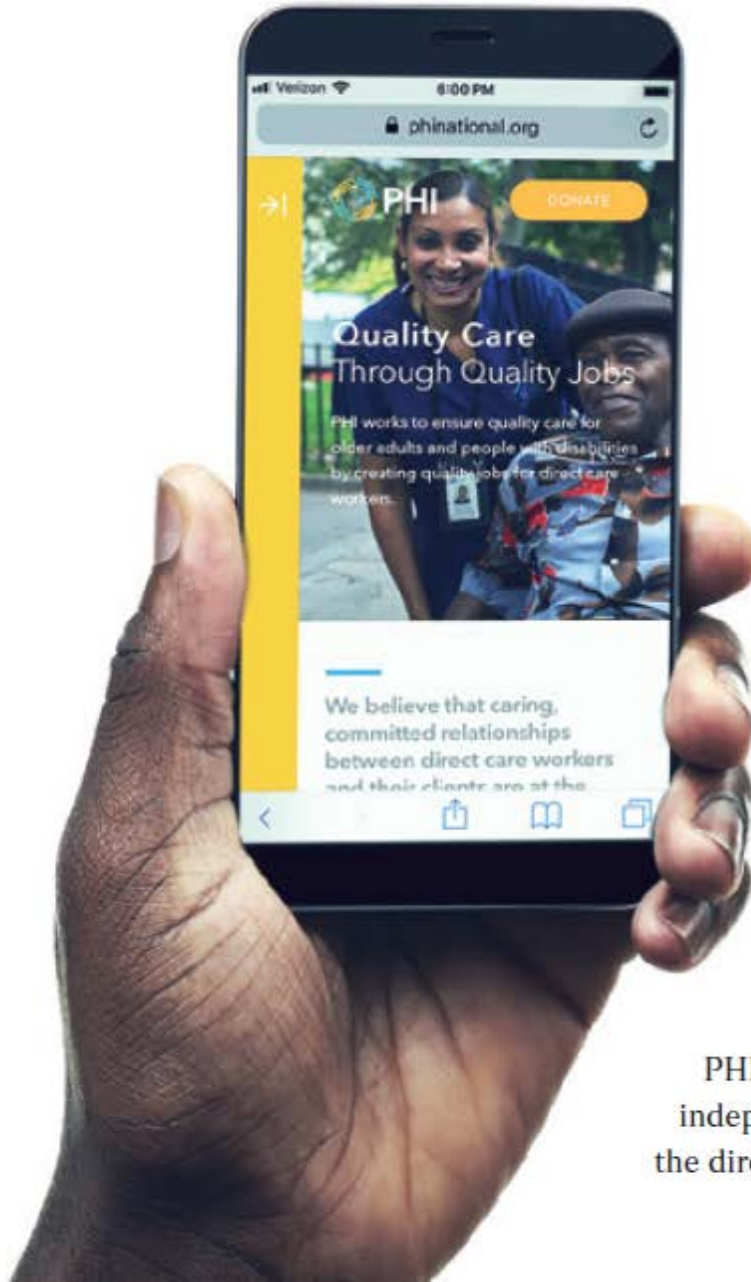
"I think the role of the home health aide should be considered just as important as any other health care role."

Marisol Riviera

CARE COORDINATOR AT COOPERATIVE HOME
CARE ASSOCIATES (CHCA), BRONX, NY

PHInational.org f t in #CaringForTheFuture





PHInational.org

- Learn about our consulting services, policy research, advocacy, and public education campaigns
- Scroll through our multi-media library of research, analysis, and other resources
- Download state-by-state data on the direct care workforce
- Bookmark our newsroom for the latest news and opinion: [PHInational.org/news/](https://phinational.org/news/)
- Subscribe to our monthly newsletter: [PHInational.org/sign-up/](https://phinational.org/sign-up/)
- Join our online community on Facebook, Twitter, and LinkedIn (@PHInational)



PHI works to transform eldercare and disability services. We foster dignity, respect, and independence for all who receive care, and all who provide it. As the nation's leading authority on the direct care workforce, PHI promotes quality direct care jobs as the foundation for quality care.



Robert Espinoza

Vice President of Policy, PHI

respinoza@PHInational.org

Twitter [@EspinozaNotes](https://twitter.com/EspinozaNotes)

400 East Fordham Road, 11th Floor • Bronx, New York 10458 • PHInational.org

Q & A Session



DIVERSE
ELDERS
COALITION

Poll Question 3



DIVERSE
ELDERS
COALITION

Specific Resources

- **Doctor on Demand:**
 - Campaign Page: <https://p2a.co/xrd13rc>
 - Doctor on Demand link:
<https://www.doctorondemand.com/>
 - Grand Rounds Health link:
<https://grandrounds.com/>
- **Consumer Financial Protection Bureau:**
 - [Consumerfinance.gov/coronavirus](https://consumerfinance.gov/coronavirus)
 - Managing Someone Else's Money link:
consumerfinance.gov/msem
- **PHI National:**
 - Hiring home help:
<https://www.caregiver.org/resource/hiring-home-help/>



Brought to you through the generous support
of the John A. Hartford Foundation



The
John A. Hartford
Foundation

Thank You

Twitter:

[@diverseelders](https://twitter.com/diverseelders)

Facebook:

[Facebook.com/diverseelders](https://www.facebook.com/diverseelders)

Website:

www.diverseelders.org

Blog:

www.diverseelders.org/blog



DIVERSE
ELDERS
COALITION

