Caring in a Pandemic: What’s Next for Diverse Caregivers
Who We Are
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
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

The pandemic shows the urgency of reforming care for the elderly

Most people should be helped at home as they age

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.

"I 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 240-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, 65 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). 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

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<th>Care Team</th>
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<td>Clinical behavioral and mental health</td>
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<td>Skill development to remove roadblocks</td>
<td>Evidence-based therapy (e.g. CBT)</td>
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Proprietary & Confidential | 9
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.
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.
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

- 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
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.

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

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

Robert Espinoza, Vice President of Policy, PHI
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
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

© 2021 PHI

SOURCE: PHI (2020). For detailed citations and information about PHI’s research methodology, please contact info@phinational.org.
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

SOURCE: PHI (2020). For detailed citations and information about PHI’s research methodology, please contact info@PHInational.org.
“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
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

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  twitter  in  #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
FEDERAL POLICY PRIORITIES FOR THE DIRECT CARE WORKFORCE
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

- 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/
- Subscribe to our monthly newsletter: 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.
Q & A Session
Poll Question 3
Specific Resources

- **Doctor on Demand:**
  - Campaign Page: [https://p2a.co/xrd13rc](https://p2a.co/xrd13rc)
  - Doctor on Demand link: [https://www.doctorondemand.com/](https://www.doctorondemand.com/)
  - Grand Rounds Health link: [https://grandrounds.com/](https://grandrounds.com/)

- **Consumer Financial Protection Bureau:**
  - [Consumerfinance.gov/coronavirus](https://consumerfinance.gov/coronavirus)
  - Managing Someone Else’s Money link: [consumerfinance.gov/msem](https://consumerfinance.gov/msem)

- **PHI National:**
  - Hiring home help: [https://www.caregiver.org/resource/hiring-home-help/](https://www.caregiver.org/resource/hiring-home-help/)
Thank You

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Website:  
www.diverseelders.org

Blog:  
www.diverseelders.org/blog