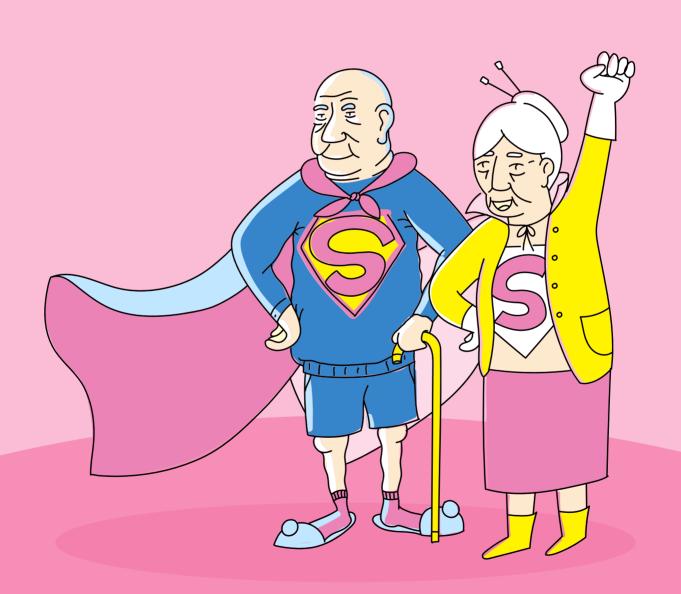
# THE FUTURE OF ELDERCARE AND HEALTH AT WORK

**Guiding HR Policy, Benefits & Support** 



seniorcare by lottie

#### Welcome to the Tipping Point

Imagine a world where the caregiving crisis is in full swing. Picture organisations all over the UK struggling to pay the price of the eldercare exit. Sudden absenteeism, low-productivity and a lack of workplace resources to complete projects are all commonplace.

But there's no need to imagine. Welcome to the tipping point and reality as we know it. As a leading HR, Benefits or Reward professional, our industry leading report will arm you with the data, insights and guidance required to better support your workforce with their eldercare responsibilities.



This ONS data may be surprising for some, but we are already seeing organisations such as: Unilever, DHL and Severn Trent prioritise support for caregivers in the workplace.



The ONS forecasts that by 2024 (next year!) more employees will have an elderly person dependent on them than a child in the UK.[1]



All statistics in the report are based on research conducted by Seniorcare by Lottie in collaboration with Pockla unless otherwise stated.

#### Speedy read...

#### Only have 2 minutes?

Read these five key eldercare insights from the report\*.

71%

of employees stated that eldercare has disrupted work within the last month 72%

of employees think that caregiving responsibilities will affect their working life negatively in the future 65%

of employees state their employers' stance and support with eldercare impacts joining or leaving a job

84%

of employees state a decline in productivity due to an elderly dependent

56%

of employees are worried about caring for an elderly loved one in the future

Our people face significant barriers to access the support structures they need to care for their loved ones - a fundamental need for working families all over the UK to flourish. The solutions won't be obvious, but we can take early steps to find sustainable solutions together, across employers, partners, providers and government.



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# THE AGEING POPULATION

#### **An Introduction**

The UK's ageing population is no secret. It's an all encompassing challenge that our society will not just have to face in the future, but today as well. Innovations in healthcare will continue to improve, but support for those that need eldercare will continue to get harder to find and fund.

The number of working adults with eldercare responsibilities will grow substantially, posing a threat to the wellbeing and economic stability of both workers and their organisations. Eventually it will become normal to juggle the care of an elderly loved one and a full-time job. Whether it's through government and legislative support or down to organisations, employees will need more support.

We're here to take you on a caregiving crisis journey, introduce you to some expert friends of ours and show you how eldercare is the new hot topic.







As we look at the future of work, the ageing population and the impact it's likely to have on organisations needs to be a key consideration. It's something that governments, employers and individuals need to tackle together. Putting in place policies and benefits that proactively support employees with the challenges that more and more of us will face is so important.



#### What Does It Mean For The Workplace?

#### How are people caring?

When we started collecting our data we wanted to ascertain exactly how people care for their elderly loved ones, as caregiving is incredibly nuanced and not every situation is exactly the same. We found that most people fit into one or multiple of the four categories.

There is no exact feeling or consequence of caring for an elderly dependent. Where it might negatively affect one's social life, someone else might feel the financial burden. What's important is to recognise the variety of ways that caring for an elderly loved one can impact people's lives. As a society, we need to be better equipped to provide support wherever caregiving is having a detrimental effect.

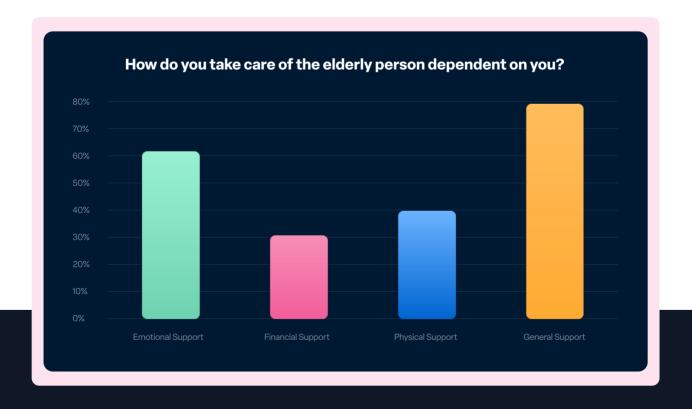


**Emotional support** is when you offer frequent guidance, advice and mental counselling to your elderly loved one.

**Financial support** might mean you pay for care, manage finances, subscriptions, travel or other activities.

**Physical support** means you might have to dress, feed, move or wash your elderly loved one.

**General support** could mean you drive an elderly dependent around, pick up their shopping or perform tasks around the house.



#### What is a Carer?

It turns out there are more carers than you think. You, the person reading this, might be a carer and not realise it.

Whether you help a neighbour with their shopping every week, pick up prescriptions for your father or help clean your grandmother's house at the weekend, caregivers are everywhere. We all need support and, perhaps, that help might come from work before it comes via legislation.



73% of people who are providing, or have provided, unpaid care said they do not identify as a carer.



#### **Business Owner**

That has caregiving responsibilities for her grandparents every weekend.



#### **Care Professional**

That works as a home carer or provides support within a care home.



#### **Local Volunteer**

That picks up and delivers the weekly shop for their elderly neighbour.



#### **Mum of Three**

That picks up her father's prescriptions and takes him to doctors appointments.



#### **Marketing Manager**

That performs maintenance tasks at his elderly parents' house every weekend.



#### **Sales Consultant**

That helps clean their grandparents house because they have mobility issues.



It's shocking how many employees don't identify themselves as an unpaid carer despite the fact they have an elderly loved one dependent on them emotionally, financially or temporally. It's vital that organisations cultivate an environment that recognises all employees that juggle care and work no matter how big or small these responsibilities may be.

CHAMPION

#### **Harry Bliss**

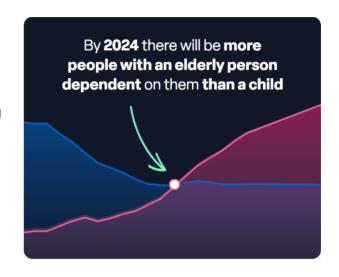
Founder & CEO - Champion Health

#### **The Sandwich Generation**

Over 2.4 million workers are sandwich carers (those who care for both children and ageing relatives simultaneously)

The amount of Sandwich Carers is also rising incrementally year-on-year in the UK. Caring has never been more expensive or complicated and the average employee is feeling the brunt. These are the invisible carers who are silently struggling and are eventually forced to drop out of the workforce completely. This is by-product of the ageing population you rarely see or hear.

How long, or how sustainably, can we expect these workers to fulfil these roles without proper support?



#### Supporting Sandwich Carers at work

#### Can you offer more flexibility?

Flexible-working isn't just working from home, but adjusting the hours of your working day too. The hours are the same, but the earlier finish might help someone care for their elderly loved one.

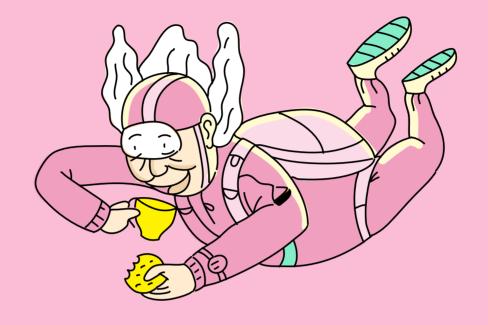
#### Can you change your policies?

Reviewing your organisation's policies around care would not just offer support for those with children and elderly loved ones, but would help boost retention and recruitment too.



How can we expect
employees to care for
both children and parents/
grandparents whilst earning
a living? The expectations
are unmanageable. It is
no exaggeration to say if
employers don't support
the growing Sandwich
Generation, we will see an
exodus of talent being forced
to leave the workplace.



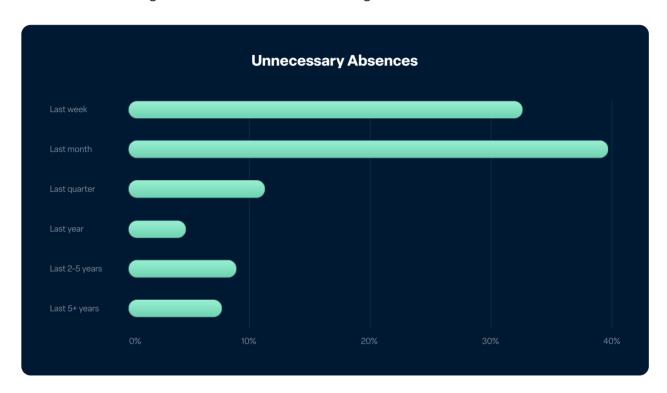


# DECLINING PRODUCTIVITY & INCREASING ABSENTEEISM

#### The Rise in Absenteeism

An hour caregiving here and there, turns into every other weekend. Every other weekend blurs into the working week.

Before you know it, employees are forced to take sudden leave which can end up costing organisations across the UK millions.





71% of employees with elderly dependents being disrupted at work because of care responsibilities within the past month is huge. It shows the impact care has on their day-to-day lives, wellbeing and inevitable knock-on effect on productivity at work, as well as the importance of strengthening inclusion programmes to support those affected.



**Sonia Jenkins** 

Head of Reward, Wellbeing and Inclusion - Schroders

# Carers Facing Increased Absences

**DID YOU KNOW?** 

77%

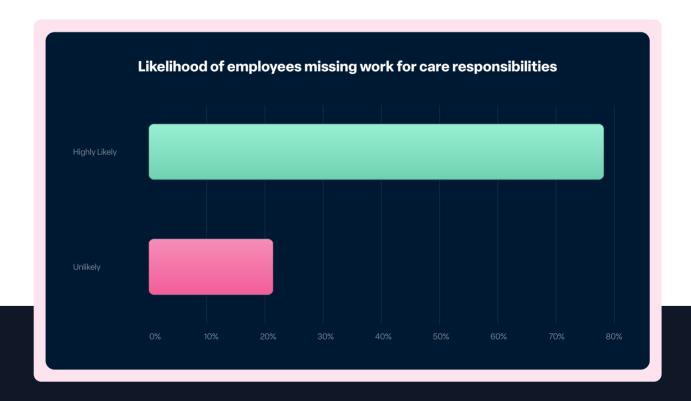
Of employees with eldercare responsibilities think they will have to miss at least a day's worth of work in the next 12 months due to their elderly loved ones.

60+ year old employees are the most likely age bracket to be disrupted by eldercare in the last month. This usually represents more experienced members of the workforce that are likely to be on a higher salary.

However, 30-39 year old
employees are the second most
likely age bracket to experience
absences due to eldercare,
emphasising the impacts caused
by multi-generational households.
Eldercare isn't an exclusive
problem for older employees.



**Hannah Karim** Lead Care Expert - Lottie



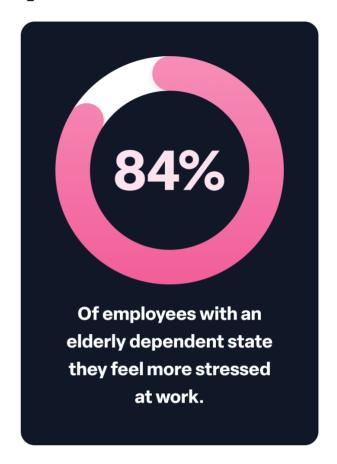
#### **Declining Productivity**

There's clearly a link between caregiving and a drop in productivity. The more unpaid care that is provided, the more employees struggle to get their workload completed.

Even if an employee isn't missing work to care for a loved one, organisations should still be concerned that their employees are struggling to work to capacity.

No day is the same when caregiving. If you combine a full-time job with the unpredictability of eldercare, eventually something's going to give. This irregularity in employees' lives without any support manifests as distraction and dwindling productivity.

Implementing more effective care policies or giving employees more flexibility with work can help organisations boost productivity. This grants employees the freedom to take care of their loved one and still get the most out of their working day.



**DID YOU KNOW?** 

**2M** 

People have already reduced their working hours to care for a dependent and 2.6 million have given up working altogether.<sup>[1]</sup> **DID YOU KNOW?** 

30-49

Year old employees experience the largest decline in productivity due to eldercare.

#### **The Lasting Impact of COVID-19**

Since the pandemic, flexible or remote working became a common occurrence in the workplace. However, remote working does not erase the act of caring, it instead simply removes the workplace from the equation. We are learning that employees are now suffering behind closed doors since the pandemic and can find it much harder to ask for support.



**DID YOU KNOW?** 

350K

People per year leave the workplace due to carer responsibilities. This is a 12% increase since 2013.<sup>[2]</sup> **DID YOU KNOW?** 

**2.8M** 

Additional employees have taken on carer responsibilities since the Pandemic in 2020. [1]

# How to Reduce Eldercare Induced Absenteeism and Maintain Productivity



#### **Become more empathetic**

Nothing changes without empathy. It is vital to recognise that unpaid caregiving is a growing issue that is directly impacting your staff.



#### Start an open conversation about care

It's hard to talk about, but everyone at some point will need support when caring for a loved one. It's important to get the talking point into the open.



#### **Create a carers community**

Empower your colleagues to share their own experiences, advice and support. It may transpire that many members of your workforce have the same eldercare experiences.



#### Cultivate the policies that best support your staff

Once that communal voice is realised, work out how you can best support them. Create policies that give them true work flexibility and protect their mental wellbeing.

**DID YOU KNOW?** 

#### **Millions**

Of unpaid carers are set to benefit from the new Carers Leave Act and Flexible Working Bill, both set to become part of UK employment law.<sup>[1]</sup>



# MENTAL HEALTH AND ELDERCARE

#### **Employees are Silently Struggling**

It's fair to say many of us aren't adept to deal with all the scenarios caregiving can bring. Dressing, bathing, assistance going to the toilet and administering medication are just a few of the many responsibilities carers are charged with.

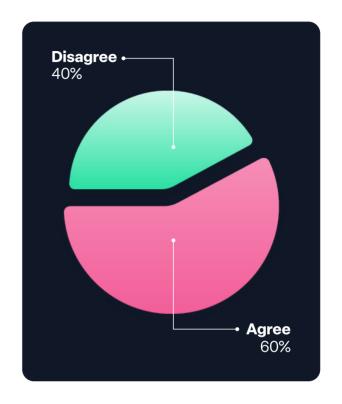
However, even tasks like picking up prescriptions, helping with the shopping, performing DIY jobs or tidying an elderly loved one's house, should not be overlooked and can still cause mental strain.

Understanding our role and adapting our thinking to be proud of the term 'carer' is essential for our wellbeing. Rather than silently struggling, we need to recognise and communicate the challenges of care to garner more support from organisations and government.

DID YOU KNOW?

78%

Of carers are feeling more anxious and 55% reported that they suffered from depression as a result of their caring role.<sup>[1]</sup>



**DID YOU KNOW?** 

60%

of employees
with eldercare
responsibilities state it
has negatively impacted
their mental health and
general wellbeing over
the last 6 months.

# The 8 Most Common Worries for Informal Carers



# Stress and Burnout Become Commonplace

As you can see, there's plenty for caregivers to be concerned about. The list is huge and ranges from financial, safety, physical and mental health concerns. It's hardly surprising these concerns manifest as stress, frustration, irritability, sadness and anxiety. All culminating in burnout.

#### How to tell if an employee is burnt out



#### Are they tired?

Remember, some employees aren't just working a 9 to 5, but then a 5 to 9 as well.



#### Are they feeling irritable?

It might be due to exhaustion, but irritability is not uncommon and is an early sign of burnout.



#### **Have they lost interest?**

This could be due to the all-encompassing concerns that come with caring for an elderly loved one.



#### Has their appearance dramatically changed?

Burnout manifests not just mentally but physically too: change in weight, paleness, dark circles under eyes, etc.



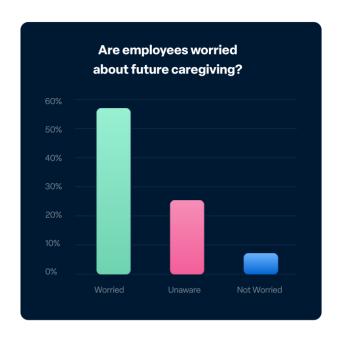
#### Are they taking more sick days?

If your employee is taking more sudden absences, then the cause might be caregiving responsibilities.

# The Weight of Worrying About Eldercare

Caregiving responsibilities and burnout aside, just the strain of watching a loved one grow old is almost impossible to navigate. It's something we can't begin to anticipate and when it arrives we have no idea how to deal with it.

If organisations proactively start to talk more about the nuances and complexities of care in the workplace, it will build a more empathetic culture.



#### What is carer's guilt?





Without a doubt it affected my mental health, first and foremost the sheer exhaustion and burnout and then the guilt. I didn't know when this was going to end.





# DIVERSITY, EQUITY & INCLUSION INEQUALITIES: A BY-PRODUCT OF CARE

#### **A Workplace Without Women**

If you think the below statistics are shocking, it's because they are. Women, more often than not, are the first to leave work and take on caregiving responsibilities.

However, that's not to say men don't suffer due to care and work. Whilst 65% of women

are more likely to deal with emotional support, men are 3x more likely to worry about compensation and financial changes. Disregarding gender, everyone has struggles balancing care and work, but time and time again we see data tilting towards women who are the biggest victims of the eldercare exit.

400%

Women are 400% more likely to give up work due to carer responsibilties.<sup>[1]</sup>

50%

Of women who balance work and unpaid care feel their mental health has been negatively affected.

61%

Of women are concerned their working life will be negatively affected in the future.

2x

Women are twice as likely to leave or join a job based on eldercare policies.

**DID YOU KNOW?** 

300%

Growth in Google searches for 'giving up work to be a carer'.[2]

#### **Age Matters**

The care crisis is only felt by those of a certain age. Wrong.

Our research confirmed the hypothesis that 60-65 year olds are most likely to have been disrupted by eldercare in the last month. However, what was interesting to find was

that 30-39 year olds were the second most impacted age range. It emphasises that eldercare is not just a problem for people in the latter parts of their careers. The growth of multi-generational households really does make this an issue for employees of all ages.





#### Mental strain has no age

30-39 year olds state their mental health is negatively affected by care responsibilities.

60-65 year olds are twice as likely to feel additional stress due to eldercare responsibilities.

#### The young will leave but the old will pay

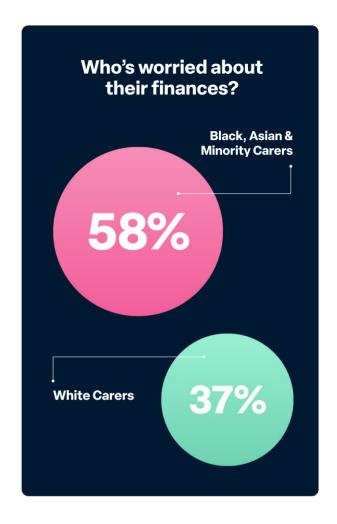
30-39 year olds are most likely to join or leave a company due to support for eldercare.

60-65 years olds are twice as likely to provide financial support compared to younger employees.

#### **Minority Caregivers**

In one of the most testing times in decades, the energy crisis, sky-high interest rates and soaring cost of living, times could not be tougher for employees with caring responsibilities. With more money outgoing than incoming, workplaces need to relieve some of that financial burden by supporting those employees with effective benefits and policies that give them a greater flexibility to earn whilst providing much needed care for their loved one.

For too long the Black, Asian and ethnic minority communities have suffered the most without much financial or functional support. We need to challenge our approach to diversity at work and provide the kind of support which helps a multitude of family types, instead of just a novelty perk that is barely used. With a concerted effort, organisations can ensure people of all backgrounds are getting the help they need in later life.



**DID YOU KNOW?** 

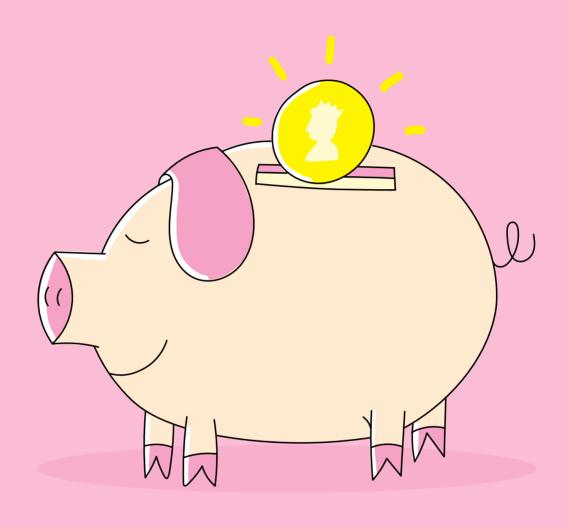
50%

Of carers from an ethnic minority say their caring responsibilities are holding them back from promotions compared to just 39% of white carers.<sup>[2]</sup>

**DID YOU KNOW?** 

44%

Of working-age adults who are caring for 35 hours or more a week are in poverty. [3]

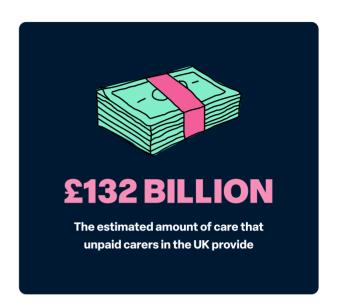


# THE COST OF CARE

#### What is the Cost of Care?

#### **For Employees**

From residential to nursing, dementia to respite, the price of care is ever-increasing. And unlike the NHS, most of that care has to be self-funded, which leaves full-time employees taking on most of the financial burden. Some workers might have to take time out of work to provide unpaid care, leaving them with less money each month, whilst others will have to uncomfortably juggle care and work responsibilities, negatively affecting their mental health.



#### Do you know how much care homes cost?

	Residential Care	Nursing Care
Average cost of care (per month)	£3,290	£4,160

**DID YOU KNOW?** 

**7.7M** 

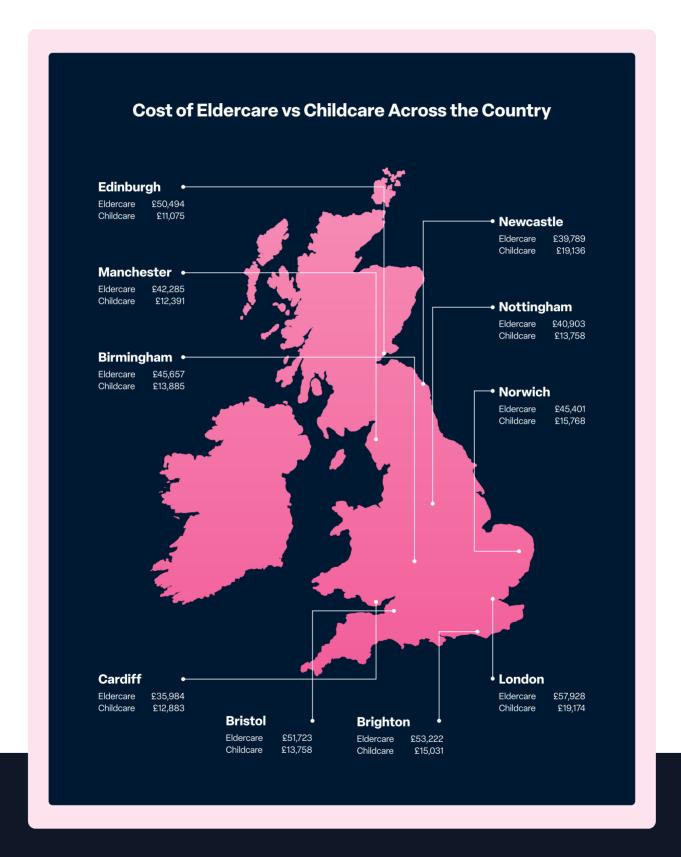
People in the UK now juggle their unpaid caring responsibilities with paid employment. [1]

**DID YOU KNOW?** 

80%

Of employees say that financial stress can directly impact their performance at work. [2]

#### **The Annual Cost of Care**

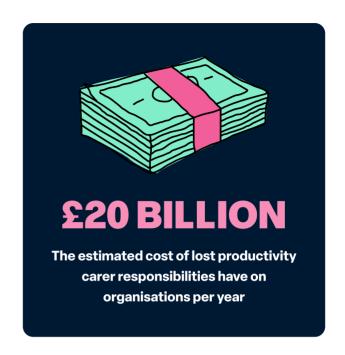


#### **The Cost to your Organisation**

#### **For Employers**

The staggering costs of care aren't just aimed at the employee, but have a knock-on effect with their employer too. Based on industry research, sudden absences and declining productivity can cost an organisation £848 per employee, per year<sup>[1]</sup>.

In our efforts to illustrate just how impactful care can be on organisations, we have created a scale to quickly find this cost on employers per employee.



#### Do you know how much care can cost an organisation?

Number of employees in organisation	Estimated employees with elderly dependents	Estimated cost to organisation per year
100	36	£15,264
500	180	£72,320
1,000	360	£152,640
5,000	1,800	£763,200
10,000	3,600	£1,526,400
20,000	7,200	£3,052,800

X employees x £848 / 2 years
The cost has been divided over 2 years to provide a more conservative estimate.

<sup>(1)</sup> Yurtle, 2022 THE COST OF CARE 29

# How Employees Can Save Now For Later Life

The need for effective financial guidance is more important than ever, especially with the cost of living situation making our financial lives more complex and putting an increasing amount of pressure on our budgets. It may seem counterintuitive planning for later life when the present is so tough, but your pockets will reap the rewards if you focus on your future. Here are some top tips from the financial gurus at Bippit to help you save now for the future.



#### **Pensions are paramount**

Familiarise yourself with the various savings options at your disposal and decide which solutions best suit your needs and circumstances.

Changes to the pensions system and the fact we're living longer means that, in general, we need to think about our later years far earlier in life than ever before. Ultimately, it's about balancing the now and the future, with clear goals in mind, while saving as tax efficiently as possible.



#### Sam Holmes

Head of Financial Coaching Bippit



#### **Review Regularly**

Check your pensions, investment strategy and contribution rate regularly to ensure that you are on track. Make tweaks to your plan as required.



#### Stay up-to-date

Pension legislation and interest rates change regularly. Stay ahead of the changes and plot your strategy to the evolving retirement landscape.



# CARE AND WORK

#### **Care and Work**

But what do employees actually want? We wanted to ask these unpaid caregivers what kind of support would suit them. What kind of eldercare support would drastically improve their financial, personal and mental wellbeing?

It's significant to see that eldercare and work policies rank so high on employees' wish lists. This insinuates that there is a widespread lack of basic support for caregivers in the workplace. As organisations slowly catch on to the eldercare crisis at play, it is likely they will need a helping hand unearthing these key policies that protect employees and their families.

With extended unpaid leave for carers ranking the most desired, it's timely that The Carers Leave Act is coming into affect by 2024. This is a golden opportunity for organisations to build on this new law with an enhanced leave package.

1% Extended unpaid leave for carers
17% Eldercare and work policies
13% Support with care costs
12% Carers Network
9% Access to 1 on 1 human support
<b>9%</b> Wills, estate, funerals, power of attorney support
6% Exclusive discounts
6% Manager eldercare training
4% Digital resources
3% Digital and in-person educational events
2% Other



We recognised the importance of supporting people with expert guidance and practical tools. The requirement to access the right type of senior care is no longer a one-off that the odd person is facing. Demographic changes means that increasing numbers of people are going to be faced with it at some point in their lives.



#### How Conscious Are Employers About Eldercare?

The data point from Harvard Business School shows that there is still a massive disparity between the impact that eldercare has on the daily lives of employees and the awareness, understanding and resources of employers to be able to support this section of the workforce. However, there is a reason to be upbeat.

Our research found that employees were far more forthcoming to discuss the trials and tribulations of care and work with their employers than the previous data suggested. **DID YOU KNOW?** 

65%

Of employees are likely to disclose caregiving struggles to their employer.





<sup>[1]</sup> Harvard Business School, 2017 CARE AND WORK 33

**CARE & WORK** 

#### The Carers Leave Act



Will Donnelly is a care expert and one of the UK's leading advisers on eldercare policies in the workplace. To help break down this complex and groundbreaking piece of legislation, Will's provided expert commentary on the Carers Leave Act and explained simply what it means for both UK employers and employees.

"Even as this whitepaper is being written, the landscape of eldercare at work is changing. As early as April 2024, The Carers leave Act will become employment law across the UK. Under this new Act, all employers will be obliged to offer their employees 1 week of unpaid leave to manager their eldercare responsibilities from their first day of employment."

#### What does it mean FOR EMPLOYEES?

#### **Dedicated leave**

Care has never had its own dedicated period of leave.

This is a huge step to recognise those caregivers in the workplace.

#### **Greater flexibility**

Previously, caregivers would have had to take sick or annual leave for eldercare concerns. However, this law gives more flexibility for carers when they need it.

#### **Attitude shift**

This new law changes views and creates more transparency for those with eldercare concerns.

#### What does it mean FOR EMPLOYERS?

#### **Greater preparation**

HR managers will have to ensure they aren't caught out by these law changes. Early preparation means that employees know exactly what they are entitled to and how they can be supported.

#### Significant obligation

Employers are now asked to provide a week's leave for elderly caregivers as a bare minimum. Recognising and respecting those caregivers in the workplace will make the process a lot easier.

#### **Further support**

Aside from the statutory minimum, employers must think about how else they can support caregivers in the workplace. Providing further support and benefits will boost recruitment and retention.

#### **Culture change**

This new law should help recognise and celebrate carers in the workplace. Employers who embrace this law and build supportive care networks will create a more empathetic culture.

#### This is just the Beginning...

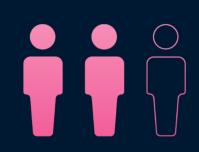
Whether it's through government legislation or at the heart of an organisation, it's encouraging to see that eldercare is on the mind of more people. Employees, now more than ever, prioritise modern wellbeing solutions that add value to their lives and help with their work-life balance. Organisations can make a real statement of intent by giving employees specified initiatives, policies and benefits that enrich their lives.

As the demand for this kind of working environment increases, the more important it is for businesses to think now about what their culture should look like. Gone are the days of unnecessary perks, tick box exercises and EAPs. People are crying out for more personalised policies that reflect the challenges we all face as a society.

**DID YOU KNOW?** 

93%

Of employees consider retirement planning assistance a priority when choosing where to work.<sup>[1]</sup>



**2 in 3 employees** state that their employers' stance and support with eldercare impacts joining or leaving a job.

It's clear to see that the majority of workers with eldercare responsibilities, even if they can approach their employer with their concerns, still highly value the policies that are in place. Those organisations that embrace The Carers Leave Act and then implement further support are more likely to stay ahead of the curve when it comes to recruiting and retaining talented staff.

But as an organisation, where do you start?

<sup>[1]</sup> Morgan Stanley, 2023 CARE AND WORK 35

### How to Prepare and Excel Under the New Law

The introduction of The Carers Leave Act is a big wake up call for UK organisations everywhere. Can they fulfil their obligation to employees and go a step further in their efforts to support those that juggle care and work? This is our action plan to support and thrive under the new Carers Leave Act.



#### **Raise Awareness**

By raising awareness of the issue in the workplace, you can offer a safe space for carers to open up about their own experiences. This is a vital first step.



#### **Recognise Stress**

Signs of stress can include: frustration, tiredness, irritability or disengagement. Recognising these emotions can help you support caregivers by offering both practical and emotional support.



#### **Create a Care Culture**

Create a carers network and adopt care champions which will help run the network itself and offer a safe and welcoming environment for caregivers to access the support they need.



#### **Review Policies**

The Carers Leave Act is just one policy that can provide support to caregivers.
Once your carers network is in place, review the benefits you currently provide.
Whether it's flexible-working, assistance with funding or more digital resources, explore the ways in which carers in your workplace can be better supported.



#### **Become Flexible**

To truly accommodate carers of all kinds in your workplace, you need actively implement flexible working practices. This could include more remote-working or changing the hours of a working day to accommodate care responsibilities. This flexibility empowers a better worklife balance and boosts productivity.



#### Looking ahead...

"We hope this report has highlighted the scale of the mountain that eldercare has to climb. It's clear that balancing care and work is no longer an issue for a minority, but as our population ages, it is a problem that everyone will face sooner rather than later.

The detrimental effects on mental health, diversity, equity and inclusion will cause countless employees to drop their productivity or out of the workplace altogether. And the truth is, this will cost organisations millions to counteract. How can you hire when all the best talent has to care for their loved one because the costs of care have become unaffordable?

But that is not the entire story. There are reasons to be hopeful. The Carers Leave Act is a monumental win for the lives of unpaid carers across the country. It is the first true sign that the government recognises the pressures of care and work with a policy that gives more flexibility.

The onus is now on employers from every corner of every industry to double down and support their employees.

Each day, we work with incredible organisations, who are doing wonderful things to support their employees and their families. Through financial and emotional support, or by implementing flexible working practices and other employee benefits, each incentive or enhanced policy gives employees a greater sense of wellbeing. At Seniorcare by Lottie, we will be there to guide those that need our help and continue learning from the very best.

This paper is dedicated to all the elderly ones in our lives and their families who need support. Thanks for taking the time to read this report."



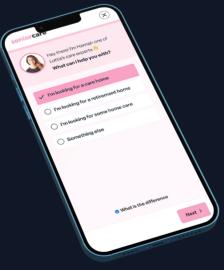
# LET'S ELEVATE LATER LIFE TOGETHER

Seniorcare by Lottie is the UK's leading eldercare employee wellbeing solution. We support UK organisations to help their employees understand, find and fund care for their elderly loved ones through a mixture of digital and human oriented services.

If you want to find out more about the service or just want to chat about anything eldercare, don't hesitate to contact us. We're always free for a chat.









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