

Meeting the needs of caregiving employees

Information on the case study:

Organisation: Banque Populaire Val-de-Marne

Size: 2000

Location: France

Sector: Banking and Finance

Operational context

In France, between 15% and 20% of employees look after a seriously ill or disabled relative on a daily basis. A third of caregivers are forced to resign in order to care for a frail relative. This figure could rise to 25% (one in four employees) by 2030, according to AGIRC-ARRCO. 8.3 million: the number of people over the age of 16 who regularly help someone close to them for reasons of health, loss of independence or disability (DREES). Of these, 4.3 million are helping someone aged over 60. Companies need to take action to recognise their role.

How do we define a caregiving employee? According to the Confederation of Family Organisations in the European Union, a carer is defined as "any non-professional person who provides assistance, on a principal basis, in part or in full, to a person who is dependent on them for the activities of daily life, because of their state of health, a disability or their age. This may involve help with everyday activities, material or financial support, or moral support. This help is provided at least once a week and represents at least three hours a week."

In France, this status is governed by the law "adapting society to ageing", which has been enforced since 2016. Family caregivers have a legal status in their own right. Under the French Social Action and Family Code, family caregivers include spouses, cohabitants, persons with whom the beneficiary has entered into a civil solidarity pact, ascendants, descendants or collateral relatives.

For example, according to a BVA study with April Foundation (2022)¹, on average, an employee carer takes 16 days off work a year to look after family in need. What's more, this situation has a major impact on their career, with 43% believing that their development has been held back because of their status. The "Aider & Travailler 2023" barometer, published in September 2023 by Interfacia², identifies the impact of being a care-giver on work: 34% of caregivers have left their job because of their role, 48% cannot find a new job because of their status, 68% of caregivers say that their situation has a negative impact on their work, 41% say that it has a negative impact on their spouse's professional life, 79% of caregivers' colleagues and managers see the organisation of team work impacted.

¹ <https://www.bva-x-sight.com/wp-content/uploads/2022/09/Barometre-des-aidants-Fondation-April-BVA-2022-vDEF.pdf>

² <https://interfacia.fr/>: a solution for companies and their employees who provide care. Improving the social climate & productivity

It is an issue that companies need to address. All the more so as the foreseeable fall in the standard of living of retired people, of 15 to 20% between now and 2050, could be passed on in part to caregivers and increase the scale of transfers, raising the crucial question of how to share the burden between people losing their independence, their caregivers and collective solidarity.

It was in 2018, while working with the Cancer@Work association that Banque Populaire, according to Philippe Triboulet, Director of Diversity and HR Support for the business lines, became aware of the need to look after its employees in need and discovered a hitherto little-identified population, that of employee caregivers.

The problem/opportunity

In 2019 Formell consultancy organised webinars on the subject for all BP Val de Marne employees and offered support to employee caregivers. The company has carried out a survey. Of its 2 000 employees, around 20% are directly affected by this issue. Since 2019, the cooperative bank has been increasing the number of support schemes to make the day-to-day working lives of its 400 employees who are caregivers easier.

What was done

1. A structured approach has been put in place:

- A scheme to grant 4 extra days' leave a year to all caregivers who have to accompany a member of their family for medical treatment or to deal with administrative formalities.
- Several teleworking days adapted to their personal situation as caregivers.
- A solidarity fund made up of days of RTT³ and paid leave donated by colleagues and intended for caregivers wishing to support a person at the end of life or in the terminal phase of an illness.
- A "Caregivers Coffee" in partnership with the "Association Française des aidants" (the French Caregivers Association). This is a 1-hour discussion forum for 7 to 8 caregivers who want to meet, talk and give each other mutual support.

The initiatives also include training for key players, such as managers, particularly regarding flexible working hours and teleworking arrangements. Another issue that managers have been made aware of is the isolation felt by employees who provide care. Hence the training given to managers on managing remote teams and maintaining links between face-to-face and remote employees to avoid tension. The work objectives have remained the same. HR managers and social partners are also trained.

2. A "labelled" approach based on two labels: Cap Handéo and the Diversity label

BPCA Val de Marne has been awarded the "Cap'Handeo, Entreprise engagée auprès de ses salariés aidants" (Cap'Handeo, a company committed to its caregiver employees) label in 2019, to help companies define actions to support their caring employees. This label enables

³ Days of Working Time Reduction

the company to benefit from additional support for its actions in favour of employees who are caregivers.

These actions have also enabled Banque Populaire Val de France to obtain the AFNOR Diversity label.

Outcomes

To date, BP Val de Marne has provided support to almost 100 employees, including 70 in their capacity as caregivers and 30 managers or key contacts within the bank (HR managers, social partners, etc.). In 2022, the solidarity fund enabled a total of 58 days to be redistributed.

1. A stronger employer brand

This strong social issue has won the support of all employees internally, including the social partners. For the company, it represents a challenge in terms of both internal and external communication on diversity and has become one of the major pillars of the Banque Populaire employer brand. Benevolence is one of the company's core values, which creates strong recognition among employees and increases their commitment to the employer.

2. Employees who are developing their skills

According to the 2023 Interfacia barometer⁴, 69% of caregivers say they have acquired new skills as a result of their role, particularly in terms of managing priorities, organising their time and being more efficient. This is a view shared by colleagues and managers of caregivers at BPCA. The latter also note a positive impact on team cohesion and on their own work organisation.

3. A subject that will become increasingly important over the next few years

As the population ages, the proportion of employees providing care will increase dramatically. Another sobering fact is that the predicted 15-20% fall in the standard of living of retired people between now and 2050 could be passed on in part to caregivers and increase the scale of transfers, raising the crucial question of how the burden should be shared between people losing their independence, their caregivers and collective solidarity.

References

<https://www.banquepopulaire.fr/communication/accompagner-protéger-aidants-aides/>
<https://www.monentrepriseinclusive.com/salaries-aidants-fonds-solidarite-banquepopulaire/>
<https://www.handeo.fr/>
<https://www.banquepopulaire.fr/valdefrance/aidants-decouvrez-les-dispositifs-qui-vous-sont-dedies/>
<https://www.monentrepriseinclusive.com/comment-lentreprise-peut-elle-accompagner-ses-salaries-aidants/>
<https://www.groupebpce.com/toute-l-actualite/le-groupe-bpce-sengage-aux-cotes-des-aidants-et-de-leurs-aides/>
<https://www.prix-entreprise-salaries-aidants.fr/prix-2021/>

⁴ Help & Work 2023

<https://www.bva-xsight.com/wp-content/uploads/2022/09/Barometre-des-aidants-Fondation-April-BVA-2022-vDEF.pdf>