

# NJ Time To Care

## **FAMILY LEAVE INSURANCE A FACT SHEET FOR SENIORS**

### ***MANY SENIORS NEED CARE AND RELY ON FAMILY MEMBERS TO PROVIDE IT***

Seniors are at risk for a number of serious illnesses such as heart disease, cancer, stroke, and lung disease. These and other serious illnesses often result in their needing a family member to take them to chemotherapy or physical therapy appointments or to care for them at home.

- Half of people age 85 and over need assistance with daily activities.
- Nearly 1 in 4 households (22.4 million families) provide care for elderly relatives.
- The majority of family caregivers (52%) are also employed full-time.

### ***TO PROVIDE ADEQUATE CARE FOR SENIORS, WORKING FAMILY MEMBERS NEED PAID TIME OFF***

Many of the family members that seniors rely on for care must juggle that caretaking with their job. In order to provide needed care, sometimes it is necessary to take time off from work. The federal Family and Medical Leave Act (FMLA) and the New Jersey Family Leave Act (FLA) provide New Jersey workers with up to twelve weeks of unpaid job-protected leave to care for a seriously ill family member. While these laws provide job security, they do not provide financial security.

### ***THE PROBLEM: MANY FAMILY MEMBERS CANNOT AFFORD TO TAKE UNPAID LEAVE***

Families should not be forced to choose between providing needed care to their loved ones and financial crisis — a crisis which often hurts the person needing care. Yet this is the choice that many of New Jersey's families must face.

- Most American workers who need leave but do not take it report that they do not take it because they can't afford to.
- Of those who need leave but cannot take it, nearly 1 in 3 need leave to care for an ill spouse or parent.
- Nearly 1 in 10 leave-takers receiving less than full pay during their longest leave are forced on to public assistance.

### ***THE PROBLEM WILL ONLY GET WORSE — FOR BOTH THE SENIORS NEEDING CARE AND THE FAMILIES THEY RELY ON***

- By 2030, the number of Americans over 65 will be 70 million—double today's 35 million.
- Today, the fastest growing segment of our population is people 85 and over.
- Nearly 2/3 of Americans under the age of 60 expect to be responsible for the care of an elder relative within the next ten years.
- By 2020, about 40 percent of the workforce will be caring for older parents.

### ***THE SOLUTION NEW JERSEY WANTS: PAID LEAVE THROUGH FAMILY LEAVE INSURANCE***

Americans care deeply about addressing the problem of unpaid family and medical leave and want *family leave insurance* as part of the solution. 84% of Americans support giving the states the chance to extend disability or unemployment insurance to include workers that are providing care for an elderly loved one.

### ***MAKING FAMILY LEAVE INSURANCE A REALITY***

Providing income for caregivers to care for their family is becoming a reality. California passed legislation in 2002 providing all its workers with family leave insurance to care for their families and a handful of other states allow state employees to use their sick leave for family leave purposes. Two states provide child care funds to parents who stay at home with a new baby. Other states are considering proposals to expand temporary disability programs to cover family and medical leave or to establish family leave insurances programs.

The *NEW JERSEY TIME TO CARE COALITION* is working to make family leave insurance a reality for all New Jersey's workers. Using the model adopted in California, we believe the most efficient, cost effective way to provide New Jersey's workers with family leave insurance is by expanding New Jersey's existing Temporary Disability Insurance system to provide partial wage replacement when a worker takes time off to care for an elderly loved one.

**FOR MORE INFORMATION** or to get involved with the campaign for family leave insurance contact:

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