

NJ Time To Care

FAMILY LEAVE INSURANCE A FACT SHEET FOR CAREGIVERS

FAMILY LEAVE INSURANCE WOULD HELP CAREGIVERS PUT THEIR FAMILIES FIRST

When serious illness such as heart disease, cancer, stroke, and lung disease occurs, employees who are family caregivers must often help with doctor or hospital visits, chemotherapy, physical therapy or other appointments, and may also need to care for their family member at home.

- Half of people age 85 and over need assistance with daily activities.
- Mothers with children under 6 are the fastest growing segment of the workforce.
- Nearly 1 in 2 working women are their families' primary breadwinner.
- 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.

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

Families that provide care for a new child (birth, adoption, or foster care) or a seriously ill elderly parent or other family member 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 caregivers face.

- Nearly four in five 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 onto public assistance.

THE PROBLEM WILL ONLY GET WORSE — FOR BOTH THE FAMILY MEMBERS NEEDING CARE AND THE CAREGIVERS 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 two-thirds 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.
- 78% of the workforce consists of dual-earner couples.
- 42% said they took off two weeks or less; 22% said three to six weeks; 15% said more than 12 weeks
- 39% of those who said they took time off reported that they were not paid; 33% said they received more than half their pay. Gender differences were dramatic- with 41% of men saying they received more than half their pay, compared to 23% of women.
- 16% of women and 16% of men said there was a time in the past five years when they wanted to take off but couldn't. Finances were the main reason, with 54% saying they couldn't afford to take the time off.
- 31% of those polled said they expect that over the next five years they or their spouse will need to take time off for the reasons covered by the family leave insurance proposal.

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

Many of New Jersey's caregivers must juggle their caregiving responsibilities with their job. In order to provide needed care, sometimes it is necessary to take time off from work. The New Jersey Family Leave Act (FLA) and the federal Family and Medical Leave Act (FMLA) provide twelve weeks of unpaid job-protected leave to care for seriously ill family members. While these laws provide job security, they do not

provide financial security. New Jersey's workers care deeply about addressing the problem of unpaid family and medical leave and want *family leave insurance* as part of the solution.

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 insurance 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 and 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 a family member.

FOR MORE INFORMATION or to get involved with the NJ Time to Care Coalition's campaign for family leave insurance contact:

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