



# Real Possibilities

Labor and Public Employees Committee

March 5, 2015

Testimony in Support (with suggested changes)

**House Bill #6932: AN ACT CONCERNING PAID FAMILY MEDICAL LEAVE**

Submitted by Nora Duncan, State Director

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, 603,000 of whom live right here in Connecticut. Our mission includes helping people age 50+ turn their goals and dreams into real possibilities, strengthening communities and fighting for the issues that matter most to families such as healthcare, aging in place, caregiving, employment security, financial resiliency and personal fulfillment.

I served on the Family Medical Leave Insurance Task Force and I would like to thank Governor Malloy for granting me that opportunity to serve on the Task Force alongside Labor and Public Employee Committee Chairs and the other dedicated members of the Task Force.

AARP CT supports House Bill #6932: AN ACT CONCERNING PAID FAMILY AND MEDICAL LEAVE and efforts at both the state and federal level that increase paid leave and cover more workers for longer periods of time so that employees can both attend to their own health needs and care for loved ones. For full disclosure, I will tell you that I voted "no" on 2 recommendations, not because they were bad ideas, but because AARP prefers a bigger benefit for more people. I voted no on the definition of "family" and no to a benefit of 6 weeks leave, because in both cases we could have gone further to provide a robust and inclusive benefit, but we are pleased overall. A lot of the language in the bill before you is great, but at this time I ask the Committee to consider some changes to H.B. 6932 that would line it up more closely with the recommendations of the Task Force. Four major points of concern:

1. Section 8: This is written as an opt-in and that brings into question its viability, self-sustainability and equal accessibility for all levels of wage earners. When this is changed, the start-up language should also reflect that change and allow for ample time.
2. Section 1: The definition of "son or daughter" is restricted to under age 18. Adult children, especially those with disabilities, need care too.
3. Section 16: Because this is a self-funded program the Task Force recommended maximum portability of benefits. In this case that means eligibility dependent on earning \$9,300 in the previous year, but not dependent on hours worked.
4. The bill is silent on, and therefore may not adequately protect, superior benefits that have been collectively bargained.

The rationale for AARP's support for the concept this bill represents is twofold; public opinion and economic.

According to an AARP CT survey conducted last spring, over half of CT residents age 40+ have provided unpaid care to a loved one and 15% report taking more than a week off of work to do so. More data is included with my testimony.

Data that AARP's national expert provided to the Task Force, which is also provided to you with my testimony, is what really makes the case for Paid Family Medical Leave. A few data points for the employee:

- Family caregivers age 50+ who leave the workforce early to care for a parent suffer an average of \$304,000 in lifetime income related losses;
- 1 in 5 retirees left the workforce earlier than planned to care for a family member;
- 24% of family caregivers say providing care prevents them from working more; and
- 68% say they must make adjustments to work schedules for caregiving.

A few data points for the employer - keeping in mind there are costs associated with accommodating a caregiver, but there are certainly also costs for failing to do so:

- The average estimated annual cost to employers in lost productivity per full time worker is \$2,110;
- Employers pay about 8% more for the health care of working caregivers compared to non-caregiving employees; and
- The total national loss of productivity from full time employees who are also caregivers is \$33.6 billion annually.

Any argument that the expansion of the law is bad for business or the economy is tempered by these facts as well: The 711,000 family caregivers in Connecticut that give 465 million hours of free home care worth \$5.8 billion or more each year is a health care support system we cannot afford to further jeopardize. When family caregivers are supported, they are better able to provide free care, reducing the incidences and costs of hospitalizations and institutional care, something the business community, advocates and families all agree makes for good common sense policy.

Thank you for your consideration of this important issue.

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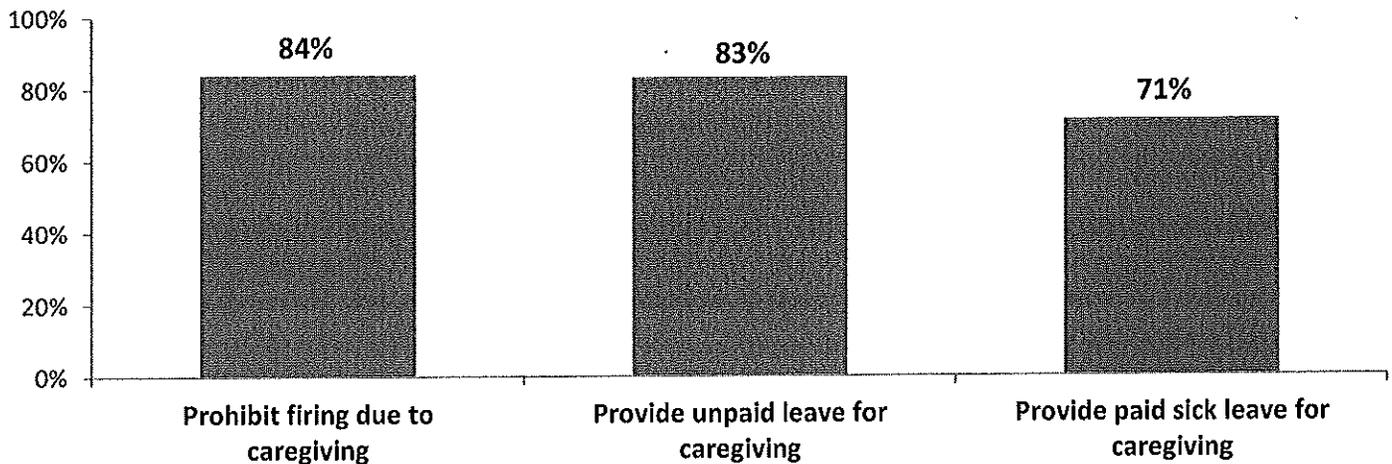
## AARP Caregiving Survey: Supporting Connecticut Caregivers in the Workplace

Most Connecticut residents age 40 and older (66%) believe that being cared for at home with caregiver assistance is the ideal situation when the basic tasks of life become more difficult due to aging or illness. In fact, over half of Connecticut residents age 40 and older say they have provided care—either currently (17%) or in the past (37%)—on an unpaid basis for an adult loved one who is ill, frail, elderly or who has a disability.

The typical family caregiver in Connecticut is a married woman in her 50s. Current caregivers are nearly as likely to be working full-time (43%) as their non-caregiving counterparts (46%). Still, about 15 percent of all caregivers surveyed say they have taken more than a week off of work to take care of an adult family member in the past year. While most current caregivers who are employed work for employers who provide paid vacation (76%) and paid sick leave (76%), they are less likely to have access to paid family medical leave (48%).

This survey shows substantial support for each of the proposals tested in the survey that would provide help to working caregivers, such as ensuring that employers cannot fire an employee for taking time off for family caregiving purposes and requiring employers to provide a limited amount of leave to employees who have to take time off for family caregiving purposes, either unpaid or paid.

**Support for Proposals to Provide Workplace Support for Caregivers**  
(n=1000)



In fact, the majority of respondents think Connecticut elected officials should make it a top or high priority to strengthen laws and regulations that support family caregivers (61%), as well as fund services that support them (56%).

AARP Connecticut commissioned a telephone survey of 1,000 Connecticut residents age 40 and older to learn about their experiences with family caregiving, as well as their opinions on proposals to support family caregivers in the state. This report highlights results from residents interviewed between March 26 and April 6, 2014. The data in this report has been weighted by age and gender to reflect the Connecticut population age 40 and older. The survey has a margin of error of  $\pm 3.2$  percent.

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; [www.aarp.org](http://www.aarp.org); AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at [www.aarp.org](http://www.aarp.org).

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.



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**For more information about this survey, please contact Kate Bridges at:**

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