



Connecticut

Labor Committee

March 8, 2016

Testimony of Enzo Pastore, AARP Senior Legislative Representative in
Support of Raised Senate Bill #221
An Act Concerning Paid Family Medical Leave

Good afternoon Chairpersons Gomes and Tercyak and other members of the Joint Committee on Labor and Public Employees. My name is Enzo Pastore. I am a Senior Legislative Representative in AARP's Government Affairs Department in Washington, DC. AARP is a nonpartisan, social mission organization with an age 50+ membership of nearly 37 million nationwide, and approximately 600,000 members here in Connecticut. I am grateful for the opportunity to appear before you today and share AARP's strong support of Raised Senate Bill 221.

The Need for Paid Family Leave Insurance

The issue of family caregiving is both timeless and non-partisan. Most of us are, have been, or will be a family caregiver, or will ourselves need the help of a loved one to live independently. Family caregivers are the backbone of Connecticut's long term care system. They are the first line of assistance for most people, helping to make it possible for older adults and people with disabilities to remain at home, and out of costly, taxpayer-funded institutions like nursing homes.

According to the *Caregiving in the U.S. 2015* survey, conducted by the National Alliance for Caregiving and AARP's Public Policy Institute, the typical family caregiver in the U.S. is a 49-year-old woman who works outside the home and spends about 18 hours per week—almost another part-time-job—providing unpaid care to an adult relative for about 4 years.

In many cases, family members don't even identify themselves formally as "caregivers"—they are sons, daughters, husbands, wives, and grandchildren. Most undertake caregiving willingly, and many find it a source of deep satisfaction. However, family caregivers face huge responsibilities, and caregiving in today's economic climate can take a significant toll.

According to *AARP's Valuing the Invaluable: 2015 Update*, in 2013 alone, Connecticut's 459,000 family caregivers provided 427 million hours of unpaid care to their parents, spouses and other loved ones. This care has been estimated to have a value of \$5.9 billion annually. Family caregivers not only help with bathing and dressing, transportation, shopping, meals, and managing finances, about half of them are now performing complicated medical and nursing tasks that were once provided only in hospitals and nursing homes and by home care professionals.

Working family caregivers have varying leave needs. Whether they work full time or part time, they must often divert attention away from their jobs to make work-related adjustments to accommodate the needs of the person who needs care. The vast majority (74 percent) of family caregivers have

worked at a paying job at some point during their caregiving experience, and most (58 percent) are currently employed either full-time or part-time, setting up a stressful juggling act between work, their caregiving role, and other family responsibilities. And when work requirements conflict with family obligations, some employed family caregivers have to make difficult decisions that can lead to lost wages and missed career opportunities.

National estimates have shown that the lifetime income-related losses sustained by family caregivers age 50 and older who leave the workforce to care for a parent can reach about \$115,900 in wages, \$137,980 in Social Security benefits, and conservatively, \$50,000 in pension benefits. That's a total of \$283,716 for men and \$324,044 for women in lost income and benefits over a family caregiver's lifetime.

While some legal protections—such as the national Family and Medical Leave Act (FMLA)—provide a useful benefit for some employees to maintain job security when they need to take time off from work, it is important to note that FMLA is *unpaid* leave. Many workers in the U.S. are not even eligible for FMLA because the law only applies to businesses with more than 50 employees, and it also restricts the family members needing care to a child under 18, a parent, dependent adult child, or spouse. In contrast, Raised Bill SB 221 applies to all businesses with 2 or more employees and it extends the FMLA eligible family members needing care to include sibling, grandparent and grandchild. In addition, FMLA does not provide a source of income to replace lost wages.

The practical reality is that many workers, struggling to make ends meet from paycheck to paycheck, simply cannot afford to take unpaid leave. AARP is fighting for paid family leave in Connecticut because we believe family caregivers should not have to choose between taking care of mom or dad, or losing a paycheck, or even risk losing their job.

Another dimension of family caregiving that is important to note is the future availability of family caregivers. A 2013 AARP report, *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers*, examined the “caregiver support ratio,” defined as the number of potential family caregivers aged 45–64 for each person aged 80 and older. This ratio is used to estimate the availability of family caregivers during the next few decades. In looking at Connecticut, the family caregiver support ratio was 6.3 in 2010, decreasing to 3.9 by the year 2030 and diminishing even further to 2.8 by 2050.

As a result, the availability of potential family caregivers (mostly adult children) to arrange, coordinate, and provide long term services and supports is expected to decline dramatically and overall care burdens will likely intensify—especially as baby boomers move into late old age. Since fewer family caregivers will be available it will be essential to make sure they are supported. Without paid leave and flexible workplace policies to support unpaid family caregivers, vulnerable seniors will increasingly be forced into taxpayer supported nursing homes to receive the care they need, which would add even more pressure on Connecticut's already strained budget.

Raised SB 221 is a commonsense plan that would allow employees to contribute to and access a limited amount of paid time off from work. Raised SB 221 would not only offset lost income while an individual is recovering from a serious medical emergency or caring for a loved one, but it also provides employees with the security of knowing they will not lose their job. In addition, it is completely funded by employees who will benefit from the program. There is no employer contribution to fund the program.

I would also mention that two of your neighboring states—New Jersey and Rhode Island—already offer paid family leave and a third, New York, is making serious moves to enact paid leave this session.

Again, thank you for allowing me the opportunity to testify today and I am happy to take any questions you may have.

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