

Older Adults and Family Caregivers Need Paid Family and Medical Leave

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Paid family and medical leave allows older workers to address their own health needs without having to drop out of the labor force. It also enables caregivers of older adults to meet both their work and caregiving obligations. As our population ages and caregiving needs increase, paid leave will be even more critical to helping ensure working people can take care of their own health and their loved ones without risking their economic security.

Older Adults and Caregivers' Needs Are Not Being Met

Many older adults continue to work beyond the standard retirement age. Labor force participation rates for women and men 65 years of age and older have climbed dramatically over the last quarter century, particularly among adults in their late 60s.¹ Many had their retirement security threatened or even destroyed during the Great Recession and its aftermath, forcing them to stay in the workforce. But as the workforce has aged – and the number of family caregivers has grown – the nation's workplace policies have not adapted.

- ▶ **Older workers need paid leave to manage their own health needs and continue working.** Older adults are more likely to suffer from health conditions, including chronic conditions requiring regular care. At least 80 percent of older adults have at least one chronic condition.² In order for older workers to stay healthy and productive, they need to be able to take time away from work to manage serious health conditions.

Family caregivers need time off when an elderly parent or relative faces an injury or serious illness – and they need policies that acknowledge their caregiving responsibilities.

- ▶ **As the population ages and people live longer, it will become more common for workers to serve as caregivers to older family members – increasing their need for paid leave.** There are at least 43.5 million unpaid family caregivers in the United States.³ Most of them have paying jobs that are unrelated to caregiving; more than half work full time.⁴ These family caregivers need time off when an elderly parent or relative faces an injury or serious illness – such as a stroke or a diagnosis of cancer – and they need policies that acknowledge these responsibilities. With the number of older adults expected to swell to more than 20 percent of the population, or nearly 88 million people, by 2050,⁵ this need will grow.
- ▶ **Caregiving can cause significant financial, physical and emotional strain.** Providing care to a family member can have a negative effect on a caregiver's work situation,

finances and health. Nearly seven in 10 caregivers report having to make work accommodations while they are providing care to a loved one.⁶ Of caregivers who take time off to fulfill their responsibilities at home, 48 percent report losing income.⁷ Of caregivers who leave the workforce, half (52 percent) said they did so because their jobs did not allow the flexibility they needed to work and provide elder care.⁸ The average caregiver over 50 who leaves the workforce to care for a parent loses \$303,880 in wages, Social Security and private pensions when they do so. For women, that penalty is even higher: more than \$324,000.⁹ And caregiving takes more than a financial toll: Caregivers experience high levels of stress, depression and frustration, and suffer from higher rates of chronic disease,¹⁰ slower healing and diminished immune response.¹¹

Workers and Caregivers Need a Paid Leave Standard

No one should have to choose between treating a serious health problem or caring for an ill family member and maintaining their economic security. Existing public policies are not meeting the needs of working families – especially older adults and family caregivers who face increasing pressure to manage personal and family health conditions and their jobs.

- ▶ **Older workers and caregivers need paid family and medical leave more than ever, yet few workers have access to it.** Only 13 percent of workers in the United States have access to paid family leave through their employers,¹² and fewer than 40 percent have access to employer-provided short-term disability insurance that allows them to receive partial pay while they recover from a serious health issue.¹³ The Family and Medical Leave Act (FMLA) provides important job-protected unpaid leave, but only about 60 percent of the workforce has access to it.¹⁴ This leaves approximately 60 million workers with no protection under federal law.¹⁵ And of those who are eligible for FMLA leave, millions can't afford to take the unpaid leave the law guarantees.
- ▶ **Low-wage workers are hit especially hard.** Workers whose wages are among the lowest 25 percent in the country (those who earn \$12.02 per hour or less) are the least likely to have access to any type of leave¹⁶ – yet they are the most in need of policies that will help them stave off financial catastrophe when illness strikes, and the most likely to take on the care of an ill relative to avoid the cost of other forms of care.¹⁷

States Lead the Way With Successful Paid Leave Policies

California, New Jersey and Rhode Island have successfully implemented statewide paid family leave programs. These programs have been used by hundreds of thousands of workers to care for their families. Five states have temporary disability insurance programs to provide paid leave to workers so they can address their own serious health conditions. More state progress may be on the horizon but, ultimately, every person should be able to access paid leave no matter where they live or what job they hold.

Momentum for a paid leave standard is building at the national and state levels. The time for action is now. For more information and to get involved, go to **NationalPartnership.org**.

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- 4 Ibid.
- 5 Colby, S., & Ortman, J. (2015, March). *Projections of the Size and Composition of the U.S. Population: 2014 to 2016*. U.S. Census Bureau Publication. Retrieved 3 November 2015, from <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p25-1143.pdf>
- 6 See note 3.
- 7 Aumann, K., Galinsky, E., Sakai, K., et al. (2010). *The Elder Care Study: Everyday Realities and Wishes for Change*. Families and Work Institute Publication. Retrieved 4 November 2015, from http://familiesandwork.org/site/research/reports/elder_care.pdf
- 8 Matos, K. (2014). *Highlights from the 2014 Older Adult Caregiver Study*. Families and Work Institute Publication. Retrieved 4 November 2015, from <http://www.familiesandwork.org/downloads/2014-Older-Adult-Caregiver-Study.pdf>
- 9 MetLife Mature Market Institute. (2011, June). *The MetLife Study of Caregiving Costs to Working Caregivers: Double Jeopardy for Baby Boomers Caring for Their Parents*. Retrieved 4 November 2015, from <https://www.metlife.com/assets/cao/mmi/publications/studies/2011/Caregiving-Costs-to-Working-Caregivers.pdf>
- 10 Ho, A., Collins, S., Davis, K., & Doty, M. (2005). *A Look at Working-Age Caregivers Roles, Health Concerns, and Need for Support*. The Commonwealth Fund Publication. Retrieved 3 November 2015, from <https://www.wiserwomen.org/images/imagefiles/Caregiver%20Roles%20and%20Needs.pdf>
- 11 Lovell, B., & Wetherell, M. A. (2011). The cost of caregiving: Endocrine and immune implications in elderly and nonelderly caregivers. *Neuroscience & Biobehavioral Reviews*, 35(6), 1342-1352.
- 12 U.S. Bureau of Labor Statistics. (2015, September). *Employee Benefits in the United States National Compensation Survey: Employee Benefits in the United States, March 2015* (Table 32). Retrieved 4 November 2015, from <http://www.bls.gov/ncs/ebs/benefits/2015/ownership/civilian/table32a.pdf>
- 13 U.S. Bureau of Labor Statistics. (2015, September). *Employee Benefits in the United States National Compensation Survey: Employee Benefits in the United States, March 2015* (Table 16). Retrieved 4 November 2015, from <http://www.bls.gov/ncs/ebs/benefits/2015/ownership/civilian/table16a.pdf>
- 14 Klerman, J., Daley, K., & Pozniak, A. (2012, September 7). *Family and Medical Leave in 2012: Technical Report* (p. 21). Abt Associates Publication. Retrieved 4 November 2015, from <http://www.dol.gov/asp/evaluation/fmla/FMLA-2012-Technical-Report.pdf>
- 15 National Partnership for Women & Families calculation based on the FMLA access rate as reported in Klerman et al. (see note 14) multiplied by the number of civilians employed as reported in U.S. Bureau of Labor Statistics. (2014, July). *Table A-1, Employment status of the civilian population by age and sex*. Retrieved 4 November 2015, from <http://www.bls.gov/news.release/empst.t01.htm>. Looking at just the private sector, about 50 million workers are not protected by the FMLA. Private sector calculations based on same calculation as described above using *Table A-8. Employed persons by class of worker and part-time status*. Retrieved 4 November 2015, from <http://www.bls.gov/news.release/empst.t08.htm>; See also Jorgensen, H., & Appelbaum, E. (2014, February 5). *Expanding Federal Family and Medical Leave Coverage: Who Benefits from Changes in Eligibility Requirements?* (pp. 6-7). Center for Economic and Policy Research Publication. Retrieved 4 November 2015, from <http://www.cepr.net/documents/fmla-eligibility-2014-01.pdf>
- 16 See notes 12 and 13.
- 17 Williams, J., & Boushey, H. (2010, January). *The Three Faces of Work-Family Conflict: The Poor, the Professionals, and the Missing Middle*. Center for American Progress and Center for WorkLife Law Publication. Retrieved 4 November 2015, from <https://cdn.americanprogress.org/wp-content/uploads/issues/2010/01/pdf/threefaces.pdf>

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at www.NationalPartnership.org.

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