

New Jersey needs Time to Care

**Balancing the demands
of job and family is a
tremendous challenge
for working people
today**

More women with children work than ever before. There are more single parent households. Elderly parent may require care. People who must work to provide for their families increasingly themselves torn in two directions. Meanwhile, many businesses find it hard to recruit, train and keep skilled workers.

Something needs to be done; and the problem is just too big for people to solve by themselves. It's time for workers, business and government to come together to create a winning situation for everyone. It's time for New Jersey to offer paid family leave.

Since 1993, New Jersey workers have been able to take 12 weeks **unpaid leave** to care for newborns, newly adopted children and seriously ill family members. But without a paycheck, too many men and women still can't take essential time off. No one should have to choose between family and job.

Paid family leave would be a big investment into New Jersey's workers and its economic prosperity.

Member Organizations

A. Phillip Randolph Institute
ACORN
Association for Children of New Jersey
Black Ministers Council of New Jersey
Center for Women and Work, Rutgers University
Council of NJ State College Locals, AFT
CWA Local 1034 and 1037
Fairness Alliance
IFPTE Local 194 and 195
Labor Council for Latin American Advancement
Lutheran Office of Government Ministry in NJ
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National Organization of Women, NJ
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New Jersey Citizen Action
New Jersey Education Association
New Jersey League of Women Voters
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Newark Teachers Union, AFT
Older Women's League (OWL)
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NJ Time To Care

Paid Family Leave Insurance



Investing in New Jersey's Working Families

www.njtimetocare.rutgers.edu

What is Family Leave Insurance?

Family work and care patterns have shifted in recent decades as a result of the dramatic increase in the employment of mothers, the growing need for elder care as the population ages, and the increasing number of men who participate in the care of family members.

Family Leave allows employees to take time off from work when they need time to care for a child, spouse or parent because of a serious health condition or when they need to bond with a new baby or an adopted or foster child. A national survey found that 7.5% of workers took family leave in 2000. An additional 1.3% of workers needed family leave but did not take it because they could not afford it.

Paid Family Leave provides partial wage replacement to employees who take time off from work to care for a family member with a serious health condition or to bond with a new child. Some employees are able to use paid vacation days, sick days, or personal days, or other paid time off when they take family leave. However, access to paid days off from work is unequally distributed through the workforce. Professional, technical and managerial employees and skilled workers in the health care financial services industries are far more likely than other workers to have paid time off that they can use when they need family leave. Blue-collar workers and low wage service workers are among the employees least likely to have access to such benefits. Lack of access to paid time off exacerbates rising income inequality.

Many New Jersey workers can fall back on paid sick or vacation days when serious illness strikes a family member or a new child is welcomed into the family. But all too many are forced to choose between economic security and providing vital care for family members who need it. No one should have to face such a terrible dilemma. Paid Family Leave insurance guarantees that no one ever will.

Who Benefits from Paid Family Leave ?

Working Families with older parents, a frail spouse or younger children all benefit.

- Early bonding lays the foundations for a child's development.
- Older children recover more quickly from an illness or medical procedure.
- As the population ages, elder care has become more important.
- Growing numbers of workers now must provide care to older or disabled relatives.

Companies also benefit. Paid Family Leave

- Improves business productivity by raising morale, reducing absenteeism, and lowering turnover and training costs.
- Makes it possible for small companies to afford paid leave for their workers.
- Protects employers from having to pay two wages simultaneously—while their employee is on family leave and drawing income from the paid leave insurance program, employers have the flexibility to use the salary savings to hire temps or pay their other workers overtime.

How Does Paid Family Leave Work ?

Paid Family Leave Insurance is an extension of New Jersey's Temporary Disability Insurance (TDI) system. It will be administered by the same state agency and will cover workers who are eligible for TDI. Paid Family Leave insurance would provide up to 12 weeks of benefits in a 12 month period for workers who must take time off to care for a parent, spouse, or child with a medically certified serious health condition or to bond with a new child. New mothers eligible for pregnancy related TDI benefits are also eligible for an additional 12 weeks of paid family leave to bond with the baby. Fathers, foster parents, and parents who adopt a child are eligible for 12 weeks of paid family leave to bond with the child.

The Paid Family Leave insurance benefit, like TDI, would equal two-thirds of the employee's wage up to a maximum.

In 2006, the maximum weekly benefit will be \$488.00. The Paid Family Leave Insurance benefit is subject to the same one week unpaid waiting period as TDI.

What Does Paid Family Leave Cost ?

Depending on their current wages, workers would pay an additional sum into the TDI fund, ranging from 45 cents a week to \$2.77 for the highest paid workers. Most workers would pay less than \$1.35 a week. And the money paid to workers who take leave would come from the TDI fund, not from employers' pockets.



Become a Member of the NJ Time to Care Coalition

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