

## Report finds leave insurance program successfully reaches working families

February 11 2013

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In 2009, New Jersey became one of only two states in the country to enact a family leave insurance law.

In a new report, "Policy in Action: New Jersey's Family Leave Insurance Program at Age Three," researchers at Rutgers' Center for Women and Work (CWW) assessed public awareness of New Jersey's family leave insurance program and the law's implementation and usage employing data from the state's Department of Labor and Workforce Development.

"This report highlights the high levels of need for paid family leave and the limited awareness and use of the program," said Linda Houser, CWW affiliate fellow and assistant professor at Widener University. "Workers commonly experience events for which they need leave, but

link decisions to concerns about [affordability](#). These same workers often do not know they have an option for paid leave."

Despite low [public awareness](#) of the program, more than 100,000 claims have been approved to date – 80% to provide time to bond with a newborn or newly adopted child and the remaining fifth to care for a seriously ill family member.

The state's Family Leave Insurance program helps workers afford to take the unpaid leave they are guaranteed under the 1993 Family and Medical Leave Act to bond with a new child or care for a seriously ill family member. In 2002, California became the first state in the nation to provide paid family leave insurance to workers.

Additional findings include:

- Bonding claims from women comprised the majority of FLI claims in 2011 (72.5%).
- Men's share of caregiving claims was lowest at ages 45 to 54 (22.5%) and ages 55 to 64 (20.3%), which are considered peak earning years, when the persistent gap between men's and women's [wages](#) may impact decision making about who takes even a partially wage-replaced leave.
- The average weekly benefit has not kept pace with [inflation](#). In 2011 dollars, weekly benefits dropped from \$493 to \$482 since 2009.
- Those most likely to need family leave were also least likely to be aware of the program, particularly adults with less than a high school degree (36.8%), black adults (36.3%), and adults earning less than \$25,000 a year.
- Recommendations include expanded outreach efforts to ensure all workers, especially low-wage workers, know about FLI and

how to access benefits.

"New Jersey's experience clearly demonstrates that it is possible a strong paid leave option in place that benefits families," says Karen White, director of CWW's Working Families Program. "The recommendations in this report can also serve as a guide to other states."

**More information:** [smlr.rutgers.edu/sites/smlr/files/FLI%20Report%201-31%20release.pdf](https://smlr.rutgers.edu/sites/smlr/files/FLI%20Report%201-31%20release.pdf)

Provided by Rutgers University

Citation: Report finds leave insurance program successfully reaches working families (2013, February 11) retrieved 27 April 2024 from <https://medicalxpress.com/news/2013-02-successfully-families.html>

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