

Better outreach and employer engagement critical to New Jersey paid family leave program

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New Jersey parents say that inadequate information and outreach, a lack of employer support, and a confusing application process discourage their participation in the state's landmark paid family leave program, according to new research from the National Center for Children in Poverty (NCCP) at Columbia University's Mailman School of Public Health. In the absence of federal policy, New Jersey introduced a paid leave insurance program in 2009 and is one of only three states to offer such a worker benefit. By 2014, more than 155,000 workers had used the state's Family Leave Insurance (FLI) program to bond with a new child or care for an ailing family member. Still, despite strong evidence that paid family leave benefits families in multiple ways, a yearlong study of FLI uptake found significant barriers to accessing the program among low-income working parents.

"A high-quality paid family leave program helps [parents](#) and children in many ways, and New Jersey should be commended for its leadership on this important issue," said Renée Wilson-Simmons, DrPH, NCCP director. "Workers who are able to take advantage of paid family leave have more time to bond with their newborn babies before returning to work, are better able to meet their families' basic economic needs and, are more likely to stay employed. New Jersey has taken a vital step to invest in the future of young children and their families but we believe—and parents have told us—that some modest reforms could make FLI work much better for the low-income working parents who

need it the most."

New Jersey's Family Leave Insurance program is funded through an employee payroll tax and provides up to six weeks of paid leave (at two-thirds of an employee's weekly salary) to bond with a new child or care for a seriously ill family member. Paid family leave is particularly important for low-income workers who often lack support systems and savings to withstand a significant loss of income when they need to take leave from work after childbirth or to care for a sick family member. However, surveys suggest that comparatively few of these workers use FLI.

To find out why so few low-income parents file bonding claims under the FLI program and to determine how well FLI works for those who do use the program, the National Center for Children in Poverty conducted the New Jersey Parenting Project, a year-long qualitative study. In partnership with leading New Jersey policy research and advocacy organizations, NCCP gathered data from focus groups and interviews with 42 low-income parents in metropolitan Newark, Camden, and Trenton, New Jersey. NCCP's new policy report, *Protecting Workers, Nurturing Families*, offers insights from New Jersey parents and recommendations for action that policymakers, employers, community-based organizations, and others can take to ensure that New Jersey's landmark Family Leave Insurance program works better for the state's low-income working parents.

These are some of the findings and recommendations from *Protecting Workers, Nurturing Families*:

- Family leave insurance is valuable for parents in low-wage jobs who are able to use it. Parents who received benefits through New Jersey's program were able to take more time off work to bond with their newborns while still meeting basic family

expenses such as rent, utilities, food, and gas. Mothers who took advantage of FLI breastfed their infants for one month longer on average than those who did not participate in the program. In addition, workers who took FLI were more likely to return to their former job after childbirth, suggesting the program helps mothers to preserve career continuity.

- Still, a range of barriers, including onerous application requirements, inaccurate or incomplete information, and slow payments, frustrate would-be participants. Many parents who used FLI reported significant difficulty finding accurate information about the program and little cooperation from their employers in helping them apply. Often, the parents confused the program with other leave policies such as New Jersey Temporary Disability Insurance for pregnancy and childbirth and unpaid leave under the federal Family and Medical Leave Act. And many parents reported delays in receiving their first payment—sometimes for months—compromising their financial security while on leave. Some said they did not receive their benefit until they were already back at work.
- Parents offered overwhelming support for the program—even those who weren't able to use it themselves. When given clear information about New Jersey's family leave program, most study participants voiced strong support for it. Referring to their experience without paid leave, they said that FLI would have been very helpful in giving them more time to bond with their child before returning to work and helping them pay essential bills. Without paid leave, many mothers reported serious financial hardship when they stopped working, and many had to rely on various forms of public assistance to get by.
- Changes to FLI program outreach, administration, and benefits would encourage low-income workers to use the benefit. Enhancing public awareness and understanding of the program is critical to improving uptake among New Jersey's low-income

workers, especially fathers. NCCP recommends creating an outreach task force comprised of representatives from state government, private businesses, and community service organizations to develop effective education and outreach initiatives for both workers and employers. In addition, making simple changes to the FLI administrative processes—from simplifying the application to improving phone hotline operations—would help encourage [program](#) uptake. Finally, state policymakers should consider two important reforms that would encourage FLI use: increasing the amount of leave time and protecting jobs for leave-takers.

Provided by Columbia University's Mailman School of Public Health

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