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Opinion

## Provide family leave insurance

Wednesday, February 28, 2001

By **MARY LOU DICKERSON**  
LEGISLATOR

The exciting new idea of family leave insurance could fulfil the promise of family leave in Washington state by helping working people care for their loved ones in times of great need.

It could help people like Sean, whose terminally ill dad wanted to die with dignity at home. Sean, an unmarried mill worker in Mukilteo, did his best to fulfil his dying dad's wish. He coordinated round-the-clock care, and devoted as much time to his dad as his full-time job allowed.

The conflicting stresses of work and caring for his dying father took a terrible toll on Sean's own health. He was a heart attack waiting to happen, his doctor said. But Sean maintained his breakneck pace until his father's death because he simply could not afford to take extended time off work.

The federal Family and Medical Leave Act of 1993 was meant to help workers like Sean balance job and family responsibilities in times of crisis. It gave millions of workers the right to unpaid family leave to be with newborns and newly adopted children; to care for seriously ill or dying parents, spouses and children; or to recover from the worker's own serious illness.

But the promise of family leave remains largely unfulfilled. The law covers only public employees and businesses with 50 or more employees, and 1.3 million Washington workers get no family leave protection no matter how urgent their family's needs.

Tens of thousands of additional Washington workers, like Sean, need and legally qualify for unpaid family leave each year but can't financially afford to use it. For them, the option of unpaid leave is really no option at all.

Most working people can relate to Sean's story, which is becoming more common as workers' parents grow older. In fact, roughly 80 percent of all long-term care in Washington is provided by unpaid family members. These unsung family heroes often delay the day when seriously ill parents need to be placed in institutions, and save an estimated \$4 billion in taxpayer costs for care. But they need help for the truly desperate times.

Growing job demands are also increasing the need for family leave.

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Families with both parents working are now the norm, and longer hours on the job have meant that American working families spend more time working and less time as families than workers in any other industrialized country.

Workers here average nearly 2,000 job-hours each year, about 100 hours more than runner-up Japan. We're also the only industrialized country where working hours are increasing.

For the past 10 months, I've worked with Seattle's Economic Opportunity Institute, businesses, the State Labor Council, women and children's organizations and many others to find answers to family leave needs. The result is the concept of Family Leave Insurance.

Family leave insurance goes beyond the limited right to unpaid family leave in two important respects:

First, it is universal -- you don't have to be a public employee or in a business of 50 or more employees to qualify. Workers in any size firm would be eligible.

Second, it is insured leave, with wage replacement of \$250 weekly for up to five weeks of leave to care for a seriously ill or dying parent, spouse or child, or care for a newborn or newly adopted child, or recover from the worker's own serious illness.

Who would benefit from family leave insurance? Virtually all Washington workers would benefit from the peace of mind of knowing they can be with family when it matters most. About 70,000 workers would receive partial wage-replacement each year during leave for a family crisis or a new child.

Surprisingly, working families could have the security of family leave insurance for only a penny an hour payroll deduction from workers and their employers. For only \$20 a year each, workers would know they can take family leave while still having some income to pay the bills.

People in Washington want family leave insurance. In a statewide random survey, 74 percent of people supported family leave insurance as I've described -- including the penny-an-hour payroll deduction.

While some business organizations are skeptical about the \$20 annual business share of the costs, many business owners support family leave insurance as enthusiastically as their employees. As one small-business owner whose own father recently suffered a series of strokes said, \$20 a year is a good bargain for workers and for business, because "when it comes to taking care of family, I know there is no real choice."

Parents need to be with new children, and if tragedy strikes we'd all want to be with our seriously ill or dying parent, spouse or child.

Making this possible for all families is the unfulfilled promise of family leave. It is a promise the Legislature can keep by creating family leave insurance.

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*State Rep. Mary Lou Dickerson, D-36th District, is the prime sponsor of House Bill 1520, the proposed Family Leave Insurance Act.*



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