



Women Employed

**Family Leave Insurance:
a commonsense approach for employers and employees dealing with
significant, health-related needs for time off from work**

When working families face serious health concerns, their breadwinners can take some time off work to deal with pressing matters under the federal Family and Medical Leave Act. But this law is not as effective as it could be, because it doesn't ensure employees will be paid during such absences. As a result, many employees, particularly those earning low wages, can only afford a short period of time off work, if any.

Working families need the support that paid leave could provide

- Seventy-seven percent of the lowest-wage workers have no paid sick leave.
- Without paid leave, workers come to work sick - "presenteeism" that jeopardizes the health of co-workers and the public.
- Union members - only a small percentage of the Illinois workforce - are the only workers with guaranteed sick or parental leave, and not even all of them have paid leave to care for ill family members.

The proposed IL Family Leave Insurance Program (HB3470) offers one approach

- Provides a partial wage replacement 1) for an employee's serious illness, 2) to care for the serious illness of a family member, or 3) for new parents (birth or adoption).
- Maximum leave of four weeks per year.
- Benefit amount capped at 67 percent of wages, to a maximum of \$380 per week.
- Funded by employee and employer premiums of 75 cents per week.
- Job not protected, so employees must think carefully before deciding to take paid leave.

Paid leave is good for business

- The modest cost - 75 cents per week - would result in higher retention rates and lower the costs in turnover and re-training.
- Small employers would see particular advantages from family leave insurance: it would allow them to offer workers a modest benefit without paying the full cost.

Paid leave is good for workers

- Even modest wage replacement would allow low-wage earners to get through a health emergency.
- The program would allow workers time off to care for an ill spouse or aging parent.
- For the 78 percent of working mothers who have school-age children, this program would provide some assistance and allow a parent to stay home when a child becomes ill.

To learn more, contact Melissa Josephs, Director of Equal Opportunity Policy, at mjosephs@womenemployed.org

It's up to us.