

# PRESS RELEASE

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**Contact:** Benjamin W. Veghte (202-452-8097) or [bveghte@nasi.org](mailto:bveghte@nasi.org)

## NONPARTISAN EXPERT PANEL EXAMINES POLICY OPTIONS TO BETTER SUPPORT FAMILIES AND CAREGIVERS

*Designing Universal Family Care: State-Based Social Insurance Programs for Early Child Care and Education, Paid Family and Medical Leave, and Long-Term Services and Supports*

WASHINGTON, D.C. — In a new report developed by a Study Panel of the nonpartisan National Academy of Social Insurance, panelists provide state policymakers with a broad range of policy options to better support families in meeting evolving care needs over the lifespan.

The report, *Designing Universal Family Care*, was developed over a year of deliberations by a Study Panel of 29 experts in care policy from a variety of perspectives. The Panel, convened by the Academy beginning in November 2017, included public health and health policy experts, health researchers, actuaries, and economists. Academy members Marc Cohen, Co-Director of the LeadingAge LTSS Center @UMass Boston, and Heidi Hartmann, President and CEO of the Institute for Women’s Policy Research, served as the Panel Co-Chairs.

As care needs, the labor market, and family structures continue to evolve, policymakers and advocates are seeking broad solutions to strengthen the economic security of working families across the nation. Today’s care infrastructure in the realms of early child care and education (ECCE) and long-term services and supports (LTSS) is fragmented and mostly means-tested. In the area of paid family and medical leave (PFML), by contrast, a growing number of states have enacted universal social insurance programs. For state policymakers considering introducing social insurance programs in any of these three domains, the report identifies core decision points, best practices, and tradeoffs among policy options for program structure and financing, as well as key considerations with regard to integrating a new program with existing care supports and administrative implementation.

While there are other approaches for improving care supports, this report focuses specifically on social insurance approaches. “Using a social insurance approach pools risks of illness and family care among all workers and employers and provides income to workers when they must be away from work to attend to care needs,” said Panel Co-Chair, Heidi Hartmann, who led the panel’s work on child care and paid leave. “In this Academy report, state policymakers and public interest groups will find a menu of ways to help workers return to their jobs ready to work after being ill, welcoming a new child, or taking care of parents or other family members.”

In the wake of Washington State’s passage of a long-term care social insurance program in May of this year, the report’s chapter on long-term services and supports provides a toolkit to states weighing introduction of a program of their own. “The issue of financing long-term services and

supports has been vexing policymakers for a generation. To assist those state policymakers who are interested in moving the ball forward on this issue, a group of experts worked for more than a year to put together the intellectual infrastructure to serve as a roadmap for navigating the important program design and financing strategies to actually get something done—something that could make a real difference in the lives of millions of people dealing with this challenge,” said Panel Co-Chair, Marc Cohen.

In conclusion, for states weighing pursuit of a holistic approach to care policy, the report explores the design of an integrated approach to care supports, Universal Family Care (UFC). UFC would offer families a single point of access to ECCE, PFML, and LTSS benefits, under the umbrella of one social insurance program.

“Our care infrastructure is still predicated on a stay-at-home caregiver, a luxury that few families can afford,” said Study Panel Director, Ben Veghte. “Our care supports are targeted at the poor, yet most of the middle class struggles to juggle work and care. We need to rethink how we support families. Universal Family Care, anchored in social insurance, could offer a common-sense path forward. This report explores different ways states could design UFC in accordance with their goals, preferences, and constraints.”

States have led the way in creating social insurance protections, including Workers’ Compensation, Unemployment Insurance, and Paid Family and Medical Leave, and Washington State recently passed the nation’s first LTSS social insurance program. Moreover, state and local governments have decades of experience administering ECCE and LTSS programs. “States have the potential to take the lead on these issues, and the report highlights critical areas for consideration as states craft these policies,” said Aparna Mathur, Resident Scholar of economic policy at the American Enterprise Institute.

This project is being conducted in conjunction with the Academy’s “Leveraging Social Insurance to Combat Inequality” project, funded by the Ford Foundation. It also received support from Caring Across Generations, a campaign to transform how we care for our families at every stage of life. The full report, along with additional resources, can be downloaded from the Academy’s website: <https://www.nasi.org/research/2019/designing-universal-family-care-state-based-social-insurance>

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*Since the **National Academy of Social Insurance** was founded in 1986, it has provided rigorous inquiry and insights into the functioning of our nation’s social insurance programs – Social Security, Medicare, Unemployment Insurance, and Workers’ Compensation. Now comprised of over 1,000 of the nation’s top experts in social insurance and related policies and programs, the Academy studies how social insurance can continue to meet the changing needs of American families, employees, and employers. The Academy also looks at new frontiers for social insurance, including areas of uninsured or underinsured economic risks and related policies. To learn more about the Academy’s work, please visit [www.nasi.org](http://www.nasi.org), or follow [@socialinsurance](https://twitter.com/socialinsurance) on Twitter.*