

# SECURITY & STABILITY: Paid Family & Medical Leave and its Importance to People with Disabilities and Their Families

National Academy of Social Insurance  
Designing Inclusive Paid Leave Policy Webinar  
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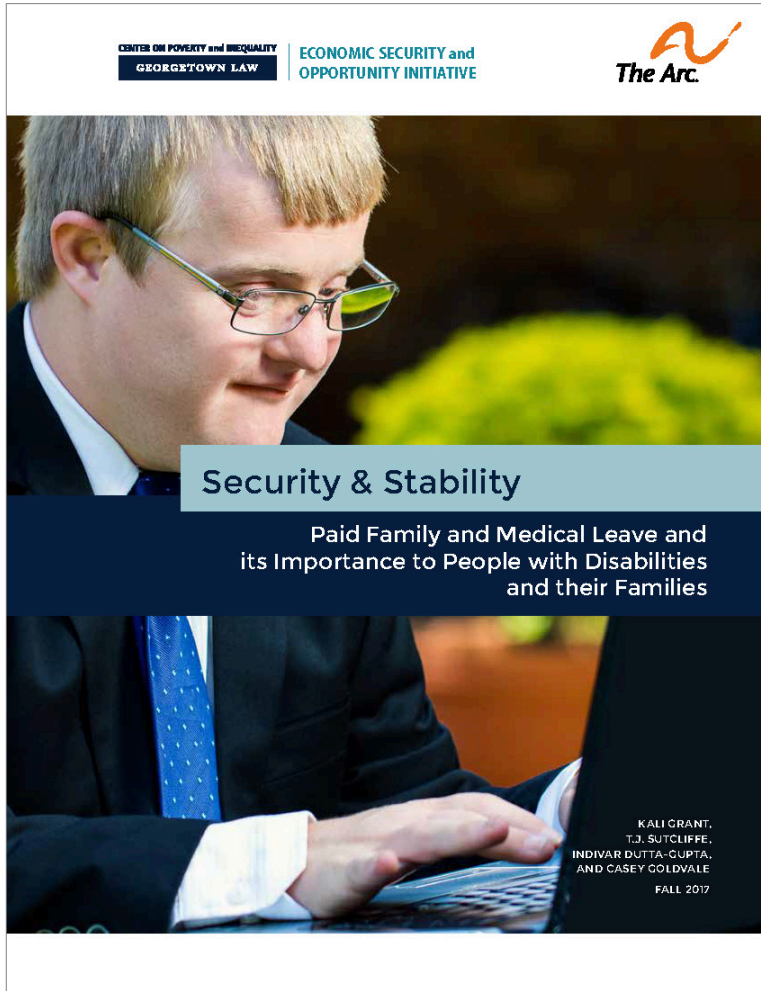
CENTER ON POVERTY and INEQUALITY  
GEORGETOWN LAW

ECONOMIC SECURITY and  
OPPORTUNITY INITIATIVE

# BACKGROUND ON REPORT

## Report Contents

- Disability & Work in U.S.
- Importance of PFML for People with Disabilities & their Families
- State of PFML for People with Disabilities & their Families in U.S.
- Policy Recommendations
- *Additional Resources (available [here](#) & [here](#))*



# OVERVIEW

Disability & Work in the United States



Key Findings



Policy Recommendations



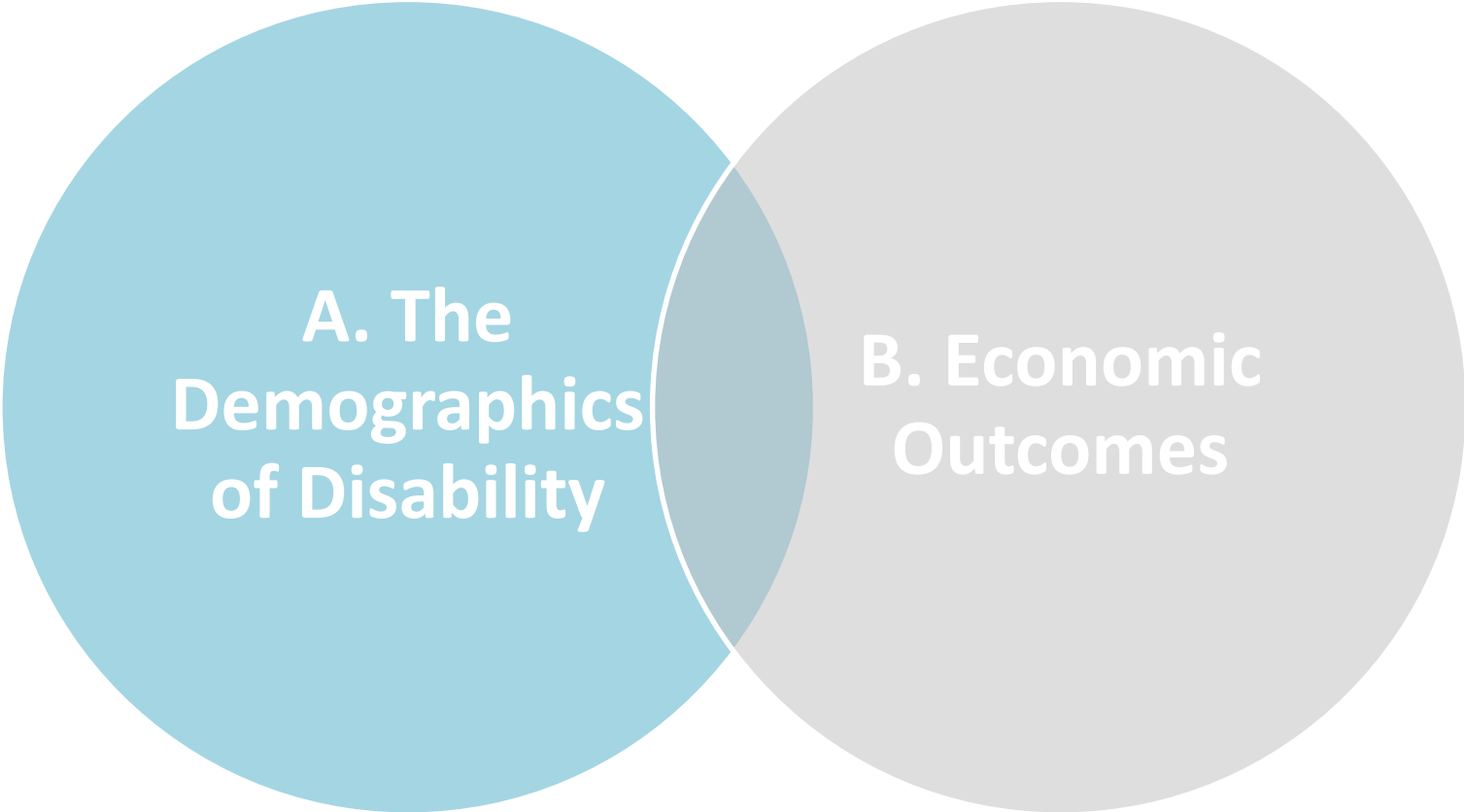
# OVERVIEW

Disability & Work in the United States

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graph TD; A[Disability & Work in the United States] --> B[Key Findings]; B --> C[Policy Recommendations];
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Key Findings

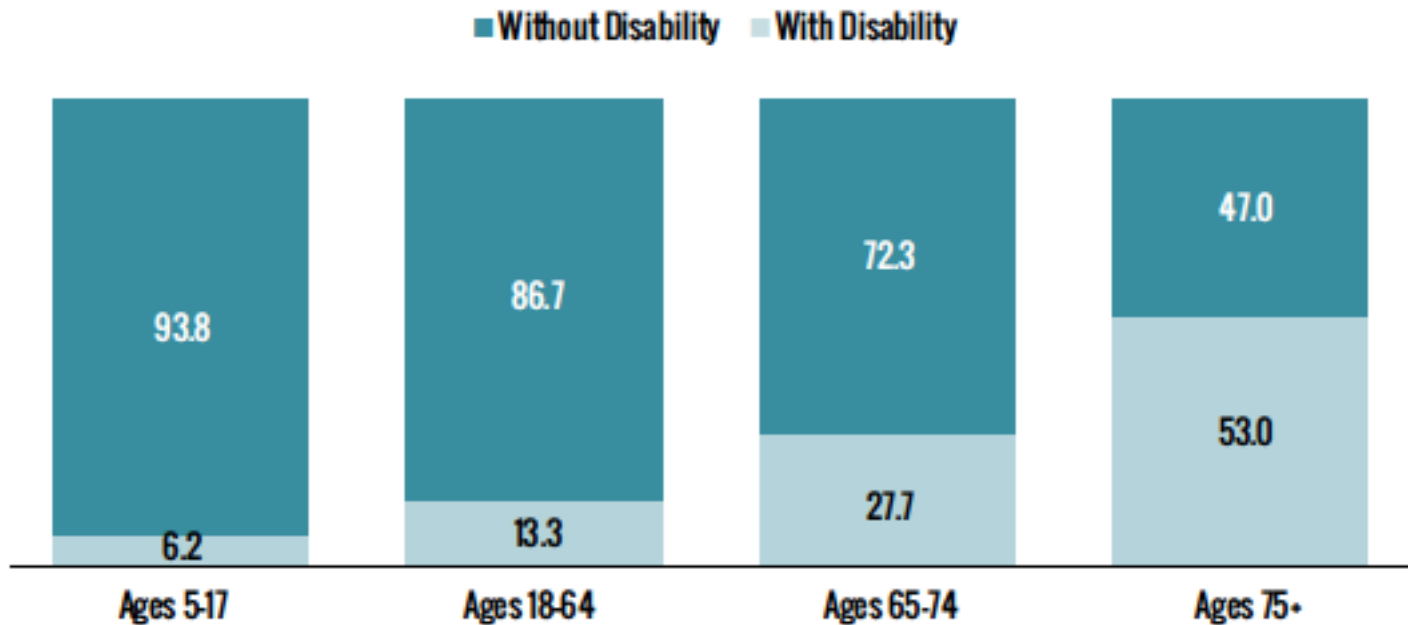
Policy Recommendations



# DEMOGRAPHICS OF DISABILITY *BY AGE*

**FIGURE 1. A Large Share of Older Adults Experience Disability**

**Age Distribution of Disability in the U.S., 2015**



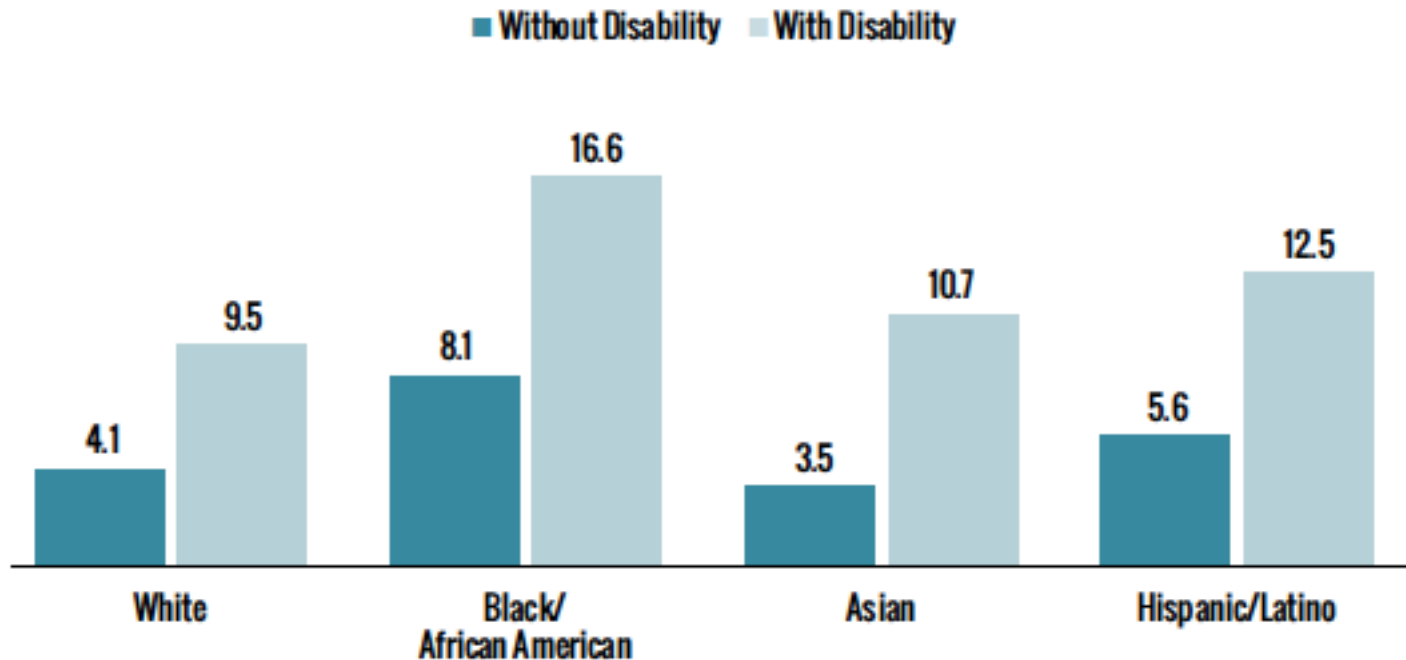
Source: Authors' calculations using the American Community Survey five-year sample (2011-2015).

# DEMOGRAPHICS OF DISABILITY

## BY RACE

**FIGURE 2. People with Disabilities Face Substantially Higher Unemployment Rates Across Racial and Ethnic Groups**

**Unemployment Rate by Disability Status and by Race, Age 16 and Over, 2016**



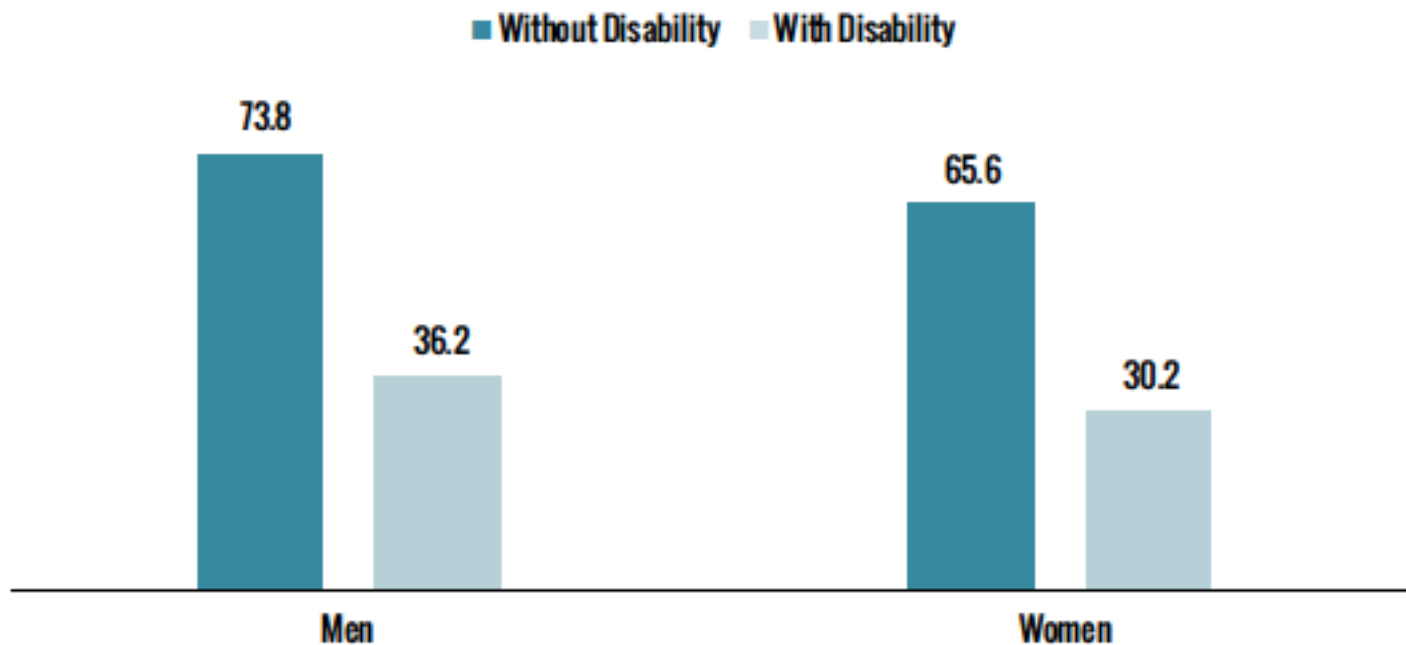
Source: "Persons with a Disability: Labor Force Characteristics Summary." Bureau of Labor Statistics, U.S. Department of Labor, 21 June 2017. Available at <https://www.bls.gov/news.release/disabl.nr0.htm>.

# DEMOGRAPHICS OF DISABILITY

## BY GENDER

**FIGURE 3. Men and Women with Disabilities Face Substantially Lower Employment Rates**

**Employment Rate by Gender and by Disability Status, Age 18 and Over, 2015**



Source: Authors' calculations using the American Community Survey five-year sample (2011-2015).



A. The Demographics of Disability

B. Economic Outcomes

# ECONOMIC OUTCOMES

**FIGURE 5. People with Disabilities Experience Financial Hardships**

## The Finances of People with Disabilities



**1 in 10**  
people with disabilities  
are confident that they  
could come up with  
**\$2,000**  
for an unexpected need



**4 in 5**  
lack any sort of  
rainy day fund

**31%** of people with disabilities say it is **"very difficult"** to cover their monthly expenses, comparing to **15%** of those without disabilities



With Disabilities



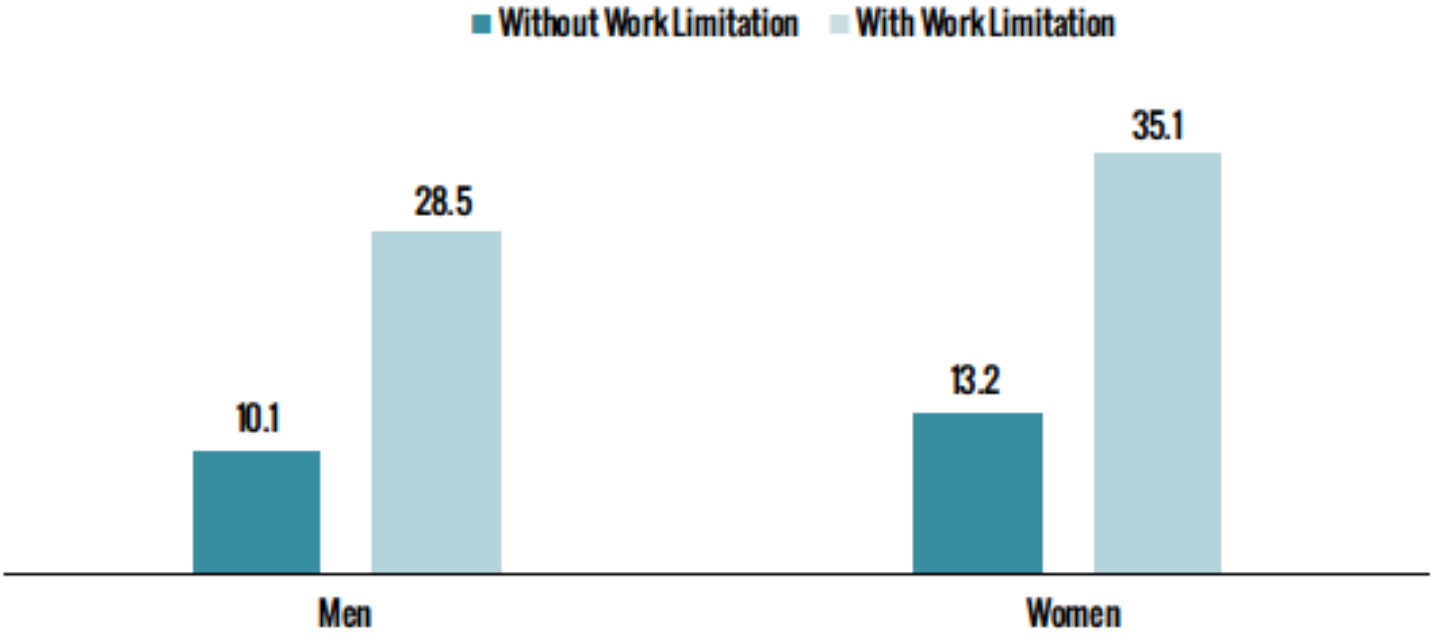
Without Disabilities

Source: Graphic created by Georgetown Center on Poverty and Inequality. Data from Conroy, Nicole E., et al. "Financial Capability of Adults with Disabilities: Findings from the FINRA Investor Education Foundation 2012 National Financial Capability Study." Syracuse University and National Disability Institute, 22 July 2014.

# ECONOMIC OUTCOMES

**FIGURE 4. Men and Women with Work Limitations Face Substantially Higher Poverty Rates**

Poverty Rate by Gender and Work Limitation Status, Between Ages 18 and 64, 2013



# OVERVIEW

Disability & Work in the United States



Key Findings



Policy Recommendations



**1. There is a need for more comprehensive & modern policies**

**2. Paid leave helps workers, including people with disabilities & their families, address their own/family member's health**

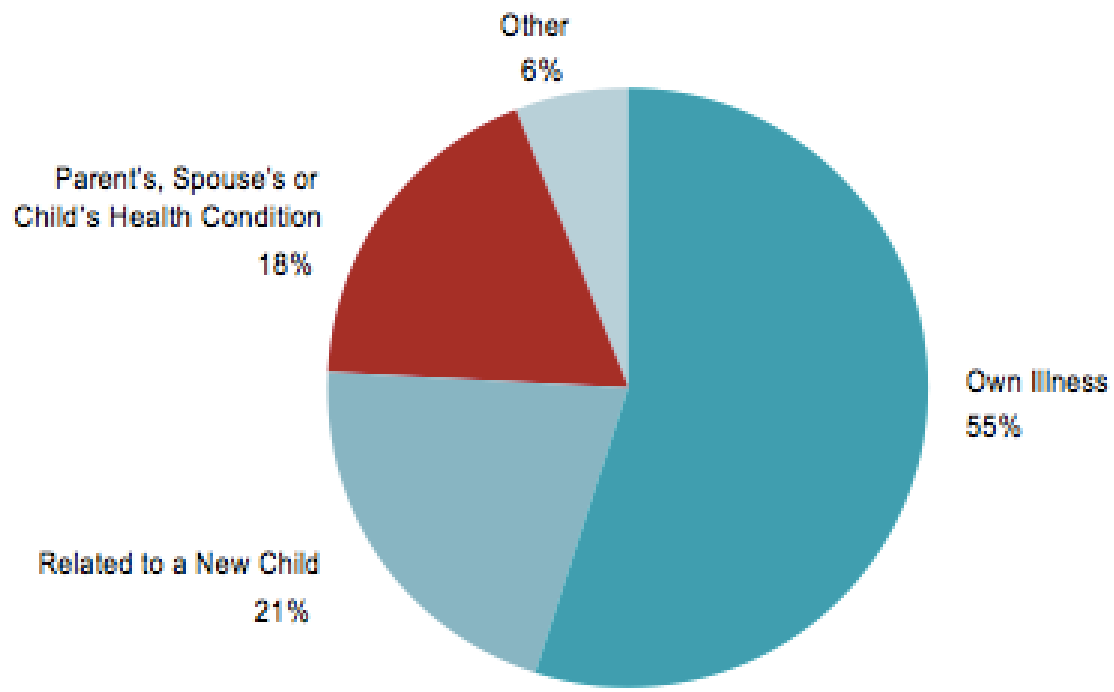
**3. Paid leave boosts economic security & opportunity**

**4. Access to paid leave is particularly limited for individuals with disabilities & their families**

# 1. THERE IS A NEED FOR MORE COMPREHENSIVE & MODERN POLICIES

**FIGURE 6.** Almost Three Quarters Took Leave for Own or Family Member's Illness

## Employees' Medical Reasons for Taking Leave, 2012

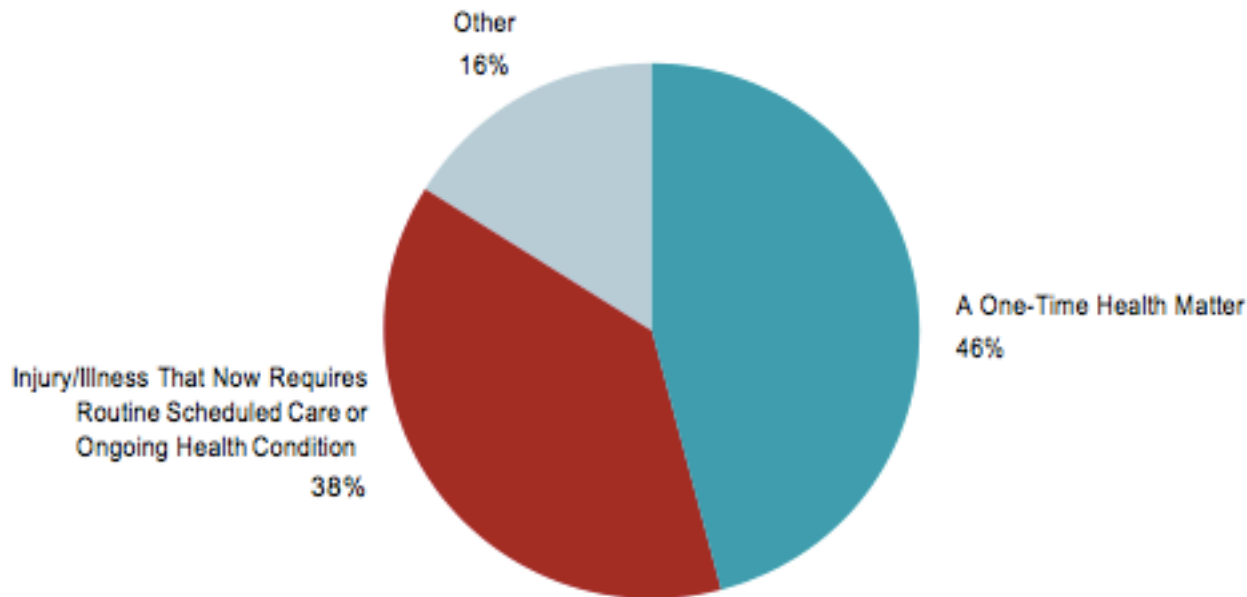


Source: The survey did not ask respondents directly about their disability status or leave taken for a disability. Page 71 in Alex Klerman, Jacob, Kelly Daley, and Alyssa Pozniak. "Family and Medical Leave in 2012: Technical Report." Abt Associates, 2012. Available at <http://www.dol.gov/asp/evaluation/fmla/FMLA-2012-Technical-Report.pdf>.

## 2. PAID LEAVE HELPS WORKERS CARE FOR THEMSELVES & FAMILY MEMBERS

**FIGURE 7.** A Significant Portion Took Leave for Ongoing Health Condition

### Nature of Health Condition Among Those Who Took Leave for Own Illness, 2012



Source: The survey did not ask respondents directly about their disability status or leave taken for a disability. Page 71 in "Alex Klerman, Jacob, Kelly Daley, and Alyssa Pozniak. "Family and Medical Leave in 2012: Technical Report." Abt Associates, 2012. Available at <http://www.dol.gov/asp/evaluation/fmla/FMLA-2012-Technical-Report.pdf>.

### 3. PAID LEAVE BOOSTS ECONOMIC SECURITY & OPPORTUNITY

- For people with disabilities & their families, job-protected PFML can:
  - Reduce poverty
  - Mitigate potential for workforce discrimination & exclusion
- Can also have positive affects on **wages, labor force attachment, family well-being, & health**



## 4. ACCESS IS LIMITED FOR PEOPLE WITH DISABILITIES & THEIR FAMILIES

- Particularly for individuals who are low-income, women, young, LGBTQ, &/or people of color
- Workers with disabilities more likely to have jobs that are:
  - Low-wage, part-time, &/or lack flexible schedules
  - **Least likely to offer access** to any type of leave
- *Gaps persist even in states that have established their own PFML programs*

# OVERVIEW

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Policy Recommendations



# POLICY RECOMMENDATIONS

1. Be accessible to all working people & reflect a modern definition of family;
2. Cover all major reasons people need to take leave;
3. Have sufficient wage replacement & leave duration;
4. Ensure people can keep jobs & health insurance;
5. Include education & outreach that is fully accessible to people with disabilities

# LESSONS FROM THE STATES

Benefits must  
cover  
sufficient  
percentage of  
wages

## Examples

- California
- New Jersey

Importance  
of job  
protections

## Examples

- California
- New Jersey

# CONCLUSION

Disability & Work in the United States



Key Findings



Policy Recommendations



# THANK YOU

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