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

National Academy of Social Insurance
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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
A. The Demographics of Disability

B. Economic Outcomes
FIGURE 1. A Large Share of Older Adults Experience Disability

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

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Without Disability</th>
<th>With Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ages 5-17</td>
<td>93.8</td>
<td>6.2</td>
</tr>
<tr>
<td>Ages 18-64</td>
<td>86.7</td>
<td>13.3</td>
</tr>
<tr>
<td>Ages 65-74</td>
<td>72.3</td>
<td>27.7</td>
</tr>
<tr>
<td>Ages 75+</td>
<td>47.0</td>
<td>53.0</td>
</tr>
</tbody>
</table>

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

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

- Without Disability
- With Disability

Men:
- 73.8 without disability
- 36.2 with disability

Women:
- 65.6 without disability
- 30.2 with disability

Source: Authors’ calculations using the American Community Survey five-year sample (2011-2015).
A. The Demographics of Disability

B. Economic Outcomes
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.

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

Without Work Limitation  With Work Limitation

Men

Women

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

- Own Illness: 55%
- Parent’s, Spouse’s or Child’s Health Condition: 18%
- Related to a New Child: 21%
- Other: 6%

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

- A One-Time Health Matter: 46%
- Injury/Illness That Now Requires Routine Scheduled Care or Ongoing Health Condition: 38%
- Other: 16%

Key Findings

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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