

Designing a State-Based Universal Family Care Program: Four Illustrative Approaches

EXPANE

EXPANO^O



Contributory



Earned benefit



Does not cover those outside paid labor force

Option 1: Core Contributory UFC

- Only contributors can benefit; vesting requirement for long-term services and supports
- Modest benefits, but sufficient to help most people
- Stable, predictable funding

Option 3: Core Comprehensive UFC

- Covers everyone, not just workers
- Reduces inequality by covering most vulnerable populations
- Covers those aged 65+ via premiums

Option 2: Expanded Contributory UFC

- More generous benefits than Core Contributory
- Less stringent vesting requirements
 for long-term services and supports
- Higher cost than Core Contributory

Option 4: Expanded Comprehensive UFC

- Most universal coverage
- Makes early child care and education available to all children free of charge (like public school)
 - Stipend for full-time family caregivers
 - Higher cost than Core Comprehensive



Comprehensive



Draws on additional funding sources beyond contributions (e.g., general revenues or a dedicated tax)



Benjamin W. Veghte, Alexandra L. Bradley, Marc Cohen, and Heidi Hartmann, "Designing a State-Based Social Insurance Program for Universal Family Care" in 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, eds. Benjamin W. Veghte, Alexandra L. Bradley, Marc Cohen, and Heidi Hartmann (Washington, DC: National Academy of Social Insurance, 2019), bit.ly/downloadUFCreport.