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Good Afternoon Chair Griffith and members of the Senate Finance Committee. I am Tammy Bresnahan. I am the Senior Director of Advocacy for AARP MD. On behalf of our almost 900,000 members, we would like to thank you for the opportunity to speak in support SB 828. We thank Senator Hayes for sponsoring SB 828.

AARP is a nonpartisan, nonprofit, nationwide organization that helps strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse.

SB 828 modifies the Family and Medical Leave Insurance Program by clarifying and altering provisions relating to the administration of the Program.

According to AARP Public Policy Institute, only one and seven workers in the private sector has employer-provided paid family leave, according to the United States Labor Department. Among caregivers who left the workforce, just over half say they quit their jobs because they did not have the flexibility to keep working and provide elder care. Whether giving or receiving care, older workers are likely to need the time, access to health benefits, and job security that the Family Leave Act provides.

Like last year, AARP believes Maryland has made significant strides in supporting Maryland's 730,000 family caregivers, however, we still have work to do to enable workers to take care of themselves and their loved ones--passing the Maryland Family Leave Act last year was a huge step in providing that benefit. However, it is our belief that the bill needs clarifying to be implemented. We know that States who have a Paid Family Leave law provide protections to more workers and the broader range of family members who are taking on caregiving responsibilities.

States leading the way like California, New Jersey, New York, Rhode Island, Washington State, New Hampshire, Delaware, Massachusetts, Connecticut and Washington, D.C. have all determined who will pay and by how much.¹

 $^{^{1}\,\}underline{https://bipartisanpolicy.org/download/?file=/wp-content/uploads/2022/12/2022-10-27-State-PFL-Laws-Comparison-1.pdf}$

Paid Family Leave offers (PFL) a solution to many of the pitfalls associated with unpaid leave. PFL helps workers remain at their jobs and continue as family caregivers—benefiting workers, employers, and the economy. For workers who take on family caregiving responsibilities but cannot afford adequate time off to do so, PFL can provide peace of mind when they need to take a period away from work. For employed family caregivers, PFL can also promote economic security—a key component of social determinants of health.

Managing paid work alongside providing care for an adult or aging family member with a serious health condition or disability can be stressful for employed caregivers when their needs are not being met by existing workplace policies. Because most family caregivers now hold paying jobs too, employed caregivers need access to workplace leave benefits that enable them to fulfill both their caregiving and paid work responsibilities.

Workers should not have to choose between keeping their jobs and providing care to a seriously ill family member when they need it the most. Without a paycheck to cover the basic costs of living while providing care, low-wage workers are particularly vulnerable. They tend to have the least access to paid time off for caregiving needs and cannot afford to take unpaid family leave. States are leading the way.

Given the aging of the population and the workforce, caregiver-friendly policies—such as PFL and paid sick days—are important for maintaining both economic growth and a worker's own economic security. Workplace leave policies are a sound investment for employers and for America's working families with caregiving responsibilities.

AARP recommends that states should take the lead and implement policies that strengthen financial security for employed family caregivers. We encourage a FAVORABLE report on SB 828. For further information please contact Tammy Bresnahan at tbresnahan@aarp.org or by calling 410-302-8451.