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## Awareness of New Jersey's Family Leave Insurance Program Is Low, Even As Public Support Remains High and Need Persists

BY LINDA HOUSER AND KAREN WHITE

In 2009, New Jersey became the second state in the nation to implement a Family Leave Insurance (FLI) program which provides wage replacement for workers during periods of family leave. For up to twelve months following a birth or adoption, or at any time for the care of a seriously ill family member, New Jersey workers – both women and men – are eligible for six weeks of partial wage replacement per year.

Prior to the 2008 passage of New Jersey's FLI provision, a statewide poll found that New Jersey residents favored the idea by a margin of four to one.<sup>1</sup> More than half of all respondents from each demographic group – by gender, race/ethnicity, age, education, income, and political party – supported creation of a family leave insurance program. Now, three years after implementation, we check in on public awareness, opinion, and use of the program. The Eagleton Center for Public Interest Polling at Rutgers University surveyed over 900 registered New Jersey voters between August 23<sup>rd</sup> and 25<sup>th</sup>, 2012, to assess their awareness and opinion of the State's FLI program.<sup>2</sup>

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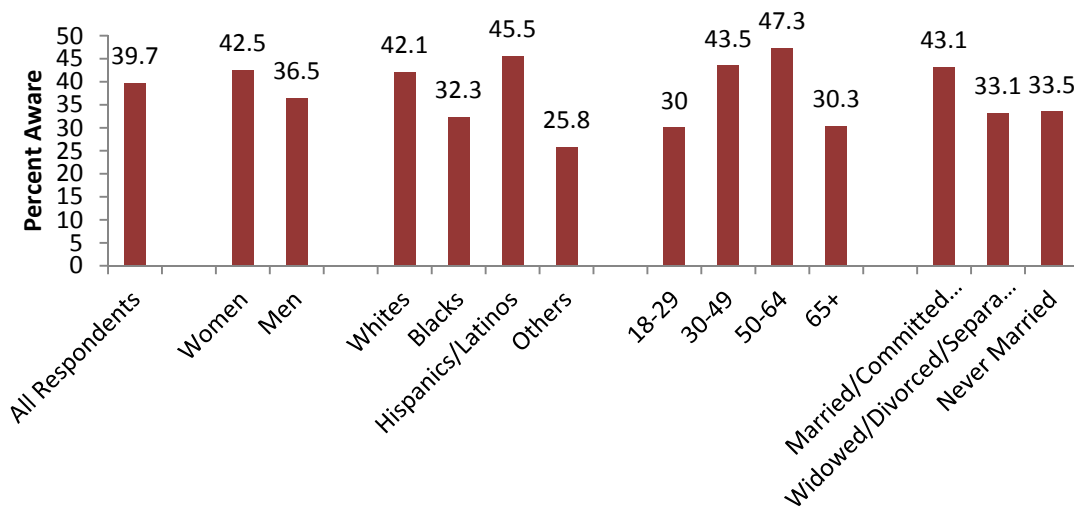
<sup>1</sup> Eagleton Center for Public Interest Polling, October 29 to 31, 2006. Results of this random digit telephone survey indicated that, overall, 78% of New Jersey residents supported and 16% opposed a hypothetical family leave insurance program. Among registered voters, proportions supporting and opposing such a program were 76% and 17% respectively.

<sup>2</sup> The survey selected a random sample of 916 registered voters weighted to represent New Jerseyans based on 2010 U.S. Census Bureau data. All results are reported using the weighted data. The survey used random digit dialing to contact 735 landline and 181 cell phone respondents. The margin of error for reported results is +/- 3.2% at a 95% confidence interval.

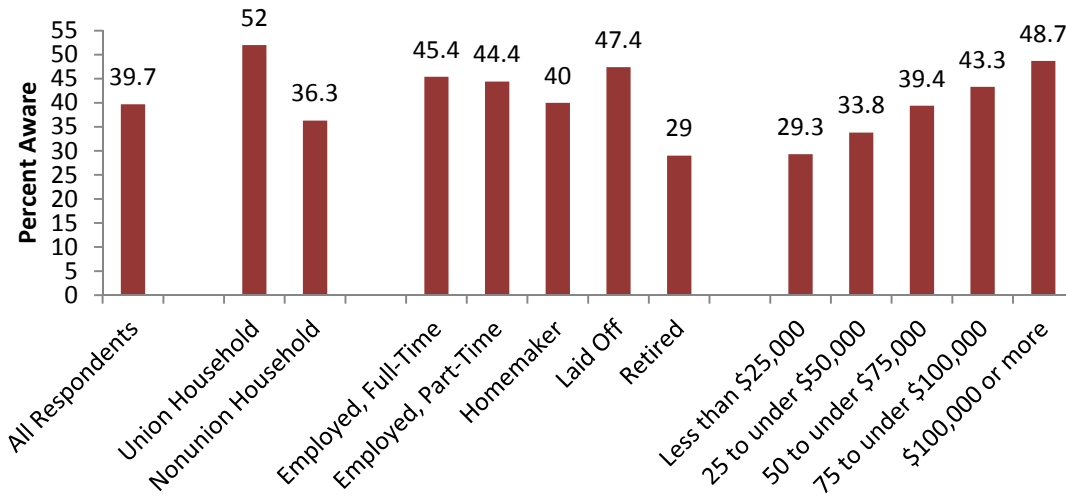
**AWARENESS**

Roughly six in ten New Jersey residents indicated that they had not “seen or heard anything about” the State’s FLI program. Lack of awareness was most common among vulnerable New Jerseyans, including non-White adults, young adults, retired adults, non-partnered adults and adults earning less than \$50,000 per year (see **Figures 1 and 2**). Women were substantially more likely to be aware of FLI than were men. Those who were employed or laid off and those in labor unions were also more likely to know about FLI. Indeed, for all demographic groups except for those in labor unions, more than half of all respondents had neither seen nor heard of FLI. Moreover, even among those who did know about FLI, 16.8% did not know that it could be used to care for a seriously ill family member.

**FIGURE 1: Percent Aware of Family Leave Insurance by Demographic Group**



**FIGURE 2: Percent Aware of Family Leave Insurance by Union, Employment, and Income Status**



### **FAVORABILITY**

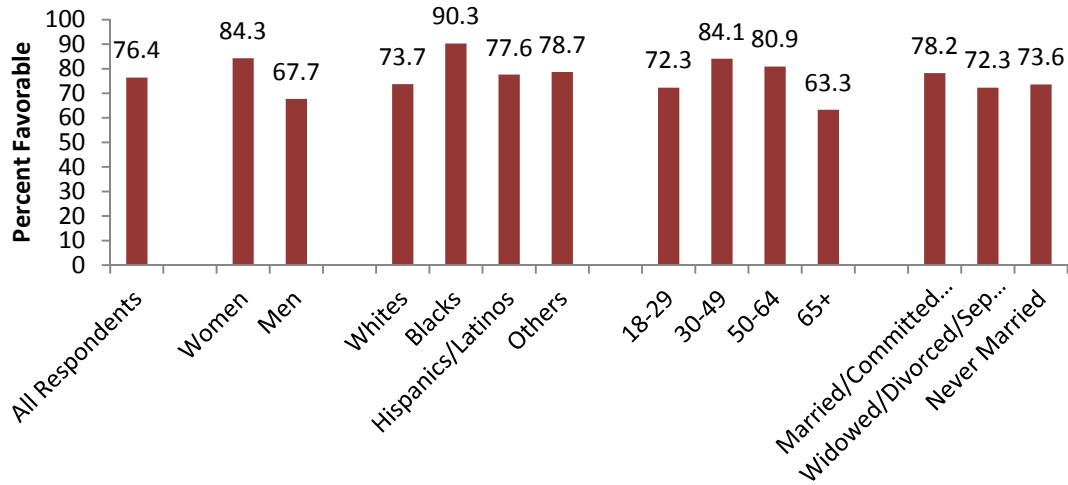
After hearing a brief description of the existing program, more than three of every four respondents (76.4%) indicated a favorable opinion of FLI; 13.8% indicated an unfavorable opinion, and 9.8% did not know.<sup>3</sup> Favorability was more prevalent among women than among men. While it was lowest for those aged 65 and older, even in this group, well over 60% viewed FLI favorably (see **Figure 3**). Overall, the story told by Figures 3 and 4 is one of consistency; favorability is high for all demographic groups by gender, race/ethnicity, age, marital status, union affiliation, employment status, and income (see **Figure 4**).

Having a prior experience with leave-taking affected New Jerseyans' views of the program. Those who reported having taken a leave in the past three years – paid or unpaid and for pregnancy, bonding, or family care – were more likely to have a favorable opinion of FLI, as were those who had seriously considered taking, but had not actually taken, leave.

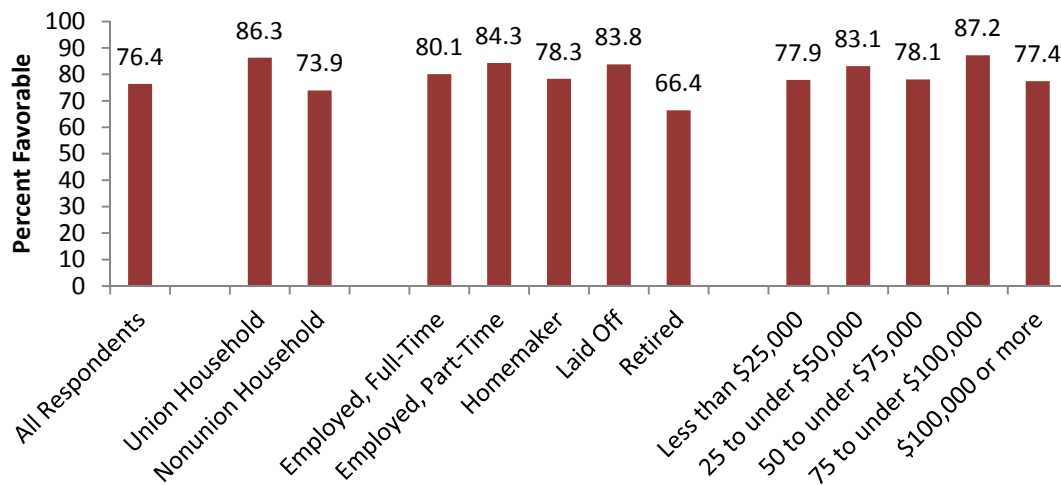
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<sup>3</sup> The proportion of New Jersey registered voters indicating favorability toward the existing FLI program is slightly higher than the proportion of such voters indicating support for a hypothetical family leave insurance program in the 2006 survey.

**FIGURE 3: Family Leave Insurance Favorability by Demographic Group**



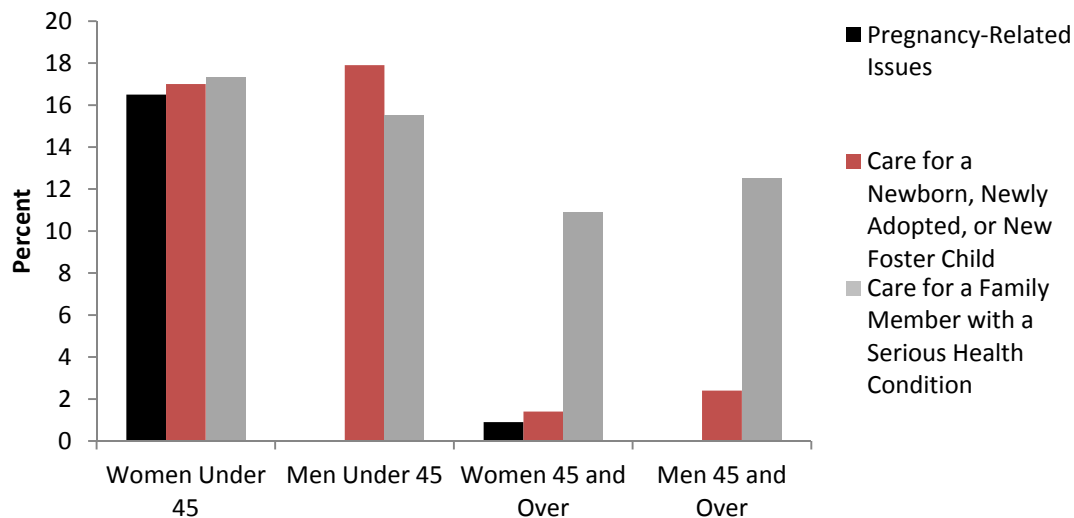
**FIGURE 4: Family Leave Insurance Favorability by Union, Employment, and Income Status**



**NEED**

The low levels of awareness reported in the survey are particularly concerning given the high level of reported need for family leave. Nearly one in five adults surveyed (19.2%) reported using leave for pregnancy, bonding, or care of a family member with a serious illness between July 1, 2009, and the present. Fewer than half of these (45%) received pay or compensation during their leave. Reasons for leave-taking differed substantially by age and gender (see Figure 5).

**FIGURE 5: Reasons for Leave-Taking by Age and Gender**



Only 1.2% of the full sample reported receiving wage replacement through FLI over the past three years. Of women who were aware of the program, 4.3% used FLI. Of men who were aware of the program, 1.1% used FLI.<sup>4</sup>

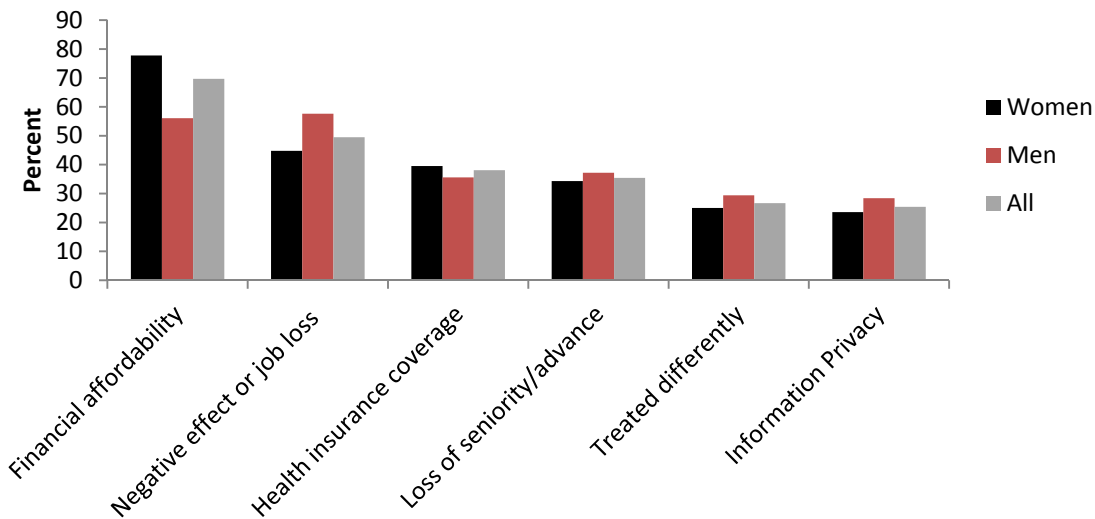
Given low levels of awareness and use, the number of New Jerseyans who experienced an event that might lead to a family leave and who seriously considered taking such a leave, but who ultimately did not take it, warrants attention: 14.7% of women and 9.6% of men. Of those who reported having been in this situation, nearly 78% of women and over 56% of men said that they could not financially afford to take an unpaid leave. Other reasons included

<sup>4</sup> Although these proportions are low, they are consistent with 2010 and 2011 administrative data on FLI use from New Jersey’s Department of Labor and Workforce Development.

the concern that a leave might negatively affect or cost them their jobs and worries about maintaining or affording health insurance coverage (see **Figure 6**).

Financially disadvantaged adults, including those who were not married or in a committed relationship and those with incomes less than \$50,000, were far more likely than others to attribute their decision not to take leave to financial reasons.

**FIGURE 6: Reasons for Not Taking Leave by Gender**



Of those with some employment history, 14.7% of adults – women and men – seriously considered but did not take leave. Without this option, they relied on several other arrangements. These options included hiring someone for pay (22.2%), having another family member provide care (66.4%), relying on friends or neighbors (39.3%), and “other” (19.6%), including taking a second job to be able to hire a caregiver agency, placing the individual requiring care in a hospice center or nursing home, and quitting a job.

## *CONCLUSION*

Our August 2012 poll of registered New Jersey voters finds that, three years after implementation of the country's second family leave insurance program, fewer than half of all residents know that it exists and still more are not aware of the extent of its provisions. This is true even of adults employed full-time, the majority of whom contribute to and are eligible to receive wage replacement through the program. Awareness is particularly low among disadvantaged residents, those who may need the program most to offset the financial challenges associated with an unpaid caregiving leave.

By contrast, the FLI program is viewed favorably by the majority of New Jerseyans across all categories of gender, race/ethnicity, age, marital status, union affiliation, employment status, and income. Even at the extremes of the income distribution (less than \$25,000 annually compared to \$100,000 or more), the proportion of those expressing a favorable opinion stands at 77.9% and 77.4% respectively.

Moreover, polling suggests that the need for family leave to care for a newborn, newly adopted, or new foster child or a seriously ill family member remains high across all demographic groups. Indeed, one in every five adults indicated having taken a family leave in the past three years, and one in every eight adults indicated having seriously considered but not taken such a leave, most often for financial reasons.

## **ABOUT THE CENTER**

The Center for Women and Work (CWW) is an innovative leader in research and programs that promote gender equity, a high-skill economy, and reconciliation of work and well-being for all. CWW is located in the School of Management and Labor Relations at Rutgers, The State University of New Jersey, and is a member of the Institute for Women's Leadership Consortium. To find out more about CWW, visit our website at: [www.cww.rutgers.edu](http://www.cww.rutgers.edu).

## **ABOUT THE AUTHORS**

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Appendix  
 Rutgers-Eagleton Poll Questions and Tables

The following tables include the questions asked in the Eagleton Center for Public Interest Polling survey of over 900 registered New Jersey voters, August 23-25, 2012, along with a demographic breakdown of responses.

Note: Percentages may not sum to 100 due to rounding.

<b>Table 1: Leave from Work – by Gender and Age</b>					
WF1. First, have you taken leave from work at any time since July 1, 2009, for any of the following reasons? For each just tell me yes or no. Table below constructed from responses to WF1A, WF1B, and WF1C					
		Gender*Age			
		Women Under 45	Men Under 45	Women 45 and Over	Men 45 and Over
WF1A. Leave for pregnancy-related issues?	No	76%		73%	
	Yes	17%		0.9%	
	Have not been employed during this time (VOL)	8%		26%	
	Refused (VOL)	0%		0%	
	Weighted N	178		295	
WF1B. Leave to care for a newborn, newly adopted, or new foster child?	No	75%	76%	73%	82%
	Yes	17%	18%	1%	2%
	Have not been employed during this time (VOL)	8%	4%	25%	15%
	Refused (VOL)	0%	2%	0%	0.2%
	Weighted N	178	159	295	269
WF1C. Leave to care for a family member with a serious health condition?	No	75%	78%	63%	72%
	Yes	17%	15%	11%	13%
	Have not been employed during this time (VOL)	8%	4%	26%	15%
	Refused (VOL)	0%	2%	0%	0.2%
	Weighted N	178	159	295	269

**Table 2: FLI Awareness – by Demographic Category**

WF4. In 2009, New Jersey implemented a statewide Family Leave Insurance Program, an employee-funded program providing up to six weeks of paid leave for eligible workers. While on leave, workers can receive up to two-thirds of their weekly earnings, with a maximum of \$572 per week. Have you seen or heard anything about this program?

		No	Yes	Don't Know (VOL)	Refused (VOL)	Weighted N
All Respondents		59%	40%	0.6%	0.4%	916
Gender	Male	63%	37%	0.2%	0.7%	433
	Female	56%	43%	0.8%	0.2%	482
Race	White	57%	42%	0.8%	0.6%	653
	Black	68%	32%	0%	0%	124
	Hisp	55%	46%	0%	0%	66
	Other	74%	26%	0%	0%	62
Age	18-29	70%	30%	0%	0%	120
	30-49	56%	44%	0.4%	0%	271
	50-64	52%	47%	0.3%	0.3%	298
	65+	67%	30%	2%	1%	228
Marital Status	Married	55%	45%	0.8%	0%	526
	Committed relationship	69%	31%	0%	0%	70
	Widowed	65%	31%	1%	3%	77
	Divorced	66%	33%	0%	2%	58
	Separated	55%	46%	0%	0%	13
	Never married	66%	34%	0.6%	0%	161
Union Household Status	Union household	48%	52%	0%	0.5%	198
	Nonunion household	63%	36%	0.7%	0.4%	703
Employment Status	Employed, full-time	54%	45%	0.2%	0%	412
	Employed, part-time	55%	44%	0.9%	0%	108
	Homemaker	60%	40%	0%	0%	45
	Laid off	53%	47%	0%	0%	38
	Retired	69%	29%	1%	0.9%	217
Income	Less than \$25,000	71%	29%	0%	0%	75
	25 to under \$50,000	66%	34%	0%	0.6%	154
	50 to under \$75,000	59%	39%	0.6%	0.6%	155
	75 to under \$100,000	56%	43%	0.7%	0%	134
	\$100,000 or more	51%	49%	0.3%	0%	249

<b>Table 3: FLI Family Care Awareness</b>				
WF5. Did you know that besides bonding with a new child, the Family Leave Insurance Program can also be used to care for a seriously ill family member?				
	No	Yes	Refused (VOL)	Weighted N
All Respondents	17%	83%	0.1%	363

<b>Table 4: FLI Use – by Gender</b>						
WF6. Have you ever collected benefits from New Jersey’s Family Leave Insurance Program?						
		No	Yes	Don’t Know (VOL)	Refused (VOL)	Weighted N
All Respondents		84%	16%	0%	0%	67
Gender	Male	93%	7%	0%	0%	27
	Female	78%	22%	0%	0%	40

<b>Table 5: Purpose of FLI Use – by Gender</b>					
WF7. Did you use Family Leave Insurance benefits to bond with a new child, to care for a seriously ill family member, or for both reasons?					
		Bond with new child	Care for ill family member	Don’t know (VOL)	Weighted N
All Respondents		83%	10%	7%	11
Gender	Male	57%	0%	43%	2
	Female	88%	12%	0%	9

**Table 6: FLI Opinion - by Demographic Category**

WF8. Given what I've told you about the New Jersey Family Leave Insurance Program, would you say you are very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable towards this program?

		Very Favorable	Somewhat Favorable	Somewhat Unfavorable	Very Unfavorable	Don't Know (VOL)	Refused (VOL)	N
All Respondents		40%	36%	8%	6%	8%	2%	916
Gender	Male	27%	41%	12%	8%	10%	2%	433
	Female	52%	32%	5%	3%	6%	1%	483
Race	White	36%	38%	10%	6%	9%	2%	654
	Black	65%	26%	3%	2%	3%	2%	124
	Hisp	45%	33%	5%	5%	13%	0%	67
	Other	34%	44%	8%	7%	7%	0%	61
Age	18-29	29%	43%	9%	3%	14%	0.8%	119
	30-49	50%	34%	7%	4%	3%	2%	271
	50-64	42%	39%	7%	5%	7%	0.7%	298
	65+	31%	32%	12%	9%	13%	3%	229
Marital Status	Married	41%	37%	9%	6%	7%	1%	527
	Committed relationship	34%	44%	9%	11%	1%	0%	70
	Widowed	36%	30%	5%	7%	18%	4%	77
	Divorced	47%	31%	5%	7%	10%	0%	58
	Separated	62%	23%	0%	0%	0%	15%	13
	Never married	37%	37%	10%	3%	12%	2%	163
Union Household Status	Union household	49%	38%	5%	5%	4%	0.5%	198
	Nonunion household	38%	36%	9%	6%	9%	2%	702
Employment Status	Employed, full-time	40%	40%	8%	6%	6%	0.2%	413
	Employed, part-time	51%	33%	7%	3%	3%	4%	108
	Homemaker	48%	30%	7%	7%	4%	4%	46
	Laid off	60%	24%	5%	5%	5%	0%	37
	Retired	33%	33%	11%	6%	14%	3%	217
Income	Less than \$25k	60%	19%	5%	5%	10%	1%	69
	25 to under \$50k	41%	42%	5%	3%	6%	3%	142
	50 to under \$75k	46%	32%	9%	6%	6%	1%	151
	75 to under \$100k	43%	43%	4%	3%	6%	1%	126
	\$100k or more	37%	40%	10%	8%	5%	1%	253

**Table 7: Concerns about Leave-Taking – by Gender**

WF10. I am going to read you some reasons why people might be concerned about taking leave from work. For each, please tell me whether or not it was a factor in not taking a leave: Just tell me yes or no.				
		All Respondents	Male	Female
WF9. Considered, but did not take, family-related leave for any reason?	No	85%	88%	82%
	Yes	15%	11%	19%
	Don't Know (VOL)	0.3%	0.5%	0.2%
	Refused (VOL)	0.2%	0.1%	0.3%
	Weighted N	774	385	389
WF10A. Reason: A leave might negatively affect or cost me my job.	No	51%	42%	55%
	Yes	50%	58%	45%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF10B. Reason: I might lose seniority or potential for job advancement.	No	65%	63%	66%
	Yes	35%	37%	34%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF10C. Reason: I could not financially afford to take an unpaid leave.	No	30%	44%	22%
	Yes	70%	56%	78%
	Don't Know (VOL)	0.1%	0%	0.2%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF10D. Reason: I did not want to reveal personal information about myself or my family.	No	75%	72%	76%
	Yes	25%	28%	24%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF10E. Reason: I thought I would be treated differently because of taking a leave.	No	73%	71%	75%
	Yes	27%	29%	25%
	Don't Know (VOL)	0.2%	0%	0.5%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF10F. Reason: I was worried about maintaining or affording health insurance coverage.	No	62%	64%	61%
	Yes	38%	36%	40%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71

**Table 8: Alternative Care Arrangements – by Gender**

WF11. Since you did not take family-related leave, how did you manage the need for care? For each of these, just tell me yes or no? Did you:				
		All Respondents	Male	Female
WF11A. Alternative: Hire someone for pay?	No	78%	78%	78%
	Yes	22%	22%	22%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF11B. Alternative: Have another family member provide care?	No	34%	30%	36%
	Yes	66%	70%	64%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF11C. Alternative: Rely on friends or neighbors?	No	61%	50%	67%
	Yes	39%	50%	33%
	Don't Know (VOL)	0%	0%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71
WF11D. Alternative: Other?	No	80%	72%	86%
	Yes	20%	28%	14%
	Don't Know (VOL)	0.1%	0.2%	0%
	Refused (VOL)	0%	0%	0%
	Weighted N	113	42	71



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