

New Jersey's Family Leave Insurance Program

*Preliminary Findings from
a qualitative study with
low-income New Jersey
parents*



National Center for Children in Poverty

Columbia University • Mailman School of Public Health
Department of Health Policy & Management

**Celebrating Fatherhood!
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New Jersey's Family Leave Insurance Program

- New Jersey state program that eligible workers can use to take partial paid time off work to:
 - Care for a new child (birth or adoption); OR
 - Care for a seriously ill family member
- Benefits:
 - Six weeks of coverage every year. Leave can be taken continuously or intermittently
 - The weekly benefit rate = 66% of worker's average weekly wage
 - Maximum benefit/week = \$604 in 2015
- No job protection
- Funded through a payroll tax
- Purpose of the program is to allow workers to take leave from work to bond with a newborn or care for an ill family member without being financially burdened through the loss of income.

NJ FLI usage statistics

- 2014 Annual Report
 - 77% of FLI claimants were females under 45, consistent with prior years
 - Over 82% of eligible FLI claims were filed to bond with a newborn or newly adopted child.
 - Males made up only 13% of above.
 - **Law covers over 3.7 million workers in NJ. Only 32,168 eligible claims filed in 2014.**

Research Questions

- How are low-income working parents are experiencing New Jersey's Family Leave Insurance program?
- Are there are program reforms that might improve take-up and otherwise make the state's FLI work better for these families?
- What action steps can policy and community-based organizations can take to increase program take-up?

Methods

- The National Center for Children in Poverty partnered with Advocates for Children of New Jersey, Statewide Parent Advocacy Network, Citizen Action of New Jersey, the Center for Women and Work at Rutgers, and the Community Service Society.
- Purposive and snowball sampling
- Focus group discussions in Newark, Camden, and Trenton
- In-depth one-on-one interviews
- Surveys
- Analysis of transcripts ongoing using a modified grounded theory approach and Atlas.ti

Sample population

- Parents who had given birth or had a spouse who had given birth to a child in the past 2 years
- Earning 200% or below the Federal Poverty Guideline (defined by NCCP as low-income)
- Worked in New Jersey up until shortly before child's birth
- 27 parents who had not taken up FLI
- 15 mothers who had taken up FLI
- Median age = 29.5 years
- Majority had some college education or above, Majority had 3 children or less

Recruiting Fathers: Needles in a Haystack

- Difficulty recruiting men
- Only 4 fathers represented in our sample
- None had taken advantage of FLI
- None of them had knowledge about NJ FLI before having a child
- Only one expressed that he would have taken advantage of the program as is if he had known about it
- 3 did not take any time off, 1 took 2 weeks off.

Father's perspectives

“I believe if I had this when I was working I believe it would have hinder[ed] my wage earning ability. Also this law does not guarantee that my job will be in place when I want to return to work. So it would seem to be a disadvantage for anyone taking this leave.”

- Male, African American participant from Newark

Father's perspectives

*...if I was at a job and it was protected by FMLA, I might have taken about a week or maybe two off, you know, ...just to be there, just to help, like if no one, like if her mother or my mother wasn't able to, you know, be there and actually help out, you know, because **my family come first**. You know, like, I would've made that sacrifice.*

- Male, African American, Newark

Preliminary Findings:

All Participants, Men and Women

- Overall, many participants experienced delays in receiving their first payment.
- The delays in payments caused many to return to work earlier than anticipated due to the financial burden of taking leave with no income.
- Many of those who did not take advantage of FLI were not aware of it, or did not think they were eligible.

Possible recommendations

- Enhancing program administration
 - Decrease time lapse between receipt of claim and initial determinations by increasing administrative capacity
 - Decrease confusion over paperwork
 - Online system
- Launching a multi-pronged awareness campaign targeted to employers and beneficiaries
 - Multiple venues with an emphasis on digital platforms and text messaging
 - Partnerships with community organizations
 - Employer education
- Revisiting program design

Next steps

- Completion of transcript analysis
- Write-up of report and summary
- Collaborative brainstorming of recommendations and action plan with community partners
- Dissemination of findings to program administrators, community organizations, service providers, media, and policy makers.

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