

February 13, 2024

To: House Labor Committee

From: Emily Kloeblen, 92 Ivy St. Providence, RI 02906

I am in support of House Bill 7171: Temporary Disability Insurance -- General Provisions, which will expand paid leave, most notably increasing the number of weeks covered from 6 to 12 weeks. Expanding the weeks covered is an important advancement to ensure that Rhode Island's paid family leave policies are competitive and aligned with the needs of Rhode Island residents and our economy. As a business leader within the healthcare industry, a tax paying RI citizen and the daughter of aging parents, I care deeply about expanding Temporary Caregiver Insurance (TCI). Here are some important considerations for why expansion of TCI is critical.

The majority of US workers are caregivers. Family caregivers are essential given the severe shortage of healthcare workers and facilities.

- Three out of four US workers have caregiving roles.¹ The US workforce is not only fulfilling their day jobs - they are also filling in for the severe shortage of healthcare workers.
- The nation needs more than 200,000 new nurses annually to fill the current vacancies.² Close to a third of nurses nationwide say they are likely to leave the profession for another career.³ The staffing crisis will only get worse.
- Governor McKee declared a Nursing Home Emergency in Rhode Island in December 2023. Since 2020, six Rhode Island nursing homes have closed due in part to an unprecedented labor crisis and three Rhode Island nursing homes have been placed into receivership in the last several months.⁴

Enabling family caregivers has an outsized impact on reducing overall healthcare costs.

- The unpaid work provided by family caregivers is valued at an estimated \$600 billion annually.⁵ Even if there was not a healthcare worker shortage crisis, paying for all of the labor that family caregivers provide would add significant cost to our healthcare system.

The shortage of healthcare workers limits homecare agencies' ability to accept new cases, to start care quickly and to provide ongoing care.

Family caregivers need more time to put sustainable caregiving solutions in place.

- The turnaround time from a physician referral to a worker in the home used to take 24 to 48 hours. Now it can take as long as two weeks.
- And, retaining direct home care staff is challenging. The turnover rate within the first year of hire at 64 percent according to a recent MissionCare/myCNA jobs study. A high percentage occurs within the first 90 days.⁶

With Rhode Island's rapidly aging demographic, EVERYONE will need TCI - not just new moms.

- By 2030, it is estimated that one in four Rhode Islanders will be 65 or older.⁷
- 78% of adults that live in the community and are in need of long-term care depend on family and friends as their only source of help.⁸

Workers are negatively impacted by caregiving responsibilities and desire family-related benefits. Retaining employees makes economic sense.

- Professor Joseph Fuller of Harvard Business School reports that 50 percent of workers between the ages of 26 and 35 and about 30 percent between the ages of 36 and 45 say that caregiving negatively affected their career.¹
- Businesses in the United States incur more than \$1 trillion in costs annually due to turnover.
- Many of these workers want family-related perks: A survey conducted by Willis Towers Watson found that 40 percent of employees desire family-related assistance, with preference for expanded family leave, bereavement leave or assistance, and additional maternity leave.
- Fuller found that, if caregiving support prevented five employees from quitting, it would save the company \$200,000.

Today, Rhode Island has the shortest paid family leave in the US at 6 weeks. The standard recommended by medical professionals is 12 weeks, which is what most other states offer.⁹

While I reside in Rhode Island, I work remotely with companies across the USA. **To observe how outdated Rhode Island's policies are compared to other states in our region, such as Connecticut and Massachusetts, and across the nation makes me question whether Rhode Island is the best place for me to reside. I want to know that my state income tax dollars go towards a state with leading benefits for its residents.** While Rhode Island has been a leader in the past, currently we are dead last.

I urge you to advance House Bill 7171. Thank you for your consideration and your time.

¹ [Harvard Business School - How to Keep Employees Productive: Support Caregivers](#)

² American Association of Colleges of Nursing

³ AMN Healthcare Survey

⁴ [McKee Declares Nursing Home State of Emergency](#)

⁵ AARP

⁶ [The Home Care Workforce Crisis](#)

⁷ [Rhode Island Healthy Aging Data Report](#)

⁸ Thompson, L. Long-term care: support for family caregivers. 2004

⁹ <https://www.ncsl.org/labor-and-employment/state-family-and-medical-leave-laws>