

Temporary Caregiver Insurance Fund (TCI) Bill

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The scene was a recent legislative committee hearing in the General Assembly. Patterned after a California law, the bill being heard would create a Temporary Caregiver Insurance (TCI) Fund that would provide income for up to eight weeks a year to workers who needed to take leave from their job to care for a seriously ill family member or spouse, or to bond with a new child by birth or adoption. It would also guarantee their right to return to the same job or an equivalent position with their employer. This fund would be administered within the state's Temporary Disability Insurance (TDI) program, with an average cost to an employee of eighty-three cents per week. Rhode Island is one of only five states with a mandatory TDI program funded by a small payroll tax on employees only.

Many people testified in favor of the bill, including those from the American Academy of Pediatrics-RI Chapter, Women's Fund of RI, Rhode Island N.O.W., Kids Count, AARP and the Senior Agenda Coalition. They were joined by individuals who told stories of caregiving that led to stress, loss of employment and income. A researcher reported on surveys of California employers and employees that showed most were highly satisfied with that state's TCI.

My point here isn't to debate the bill's merits, but to note that the two legislators who appeared to be the only seniors on the panel were the only ones among the six present who were strongly opposed to the bill. Neither one seemed to consider the possibility that as he aged he might need caregiving provided voluntarily by friends or family members. They didn't identify as seniors, only as taxpayers ("We shouldn't add any more taxes") or as a business owner who couldn't afford to keep a position open or hire a temp worker in place of a caregiver ("I think it will raise holy hell for small businesses...There is just no way this is good for the employer.") One was particularly skeptical about the importance of "bonding" with newborn or newly-adopted children, questioning whether eight weeks was excessive.

People frequently ask me why the Senior Agenda Coalition has to fight so hard for funding for senior services when our state has a large senior population whose members are more likely to register and vote than younger persons. I tell them that seniors are not an organized voting block. Professor Robert Binstock, who has studied seniors' voting patterns, puts it this way: "Old age is only one of many personal characteristics of old people...this does not mean that their self-interests in old-age policy issues are the most important factors in their electoral decisions." This committee hearing was a very clear example of his analysis.

We need to change this. As Ellen Goodman and many others have suggested, our baby-boomer generation just might become organized, decide that "the personal is political" and become a

“generation of change” on senior issues. Unless we do that, we face an uphill fight to promote aging in community with independence and dignity in Rhode Island.

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