

# Understanding Working & Caregiving

## An Analysis of California's Paid Family Leave

### Executive Summary

*"... for me it's something that fills my heart, knowing that he needed every one of us and it was about making sure he didn't feel alone during that time."*

*-Rosa, caregiver to a grandparent with a terminal illness*

We all want to be there for our loved ones in their time of need — to give love and care. Being a caregiver can look vastly different for each of us, whether it's welcoming a new child as parents, taking care of a parent as they age, or making sure a best friend is managing a chronic health issue safely and well. We shouldn't have to compromise our own health or wealth to provide love and care — yet many of California's family caregivers are forced to make this choice.

Family caregivers — that is, those who provide care for a loved one with a serious health condition — play immensely important and also exhausting roles. Most of us who are in a caregiving role have one or more jobs, which we need to make ends meet. Juggling the priorities of caring for a loved one and working is a lot to handle. The energy it takes to be a caregiver is really a job unto itself.

---

Caring for our family and friends in their time of need is one of our biggest priorities.

In this report, we explored the ways in which paid family leave policies in California fall short of supporting all working caregivers, the role of workplace policies to support their employees in fulfilling their caregiving needs, and what people who care for loved ones while working experience as a result of current public and workplace policies. We designed our research efforts to inform policymakers, advocates, policy administrators, and employers on ways they can better meet the needs of people in caregiving roles.

### California's Paid Family Leave (PFL) Is an Attempt to Support Working Caregivers

California's Paid Family Leave (PFL) provides up to six weeks of partial pay to eligible workers who take time off work to care for a new child or seriously ill family member. PFL is funded entirely by workers whose payroll taxes contribute to the State Disability Insurance program (SDI), administered by the Employment Development Department (EDD). That is, PFL is not a government subsidy.



CALIFORNIA  
Work & Family  
COALITION

## Yet PFL Doesn't Support Everyone

Although approximately 18.1 million California workers are covered by PFL, many aren't: contractors, the self-employed, and many public sector employees are left out of eligibility. Many aren't made aware that PFL is a benefit they pay into — with people of color, immigrants, and those working in low-wage jobs most impacted by this. Even if they learn about PFL, people in caregiving roles opt not to use the benefit for many reasons: insufficient wage replacement, lack of job protection, and confusion or hassles with the application process, to name a few examples.

## Some Caregivers Have Access to Other Workplace Supports

Working family caregivers resort to other workplace supports like schedule changes and paid time off instead of PFL. However, these supports aren't widely available. We found that those who rely on every cent of their paycheck to make ends meet suffer the most from not being able to take advantage of PFL, despite paying into the program. And these caregivers usually don't have the necessary support from their employers to care for their loved ones, through scheduling changes or other accommodations.

## Ways to Ensure All Caregivers Can Use Paid Leave and Workplace Supports

To improve the quality of life for working family caregivers, workplace policies and practices — like PFL — must consider the context of our lives. We conclude this report with recommendations for supporting California's working family caregivers as they work and tend to their loved ones.

These recommendations ask policymakers, PFL administrators, employers, and advocates to serve the caregiving community with as much devotion as caregivers use to tend to their loved ones.

- **Policymakers:** enhance family leave policies, like PFL, to see that they serve every caregiver and are realistic of caregivers' situations. Policymakers should also set better standards for good jobs, through livable wages, health and retirement benefits, to promote financial stability and good health of caregivers.
- **Government agencies, like the EDD:** ensure that the policies and programs they implement are accessible and equitable and that caregivers do not experience barriers in learning about them or using them.
- **Employers:** support caregivers so that caregiving is feasible, and create good jobs — those that provide time off, schedule flexibility, livable wages, and benefits.
- **Advocacy organizations:** address the social and emotional needs of working caregivers and increase opportunities for social support and training, with funding support.

More often than not, all of us will find ourselves in a position to provide care to a loved one. Making family leave policies accessible, comprehensive, and equitable for all Californians is the right thing to do and benefits everyone.

Visit [HumanImpact.org/capfl](https://HumanImpact.org/capfl) to read the full report and view references.



CALIFORNIA  
Work & Family  
COALITION