

Working Women

There are now

76 MILLION

women in the labor force compared to

17 MILLION

just 70 years ago

As families adapt to a changing workforce, private-sector solutions must adapt, too.

Paid Family Medical Leave & Caregiving



Long-term Care Insurance

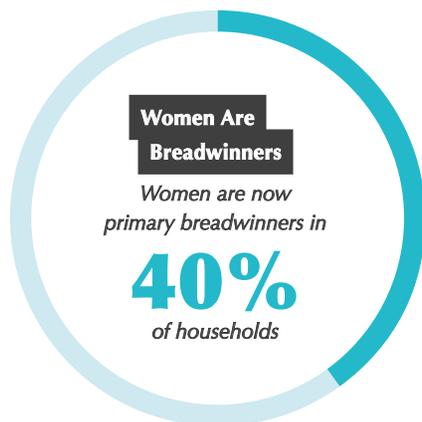
ACLI members paid out nearly

\$11 BILLION

in total long-term care insurance claims in 2017 alone

We help families to grow and prosper by providing paid family medical leave options to employers and supporting private-sector solutions that further expand access to paid family medical leave for all Americans.

- Women are now primary breadwinners in 40 percent of households and there are now 76 million women in the labor force compared to 17 million just 70 years ago.
- Approximately 47 percent of American private-sector full-time workers and 50 percent of civilian workers in a union are provided paid leave under their employer's short-term disability plan.
- Private insurers offer employers the flexibility to provide coverage with equal or more generous benefits than what is required by law.
- According to WISER Women's Financial Steps for Caregivers Guide, women lose, on average, more than \$300,000 in wages, Social Security benefits, and retirement plans over a lifetime because they take time off from work to provide care to a family member.



Disability Plans Work

In 2017, the private employer-based system paid American workers approximately

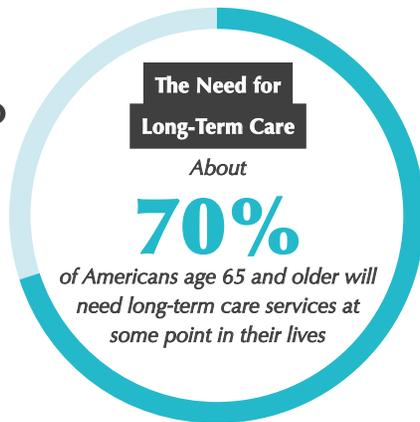
\$4.6 BILLION

in benefits as they recovered from conditions that kept them from working

Employer-Insurer Partnerships

We believe paid family medical leave benefits provided through employer-insurer partnerships are vital to the health of the workforce and the financial security of families.

- Private insurers allow multi-state employers the ability to provide equal benefits to all employees.
- Private disability income insurance offered by life insurers is the most common form of income protection for workers, allowing millions of American workers to maintain their income when a medical condition or the birth of a child keeps them out of the workplace.
- In 2017, the private employer-based system paid American workers approximately \$4.6 billion in benefits as they recovered from conditions that kept them from working, including those associated with pregnancy and the birth of a child.
- According to the Council on Disability Awareness and America's Health Insurance Plans, short-term disability benefits pay approximately 60 to 70 percent of an American worker's salary.
- Private disability insurers administer all types of leave for employers including overlapping paid short-term disability absences and legally protected leave, covering care for family members (spouse, children, and parents), and bonding following the birth or adoption of a child that isn't necessarily covered under the disability plan.



Caregiving

Helping people care for their loved ones is our most critical mission – paid family medical leave through short-term disability benefits and long-term care insurance are vital protections that help individuals and families care for themselves and those they care about most.

- About 70 percent of Americans age 65 and older will need long-term care services at some point in their lives.
- More than 43.5 million family caregivers provide unpaid care annually to adults at any given point in time.
- According to the Department of Labor's 2012 Family and Medical Leave Technical report, approximately 75 percent of people who take family or medical leave each year do so for reasons other than maternity or paternity care.
- Most caregivers are employed; among caregivers aged 50 to 64 years old, an estimated 60 percent are working full- or part-time, according to research conducted by the AARP Public Policy Institute.
- ACLI member companies support caregiving in many ways, including long-term care insurance, which in addition to nursing home stays, allows individuals to pay for caregiving services and respite care.
- ACLI members paid out nearly \$11 billion in total long-term care insurance claims in 2017 alone.

Providing Unpaid Care

**+43.5
MILLION**

family caregivers provide unpaid care annually to adults at any given point in time

Giving Care

Among caregivers age 50-64 years old, an estimated

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