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Remarks - Family Leave Insurance Bill Signing

May 2, 2008

Today is a great day for the people of New Jersey.

This historic legislation which I will soon sign gives equality of opportunity for all New Jerseyans to care for family members at a time of stress or crisis.

Providing the means through insurance for our people's ability to serve their family member suffering from a serious health condition, injury, or after a child's birth or adoption, makes common sense and promotes the common good.

It is even more sensible since it is paid for by those who are protected.

In a few minutes, you will here the life circumstances of Lauren Agoratis—a story that demonstrates the pain-filled choices she and her husband were forced to make when their daughter was born with serious complications, and even worse choices when their little girl had a second setback.

She'll tell the story, but the short form reality is paid family insurance would have made a huge difference in their family's lives.

The same can be said for tens of thousands of other New Jersey families.

The reality of the lives of New Jersey families makes this historic law a moral necessity.

The reality is that in more than 70% of New Jersey families, both parents work for pay—and the typical couple now works close to 90 hours per week combined.

The reality is that even though those who would be classified as "middle-class" in New Jersey do not earn enough to take unpaid leave for weeks at a time to tend to a sick family member or to bond with a newborn.

In fact, 25 percent of all New Jersey workers, and 40 percent of low-wage workers, don't even have paid sick or vacation time for themselves, let alone for a loved one.

The reality is that the combination of an American health-care system that permits far too many vulnerable people to fall between the cracks and an ageing population whose elder care often falls to sons and daughters means that those children have *no* option but to take leave from work to take care of their sick parent.

The reality is that the United States is one of the few industrialized nations in the world where workers do not receive wage replacement benefits to help them respond to family emergencies and needs...so we will not be at a competitive disadvantage or outsourcing jobs under this new law, a common misconception.

And so the reality of this law—and I want to settle this once and for all—is that New Jersey's family leave insurance law does not levy any new taxes on businesses: it's a self-funded workers' insurance program costing individuals just \$33 per year.

It is administratively simply an extension of the existing temporary disability system.

This law **caps** compensation at \$524 per week for 2008 and the length of leave is a **maximum** of 6 weeks.

Today we are extending New Jersey's social contract to family income protection for those who have worked hard, but need help in sustaining their family at a time of need.

To get to today's historic signing required courageous, empathetic, and tenacious advocates and legislators.

Let me offer my congratulations and express my gratitude to you all for giving me the opportunity to take this incredibly positive action.

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This is a legacy moment.

A special thank you to:

- THE LEGISLATIVE SPONSORS: prime sponsors Sen. Sweeney and Asm. Albano, and co-prime sponsors Sen. Buono, Asw. Oliver, Asw. Greenstein, Asm. DeAngelo.
- ADVOCACY ORGANIZATIONS WHO FOUGHT FOR FAMILIES EVERY STEP OF THE WAY: Citizen Action (Phyllis Sallow-Kaye); New Jersey Partnership for Working Families; the Time to Care Coalition; New Jersey Policy Perspective, NOW.
- ORGANIZED LABOR: AFL-CIO (Charlie Wowkanech), CWA.
- DOL: Commissioner David Socolow and his staff, who put in the hard work and research behind this bill.

Let me close with an observation that goes beyond the benefits this bill surely brings our people.

I passionately believe this bill is not, I repeat, not anti-business.

First, this law simply makes practical the workers rights that employees already have under both federal and state law.

Businesses do not pay for the leave benefit or the worker's wage while a person is away caring for a family member.

Second, based on four years of experience with a similar insurance program in California, there is no objective evidence it has been detrimental to productivity or workforce continuity.

Some might even argue it will make our workplace more attractive and be a magnet for a higher-quality labor pool for New Jersey businesses.

And finally, the bottom line is that workers will continue to have a strong incentive not to carelessly take leave, since the benefits will replace less than two-thirds of weekly wages for the majority of workers.

Let me close by stating clearly:

Any objective cost-benefit analysis of this self-funded social insurance program comes down clearly on the positive side of supporting family life in a stressful world.

With that in mind—

I am proud to sign this law on behalf of all working New Jerseyans.

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