

FAMLI: Family & Medical Leave Insurance Program (SB19-188)

Testimony to the Senate Business, Labor, & Technology Committee

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Good afternoon and thank you for the opportunity to testify in support of SB19-188. My name is Andrea Kuwik, and I am a policy analyst with the Bell Policy Center. The Bell Policy Center provides policymakers, advocates, and the public with reliable resources to create a practical policy agenda that promotes economic mobility for every Coloradan.

We support SB19-188 because it will strengthen our communities and bolster the financial security of thousands of Coloradans. While we have supported paid family and medical leave for years, we believe the program is especially urgent given Colorado's rapidly changing demographics. We are one of the [fastest](#) aging states in the country and this shift necessitates changes to how we support the needs of our older adults and those who care for them.

According to the Colorado Health Institute, approximately [1 in 10](#) Coloradans provide unpaid care for someone aged 50 or older. Their support is critical to helping our older loved ones and neighbors remain in their own homes and communities — which, as reported by the [AARP](#), is where the overwhelming majority of us prefer to age.

In addition to helping older adults remain in the communities of their choice, unpaid care is an important economic asset that reduces the need for costly long-term, facility-based services. This is especially important given the average cost of nursing home care in Colorado is almost [\\$90,000 a year](#); long-term care costs, including nursing home care, continue to grow faster than [inflation](#); and the majority of this is funded through [Medicaid](#).

Unpaid caregivers help prevent and reduce these costs, borne by both the state and Colorado families. For example, Washington state found if one-fifth of its unpaid caregivers stopped providing support, long-term care costs would [double](#). As in Washington, Colorado's growing long-term care costs are a major contributor to expanding state Medicaid budgets.

However, we know when we support unpaid caregivers with paid family and medical leave, we're able to staunch these rising long-term care costs. After paid family and medical leave's implementation in California, researchers saw [reductions](#) in nursing home utilization among those aged 65 and older. This finding is no surprise given [research](#) showing adults aged 70 and older are 60 percent less likely to need nursing home support when their children assist them with personal care activities.

Yet, paid family and medical leave does more than just help older adults remain in their homes — it also enhances caregivers' economic security. Research by [AARP](#) shows unpaid caregivers are more likely to change jobs, reduce work hours, or leave the workforce entirely. As documented in a study by [MetLife](#), these changes can have tremendous, long-lasting economic consequences. The job protection and progressive wage replacement included in SB19-188 will help these caregivers meet their own economic needs as they care for their loved ones.

We support SB19-188 because of the meaningful benefits paid family and medical leave will bring our families, our communities, and our state. Thank you for the opportunity to testify and thank you to Senators Williams and Winter for sponsoring this bill. I'm happy to answer any questions.