Senator Mike Tipping, Representative Amy Roeder, and distinguished members of the Committee on Labor and Housing:

My name is Anne Gass. I'm a resident of Gray, Maine and I write to urge your support for LD 1964, An Act to Implement the Recommendations of the Commission to Develop a Paid Family and Medical Leave Benefits Program.

I am a small business owner and an appointed member of Maine's Permanent Commission on the Status of Women (PCSW). The PCSW has testified in favor of this bill; my testimony represents my own views, however.

According to the Bureau of Labor Statistics, more than half (54.9%) of Maine women participate in the labor force. Studies show that women also spend far more time caring for loved ones, whether it's their young children, family members with disabilities, or aging parents. Simply put, both our families and our economy are heavily dependent on women.

There are times when a loved one's need for care requires women to step aside from work. However, with the soaring cost of housing, medical care, transportation and related costs, women and their families are caught in a financial bind. Medical emergencies may require them to leave work, but they cannot afford to do so. The stress this inflicts on families is incalculable.

In addition, since women are more likely to work part-time or to leave the workforce entirely in order to care for family members, they are hit doubly hard. They earn less money to cover their household expenses, <u>and</u> they pay less into Social Security or into some other savings mechanism to cover their retirement. As women are more likely to live longer than men, they are left with less money to fund their retirement; in large part due to their taking on a larger share of uncompensated family care.

I have a sister whose adult son has a complex array of cognitive and physical impairments. She works a demanding, more than full-time job and at the same time has full responsibility for managing her son's care, including his health care, Social Security Disability, and Medicare. Last winter he had two serious health crises that almost ended his life. Both times he was hospitalized for a week and she was forced to use her paid leave (vacation and sick) time in order to respond to these emergencies. She was fortunate to have accrued enough time to do that, but she essentially used up all of her leave in doing so. If her son had had another medical emergency right on the heels of the others, or if his medical emergencies had lasted longer, she would have been forced to take unpaid leave in order to care for him, making it difficult to meet her personal financial obligations.

My nephew's care needs create ongoing and unrelenting demands on my sister, and on other families just like hers. I can't express to you how difficult it is to watch her struggle with this enormous responsibility, with little relief. She can't afford to take vacations in part because she has to reserve as much paid time off as possible for her son's next medical emergency. While my

sister doesn't live in Maine, I know there are thousands of families in Maine with stories very similar to hers.

LD 1964 comes out of the recommendations of a commission convened by the legislature to study this issue. As it is funded by participating employees and businesses it will not cost Maine taxpayers, and it is flexible enough to cover Maine's larger corporations as well as small businesses like mine.

Those of us who are currently healthy and able, and have healthy families, cannot count on this being true forever. At some point we, or someone in our families, will need care. LD 1964 will create a system that will help offset some of the financial costs of providing care to loved ones. I urge you to support LD 1964.