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# SENATE CONCURRENT RESOLUTION

ENCOURAGING STAKEHOLDERS AND INTERESTED PARTIES TO WORK TOGETHER  
TO ESTABLISH PAID FAMILY LEAVE OR SIMILAR WAGE REPLACEMENT  
PROGRAMS TO ASSIST FAMILY CAREGIVERS.

1           WHEREAS, generally, women in the work force begin to start  
2 saving for retirement several years after most men establish a  
3 retirement savings plan; and  
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5           WHEREAS, women in the work force are more likely than men  
6 to have more breaks in their employment for family reasons,  
7 which results in large amounts of money in missed earnings,  
8 promotions, raises, and benefits over the course of a woman's  
9 career; and  
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11           WHEREAS, women in the workforce face difficult decisions on  
12 a daily basis, juggling jobs and caregiving responsibilities;  
13 and  
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15           WHEREAS, in the United States, forty-four million adults  
16 provide care for a relative or friend, with women constituting  
17 the majority of caregivers; and  
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19           WHEREAS, approximately half of all caregivers provide care  
20 for more than eight hours a week, with twenty per cent of  
21 caregivers providing care more than forty hours a week; and  
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23           WHEREAS, sixty-two per cent of caregivers report that they  
24 are required to adjust their work schedule to accommodate their  
25 needs as a caregiver, with many caregivers reducing their work  
26 hours or forfeiting promotions or benefits; and  
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28           WHEREAS, a caregiver's household income is approximately  
29 \$5,000 per year less than the household income for non-  
30 caregivers; and  
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1 WHEREAS, because caregiving responsibilities often result  
2 in reduced wages and lost benefits, many caregivers miss  
3 opportunities for compounded returns on their 401(k) matching  
4 contribution retirement plans or have smaller amounts in savings  
5 or investment accounts; and

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7 WHEREAS, the financial strains felt by most caregivers may  
8 result in an inability to finance needed home maintenance or  
9 handicap access home improvements; and

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11 WHEREAS, a 1999 study noted that a family caregiver will  
12 lose more than \$659,000 in lifetime earnings and benefits as a  
13 result of caregiving responsibilities; and

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15 WHEREAS, family caregivers who work are often senior  
16 employees who are very valuable to their employers' businesses;  
17 and

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19 WHEREAS, in Hawaii, family caregivers provide millions of  
20 dollars of uncompensated care that would otherwise be the  
21 responsibility of the State, resulting in savings to state  
22 agencies and taxpayers; now, therefore,

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24 BE IT RESOLVED by the Senate of the Twenty-fifth  
25 Legislature of the State of Hawaii, Regular Session of 2009, the  
26 House of Representatives concurring, that the Legislature urges  
27 the Hawaii business community; the labor community; health care  
28 advocates; and the general public to work together to develop  
29 programs to assist family caregivers in continuing to provide  
30 care and to remain in the workforce, such as wage replacement  
31 and paid family leave programs; and

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33 BE IT FURTHER RESOLVED that the Legislature urges employers  
34 to provide full disclosure regarding any potential loss of  
35 benefits to 401(k) or similar retirement programs for any  
36 employee who is required to leave employment because of the  
37 employee's caregiving responsibilities; and

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39 BE IT FURTHER RESOLVED that certified copies of this  
40 Concurrent Resolution be transmitted to the Governor, the  
41 Directors of Taxation, Labor and Industrial Relations, and Human  
42 Services, respectively; and the Director of the Executive Office  
43 on Aging, who in turn is requested to transmit a copy to members  
44 of the Policy Advisory Board for Elder Affairs and the Hawaii

1 Family Caregiver Coalition; the President of the Executive Board  
2 of the Hawaii Teamsters; the President of the International  
3 Longshore and Warehouse Union Local 142; the President of the  
4 International Brotherhood of Electrical Workers Local Unit 1357;  
5 the President of the Board of Directors of the Hawaii Government  
6 Employees Association; the Division Manager of the National  
7 Multiple Sclerosis Society, Hawaii Division; the State Director  
8 of the Society for Human Resource Management Hawaii Chapter; the  
9 Hawaii State Director of the National Federation of Independent  
10 Business; the President of The Chamber of Commerce of Hawaii;  
11 and the Kokua Council for Senior Citizens of Hawaii Education  
12 Fund, Inc.  
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