



Family Leave Optimal Coverage (MI FLOC)

- All Michiganders deserve access to a strong paid family leave program to take care of their own health, provide care for a loved one, or welcome a new child, without the risk of losing a job or sacrificing savings.
- Family Leave Optimal Coverage (FLOC) was introduced by Senator Erika Geiss ([SB 332/SB 333](#)) and Representative Helena Scott ([HB 4574/HB 4575](#)) in May 2023. It is a state-run paid family leave program that would provide eligible employees with up to 15 weeks of paid leave, giving workers time away from their jobs to take care of their health, care for a family member, including parental leave.
- FLOC supports a strong, healthy, and thriving future for Michigan's families and small businesses. Since 2002, 13 states and D.C. have passed paid family leave programs, including Minnesota and Maine this year. It's time for Michigan to pass paid leave for all.

Family Leave Optimal Coverage supports Michiganders to address care needs without risking their economic security.

- Michigan has no statewide comprehensive paid family and medical leave benefit. This means that Michiganders don't have the support they need to work while also taking time for caregiving whether it's for themselves or a family member.
- It's important to know that paid family and medical leave is different from paid sick days. *Paid sick days* are for short-term health needs, and are usually earned while on the job. Under current Michigan law, employees working for an employer with 50 or more employees can earn 1 hour of paid sick leave for every 35 hours worked, up to 40 hours a year (or 5 days). *Paid family and medical leave* is for longer-term care needs and provides partial wage replacement while also protecting job and health care benefits when workers take time to care for themselves or a family member.

Family Leave Optimal Coverage would provide eligible workers with paid time off to care. Specifically, this bill would:

- Provide up to 15 weeks of paid leave for eligible Michiganders.
- Allow for families of all kinds to be there for each other including children of any age, extended family members, and chosen family like unmarried partners or close loved ones who may not share a biological or legal relationship, which 7 states (New Jersey, Connecticut, Oregon, Colorado, Washington State, Minnesota, and Maine) also cover.
- Provide the most underpaid workers with up to 90% of their usual wages while they're on leave.
- Cover a broad range of care needs, like addressing one's own health conditions, caring for ill, injured, or disabled loved ones, welcoming newborn, newly adopted, or foster children, and time for bereavement.

Paid family and medical leave is good for families, caregivers, people with disabilities, and it's also good for businesses.

- About 77 percent — about 3.7 million workers — do not have access to paid family leave in Michigan. Even unpaid leave under the federal Family and Medical Leave Act is inaccessible for 63 percent of Michiganders. (National Partnership for Women & Families, 2023)
- A paid family leave program is especially critical for underpaid workers, many of whom are Black, Brown, and immigrant women, who are less likely to have access to the time off work they need and deserve.
- In Michigan, [one in five in Michigan adults are caregivers and Black adults are more likely to be caregivers](#). In addition to allowing workers to address their own care needs, paid family leave allows family caregivers to meet their work and caregiving obligations, without risking their economic security.
- [Adults with disabilities are also more likely to be caregivers](#) in Michigan. Workers with disabilities may be even less likely than other workers to have access to paid leave, because they are disproportionately employed in part-time and underpaid work, where [less than 10 percent](#) of the workforce has access to paid family leave.
- Employers recognize the value of a paid leave benefit for workers. According to a Small Business Majority [survey of business owners](#) with fewer than 100 workers, 7 in 10 said they support creating a family and medical leave insurance program funded through employer and employee contributions.

FLOC's social insurance structure is an affordable, proven model.

- While an employee is on leave under FLOC, the employer would not have to pay them any portion of their salary directly. Rather, the worker would receive wage replacement through the statewide insurance pool, which is funded using modest, shared payroll contributions from employees and employers.
- This model, which has been successfully implemented in the other state paid family and medical leave programs, will level the playing field for small employers who cannot afford to pay family and medical leave to their employees out of pocket, often putting them at a competitive disadvantage.

For more information about Family Leave Optimal Coverage SB 332/SB 333 please contact senegeiss@senate.michigan.gov

For more information about the House companion bill HB 4574/4575 please contact HelenaScott@house.mi.gov

The Michigan Paid Leave for All Coalition includes Mothering Justice, A Better Balance, Caring Across Generations, Detroit Action, Family Values @ Work, MOSES, Michigan AFL-CIO, Michigan Unitarian Universalist Social Justice Network, Oakland Forward, One Fair Wage, ROC-Michigan, State Innovation Exchange, The Arc Michigan, and United for Respect. For more information please contact Aisha Wells (aisha@motheringjustice.org).