

Good afternoon, Madame Chair and members of the committee. Thank you for this opportunity to express my views on Colorado HB-18-1001, The Family and Medical Insurance Leave Act. I wish to provide written testimony in support of this Bill.

I am a life-long Colorado resident. I was born in Trinidad to second-generation immigrant families who came to Colorado to earn their living in Southern Colorado coalmines. As time went on, my family made its mark in small business, education and local county government. I attended school in Trinidad and eventually went to college at Regis University in Denver and the University of Colorado in Boulder. I am now a federal employee who is a full-time union activist for the American Federation of Government Employees, AFL-CIO.

The FAMLI Act should be passed because it relieves the financial hardship upon families when illness, injury or medical conditions result in workers having to take unpaid leave from their employment. When working family must use unpaid leave, they experience difficulties such as the inability to pay their mortgage or rent, unpaid utility bills, inability to buy groceries and other household necessities and difficulty supporting family activities such as recreation or children's activities. This results in stress and emotional hardship for a family. However, this also negatively impacts the community, as well. When a family is unable to pay their bills, lenders, property owners, utility companies, schools and retailers all feel the crunch as families can no longer contribute to the economy upon which these community businesses depend.

In addition, when employees know they must take unpaid leave, they often hesitate or refrain from doing so. This creates stress upon the employee that often negatively affects his or her own health and well-being. Some of these workers become ill, resulting in loss of time and/or loss of productivity. This shortfall in labor is often shouldered by other employees in the workplace, creating additional stress upon workers and their families.

This bill also fills the gaps that other programs cannot provide. HB-1101 provides paid leave for temporary disability. Federal programs do not provide disability benefits for temporary conditions. In addition, federal programs often have months long wait times for disability determinations and if a worker receives an initial denial, the appeal process can stretch into years. Other forms of public assistance from state and local entities often fill this gap. This burden will be relieved by workers relying on their own funds paid into the system, which will relieve the stress on other state and local programs.

This is a story I know first-hand. Upon the birth of my daughter, I took several months of unpaid leave to care for her. The drastically reduced the income into our household. My family fell behind on our bills and I was forced to declare bankruptcy in 2001.

In 2016, this same situation arose, though I now have a good leave program, it did not provide enough paid leave to sustain me when my grandmother reached the end of her life and my father became seriously ill with a rare sarcoma that cost him one of his kidneys. I was again forced to take unpaid leave. At the time, I was the primary breadwinner in our household and the financial hardship resulted in the loss of our vehicle to repossession, falling behind in our mortgage and the inability to pay our bills. Many of our creditors were small businesses themselves and our inability to meet our obligations created difficulty and hardship for them, as well. This was a sad, dark and depressing time in our lives and one I feel directly contributed to the demise of our family.

As 2017 dawned, I found myself a single parent and still not recovered from the financial hardships of the previous year. I became severely ill as the result of the stress of my family situation and my daughter needed extensive medical and dental care. As a result, I had to use unpaid leave that negatively affected our financial situation overall. We are still trying to dig out of that deep financial hole. Having paid leave that I had contributed to in small increments every two weeks would have eased our burden considerably.

I sadly do not believe my story is unique. I believe there are countless other working families who experience these same sort of problems. I ask this Committee to support this bill that will do so much for the children and working families of Colorado.

Thank you for your consideration. I am available for further questions or comments.

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