

Testimony of Marisa Howard-Karp
House Committee on Ways and Means Hearing
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Good morning Chairman Neal, Ranking Member Brady, and members of the Committee. My name is Marisa Howard-Karp. I live in Dedham, Massachusetts and I am a proud member of MomsRising. I am a wife, a mother, an only child, and a member of the 'sandwich generation,' which means I am often balancing taking care of my young children and taking care of my aging parents. I know from personal experience why we have to talk about the full range of caregiving needs, and not just the needs of new parents, when we talk about the need for paid leave in this country. My experience shows why we need a comprehensive national paid family and medical leave policy that protects families' economic security when caregiving needs of all kinds come up. I am very grateful for the opportunity to share my story today.

I'm a nonprofit professional currently working in pediatric health care. My wife is in graduate school and working part time. We have two incredible kids - my daughter just turned 11 and my son is 12.

Five years ago, I was shopping for back-to-school clothes with my kids when I got an awful phone call from my mom in Georgia. My dad had suffered a major stroke and was in intensive care. I was on a flight within a few hours to be with my parents. I was there for about a week, and then traveled back and forth to manage life at home in Massachusetts while helping my parents navigate the immediate medical crisis, a difficult recovery, and the major changes in their lives that resulted from my able-bodied dad permanently losing his ability to walk and speak clearly.

Around the time that my dad got out of rehab, I got another awful phone call, this time while I was on a work trip in Chicago. My mother had gone to the ER because she was having trouble speaking, and a scan showed that she had a malignant brain tumor. I rushed back to Georgia to support her and my dad, who was still working to adapt to what his body could no longer do. In the next few months, I flew back and forth 16 times as my mother underwent surgery and inpatient chemotherapy, and then again when my father had another major stroke the month after my mother's diagnosis.

Their lives have been impacted forever by their illnesses, but both of my parents survived, and I am so grateful. But that year was awful. We were all terrified about their health, and we faced financial uncertainty because none of us had access to paid leave. My parents were self-employed. My dad was a therapist in private practice and my mom owned a small business. They lost income while they were hospitalized and accrued enormous medical expenses. Meanwhile, I was worried about my own income. I had recently started a new job, and I was worried about whether taking any type of leave would jeopardize my job security. I knew I needed to be there for my parents when they needed me most, but I wasn't sure if I could do it without losing my job.

Without this job, and the income and insurance that came with it, I have no idea how we would have stayed afloat. My wife and I needed both our incomes to pay expenses like our mortgage, student loans, and all the costs that come with raising kids. I carry the insurance for my family, and we use it a lot. Both of my kids have some intense needs, and we really needed great insurance coverage. While my wife, who was teaching at the time, would have been able to put us on her employer-based insurance, the plan available through her teaching job would have offered a lot less coverage for a lot more money. Our health care would have cost us a lot more at the same time as we were losing income.

The reality is that we had so much going for us: We had college degrees, salaried jobs, and good health insurance, and my parents had been saving for retirement for many years -- and yet, my parent's medical crisis nearly also meant a financial crisis for them and for us, because none of us had access to paid family and medical leave.

My job turned out to be incredibly supportive. They allowed me to take on projects that I could do without being in the office, and were flexible about when I put in my hours. But even with my employer's support, the juggling I did that year was not easy without paid leave. I worked on planes and in hospital rooms, at nights and on weekends, all while trying to help coordinate my parents' medical care in Atlanta and my kids' school meetings and specialty medical appointments in Boston. I was less productive and, as much as I loved my work, I just didn't do it as well because I was constantly exhausted and distracted by my new role as full-time caregiver to my parents.

I also recognize that I was in a different position than people who work in service sector jobs--like waitressing or retail, or in industries like healthcare and manufacturing, where working remotely like I did is just not an option. Without access to paid leave, most of us would need to choose between our jobs and our family when someone we love needs us. We shouldn't have to rely on luck, or the goodwill of a boss, to stay afloat when there's a family emergency.

If this country had a national paid family and medical leave policy, it would have made a huge difference for my family, my parents, and my employer. I wouldn't have had to worry about losing my income while I was worrying about losing my parents. Access to paid leave would have been guaranteed, and I would not have had to rely on having a flexible job or do the intense juggling act that I did if I could have taken a week or two of paid leave at a time. My employer would have benefited from a subsidized insurance program, and my self-employed parents could have recouped some of their income so that their medical emergencies didn't also turn into financial emergencies.

Paid family leave would have been a huge help for us and a huge relief during an incredibly stressful time. I believe it would be a win for families and businesses all over the country. As the Committee discusses a national paid leave policy, I hope you will remember families like mine.

Although some states - like my home state of Massachusetts - have stepped up to pass comprehensive paid leave policies, the vast majority of families in the U.S. still don't have access to paid family and medical leave. Most of us cannot afford to walk away from our paychecks even when - or especially when - there's a medical emergency or when someone we love needs our care. That leaves us with an impossible choice: our paychecks or our families' needs in times of crisis. I believe that forcing us to make those choices is immoral. As a country, I believe we can do better.

My experience is not unique. The details might be different, but many of my friends and colleagues are facing similar challenges. When families risk financial ruin to care for a sick parent, child, or another family member, it hurts our communities and our economy. That's why I believe so strongly that any paid leave policy should address the full range of caregiving needs families face. Proposals that only address parental leave for newborns would have done nothing for my family when my parents were sick, and the same goes for millions of others. And as a member of the LGBTQ community, I can't overstate how much it matters that all of our policies supporting caregiving have an inclusive definition of family.

Being there for my family is the thing that matters the most to me. I could not have predicted the emergencies my family and I faced five years ago and I don't know what will happen in the future. But I do know that nearly everyone will need to take off work at some point to care for a critically ill family member, recover from a serious illness, or welcome a new child. That time off shouldn't be at the expense of our economic security, and access to paid leave shouldn't depend on where you live or on having a great employer. Paid leave helps everyone by keeping families above water and in the workforce.

I am so thankful that my family and I had such support from my employer when we had a crisis. I would wish the same for anyone caring for their own family members. So thank you for lifting up the urgent need for paid leave policies that can support us through both the best and worst times of our lives. Families are counting on Congress to adopt the kind of comprehensive paid leave program that will help us when we need it the most.