

Workers without Paid Leave Are More Likely to Forgo Needed Medical Care Because of Difficulty Taking Time off Work

Findings from the Well-Being and Basic Needs Survey

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In December 2022, **70 percent of working adults** reported having access to one or more forms of paid leave for the birth or adoption of a child, for their own illness or medical care, or to care for a family member with a medical condition.

Workers without paid leave for their own illness or medical care were **more than twice as likely** as workers with paid leave to report forgoing medical care for fear of losing **their job** or because they could **not afford to take unpaid time** off.

Overall, **15 percent of workers without paid leave reported forgoing needed medical care** because of difficulty taking time off work.

Workers without paid leave were also **significantly more likely** to report missing out on needed medical care for themselves or a family member because of cost.

To help workers and their families balance work with health and caregiving demands, more states are adopting paid family and medical leave and paid sick time policies. Thirteen states and the District of Columbia now provide publicly financed paid family and medical leave benefits,¹ while 14 states and the District of Columbia have enacted paid sick time laws.² In addition, in 2021, the House of Representatives spotlighted the issue when it passed a bill that would establish a federal paid family and medical leave program modeled after those developed by the states.³ Legislation to enact national paid sick leave has also been introduced in both chambers of Congress.

According to new data from the Urban Institute's December 2022 [Well-Being and Basic Needs Survey](#) (WBNS), 70 percent of adults ages 18 to 64 who work for an employer (i.e., were not self-employed) reported having access to paid leave for the birth or adoption of a child, for their own illness or medical care, or to care for a family member with a medical condition, roughly the same share as in 2021 (69 percent).⁴ Among those who reported access to some form of paid leave, access to paid medical leave was most common; 68 percent of adults who worked for an employer reported having access to paid leave for their own illness or medical care, whereas 56 percent reported having access to paid leave for the birth or adoption of a child or for the illness or medical care of a family member. Access was uneven, however, and was lowest among workers with less income and education and those who are Hispanic.

PAID MEDICAL LEAVE AND HEALTH CARE ACCESS

Though support for policies that would expand access to paid family and medical leave and paid sick time continues to grow, these policies' importance for workers' ability to access the health care they and their family members need is less understood. Data from the latest WBNS suggest that lacking access to paid sick or medical leave may inhibit workers' access to needed health care.

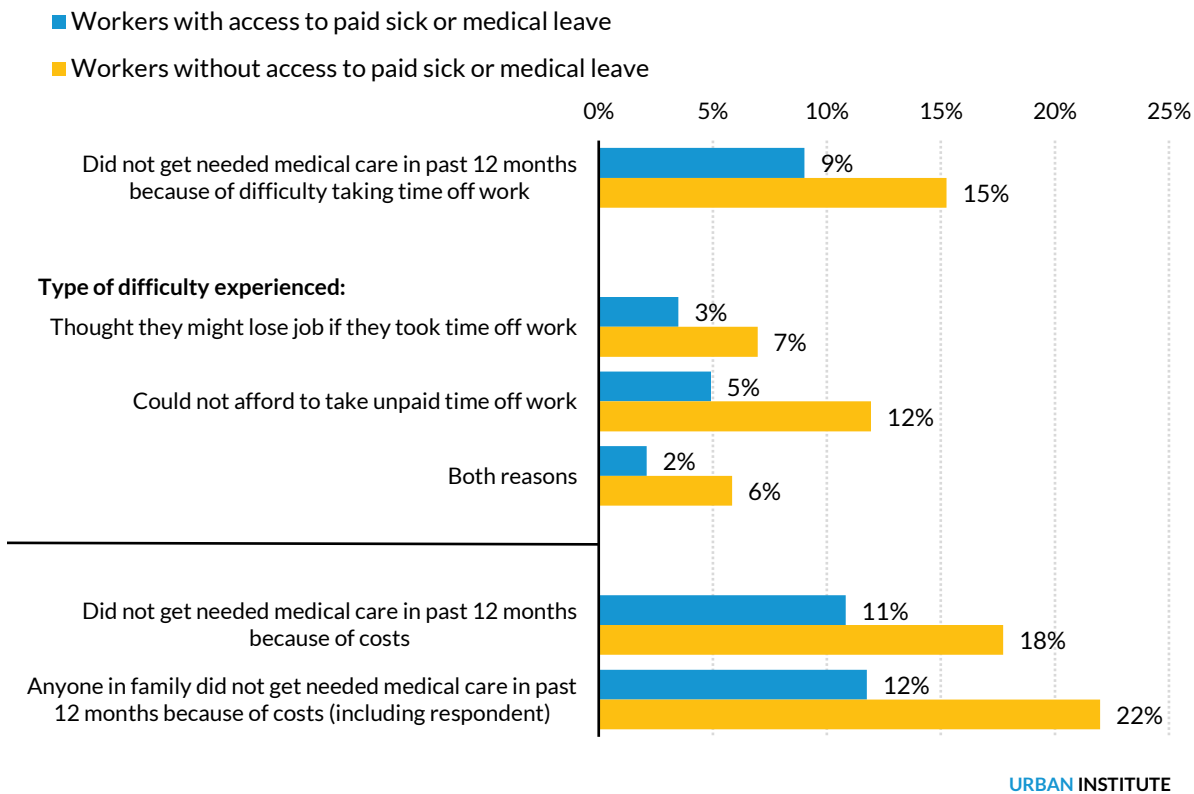
Roughly 15 percent of employed adults who reported not having access to paid sick or medical leave also reported having forgone needed medical care in the previous 12 months because of difficulty taking time off work, compared with 9 percent of workers who reported having access to paid sick or medical leave. Workers without access to

paid leave were more than twice as likely to report having forgone medical care because they could not afford to take unpaid time off (12 percent versus 5 percent) or because they feared losing their job if they took paid or unpaid leave (7 percent versus 3 percent). In addition, workers without access to paid sick or medical leave were significantly more likely to report not getting needed medical care for themselves or their family members because of costs.

FIGURE 1

Workers without Paid Leave Had More Difficulties Getting Health Care

Selected reasons adults ages 18 to 64 were forgoing needed care as of December 2022, by access to paid leave at main job



Source: Urban Institute Well-Being and Basic Needs Survey, December 2022.

Notes: "Main job" means the job for which a respondent works the most hours. Paid sick or medical leave refers to paid leave for the respondent's own illness or medical care. Some adults who reported having forgone medical care because of difficulty taking time off work did not report having done so because they thought they might lose their jobs or because they could not afford to take unpaid time off. All estimated differences between adults with and without access to paid leave are statistically significant at the 0.01 level, using two-tailed tests.

CONCLUSIONS

Workers who are least likely to have paid family and medical leave are also at greater risk of financial hardship, including being uninsured and having difficulty paying for an emergency expense or basic needs, such as food, housing, and health care.⁵ Policymakers who seek to expand access to health care should consider health insurance coverage reforms in tandem with job-protected paid family and medical leave. Expanding health insurance coverage alongside paid family and medical leave can help address employment, timing, and cost considerations that prevent some workers from accessing needed medical care for themselves and their family members, including children.

NOTES

¹“Comparative Chart of Paid Family and Medical Leave Laws in the United States,” A Better Balance, last updated July 11, 2023, <https://www.abetterbalance.org/resources/paid-family-leave-laws-chart/>.

² Molly Weston Williamson, “The State of Paid Sick Time in the U.S. in 2023” (Washington, DC: Center for American Progress, 2023).

³ Chantel Boyens, Jack Smalligan, and Vicki Shabo, “Evolution of Federal Paid Family and Medical Leave Policy” (Washington, DC: Urban Institute, 2022).

⁴ Chantel Boyens, Michael Karpman, and Jack Smalligan, “Access to Paid Leave Is Lowest among Workers with the Greatest Needs: Findings from the December 2021 Well-Being and Basic Needs Survey” (Washington, DC: Urban Institute, 2022).

⁵ Boyens, Karpman, and Smalligan, “Access to Paid Leave Is Lowest among Workers with the Greatest Needs.”