

Caregivers without Health Care

Quality long-term care depends on quality jobs for the people providing care—jobs that offer health insurance coverage. Yet health insurance is often not part of the employment package for people who make their living providing daily care to New York’s elders and people living with disabilities. This lack of affordable and adequate health insurance contributes to a growing shortage of direct-care workers in home and community-based care.

What is Home Care?

Home care services include a wide range of health and social services for people with disabilities, chronic conditions, and terminal illnesses, as well as those recently hospitalized for surgery, illness, or injury. Nurses and therapists provide skilled care—and *home health aides* and *personal and home care aides* provide assistance with personal care, monitoring of vital signs, medication assistance, and help with household tasks. Of the hands-on paid care for elders and people living with disabilities, 70 to 80 percent is provided by home health and personal care aides. This care allows consumers to remain in their homes and maintain a safe level of independence.

Home Care in New York

Home care is a substantial and growing sector of long-term care in New York. Home care workers—defined as home health and personal care aides—represent over half of all direct-care workers in the state.

- Approximately 190,000 home care workers provide services in New York to over 300,000 consumers annually.¹
- Almost two-thirds of these home care workers are located in New York City.
- New York City workers are divided among two occupations: 38,900 home attendants and 78,400 home health aides.
- In New York City alone, an additional 30,000 home care workers will be needed by 2012.²

Low-wages are common in home care. However, there

Quality long-term care depends on healthy home care aides.

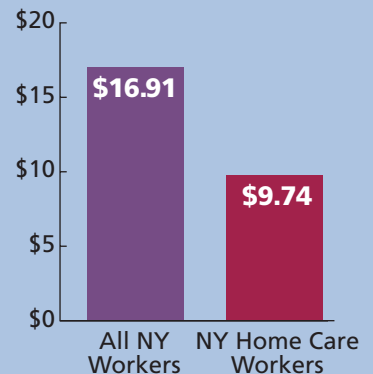
are significant regional differences in pay.

- The statewide median hourly wage for home care workers is \$9.74 per hour. This compares to a median hourly wage of \$16.91 for all workers in New York State.
- One in seven low-income workers in New York City is employed as a home care worker.
- In New York City, starting wages for home health aides are between \$7.50 and \$8.00 per hour, while unionized home attendants start at \$9.60 per hour.³

This is ironic, since home health aides are required to have more training in order to assist with more complex health-related tasks.

- Due to a shortage of labor in largely rural upstate New York, workers tend to earn higher wages upstate than in New York City.

New York’s home care workers earn less...



Home Care Workers in New York Lack Coverage

Personal and home care aides in New York are *twice* as likely as other New Yorkers to lack health coverage.

- 14 percent of all New Yorkers lack health coverage
- An estimated 28 percent of personal and home care aides lack health coverage.⁴

There are significant challenges to achieving affordable

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and accessible coverage for home care workers.

- **Part-time hours.** Employer-sponsored health insurance is often available only to staff working full time. Nationally, only 34 percent of home care workers are employed full-time. Many direct-care workers work multiple part-time jobs to maintain a full-time workload, making them ineligible for insurance coverage from any single employer.
- **Medicaid and Medicare reimbursement.** Most home care employers in New York rely heavily on limited Medicaid and Medicare reimbursement as their primary source of revenue. Therefore it is very difficult for employers to afford adequate health coverage for their workers.
- **Regional disparities.** Expansion of public programs — and collective-bargaining agreements — have primarily benefitted home care workers in New York City.

Solutions for the Future

In recent decades, New York State has been a national leader in developing solutions to address the health coverage needs of our state's home care workforce. The state has demonstrated its leadership by creating coverage models through collective bargaining, explicit demonstration pro-

New York's Home Care Workforce at a Glance

- Nine out of ten are women
- Average age is 40
- Nearly half are women of color
- 63 percent are foreign-born immigrants
- Many suffer from chronic health conditions such as diabetes and hypertension
- Home health aides receive a minimum of 75 hours of training
- Personal and home care aides—or home attendants as they are known in New York City—receive a minimum of 40 hours of training. Additional training is provided annually.

grams, and most recently through the enactment of the Family Health Plus Buy-In program. As a result, coverage for New York's home care workers currently exceeds the national average.

New York, however, cannot afford to relinquish its leadership when three in ten of the state's home care workers continue to lack health coverage.

To learn more about how New York and other states, employers, and unions are making health coverage available and affordable for direct-care workers, see *Coverage Models from the States* at www.coverageiscritical.org.

Endnotes

- ¹ New York State Department of Labor (2007). Occupational Employment Statistics. Available online at: www.labor.state.ny.us/workforceindustrydata/apps.asp?reg=nys&app=wages
- ² PHI (2006). *Addressing New York City's Care Gap: Aligning Workforce Policy to Support Home- and Community-Based Care*. PHI: New York. Available online at: www.directcareclearinghouse.org/download/PHI_165%20WIBreport%20qxd.pdf
- ³ Bureau of Labor Statistics (2006). May 2006 State Occupational Employment and Wage Estimate: New York. Available online at: http://www.bls.gov/oes/current/oes_ny.htm
- ⁴ Unpublished data from PHI based on March 2007 Supplement of the Current Population Survey



Health Care for Health Care Workers, an initiative of PHI, works with employers, policymakers, direct-care workers, and consumers in New York to advocate for affordable, adequate, and accessible health coverage for the long-term care workforce. Policymakers will act if they hear real stories from people directly affected by this irony—health care workers who lack access to affordable health coverage.

If you would like to join our campaign, tell your story, speak with your local legislators, and help find solutions, please contact Carol Rodat at 718.402.7226 or crodat@PHInational.org. We can help equip you with the tools and evidence-based resources you need to make a difference.



Health Care for Health Care Workers—New York

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