

Designing a State-Based Universal Family Care Program: Four Illustrative Approaches

Contributory



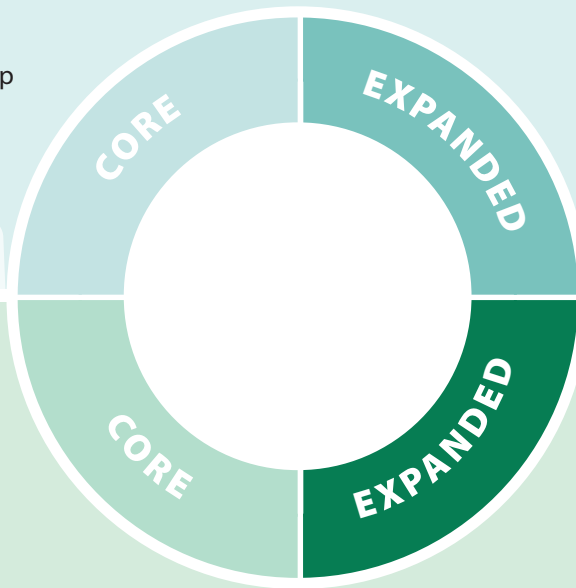
Option 1: Core Contributory UFC

- Only contributors can benefit; vesting requirement for long-term services and supports
- Modest benefits, but sufficient to help most people
- Stable, predictable funding



Option 2: Expanded Contributory UFC

- More generous benefits than Core Contributory
- Less stringent vesting requirements for long-term services and supports
- Higher cost than Core Contributory



Option 3: Core Comprehensive UFC

- Covers everyone, not just workers
- Reduces inequality by covering most vulnerable populations
- Covers those aged 65+ via premiums



Option 4: Expanded Comprehensive UFC

- Most universal coverage
- Makes early child care and education available to all children free of charge (like public school)
- Stipend for full-time family caregivers
- Higher cost than Core Comprehensive



Comprehensive

