



Beyond Child Care Centers: Supporting Parents' Caregiving Through Paid Family Leave

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Summary points:

1. A recent analysis of paid leave laws, which gathered data from 168 countries, found that 163 of these countries guaranteed paid leave to women in connection with childbirth. Of the five nations that offered no paid leave, only two were industrialized: Australia and the United States.
2. Approximately 25% of working women and 15% of working men lack any paid leave whatsoever: no paid vacation, no paid sick days, no paid personal days. Three out of four low-wage working parents (in the bottom quartile of the income distribution) have no paid sick leave, 58% have no vacation leave, and 54% lack both vacation and sick leave.
3. Research has shown that paid family leave is associated with positive infant health and developmental outcomes, and is associated with positive business outcomes.
4. A number of states are experimenting with ways of subsidizing parental leave. Most notably, since 2004 California has provided paid parental leave through its State Disability Insurance program.
5. Connecticut should consider: (1) a family leave insurance program, funded by joint contributions of employees and employers, or by employees alone; (2) tax credits for businesses who provide paid family leave; and (3) an at-home infant care program, which could use state dollars currently invested in the existing Care4Kids Child Care Subsidy Program, simply diverting them to the stay-at-home parent, instead of sending them to a child care provider.

I. Beyond Child Care Centers

The United States has fallen far behind other industrialized countries when it comes to helping working parents care for their children.¹ A recent analysis of paid leave laws, which gathered data from 168 countries, found that 163 of these countries guaranteed paid leave to women in connection with childbirth.² Eighty-four of the countries studied offered 14 or more weeks of paid leave.³ Forty-five of these countries also granted fathers some form of paid leave,

¹ A comparison chart of countries and their paid family leave laws is available at <http://www.childpolicyintl.org/issuebrief/issuebrief5.pdf> and reproduced in Appendix A.

² Jody Heymann, et al., *The Work, Family, and Equity Index: Where Does the United States Stand Globally?* (Boston: The Project on Global Working Families at the Harvard School of Public Health, 2004), <http://www.hsph.harvard.edu/globalworkingfamilies/images/report.pdf> (accessed December 12, 2007).

³ Heymann, et al., 2004. A separate study, which looked only at developed Western countries – specifically, 16 European nations and Canada -- found that, on average, these countries provided *33 weeks* of paid leave, suggesting that, generally speaking, the more developed and “Westernized” a nation, the more generous its leave policy. See Andrew E. Scharlach and Blanche Grosswald, “The Family and Medical Leave Act of 1993,” *Social Service Review* 71 (1997): 337, citing Christopher J. Ruhm and Jackqueline L. Teague, “Parental Leave Policies in Europe and North America” (Department of Economics, University of North Carolina, 1993). The United States, obviously, is an exception to this rule.

with 27 of these countries offering 14 or more weeks of such leave.⁴ Of the five nations that offered no paid leave, only two were industrialized: Australia⁵ and the United States.⁶

Seventy percent of American parents believe the best child care option for children in their earliest years is to have one parent stay home.⁷ But under current state and federal policy, having one parent not working for a prolonged period of time is frequently a source of financial stress, and often is not a realistic economic possibility. The federal Family and Medical Leave Act entitles approximately 60% of the United States' employees to 12 weeks of *unpaid* leave in a 12-month period (the other 40% are not entitled to any leave whatsoever),⁸ but only 27.5% of eligible employees (16.5% of all workers) actually take leave.⁹ This is mainly because most employees cannot afford to take leave without pay. While unpaid leave is certainly better than no leave at all, research shows that paid parental leave is associated with positive outcomes for children – including a decrease in infant mortality – in ways that unpaid leave is not, likely because if leave is provided without adequate payment and job protection, parental leave-taking behavior does not change.

The federal government is considering paid family leave legislation, and certain states have enacted legislation that provides new parents with either paid leave or some form of financial assistance intended to enable parents to stay home with their children. But in Connecticut, parents, too often, must still choose between economic stability and family care. Connecticut must cease requiring its working parents to make this choice, and instead support them both as workers and parents.

This is the *fourth*, and final, in a series of briefs that offers recommendations to *broaden* Connecticut's early care and education reform agenda for young children. This report summarizes the research on current paid family leave policies that provide parents of our youngest children with additional help to take on society's biggest job: raising the next generation.

II. State and Federal Family and Medical Leave Policies

Over the past two decades, both Connecticut and the federal government have enacted family and medical leave legislation that provide *unpaid* leave for some portion of the workforce. There are currently three Family and Medical Leave Acts under which Connecticut residents may qualify for *unpaid* leave:

- ***The state employee Family and Medical Leave Act*** (Conn. Gen. Stat. § 5-248a, *et seq.*). This Act was passed in 1987 as part of the State Personnel Act.¹⁰ It entitles permanent state employees to 24 weeks of unpaid leave over a 24-month period for the birth or adoption of a child; for the serious illness of the employee, his child,¹¹ spouse,¹² or parent; or for the employee to serve as an organ or bone marrow donor.

⁴ Heymann, et al., 2004.

⁵ Notably, although Australia offers no *paid* leave, it does offer one full year (52 weeks) of unpaid leave: more than four times as much as the unpaid leave offered by the United States through the Family and Medical Leave Act. Heymann et al., 2004.

⁶ This makes the United States inconsistent with a variety of human rights conventions that call for paid leave, including the International Convention on Economic, Social, and Cultural Rights, and the Convention on the Elimination of Discrimination Against Women. As early as 1919, the International Labour Organization adopted a convention that called for twelve weeks of paid maternity leave. Jody Levin-Epstein, *High Wire Act: Balancing Families and Jobs at Precarious Points* (Washington, D.C.: Center for Law and Social Policy, 2004), http://www.clasp.org/publications/High_Wire.pdf (accessed December 12, 2007).

⁷ Steve Farkas, Ann Duffett, and Jean Johnson, *Necessary Compromises: How parents, employers, and children's advocates view child care today* (New York: Public Agenda, 2000).

⁸ *Where Families Matter: State Progress Toward Valuing American Families* (Washington, D.C.: National Partnership for Women and Families, 2007), http://www.nationalpartnership.org/site/DocServer/Final_2006_Round_Up.pdf?docID=2161 (accessed December 12, 2007).

⁹ David Cantor, et al., *Balancing the Needs of Families and Employers: The Family and Medical Leave Surveys 2000 Update* (Rockville, MD: Westat, 2000), <http://www.dol.gov/esa/whd/fmla/fmla/chapter2.pdf> (accessed December 12, 2007).

¹⁰ For a history of Connecticut Family and Medical Leave laws, see Leslie Gabel-Brett, Natasha Pierre, and Christa Homola, *Balancing Work and Family: A Connecticut Solution* (Hartford, CT: Permanent Commission on the Status of Women, 2005).

¹¹ "Children" are defined not only as biological children, but also as foster, adopted, and step-children, children under the employee's guardianship, and children for whom the employee stands in loco parentis. Leave may be taken to care for a child over 18 if the child is incapable of self-care because of a mental or physical disability. See Conn. Gen. Stat. § 5-248a(a).

The State pays for the continuation of health insurance benefits during the leave with no change in employee contribution. At the end of a leave period, the employee is entitled to return to his original job or, if not available, to an equivalent position with equivalent pay.¹³

- ***The state private sector Family and Medical Leave Act*** (Conn. Gen. Stat. § 31-51kk, *et seq.*). This Act was passed in 1989. It covers all private sector employees working in firms with 75 or more employees¹⁴ who have worked at least 1,000 hours for their employers in the previous 12 months. These employees are entitled to 16 weeks of unpaid leave over a 24-month period for the birth or adoption of a child; for the serious illness of the employee, her child,¹⁵ spouse, or parent; or for the employee to serve as an organ or bone marrow donor. An eligible employee may elect to substitute any of her accrued paid vacation leave, personal leave, or family leave for all or a portion of the 16 weeks to which she is entitled; an employer may also *require* eligible employees to use any accrued paid leave in place of all or a portion of the 16 weeks. No specific provision addresses the question of whether employers must continue to provide health insurance benefits during the leave. At the end of a leave period, the employee is entitled to return to her original job or, if not available, to an equivalent position with equivalent pay.¹⁶
- ***The federal Family and Medical Leave Act*** (29 U.S.C. § 2601, *et seq.*). The federal FMLA was passed in 1993. It covers all private sector employees working in firms with 50 or more employees in a 75 mile radius, as well as employees of the federal and state governments, and employees of municipalities and private and public school districts with 50 or more employees, who have worked at least 1,250 hours for their employers in the previous 12 months. These employees are entitled to 12 weeks of unpaid leave over a 12-month period for the birth or adoption of a child; or for the serious illness of the employee, his child,¹⁷ spouse, or parent. An eligible employee may elect to substitute any of his accrued paid vacation leave, personal leave, or family leave for all or a portion of the 12 weeks to which he is entitled; an employer may also *require* eligible employees to use any accrued paid leave in place of all or a portion of the 12 weeks. The employer must maintain health insurance benefits during the leave. At the end of a leave period, the employee is entitled to return to his original job or, if not available, to an equivalent position with equivalent pay.

Even with all three of these statutes in place, many Connecticut residents remain ineligible for any unpaid family or medical leave. Approximately 44% of employees are ineligible because they are employed in firms with fewer than the 50 employees required for eligibility under the federal FMLA,¹⁸ and more than 28% of employees are ineligible because they work part-time or have been with their present employer less than a year.¹⁹ But, more importantly,

¹² Connecticut General Statute §§ 46b-38aa et seq., An Act Concerning Civil Unions, grants same sex couples who have entered into civil unions the same legal benefits, protections, and responsibilities as married couples, including family and medical leave benefits. “Spouse” is therefore defined to include not only a husband or wife, but a partner in a civil union.

¹³ In the case of medical leave, if the employee is medically unable to resume his original job upon the expiration of such leave, the State must “endeavor to find other suitable work” for the employee. See Conn. Gen. Stat. § 5-248a(a).

¹⁴ The Act specifically excludes employees of the state, municipalities, local and regional boards of education, and private and parochial schools. See Conn. Gen. Stat. § 31-55kk(4).

¹⁵ As in the state employee FMLA, “children” include biological, foster, adopted, and step-children, children under the employee’s guardianship, and children for whom the employee stands in loco parentis. Leave may be taken to care for a child over 18 if the child is incapable of self-care because of a mental or physical disability. See Conn. Gen. Stat. § 31-51kk(11).

¹⁶ As in the state employee FMLA, if the employee is medically unable to resume his original job upon the expiration of such leave, the employer must transfer her “to work suitable to such employee’s physical condition if such work is available.” See 29 U.S.C. § 31-51nn(a).

¹⁷ Like both Connecticut statutes, the federal statute defines “children” to include biological, foster, adopted, and step-children, children under the employee’s guardianship, and children for whom the employee stands in loco parentis. Leave may be taken to care for a child over 18 if the child is incapable of self-care because of a mental or physical disability. See 29 U.S.C. § 2611(12).

¹⁸ *Worksites by Size Class: 4th Quarter: 2006*, (Hartford, CT: Connecticut Department of Labor, 2006), http://www.ctdol.state.ct.us/lmi/202/state_06.htm (accessed December 12, 2007). This is nearly twice the share of ineligible employees based on business size nationally (nationally, 23% of employees work for businesses that employ fewer than 50 individuals). See Cantor et al 2000, Table A2-3.1, <http://www.dol.gov/esa/whd/fmla/fmla/appendixa-2.pdf> (accessed December 12, 2007).

¹⁹ *Sex by Work Status in 1999 by Usual Hours Worked per Week in 1999 by Weeks Worked in 1999 for the Population 16 Years and Over - Universe: Population 16 Years and Over* (Washington, D.C.: U.S. Census Bureau, 2000), Table P-47.

many of those Connecticut residents who are eligible for leave are effectively in the same position as ineligible workers because, as long as leave is unpaid, *they cannot afford to take it*.

III. The Need for Paid Leave

Approximately 25% of working women and 15% of working men lack any paid leave whatsoever: no paid vacation, no paid sick days, no paid personal days.²⁰ Of those employees who do have access to some paid leave, approximately 10% are entitled to less than one week, and approximately 50% are entitled to less than three weeks.²¹ Low-income workers, who can least afford to take unpaid leave, are the most likely to lack paid leave entirely: 76% of working parents in the bottom quarter of the income distribution have no paid sick leave, 58% have no vacation leave, and 54% lack both vacation and sick leave.²²

In various recent surveys, between 23 and 44% of respondents reported that they did take some leave over the previous five years, but 28-39% of these “leave-takers” received *no* pay while on leave, and another 19-21% received half or less than half of their usual pay.²³ Notably, between 17 and 21% of surveyed employees stated that they needed leave for family or medical reasons in the previous five years but did not take any; 54-79% of these “leave-needers” cited their inability to afford going without a salary as their primary reason for not taking leave.²⁴ At least one survey reports that 81% of these leave-needers stated that they would have taken leave if they could have received pay.²⁵

In Connecticut, 59% of single mothers have incomes below the self-sufficiency standard.²⁶ The vast majority of these women work.²⁷ These are the women who most need child care (since they are working and have no partner to care for the child), can least afford it (given their low incomes²⁸), are most likely to have no paid vacation time (as low-income workers generally lack paid leave²⁹), and are least able to take time off without pay (since they generally have been unable to accumulate any savings to draw down³⁰). In other words, these are the women who need paid

²⁰ Kathy Phillips, *Getting Time Off: Access to Leave Among Working Parents* (Washington, D.C.: The Urban Institute, 2004), http://www.urban.org/UploadedPDF/310977_B-57.pdf (accessed December 12, 2007).

²¹ Phillips, 2004.

²² Jody Heymann, *The Widening Gap: Why America's Working Families are in Jeopardy and What Can Be Done About It* (New York: Basic Books, 2000), 115.

²³ See Tim Vercellotti, *Summary of Poll Results on Family Leave Insurance* (New Brunswick, NJ: Eagleton Institute of Politics, 2006), <http://www.njcitizenaction.org/flipollresults.pdf> (accessed December 12, 2007) (reporting that 23% of respondents took some leave; that 39% of these received no pay; and that 21% received half or less than half of their usual pay); *Golden Bear Omnibus Survey* (Berkeley, CA: University of California at Berkeley's Survey Research Center, 2003), <http://sda.berkeley.edu/cgi-bin/hsda?harcsrc+gbo2003> (accessed December 12, 2007) (reporting that 44.7% of respondents took some leave; that 27.5% of these received no pay; and that 18.5% received half or less than half of their usual pay).

²⁴ Vercellotti 2006 (reporting that 21% of respondents needed leave but did not take any, and that 54% of these did not take leave because they could not afford to); *Golden Bear Omnibus Survey* 2003, (reporting that 18.4% of respondents needed leave but did not take any, and that 64% of these did not take leave because they could not afford to); and *Paid Family Leave: New Survey Findings* (Los Angeles, CA: California Family Leave Research Project at the UCLA Institute of Industrial Relations, 2006), <http://familyleave.ucla.edu/mothersday2006v2.pdf> (accessed December 12, 2007) (reporting that 16.9% of respondents needed leave but did not take any, and that 78.9% of these did not take leave because they could not afford to). One other survey, conducted by Westat for the United States Department of Labor, found that only 2.4% of respondents needed leave but did not take any; this number seems to be an outlier and may have to do with how the question was phrased (would it have made a difference had respondents been asked if they “wanted” or “could have used” leave rather than “needed” it?).

²⁵ *Golden Bear Omnibus Survey* 2003.

²⁶ Diana M. Pearce, *Overlooked and Undercounted: Where Connecticut Stands* (Hartford, CT: Permanent Commission on the Status of Women, 2007): 12.

²⁷ Pearce 2007: 17, 20.

²⁸ The majority of these households, despite having incomes below the self-sufficiency standard, do not receive any public assistance which could help, directly or indirectly, with childcare costs. See Pearce 2007: 17, 29.

²⁹ See note 22.

³⁰ Female-headed households are most likely to be “asset-poor;” that is, lacking sufficient net worth to subsist at the federal poverty level for even three months without income. See Joachim O. Hero, Douglas J. Hall, & Shelley Geballe, *Connecticut Family Asset Scorecard 2007-2008* (New Haven, CT: Connecticut Voices for Children 2007): 9.

leave the most, and can least afford to take it. The current family leave laws available to Connecticut residents are of limited value to these women and others: all those who cannot afford to go without a paycheck.

IV. The Support for Paid Leave

Polls show that Americans, by huge majorities, consider affordable, accessible family and medical leave to be a priority. In one survey, 79% of working women and 78% of working men stated that access to paid family leave was a high priority (42% of both men and women listed it as their *highest* priority).³¹ Women ranked paid family and medical leave above increased pay, promotions, job flexibility, and even childcare.³²

Polls also show that Americans, by huge majorities, and across demographic and political boundaries, support programs to provide some form of pay during family and medical leave. A 1999 survey of workers aged 18-34 reported that 82% of those surveyed supported expanding the federal Family and Medical Leave Act to provide paid leave,³³ while a 2007 survey of the general population found that 76% of respondents supported expansion of the FMLA to provide paid leave.³⁴ A 2000 survey, *What Grown-Ups Understand About Child Development*, reported that 89% of parents with young children and 84% of *all* adults supported expanding disability or unemployment insurance as a vehicle for paid family leave.³⁵ And 78% of New Jersey residents,³⁶ 73% of Washington state voters,³⁷ and 65% of Massachusetts voters³⁸ have indicated they support establishing parental or family leave insurance.

V. The Advantages of Paid Leave

Research has shown that not only do employees want and need paid leave, but that paid leave is advantageous both to children and – perhaps surprisingly – to businesses.

First, research shows that paid leave is correlated with better health outcomes for infants. A 10-week increase in paid leave is predicted to reduce infant mortality (that is, fatalities between birth and the first birthday) by about 3%.³⁹ (By contrast, unpaid leave is unrelated to infant mortality, which makes sense if parents are reluctant to take time off work when wages are not replaced.⁴⁰) It is also predicted to reduce child mortality (fatalities between the first and fifth birthday) by *more* than 3%.⁴¹ Furthermore, there is evidence that, even after controlling for demographic characteristics including maternal education and marital status, longer maternity leaves are positively associated with breastfeeding, preventative (well-baby) care, and immunizations (all of which contribute to better

³¹ Lake Snell Perry & Associates, *Ask a Working Woman Survey* (Washington, D.C.: AFL-CIO, 2002), <http://www.aflcio.org/issues/jobseconomy/women/speakout/upload/aaww.pdf> (accessed December 12, 2007).

³² Lake Snell Perry & Associates 2002.

³³ *Americans Support Family Leave Benefits* (Washington, D.C.: National Partnership for Women & Families, 2001), http://www.paidleave.org/docs/149_AmericansSupportFLB.pdf (accessed December 13, 2007), citing Peter D. Hart Research Associates, *High Hopes, Little Trust: A Survey of Young Workers and Their Ups and Downs in the New Economy* (Washington, D.C.: AFL-CIO, 1999).

³⁴ *Key Findings from Nationwide Polling on Paid Family and Medical Leave* (Washington, D.C., National Partnership for Women & Families, 2007), http://www.nationalpartnership.org/site/DocServer/Paid_Family_Leave_Poll_Results_2007.pdf?docID=2521 (accessed December 13, 2007).

³⁵ DYG, Inc., *What Grown-Ups Understand About Child Development: A National Benchmark Survey* (Washington, D.C.: The National Center for Infants, Toddlers and Families, 2000), http://www.eric.ed.gov/ERICDocs/data/ericdocs2sql/content_storage_01/0000019b/80/16/c6/5c.pdf (accessed December 13, 2007).

³⁶ Vercellotti 2006, note 22.

³⁷ *New Poll Shows Strong Support for Family Leave Insurance: State Task Force Encouraged by Results* (Seattle, WA: Economic Opportunity Institute, September 26, 2007), <http://www.eoionline.org/FamilyLeave/famleave9am.pdf> (accessed December 13, 2007).

³⁸ *Americans Support Family Leave Benefits*, citing *UMass Poll* (Boston, MA: John W. McCormack Institute of Public Affairs at the University of Massachusetts at Boston, 2000).

³⁹ Christopher Ruhm, "Parental leave and child health," *Journal of Health Economics* 19 (2000): 947; see also Sakiko Tanaka, "Parental Leave and Child Health Across OECD Countries," *Economic Journal* 115, no. 501 (February 2005), <http://64.233.169.104/search?q=cache:--HQsHutDTMJ:paa2004.princeton.edu/download.asp%3FsubmissionId%3D41254+Parental+Leave+and+Child+Health+Across+OECD+Countries&hl=en&ct=clnk&cd=2&gl=us> (accessed December 13, 2007).

⁴⁰ Ruhm 2000; see also Tanaka 2005.

⁴¹ Ruhm 2000; see also Tanaka 2005.

health outcomes).⁴² Specifically, children whose mothers return to work within 12 weeks are 2.4% less likely to receive well-baby care, 7.5% less likely to be breastfed, and 3.4% less likely to receive all of their immunizations than children whose mothers take more than 12 weeks of leave.⁴³

Second, paid leave has a strong positive impact on child development, resulting in significant reductions in the age at which a child first feeds himself and the age at which a child speaks her first word.⁴⁴ One study which did not specifically look at the effects of paid leave, but instead looked at the effects of early employment by mothers, found full-time employment (30 hours or more per week) by mothers before the ninth month of their children's lives to be associated with poorer cognitive and verbal development for these children at age three.⁴⁵ Even after controlling for quality of child care, the study found a negative association between full time employment begun in the first nine months of a child's life and cognitive and verbal scores at age three. That is, comparing two families both of whom supplied average quality care in the first nine months, one by a parent and one by a day care provider, the study found that the child with the stay-at-home parent will on average exhibit higher cognitive abilities at age three than the child with the working mother.⁴⁶ Another study found all maternal employment, both part- and full-time, during the first year of a child's life to be associated with reductions in the verbal ability of the child at ages three and four, and also found full-time maternal employment during the first three years of a child's life to be associated with negative effects on the child's reading and mathematics achievement at ages five and six.⁴⁷

The advantages to businesses that result from paid leave are both monetary and non-monetary. Paid leave leads to increased employee loyalty, lower turnover, employee recruiting advantages, and a happier workplace.⁴⁸ Increased employee retention and decreased turnover result, in turn, in increased profits. One empirical study found a 2.5% increase in profits associated with paid leave,⁴⁹ while another study, estimating the probable effect of a California paid leave law that went into effect in 2004, estimated that the law would save companies \$89 million, due specifically to increased retention and decreased turnover.⁵⁰ These advantages are readily apparent to those companies who already provide some paid leave. In one study, 42% of such companies stated that they perceived a positive return on investments in these programs,⁵¹ while in another study those companies offering paid parental leave were significantly more likely than those offering unpaid leave to say it provided benefits to management.⁵²

There are additional advantages. Lower turnover is not just good for businesses; it's good for working women.

⁴² Lawrence Berger, Jennifer Hill, and Jane Waldfogel, "Maternity Leave, Early Maternal Employment, and Child Health and Development in the U.S.," *The Economic Journal*, 115 (February 2005): F37-F39.

⁴³ Berger 2005: F39-F40.

⁴⁴ Michael Baker and Kevin Milligan, "The Early Development and Health Benefits of Maternity Leave Mandates" (paper presented at annual meeting for the American Economic Association, Chicago, IL, January 7, 2007), http://www.aeaweb.org/annual_mtg_papers/2007/0107_1015_1702.pdf (accessed December 13, 2007).

⁴⁵ Jeanne Brooks-Gunn, Wen-Jui Han, and Jane Waldfogel, "Maternal Employment and Child Cognitive Outcomes in the First Three Years of Life: The NICHD Study of Early Child Care," *Child Development* 73, no.4 (July/August 2002): 1067.

⁴⁶ Brooks-Gunn 2002: 1067.

⁴⁷ Christopher Ruhm, "Parental Employment and Child Cognitive Development" (paper presented at the Symposium of Family Policy in the United States and Canada, Seattle, WA, June 22, 2002), <http://depts.washington.edu/crfam/Symposium1/Ruhm.pdf> (accessed December 13, 2007). Interestingly, the study did not find children's achievement to be greatest when mothers stay home for the first three years, but rather found the optimal situation is when mothers stay home for the first year, and work part-time the following two years.

⁴⁸ *Parental Leave in Minnesota: A Survey of Employers* (St. Paul, MN: Children's Defense Fund of Minnesota, 2000), <http://www.cdf-mn.org/PDF/Publications/ParentalLeave.pdf> (accessed December 13, 2007); see also A. Rindrajit Dube and Ethan Kaplan, *Paid Family Leave in California: An Analysis of Costs and Benefits* (The Paid Family Leave Collaborative Outreach and Education Campaign, 2002), <http://www.paidfamilyleave.org/pdf/dube.pdf> (accessed December 13, 2007).

⁴⁹ Christine Siegarth Meyer, Swati Mukerjee, and Ann Sestero, "Work-Family Benefits: Which Ones Maximize Profits?," *Journal of Managerial Issues* XIII, no.1 (spring 2001): 37, http://www.nationalpartnership.org/site/DocServer/Work-Family_Benefits_-_Which_Ones_Maximize_Profits.pdf?docID=370 (accessed December 13, 2007).

⁵⁰ Dube & Kaplan 2002.

⁵¹ *Families and Work Institute's 1998 Business Work-Life Study* (New York: Families and Work Institute, 1998), <http://www.familiesandwork.org/summary/worklife.pdf> (accessed December 13, 2007). Another 42% said they saw paid-leave programs as cost-neutral, while only 17% believed the costs of these programs exceeded the benefits.

⁵² *Parental Leave in Minnesota*.

One study found that short and medium term paid leave led to a 3-4% increase in women's rate of employment and no decrease in their wages.⁵³ Translated, this means that paid leave enables women not only to remain in the labor force, but to remain in their jobs, developing their careers, achieving promotions, and earning higher wages. Furthermore, paid leave appears to be good for states. Currently, approximately 11% of those on unpaid family leave end up on some form of public assistance (TANF, food stamps, etc.) while on leave, while only 5% of those on paid family leave resort to such measures.⁵⁴ Increasing paid leave should decrease reliance on assistance programs; the study examining the likely impact of California's paid family leave law estimated that this effect of the law would save the state \$25 million.⁵⁵

VI. Models of Paid Family Leave Policy in the States

While American family leave policy falls far short compared to other nations, a number of states are leading the way in supporting working families by guaranteeing paid family leave benefits through a variety of programs. California, Hawaii, Minnesota, Montana, New Jersey, New Mexico, New York, and Rhode Island all have systems that provide some wage replacement for new parents, and in 2007 bills to expand or introduce some type of paid leave were introduced in seven states: Illinois, New Jersey, Massachusetts, New York, Oregon, Texas and Washington.⁵⁶ These programs and proposals fall into seven general categories that warrant examination.

1. Temporary Disability Insurance

Temporary Disability Insurance (TDI) programs provide partial wage replacement to workers who suffer an illness or injury *off* the job that prevents them from working. Five states – Hawaii, New Jersey, New York, Rhode Island, and California – currently operate mandatory TDI programs. (Employers in the other 45 states may voluntarily participate in group TDI plans for their workers as a fringe benefit.⁵⁷) The programs are generally funded with joint contributions by employees and employers through a payroll tax, although in California and Rhode Island employer contributions are optional.⁵⁸ The level of contributions, maximum length of leave allowed, and eligibility requirements vary among states.⁵⁹ In all of the states which operate mandatory TDI programs, pregnancy and childbirth qualify as disabilities for the purposes of these programs. However, in all of these states *except* California, women are eligible for benefits only through the period of maternal disability – usually 6-10 weeks – and not for any leave taken beyond that point, and TDI does not cover leave to care for an adopted child or provide any paternity benefits.⁶⁰

2. Family Leave Insurance

Family leave insurance, like TDI, is designed to provide partial wage replacement to workers through a system of contributions by employees and/or employers. However, it specifically targets those who need leave due to childbirth, adoption, or the illness of a close family member, rather than those who need leave due to a disability.

⁵³ Christopher Ruhm, "The Economic Consequences of Parental Leave Mandates: Lessons from Europe," *Quarterly Journal of Economics* (February 1998): 287.

⁵⁴ Dube & Kaplan 2002.

⁵⁵ Dube & Kaplan 2002.

⁵⁶ *States and Cities Taking on Paid Leave in 2007* (Washington, D.C.: National Partnership for Women and Families, October 2007), http://www.nationalpartnership.org/site/DocServer/Paid_Leave_Tracking.pdf?docID=1921 (accessed December 13, 2007).

⁵⁷ Sheila Kamanian and Shirley Gatenio, *Mother's Day: More than Candy And Flowers, Working Parents Need Paid Time-Off* (New York: The Clearinghouse on International Developments in Child, Youth, and Family Policies at Columbia University, Spring 2002), <http://www.childpolicyintl.org/issuebrief/issuebrief5.pdf> (accessed December 13, 2007).

⁵⁸ *Temporary Disability Insurance* (Washington, D.C.: U.S. Department of Labor Employment and Training Administration, December 2002), <http://www.workforcesecurity.doleta.gov/unemploy/pdf/temporary.pdf> (accessed December 13, 2007).

⁵⁹ See Appendix B for details of the individual programs in each of these states. See also <http://www.workforcesecurity.doleta.gov/unemploy/pdf/temporary.pdf> (accessed December 13, 2007).

⁶⁰ *National Report Card on Women's Health: Policy Indicators* (Washington, D.C.: National Women's Law Center, 2007) <http://hrc.nwlc.org/Policy-Indicators/Womens-Access-to-Health-Care-Services/Temporary-Disability-Insurance.aspx> (accessed December 13, 2007).

Only two states currently offer family leave insurance: California and Washington.

California's family leave insurance program, which was instituted in 2004,⁶¹ is *part* of its TDI program, which is administered by California's Employment Development Department (not by employers).⁶² The TDI program mandates that workers pay premiums of 0.6% of their income;⁶³ employees do not pay any separate premiums to be eligible for family leave (although they are required to fill out a separate claim form),⁶⁴ and the benefit amount is the same (55% of the claimant's wages⁶⁵). The paid family leave (PFL) provision does contain a few special rules: most importantly, claimants are limited to six weeks of leave per year (as opposed to the 52 weeks for which they are eligible due to a disability).⁶⁶ However, new mothers are eligible for 10 weeks of "maternal disability" (four weeks prior to and six weeks subsequent to giving birth) *as well as* the six weeks of "paid family leave."⁶⁷ (Fathers and adoptive parents, as well as those caring for sick relatives, are eligible only for the six weeks of PFL.) Claimants may take PFL all at one time or on an intermittent basis in hourly, daily, or weekly increments.⁶⁸

Washington's family leave insurance program was signed into law in May of 2007 and will not go into effect until October 2009, so many details, including how benefits and administrative costs should be financed, and how the program should be implemented and administered, have yet to be decided.⁶⁹ The statute does mandate that all new parents⁷⁰ who have worked at least 680 hours in the previous year⁷¹ receive up to five weeks of leave with a benefit of \$250 per week.⁷²

3. "Baby UI"

"Baby UI" programs are not independent programs, but rather expansions of state unemployment insurance programs. State unemployment insurance programs provide benefits to workers who are unemployed through no fault of their own, and meet other eligibility requirements of state law, and are generally funded through a mandatory tax on employers (though three states require employee contributions as well).⁷³ Each state administers a separate program within guidelines established by federal law.⁷⁴ "Baby UI" would expand these programs to provide benefits to parents taking leave to care for newborn or newly adopted children.⁷⁵

⁶¹ *California Paid Family Leave Law: Ten Quick Facts* (San Francisco, CA: Family Caregiver Alliance, Spring 2003), http://www.caregiver.org/caregiver/jsp/print_friendly.jsp?nodeid=865 (accessed December 13, 2007).

⁶² *State Disability Insurance (SDI): The Details*, (Disability Benefits 101, 2007) http://www.disabilitybenefits101.org/ca/programs/income_support/sdi/program2.htm (accessed December 13, 2007).

⁶³ TDI taxes income up to \$83,389/year so the maximum amount an individual would pay for TDI in 2007 would be \$500.33 (.6% of \$83,389). See *State Disability Insurance: The Details* 2007; see also *Paid Family Leave Insurance: Frequently Asked Questions* (Sacramento, CA: California Employment Development Department, 2007), <http://www.edd.ca.gov/direp/pflfaq1tx.htm> (accessed December 13, 2007).

⁶⁴ *State Disability Insurance: The Details* 2007.

⁶⁵ *State Disability Insurance: The Details* 2007.

⁶⁶ *State Disability Insurance: The Details* 2007.

⁶⁷ *State Disability Insurance: The Details* 2007.

⁶⁸ *California Paid Family Leave: 10 Facts About the Law* ((The Paid Family Leave Collaborative Outreach and Education Campaign, 2007), <http://www.paidfamilyleave.org/law.html>) (accessed December 13, 2007).

⁶⁹ The law required the appointment of a Joint Legislative Task Force that must make recommendations to the legislature, concerning the program's financing and administration, by January 1, 2008. *Washington Family Leave Insurance Fact Sheet* (Seattle, WA: Economic Opportunity Institute, September 2007), <http://www.eoionline.org/FamilyLeave/FamLeaveFacts.pdf> (accessed December 13, 2007).

⁷⁰ This includes individuals who have adopted a child. See *Washington Family Leave Insurance Fact Sheet* 2007.

⁷¹ This eligibility requirement mirrors the eligibility requirement for unemployment insurance. See *Washington Family Leave Insurance Fact Sheet* 2007.

⁷² *Washington Family Leave Insurance Fact Sheet* 2007.

⁷³ *State Unemployment Insurance Benefits Fact Sheet* (Washington, D.C.: U.S. Department of Labor Employment and Training Administration, 2006), <http://www.workforcesecurity.doleta.gov/unemploy/uifactsheet.asp> (accessed December 13, 2007).

⁷⁴ *State Unemployment Insurance Benefits Fact Sheet* 2006.

⁷⁵ *It's Not About Federalism #13: "Baby UI"* (New York: Brennan Center for Justice, 2003), http://brennancenter.org/dynamic/subpages/inaf_13.pdf (accessed December 13, 2007).

However, current federal regulations have limited this approach and rendered it legally questionable. In 1997, the United States Department of Labor, which must certify states' compliance with federal unemployment compensation law, stated that unemployment compensation funds could not be used to provide benefits to leave-taking parents.⁷⁶ In 2000, it reversed this position, issuing a regulation explicitly allowing states to use UI funds to create parental leave programs.⁷⁷ Fifteen states entertained Baby UI proposals that year, and 20 states entertained such proposals the following year, though none passed.⁷⁸ However, in 2003, the Department of Labor reversed its position yet again, rescinding the 2000 regulation.⁷⁹ Although it is not clear that states need the permission of the Department of Labor to use UI funds for parental leave, Baby UI may not be the easiest route to ensuring paid parental leave.

4. **At-Home Infant Care Programs**

At-Home Infant Care (AHIC) programs are generally funded with state child care dollars and provide parents with subsidies to care for their infants at home in lieu of using those subsidies to compensate professional or family child care providers.⁸⁰ Eligibility requirements usually limit recipients to low-income parents who are otherwise eligible for child care subsidies.⁸¹ Three states have thus far experimented with AHIC programs:⁸² Minnesota, Montana, and New Mexico. However, the Montana program is currently unfunded,⁸³ and the New Mexico program is available only in one county.⁸⁴

5. **Independent Family and Medical Leave Savings Accounts**

Independent family and medical leave savings accounts are bank accounts to which an employee may defer part of her compensation tax-free, and upon which she may draw during periods of approved family or medical leave. These accounts are employee-funded (though employers may match contributions) and employee participation is voluntary. No state currently has a program like this in place, although in the 2005-2006 session New York introduced legislation to establish these accounts (the bill was referred to the Labor Committee and no further action was taken).⁸⁵

6. **Leave Donation Banks**

Leave donation programs allow employees to donate accrued paid leave days (usually, sick or vacation leave) to co-workers who have exhausted their own leave, to be used for paid family and medical leave. Employees may either donate accrued days to a particular co-worker (these programs are sometimes referred to as "leave transfer programs") or put them in a general pool from which co-workers in need can draw.⁸⁶ Some narrowly drawn versions of these programs exist. For example, in Arizona, state employees may transfer accumulated annual leave

⁷⁶ *It's Not About Federalism* 2003.

⁷⁷ *Where Families Matter: State Progress Toward Valuing American Families* (Washington, D.C.: National Partnership for Women and Families, February 2007), http://www.nationalpartnership.org/site/DocServer/Final_2006_Round_Up.pdf?docID=2161 (accessed December 13, 2007).

⁷⁸ *It's Not About Federalism* 2003.

⁷⁹ *Where Families Matter* 2007.

⁸⁰ *Where Families Matter* 2007. The subsidies given to parents are usually some percentage of what the state would pay a child care provider to care for the infant minus the sliding fee scale amount the family would have to pay for the child to participate in child care outside the home.

⁸¹ *Where Families Matter* 2007.

⁸² For details on each of these programs, see Appendix C.

⁸³ The Montana program was established administratively, without legislation, as a pilot program in 2001, and was established in law in 2003. However, under the statute, funding must come from a special appropriation to the General Appropriations Act or by a budget amendment if funds become available from federal or private sources. This has not yet occurred, and thus, to date, although the program technically exists, it is unavailable to anyone. See *Where Families Matter* 2007.

⁸⁴ *Where Families Matter* 2007.

⁸⁵ *Where Families Matter* 2007.

⁸⁶ *Where Families Matter* 2007.

to other employees if those other employees (or a member of their immediate family) have a serious, incapacitating, and extended disability caused by pregnancy or childbirth. And in Georgia, Board of Education employees may donate paid sick days to their spouses, if the spouse is also an employee of the local board of education, for maternity leave, illness, or illness or death of a family member.⁸⁷

7. Tax Credits

One way to increase paid leave is to provide tax credits to employers who offer such leave, thereby incentivizing them to offer paid leave and offsetting any potential costs. Since 2000, at least six states (Colorado, Hawaii, Massachusetts, Missouri, Oklahoma, and Pennsylvania) have introduced bills that would have created these tax credits,⁸⁸ but none of these bills have passed and currently such tax credits do not exist in any state.

VII. The Current State of Paid Parental Leave

A. Connecticut

In 2000, Representative Christopher Donovan and Senator Edith Prague, Co-Chairs of the Connecticut General Assembly's Labor and Public Employees Committee, convened a Task Force to study the need for and the feasibility of providing *paid* family and medical leave for workers in Connecticut. The Task Force found balancing work and family to be an urgent problem for Connecticut's workers, and found too that most of Connecticut's workers favor some form of paid family and medical leave.⁸⁹ It concluded that temporary disability insurance or expanded unemployment insurance programs were workable options that could successfully balance the needs of Connecticut employees and employers.⁹⁰ It also noted that the federal government, through the issuance of new regulations, was encouraging states to experiment with programs to provide financial assistance to new parents who need to take time off from work.⁹¹

The Task Force recommended that the General Assembly's Labor and Public Employees Committee use its findings as the basis for proposed legislation to provide paid family and medical leave for Connecticut employees.⁹² However, though discussions ensued in the General Assembly, and bills were introduced, no legislation has been adopted to move Connecticut toward universal paid family and medical leave.

B. The Federal Government

In June of 2007, Senators Christopher Dodd (D-CT) and Ted Stevens (R-AK) introduced landmark legislation that would provide up to eight weeks of *paid* leave to workers needing time off due to the birth or adoption of a child; the care of a child, spouse, or parent with a serious illness; or one's own serious medical condition.⁹³ The Family Leave Insurance Act of 2007 would create a "Family Leave Insurance Fund" to finance tiered benefit payments according to salary, allowing stakeholders to pool risk and lower costs.⁹⁴ Benefit payments would be funded by small, shared employee/employer premiums (0.2% of the employee's earnings).⁹⁵ To reduce administrative burdens for employers and employees, employers would pay leave benefits to employees through their regular payroll, with

⁸⁷ *Where Families Matter* 2007.

⁸⁸ *Where Families Matter* 2007, see also Pamela Prah, *Momentum for Paid Family Leave Grows* (Washington, D.C.: Stateline.org, October 21, 2002), <http://www.stateline.org/live/ViewPage.action?siteNodeId=136&languageId=1&contentId=14999> (accessed December 13, 2007).

⁸⁹ *Report of the Connecticut Task Force on Family and Medical Leave* (Hartford, CT: Connecticut Task Force on Family and Medical Leave, 2000), http://www.paidleave.org/docs/162_ReportCT.pdf (accessed December 13, 2007).

⁹⁰ *Report of the Connecticut Task Force on Family and Medical Leave* 2000.

⁹¹ *Report of the Connecticut Task Force on Family and Medical Leave* 2000.

⁹² *Report of the Connecticut Task Force on Family and Medical Leave* 2000.

⁹³ *Dodd, Stevens Introduce Landmark Bill to Provide Paid Leave for Workers* (June 21, 2007), <http://dodd.senate.gov/index.php?q=node/3953/print> (accessed December 13, 2007).

⁹⁴ *Dodd, Stevens Introduce Landmark Bill to Provide Paid Leave for Workers*.

⁹⁵ *Dodd, Stevens Introduce Landmark Bill to Provide Paid Leave for Workers*.

prompt reimbursement from the Family Leave Insurance Fund.⁹⁶ Eligibility requirements would be the same as those under the current Family and Medical Leave Act, although smaller businesses and self-employed workers could opt in and would be given a 50% discount on premium payments.⁹⁷

This bill was referred to the Senate Finance Committee, and currently no further action has been taken.

VIII. Recommendations and Conclusions

It is tempting to use the findings presented in this report to spark a “mother care” versus “other care” debate, or to debate the merits of parents who choose full time work over staying home with their young children. Research should be used not to fuel an either/or *policy choice*, but rather to respect and protect *parental choice* for parents to either stay home in their children’s earliest years or go to work assured that their children are safe and in high quality care.

Connecticut should consider implementing policy changes that support parental choice. Specifically, Connecticut should consider the following three programs: (1) a family leave insurance program, funded by joint contributions of employees and employers, or by employees alone; (2) tax credits for businesses who provide paid family leave; and (3) an at-home infant care program, which could use state dollars currently invested in the existing Care4Kids Child Care Subsidy Program, simply diverting them to the stay-at-home parent, rather than to a child care provider.

Connecticut’s Early Childhood Education Cabinet’s reform proposal, *Ready by 5 & Fine by 9*,⁹⁸ stresses the importance of “ready families” and their ability to nurture early attachments and language-rich environments, yet it seems only to recommend parent education as the means to achieve these goals. Nowhere does the Framework acknowledge the very real stress that many families are under right now: declining real wages, increased working hours, the pressure to either work and pay for child care or quit and stay home and suffer financial losses.

New policies must be developed if Connecticut’s workers are to have any hope of balancing work and family. While the state and federal Family and Medical Leave Acts were steps in the right direction, they did not go far enough. Currently, parents are asked to choose between taking time off from work to care for their infant families and maintaining economic stability by continuing full-time work. As a state, Connecticut must cease to ask its working parents to choose between economic stability for their families and caring for their newborn children, and instead support them as both workers and parents. Enacting paid leave would provide such support.

⁹⁶ *Dodd, Stevens Introduce Landmark Bill to Provide Paid Leave for Workers.*

⁹⁷ *Dodd, Stevens Introduce Landmark Bill to Provide Paid Leave for Workers.*

⁹⁸ Connecticut Early Childhood Education Cabinet, *Ready by 5 & Fine by 9: Connecticut’s Early Childhood Investment Framework* (Hartford, CT: Connecticut Early Childhood Education Cabinet and Connecticut Department of Education, October 2006), http://ecforums.communityresultscenter.org/docs/ready5_fine9.pdf (accessed December 13, 2007).

Appendix A⁹⁹

Table 1 Maternity, Paternity, and Parental Leaves in the OECD Countries 1998-2002

Country	Duration of Child Birth Related Leave	Percentage of Wage Replaced	Country	Duration of Child Birth Related Leave	Percentage of Wage Replaced
Australia	1 year parental	Unpaid	Germany	14 weeks maternity including 6 weeks before birth + 3 years parental/child rearing leave full or part time up until child's 8 th birthday	100% Flat rate/Income-tested for 2 years; Unpaid for 3 rd year
Austria	16 weeks maternity; 8 weeks before/8 weeks after birth (mandated) Parental leave replaced by child care allowance for 30 months one parent or 36 months if child care is shared by both parents. Previous employment requirement eliminated.	100% Flat rate Higher rate for single- and low-income parents	Greece	17 weeks maternity; 3.5 months parental leave for each parent	50% Unpaid
Belgium	15 weeks maternity; 3 months parental for each parent 3 days paternity	75-80%; Low flat rate benefit	Hungary	24 weeks maternity Childrearing leave up to child's 3rd birthday	70% Flat rate/Income-tested
Canada	17 weeks maternity 35 weeks parental, either parent or shared within first year. Unpaid family leave	55% 55%	Iceland	3 months each for mother and father and one parent can take an additional 3 months for 9 months parental leave in all The 9-month leave may spread over the first 18 months after birth.	80%
Czech Republic	28 weeks maternity 37 weeks for multiple births or single mother Parental leave until child turns 3	69% Unpaid	Ireland	18 weeks maternity including up to 4 weeks before birth 14 weeks parental leave Maternity & parental leave cover adoption; 3 days paid family or emergency leave	70% Unpaid
Denmark	18 weeks maternity including 4 weeks prebirth 10 weeks parental 2 weeks paternity In addition, child care leave up to 52 weeks for either parent up to child's 8 th birthday.	90% 60% 100% 60%	Italy	5 months maternity including 1 month pre-birth; Additional 10 months parental leave, 20 months for multiple births Fathers applying for 3 month leave will be granted extra month. Unused parental leave can be taken until the child's 9 th birthday. Family (sick) leave-5 days/year for children 3-8 yrs old.	80% 30% Paid
Finland	18 weeks maternity 26 weeks parental Childrearing leave of absence until child is age 3, or can opt for home-care or child care allowances (under age 7). Guaranteed right to part-time work. Paternity- 18 days	65% Flat rate	Japan	14 weeks (6 pre- and 8 post- birth); Additional year up to child's first birthday	60% Unpaid
France		100% for maternity & paternity leaves; Flat rate, income-tested. 80%	Korea-South	8 weeks maternity	Unpaid

⁹⁹ Reproduced from <http://www.childpolicyintl.org/issuebrief/issuebrief5.pdf>.

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France		100% for maternity & paternity leaves; Flat rate, income-tested. 80%	Korea-South	8 weeks maternity	Unpaid
Luxembourg	16 weeks maternity	100%	Spain	16 weeks maternity; may transfer up to 10	100%

Country	Duration of Child Birth Related Leave	Percentage of Wage Replaced	Country	Duration of Child Birth Related Leave	Percentage of Wage Replaced
	Parental leave is 6 months full-time or 12 months part-time or pro-rated up to child's 5 th birthday 2 days/year family leave	Flat rate		weeks to father; 2 additional weeks maternity per child in multiple births; Additional parental leave until child is 3. 2 days paternity leave	Unpaid 100%
Mexico	12 weeks maternity (6 weeks pre-birth)	100%	Sweden	Full parental leave until child is 18 months, includes adoption +3 months +3 months Maternity leave may begin 60 days prior to expected delivery and 6 weeks after birth. Parental leave can be used full- or part-time until child's 8 th birthday. Additional 6 months for each child if multiple births.	80%
Netherlands	16 weeks maternity +6 months parental leave per parent 2 days paternity Family leave- 10 days/year + 2 days emergency leave	100% Unpaid Paid			Flat rate Unpaid
New Zealand	12 weeks paid parental leave (July 2002). May opt for parental tax credit in lieu of paid parental leave Extended parental leave.	Lower of 100% wages or flat-rate Unpaid	Switzerland	16 weeks maternity Right to part-time work until child is 8	Varies by Canton
Norway	52 weeks parental leave (or 42 weeks at 100%), including maternity Child rearing leave up to age 2 4 weeks paternity leave, "use it or lose it"	80% Flat rate	Turkey	12 weeks maternity	66 2/3%
Poland	16 weeks maternity leave for first child; 18 for subsequent births; 26 weeks for multiple births; Additional 24 month leave, 36 months for single parent. Additional 12 months for single parent	100% Flat rate	United Kingdom	18 weeks Ordinary Maternity Leave (up to 11 weeks prior birth), includes adoption Additional Maternity Leave of 11 weeks for women who've completed 1 year service with employer. 13 weeks parental leave up to child's 5 th birthday 18 weeks parental leave for disabled child up to child's 18 th birthday	6 weeks at 90% 12 weeks at flat rate varies by employment Unpaid Flat rate
Portugal	6 weeks mandated maternity leave post-birth Additional 6-24 months parental includes adoption 5 days paternity Up to 30 days/year family leave for children <10 and 15 days for >10 Special leave up to 4 years for sick child Right to part-time work.	100% Unpaid			United States

Sources: Kamerman, S.B. (2000). "Parental Leave Policies: An Essential Ingredient in Early Childhood Education and Care Policies," *Social Policy Report*, Ann Arbor, MI: Society for Research in Child Development; European Industrial Relations Observatory Online, <http://www.euro.eurofound.ie>; Social Security Throughout the World, online, <http://www-ssw.issa.int>; Country Ministry sites.

Appendix B¹⁰⁰

State Temporary Disability and Family Leave Insurance Programs				
State	Eligibility	Who Pays How Much	Benefit Levels	Maximum Leave
California	Must have earned at least \$300 in covered employment; Self-employed may elect coverage	Workers pay 0.6% of pay, up to \$83,389	55% of pay max. \$882/wk	52 weeks (disability) 6 weeks (family leave)
Hawaii	Must have worked at least 14 weeks for 20 or more hours, and earned not less than \$400 in the year preceding application	Employers may require employees to contribute up to half the premium cost up to 0.5% of weekly wages	58% of average pay max. \$476/wk	26 weeks
New Jersey	Must have at least 20 weeks of covered employment with earnings of \$143/wk, or earned not less than \$7,200 in the year preceding application	Workers contribute 0.5% of first \$26,600 in wages Employers pay 0.1% to 0.75% of wages up to \$26,600	2/3 of average weekly wage max. \$502/wk	26 weeks (but no more than 1/3 of base year wages)
New York	Must have worked at least 4 consecutive weeks for covered employer within past 26 weeks	Employers may collect contributions from employees of 0.5% of wages, up to 60 cents per week	50% of weekly wage (average of last 8 weeks) max. \$170/wk	26 weeks
Rhode Island	Must <i>either</i> (1) have earned at least \$1,480 in one quarter of the base period, at least \$2,960 in the base period, and have total base period wages equal to at least 1.5 times highest quarter earnings; <i>or</i> (2) earned at least \$8,880 in the year preceding application	Workers pay 1.3 % of wages up to \$52,100	4.62% of highest calendar quarter wages in base year max. \$652/wk plus dependency benefits	30 weeks (but no more than 36% of base year wages)

¹⁰⁰ Figures obtained from <http://www.leg.wa.gov/documents/joint/fli/10-17-07-Mtg/CompofDisabilInsuranceLawsOthStates.pdf>.

Appendix C¹⁰¹

At-Home Infant Care Programs				
State	Eligibility	Who Pays How Much	Benefit Levels	Maximum Duration
Minnesota	Parents with children under age 1 whose incomes are up to 175% of the poverty line and who have been involved in an “eligible activity” (work, approved education or training, or job search) within 9 months prior to application	Funded entirely with state child care dollars (that are counted towards state maintenance of effort under federal TANF law)	Up to 90% of what the state would pay a child care provider minus the sliding fee scale amount the family would have to pay the provider (in one county that currently equals \$139.50/wk)	Up to one year ¹⁰²
Montana	Parents with children under age 2 whose incomes are up to 150% of the poverty line and have worked one of the three months before applying at the rate of 120 hours per month for two-parent families, 60 hours for single parent families, and 40 hours for single parent families attending post secondary education or training ¹⁰³	Funded entirely with state child care dollars (that are counted towards state maintenance of effort under federal TANF law) ¹⁰⁴	90% of what the state pays child-care providers through the subsidy program (up to \$384 a month)	2 years
New Mexico	Parents with children under age 2 whose incomes are up to 100% of the poverty line and who have a high school diploma or GED	Funded with Children, Youth, and Families Department general funds	Rate based on average of child care reimbursement rates (currently \$250/month)	1 year

¹⁰¹ National Partnership for Women & Families, *At-Home Infant Care (AHIC): A Side-by-Side Comparison of Federal and State Initiatives* (October 2005), available at <http://www.nationalpartnership.org/site/DocServer/AHICchartOct05.pdf?docID=1048>.

¹⁰² Minnesota AHIC sets a lifetime limit of 12 months, and time spent on AHIC is deducted from any time someone could be exempt from TANF-funded welfare reform program work requirements.

¹⁰³ Families are not eligible for additional TANF cash assistance while on AHIC, even if they are income eligible. Families may work or go to school while on AHIC, but do not qualify for additional child care assistance.

¹⁰⁴ This was how AHIC was funded as a pilot program. However, when the program was enacted as law, it was (and remains) unfunded; the statute calls for use of federal AHIC funding should it become available.