



**TESTIMONY IN SUPPORT OF S.B. 221:  
An Act Concerning Paid Family and Medical Leave**

**Submitted to the Connecticut General Assembly Joint Committee on Labor and Public  
Employees**

**March 8, 2016**

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy organization based in Washington, D.C. For more than four decades, we have fought for every major policy advance that has helped women and families. We promote fairness in the workplace, reproductive health and rights, access to quality, affordable health care, and policies that help women and men meet the dual demands of work and family.

At some point, nearly everyone will need to take time away from work to deal with a serious personal or family illness, or to care for a new child. But, nationwide, only 13 percent of workers have access to paid family leave through their employers, and fewer than 40 percent have access to personal medical leave through employer-provided short-term disability insurance.<sup>1</sup> Without the ability to receive income, many workers must forgo taking leave or put their economic security in jeopardy in order to care for a family member, a new child or their own health.

States like Connecticut are seeking to address this issue. We commend the Connecticut General Assembly for thoughtfully exploring the best means for assuring working people the ability to take paid family and medical leave when a new child arrives, a seriously ill family member needs care or a serious personal injury or illness arises. In October 2013, we were pleased to speak to the paid family and medical leave insurance task force, authorized by the legislature and convened by the Permanent Commission on the Status of Women. Over the last several months, we were honored to be part of the research team that prepared a report for Connecticut's Department of Labor on implementing paid family and medical leave insurance.

**We strongly support Senate Bill 221, legislation to provide Connecticut's workers with access to paid family and medical leave.** Our support for the bill is based on our understanding of the problems that workers, families businesses and communities face when people do not have access to paid leave; the experiences of other states that have adopted paid leave programs; and a growing body of evidence showing the benefits and impacts of paid family and medical leave. Researchers estimate that more than 60 percent of Connecticut's workforce is either ineligible for or cannot afford to take the unpaid leave that is currently available under the federal Family and Medical Leave Act.<sup>2</sup> It is time to adopt a statewide paid leave solution.

## **I. Demographic and Economic Changes Reveal an Urgent Need for Family-Friendly Policies**

The world of work, wages and family has changed dramatically, but our nation's workplace policies and norms remain largely stagnant, addressing few of the challenges Americans face day to day as they struggle to manage the dual demands of work and family. Today, women make up nearly half of the United States workforce, and mothers are the primary or sole breadwinners in more than 40 percent of families;<sup>3</sup> in just under another quarter of families nationwide, mothers' earnings contribute substantially to their families' incomes.<sup>4</sup> In Connecticut, nearly 74 percent of children live in households where both parents hold jobs or live with a single working parent.<sup>5</sup>

Despite dramatic increases in women's workforce participation and contributions as family breadwinners, women most often continue to be the primary caregivers for children at birth and during childhood – as well as for elderly parents.<sup>6</sup> While men are increasingly interested in, and taking on, more family caregiving, most of the work continues to be done by women.<sup>7</sup>

At the same time, the nation's population is aging: Over the next 22 years, the number of adults 65 and older is expected to double.<sup>8</sup> By 2060, there will be 98.2 million older adults – accounting for nearly one quarter of the U.S. population.<sup>9</sup> Nearly 777,000 people living in Connecticut, or more than one fifth of the state's population, are above the age of 60.<sup>10</sup> This means many more workers will need time away from work to care for aging parents and spouses.<sup>11</sup>

Despite the clear need for paid family and medical leave, whether a worker has access to paid leave is largely a function of who they work for and where they live. Lower-wage workers are hit the hardest: only five percent of workers in the bottom wage quartile have access to employer-provided paid family leave, and 17 percent have access to employer-provided short-term disability insurance.<sup>12</sup>

Focusing specifically on paid parental leave, only 50 percent of new moms in this country take paid leave of any length after the birth of their first child, often cobbling together accrued sick, vacation and personal time, and that number hasn't changed appreciably in more than a decade.<sup>13</sup> Among women with the lowest levels of education, less than one-fifth take any type of paid leave around the birth of their first child – approximately the same percentage as in the 1960s.<sup>14</sup>

## **II. Some States Are Doing Better for Working Families**

A handful of states have enacted legislation to address the mismatch between working families' needs and their lived realities. California, New Jersey and Rhode Island have successfully implemented paid family leave programs that demonstrate how well paid leave insurance works.<sup>15</sup> Connecticut should take lessons from these states as it develops and implements its own program.

In California, workers have filed more than 2.3 million leave claims since the state implemented its family leave insurance program in 2004.<sup>16</sup> The vast majority of California

employers report seeing a positive impact or no effect on employee productivity, profitability and performance<sup>17</sup> – and smaller businesses were less likely than larger businesses to report negative effects.<sup>18</sup> Even the Society for Human Resource Management, one of the chief opponents of paid family leave before it was passed in California, issued a report finding that the law had created “relatively few” new burdens for employers and that employers’ concerns about the program “have so far not been realized.”<sup>19</sup> In October 2015, *Bloomberg News* reported on the business impacts of paid leave in California in an article entitled, *California Shows How Paid-Leave Law Affects Businesses: Not Much*, and noted that “California’s employment growth outpaced the U.S. average by 2 percentage points” over the last decade.<sup>20</sup>

The benefits for employees and their families have been significant. Among workers in low-quality jobs, 87 percent of workers who took paid family leave under the state program reported that leave had a positive effect on their ability to care for a new child or ill family member, compared to 72 percent of workers who did not take paid family leave through the state’s program.<sup>21</sup> For workers in high-quality jobs, the duration of breastfeeding for workers who took paid family leave was more than twice as long as for workers who did not take paid family leave through the state’s program.<sup>22</sup> For fathers in both low- and high-quality jobs, the median length of parental leave was twice as long for those who took paid family leave through the state program as it was for those who did not,<sup>23</sup> and the proportion of claims filed by men requesting paid leave to care for a new child has nearly doubled since the program’s inception.<sup>24</sup> The program also reduced disparities in leave-taking: African-American and Latina mothers saw some of the highest increases in rates of maternity leave-taking after California’s law went into effect.<sup>25</sup>

In New Jersey, workers have filed more than 200,000 leave claims since the state implemented its paid family leave program in 2009.<sup>26</sup> Three out of four workers (76.4 percent) say they view the program favorably.<sup>27</sup> In a report prepared on behalf of the New Jersey Business and Industry Association, both small and large businesses said they had adjusted easily to the law and experienced no effects on business profitability, performance or employee productivity.<sup>28</sup>

In Rhode Island, workers have filed nearly 13,000 claims since 2014, the year the program was implemented.<sup>29</sup> Business supporters were critically important in passing the law, and early research suggests that businesses in key industries have adjusted easily. Research among food service employers and manufacturers, conducted by a team of researchers led by Columbia University Business School professor Ann Bartel, shows that the law’s impacts on business operations have been minimal and that 61 percent of employers support the law.<sup>30</sup> The National Partnership’s own analysis of the Rhode Island program’s first year indicates that women and men used it more equally than during the first years of the California and New Jersey programs and that leave-taking was more evenly distributed between baby bonding claims and family caregiving claims.<sup>31</sup>

### **III. Paid Family and Medical Leave Offers Clear Benefits for Families and Businesses**

All of the available research – from employer-generated studies, to analyses of the state paid family leave programs in California, New Jersey and Rhode Island, to data that reflect the experiences of people fortunate enough to work for employers that offer some form of

paid leave, to analyses of parents in other countries – demonstrates the clear benefits of paid leave.

### ***A. Paid Leave Promotes Greater Economic Security and Financial Independence for Working Families***

Guaranteeing workers access to paid leave can improve families' economic security and promote financial independence in the face of major life events. Paid leave encourages workforce attachment. Mothers who take paid leave are more likely than mothers who do not to be working nine to 12 months after a child's birth.<sup>32</sup> They are also more likely to receive higher wages over time. In the year after the birth of a child, mothers who take paid leave are 54 percent more likely to report wage increases than mothers who do not and are nearly 40 percent less likely to receive public assistance or food stamps, taking into account other socioeconomic and workplace factors that might explain these differences. When fathers take paid leave, they too are significantly less likely to receive public assistance or food stamps than fathers who do not.<sup>33</sup> These figures are particularly important in context: Having a baby is the most expensive health event that families face during their childbearing years,<sup>34</sup> and it is estimated that 13 percent of families with a new infant become poor within a month.<sup>35</sup>

Paid leave is also needed to help family caregivers for older adults continue working: Of caregivers who leave the workforce, half (52 percent) said they did so because their jobs did not allow the flexibility they needed to work and provide elder care.<sup>36</sup> And helping older workers stay employed has real implications for their retirement security: A woman who is 50 years of age or older who leaves the workforce to care for a parent will lose more than \$324,000 in wages and retirement.<sup>37</sup> For men, the figure is substantial as well – close to \$284,000 in lost wages and retirement.<sup>38</sup> In addition, it is worth noting the role that personal and family illnesses play in personal bankruptcies.<sup>39</sup> Paid leave could ameliorate that result.

### ***B. Paid Leave Benefits Businesses***

Businesses experience cost-savings and other benefits when workers can take paid leave to address family and medical needs. First-time mothers who take paid maternity leave are more likely than mothers who do not to return to work – and to return to work for the same employer – after taking time to recover and care for their children.<sup>40</sup> Workers who are dealing with personal health issues or caring for a loved one are better able to stay employed when they have paid leave and other family friendly policies.<sup>41</sup>

Retaining workers is cost-effective because of the high costs that employers shoulder as a result of employee turnover. For high-wage, high-skilled workers in fields including technology, accounting and law, turnover costs can amount to 213 percent of workers' salaries.<sup>42</sup> Across all occupations, median turnover costs are estimated to be 21 percent of workers' annual wages, and even in middle- and lower-wage jobs, turnover costs are estimated to be 16 to 20 percent of workers' annual wages.<sup>43</sup> Direct costs associated with turnover include separation costs, higher unemployment insurance, costs associated with temporary staffing, costs associated with searching for and interviewing new workers, and training costs for new workers;<sup>44</sup> indirect costs can arise from lost productivity leading up to

and after employee separations, diminished output as new workers ramp up, reduced morale and lost institutional knowledge.<sup>45</sup>

In addition to the broad evidence presented above confirming that state paid leave programs can help business, some specific findings from California and New Jersey are also of importance. In surveys conducted with California employers and employees several years after the state paid leave program was implemented, nearly 89 percent of workers in “low-quality” jobs (those that paid less than \$20 per hour or did not provide health insurance) reported returning to their employers after taking paid family leave, an eight-point improvement in retention compared to workers in low-quality jobs who did not take paid leave through the California program.<sup>46</sup>

In addition, nearly 89 percent or more of California employers that were surveyed either reported positive effects on profitability, performance and morale, or reported no effects – meaning that the negative outcomes that some employers feared (concerns about shifting work to others, losing productivity, abuse, etc.) never materialized.<sup>47</sup> New Jersey employers interviewed recently as part of a study about that state’s paid family leave insurance program noted that paid leave helped reduce stress and improve morale among workers taking leave, as well as among their co-workers.<sup>48</sup>

### ***C. Paid Leave Promotes Better Health and Well-Being for Working Families***

When people have time to care for themselves and their loved ones without jeopardizing their ability to make ends meet and afford basic expenses, their health and well-being improve. Newborns whose mothers take at least 12 weeks of paid leave are more likely to be breastfed, receive medical checkups and get critical immunizations.<sup>49</sup> Neonatal mortality is reduced when parents have access to paid leave.<sup>50</sup> A recent review of international literature concludes that there are benefits for maternal health when fathers take paid leave, including a reduction in maternal illness and depression and an increase in well-being.<sup>51</sup>

California’s paid leave program has helped parents – particularly those in lower-quality jobs – learn to care for their children and to find outside child care. Eighty-seven percent of parents in lower-quality jobs who took paid family leave through the state program reported a positive effect on their ability to care for their child or ill family member, compared with 72 percent of parents in lower-quality jobs who did not use the state paid leave program. In addition, 70 percent of parents in lower-quality jobs who used state paid family leave reported a positive effect on their ability to arrange child care, compared to just 58 percent of those who did not use the state paid family leave program.<sup>52</sup>

Paid leave has important benefits when family members are ill as well. When children are critically ill – whether at birth or later – the presence of a parent shortens a child’s hospital stay by 31 percent.<sup>53</sup> Active parental involvement in a child’s hospital care may head off future health care needs and reduce costs.<sup>54</sup> Similarly, family caregivers with paid leave who care for an elderly loved one are better able to help loved ones recover from illness, fulfill treatment plans, and avoid complications and hospital readmissions, which can help lower health care costs and improve health outcomes.<sup>55</sup> Family caregivers themselves are

also better able to care for themselves when workplace policies anticipate and are responsive to their needs.<sup>56</sup>

#### **D. Paid Leave Impacts Government Revenues and Spending**

Paid leave is a wise public investment. More people at work, earning higher wages means more people paying taxes and contributing to key public programs. Guaranteeing paid leave to more workers would also likely lead to reductions in government spending. An analysis of states with paid leave programs found that women in those states are less likely than women in other states to receive public assistance or food stamp income following a child's birth, particularly when they use their state paid leave program.<sup>57</sup>

#### **IV. S.B. 221 is Sound Policy**

S.B. 221 draws on lessons from other state programs and reflects key elements in the report prepared for the Connecticut Department of Labor on implementing a state paid leave program.<sup>58</sup> The proposal will meet the needs of much of the state's workforce, including its low-wage workers. The duration of leave and wage replacement rates are adequate and the proposal includes other important features such as job protection and public education efforts that will help ensure that the employees who are paying into the program will know about and be able to use it. If we were to make two recommendations to ensure the program's maximum impact, however, we would request an adjustment in eligibility requirements to better reflect the earnings and experiences of vulnerable, low-wage workers who may cycle in and out of employment and we would urge an indexing of the maximum benefit amount so that inflation does not erode the value of paid leave benefits over time.

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**The National Partnership for Women & Families urges a favorable report on S.B. 221.** We applaud the Committee for working to create a statewide paid family and medical leave program that will assure working people the security and stability they need when they take time from their jobs to gaze into the eyes of a new child and form a lifelong bond, hold the hand of a dying parent, or recover from their own serious health issue. Thank you for your consideration, and we look forward to continuing to work with you to assure all Connecticut workers access to paid family and medical leave.

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