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policy solutions that work for low-income people

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Committee of the Whole Public Hearing

Bill 21-415, the Universal Paid Leave Act of 2015

January 14, 2016

Chairman Mendelson and members of the Committee of the Whole, my name is Jodie Levin-Epstein, and I am the Deputy Director of the Center for Law and Social Policy (CLASP). CLASP is a national, non-profit organization that promotes policy solutions that work for low income people. CLASP works at all levels of government and builds bridges between research, advocacy, and policy.

I thank you for the opportunity to speak both for CLASP and as a Ward 4 resident in support of the Universal Paid Leave Act, Bill 21-415, which would create a universal paid family leave insurance program in the District. It is noteworthy that the majority of members of the Committee of the Whole are original co-sponsors of the Universal Paid Leave Act. The measure would provide all employees with up to 16 weeks of paid leave to care for a loved one, address an illness, or bond with a new child. It would be accomplished through a self-sustaining pool of funds supported by employers with certain employees (e.g. reverse commuters) making contributions as well. Paid leave makes it feasible for employees to care for their family or themselves without losing all income when they cannot work; this, research shows, benefits businesses too by helping them to retain employees and avoid the costs of turnover.

The Council's leadership in this arena is part and parcel of growing policymaker attention to paid family leave around the nation and overwhelming public support. Policies have been established for municipal employees in 17 local jurisdictions including DC; virtually all these public policies have occurred in just the last couple of years. Rhode Island recently joined California and New Jersey as states that added paid family leave to their temporary disability insurance programs.

Public opinion is clear: there is keen, bi-partisan interest in public policy action on family leave. Nationally, 80% favor requiring employers to offer paid leave to parents of new children and employees caring for sick family members; notably this includes a clear majority across the political spectrum.[i] In DC, two separate polls also confirm at least 80% support for the Universal Paid Leave Act.[ii]

Nationally, presidential candidates on both sides of the aisle already raised the importance of paid family leave; this focus is not expected to abate in 2016.

With interest peaked around the country, eyes are on the D.C. Council since a number of jurisdictions are actively considering paid family leave measures. A question is: who will get to the finish line first…will it be D.C? Or will it be New York or Connecticut or maybe Massachusetts?

My testimony will focus on the importance of a universal paid family leave insurance program for those who live on low incomes. A paid leave insurance program would help ameliorate D.C.'s dramatic inequities, foster employment, bolster preventive health care, and improve family well-being. I will also speak to the business case, including the case for employers with lower wage employees.

Before focusing on the important question of how paid family leave helps address inequities, I want to flag the issue of the length of leave. What considerations underscore the reasonableness of the proposed 16 weeks?

- Research includes findings that 40 weeks of paid leave saves the most infant lives (in a study of European programs); for each week of paid leave, maternal depression decreases; and, that 24 weeks of exclusive breastfeeding maximizes infant health. With regard to child development, a study of Norwegian children found that children had lower high school dropout rates if they were born after the nation established a four month paid leave program and extended unpaid leave to 12 months.[iii]
- The ILO, of which the United States is a member, calls for "not less than 14 weeks" of maternity leave[iv].
- All "developed economies" except the United States (41 of 42 nations) provide maternity leave according to the ILO. Fully 32 of these nations – nearly 80 percent- provide at least 16 weeks of paid maternity leave. Canada, our neighbor to the north, for example, offers a total of about 50 weeks of paid leave (15 weeks maternity leave plus 35 parental leave).[v]
- The three states with paid family leave programs also provide paid disability leave of between 26-52 weeks. California illustrates how this can play out for maternity leave which can total between 16-18 weeks; in addition to 6 weeks paid family leave, 10-12 weeks can be available through pregnancy disability.[vi] Notably, pending legislation would expand the length of paid family leave by 2 weeks so that 8 weeks would be available.
- D.C. law already provides 16 weeks of *unpaid* family and medical leave for employees in firms with 20 or more employees. Aligning the number of weeks between the current unpaid and the proposed paid leave would achieve an often overlooked but fundamental virtue – simplicity. Provisions that align are simpler to communicate and understand. More fundamentally, the District has established that it supports 16 weeks for family and medical leave purposes. Since this leave is unpaid, only those who can afford to go without any income are able to afford those 16 weeks. The proposed Act

would make it possible for more people, particularly low income people, to actually take up to 16 weeks. Which brings us right to the role paid leave can fill in tackling inequity.

1. Universal Paid Family Leave Would Ameliorate the District's Dramatic Inequities

In the vast majority of cases, employees in low- wage jobs have no or little economic cushion when they confront the costs of big events like the birth of child or a serious illness. All families will face such events at some point but for those at the lower end of the wage scale, lack of paid leave can be especially destabilizing. This further entrenches inequality, making it more and more onerous for hard-working Americans to get by, let alone rise up.[vii]

According to the D.C. Fiscal Policy Institute's (DCFPI) analysis, income inequality is pervasive in D.C. The District is the fourth most unequal major U.S. city. In DC, in the top 5 percent of households, average income is over a $O.5 million annually, while it is just $10,000 for those in the bottom fifth. The disparity in the growth of wages over the last decades is a key part of the problem. For those at the top fifth, wages have grown by 50 percent over the last 35 years, but for the bottom fifth the growth has been just 2 cents an hour.[viii]

Many of D.C.'s struggling families are working yet still can't make ends meet; paid family leave would provide stability that is essential for maintaining a toehold in the job market while keeping their families' heads above water. The numbers are striking. D.C. Fiscal Policy Institute's (DCFPI) finds that fully, 68% of the District's low-income children (defined as income under half the area median) live in a household with at least one working member and 44% live in a household where at least one person works full-time.[ix] Despite this considerable work effort, without strong policy guarantees such as family and medical leave, too many parents are just one serious illness, new child, or sick family member away from no longer being able to sustain their families and hang on to their jobs.

Few employees have access to designated paid family leave but those on the lower end of the wage scale have not only the least designated leave but also little to no paid time off for any reason. Nationally, about 13 percent of employees have paid family leave but only 5 percent of low wage employees (those in the lowest 25 percent of wage earners) have access.[x] In fact, many low income employees have no access to any type of paid leave – no paid personal time, sick time, family leave, or vacation – no paid time off at all. Nearly half of all employees in the lowest 25 percent of wage earners confront this daily reality. The disproportionate effect on low wage employees is apparent when we consider higher wage employees: among all employees, more than 80 percent have at least one type of paid leave and among the highest 25 percent of wage earners, the figure rises to 94 percent nationally.[xi]

In recent years, some employers have voluntarily afforded their employees paid leave of various kinds; however, they often have done so only for their higher-wage, white-collar employees, leaving low-wage hourly employees behind. This increases the disparity. The impact is particularly notable when we look at changes in access to maternity leave over time. In the 1960's access to pay while on maternity leave was more equitable among women employees with differing degrees of educational attainment (a proxy for income). However, by 2006-2008, access diverged dramatically: 66 percent of employed mothers with a bachelor's degree compared to only 19 percent of employed women with less than a high school degree were able to cobble together some paid maternity leave (including vacation, sick time, etc.) before or after their first birth.[xii]

Access to paid family leave is marked not only by wage disparity but also by racial disparity. Half of all white employees have access to some paid parental leave (which may include short-term disability insurance), while 43 percent of Black employees and just 25 percent of Latino employees have access.[xiii]

Government action to provide universal paid leave is essential now so that inequities will not persist or grow for decades to come. In today's economy, low-wage and low-quality jobs are not just a temporary stop in many employees' career trajectories; mobility is very limited and few move up to higher-wage jobs. A significant contributing factor is that job growth today and for the coming decade, is concentrated at low wage levels, jobs with median wages that run between about $18,300 and $28,600.[xiv]

Provisions in the Universal Paid Leave Act would address these inequities:

The fact that the Act would apply to all firms means that low wage employees – whether employed by small or large firms -- would have access to at least the standard established in the law (larger firms are more likely to "top up" beyond the legislated standard). A wise but little noticed provision provides for outreach and education which would help ensure that low wage employees, including those where English is a second language, understand when they can access the program and how to go about applying. Most central to equity, however, is the wage replacement level which determines whether or not a low income person can actually afford to use the program.

The proposed wage replacement level recognizes that those at the lower end of the wage scale can least afford to lose any income. Under the Act, following a 5 day waiting period-- which can be tough at very low wages-- employees would receive 100 percent of average weekly wages up to $1,000 weekly. Some express concern that the three implementing states use lower wage replacement levels; however, D.C.'s proposal is more aligned with newer proposals and newer findings.

California, which enacted its law nearly 15 years ago, is considering modernizing its wage replacement. Why? In California, employees earning under $20,000 represent almost half of eligible employees yet they account for only about 12 percent of paid family leave claims in 2014. One reason lower wage employees are left out is that few of them can afford to use the program given that the current wage replacement rate amounts to a big pay cut -- along with the added costs of having a child or caring for a relative.[xv] Proposed legislation, Assembly Bill 908, would raise the wage replacement rate significantly -- from 55 percent to 60 or 80 percent with the higher rate aimed at those with lower income (and applied to a state average weekly wage).[xvi] Another illustration is a bill just introduced last week in Nebraska. It features a tiered wage replacement rate starting at 95 percent for those with annual earnings below 20 percent of state median.[xvii]

Outside of the U.S., other developed countries have longer appreciated and acted upon the principle that employees cannot afford to lose income while on leave. In these nations, 100 percent wage replacement is quite common.

All developed nations except the US offer paid maternity leave. Notably, half (19 of 41) provide 100% wage replacement and another 10 countries, including Latvia and Romania, provide at least 80% wage replacement. [xviii]

2. **Employment: universal paid family leave would increase workforce participation and wages especially among women**

Despite new mother's interest in staying the labor market, many, particularly those with low incomes are let go or forced to quit their jobs after the birth of their first child. Research shows that among women with less than a high school education, more than 10 percent were let go from their jobs after the birth of their first child. In addition, many women, particularly lower-wage employees, "quit" their jobs in order to bond with new babies. This is the case for half of women with less than a high school education and 13 percent of women with a college degree. Many of these women may have "quit" because they felt that they had no other choice.[xix]

The challenges low-income working women face are not just related to child birth. Almost one in five low-wage working mothers has lost a job due to sickness or caring for a family member in the course of four years.[xx] Though D.C. employees have access to earned sick days for short-term illness, employees who need to take longer leaves to recover from their own or a family member's serious illnesses would benefit from the medical leave provisions in the Universal Paid Leave Act.

Paid leave will increase women's workforce participation in D.C. According to DCFPI, an estimated 6,500 more women would be working in DC as a result of paid family leave.[xxi] This is because economic stability is a key factor in workforce attachment. Paid leave provides such stability as women face the challenges of caring for an ailing family member, their own ill health, or the challenges of parenting. Moreover, paid parental leave helps the household contend with new costs and provides time to seek and arrange child care for a smooth return to work.

Research in Europe and North America establishes a clear association between parental leave policies and higher employment-to-population ratios. One analysis found that leaves between 10 to 25 weeks are associated with higher labor-force participation rates for women.[xxii] In the U.S., California's program resulted in an estimated 10 percentage point increase in the probability of a mother working a year after a birth.[xxiii]In addition, California's program also increases the likelihood that women will work more hours.[xxiv] A study of New Jersey's program found paid leave resulted in both higher rates of labor force attachment and better wages. The analysis concludes that for the typical woman the likelihood of a return to work nine to twelve months after a birth is 63% if she takes no leave yet climbs to 76.6% if she takes paid leave. Wage impacts are also significant. Those who took some paid leave are 54% more likely to report wage increases in the year following the child's birth than are women who take no family leave.[xxv]

In addition to immediate workforce and wage improvements, paid family leave also helps ameliorate the well- known gender pay gap. Women generally take on more caring responsibilities then men. A career disruption can cause a reduced or slower earnings trajectory over time and paid leave can minimize this disruption. Mothers face a particular hurdle sometimes called the "family gap" when they leave the workforce to care for new children. Universal paid family leave, by enhancing women's workforce participation and wages, helps tackle the gap.[xxvi]

3. Universal paid family leave would improve access to preventive health care

While it is commonly understood that paid family leave can provide health benefits for both caregivers and those in need of care, what is less appreciated is how paid leave plays an important role in improving access to preventive care and treatment. The Affordable Care Act (ACA) appropriately places an emphasis on preventative health care; it covers 100 percent of such costs for children and women's health, with no cost-sharing allowed. While there are now a wide variety of preventive services available, ACA insurance is no guarantee of access to the preventive care. Paid leave (both family leave and sick days) are key to realizing the potential of preventive health care.[xxvii] Paid family leave helps to accomplish this by:

- Lowering infant mortality and child mortality rates and raising rates of immunization result when mothers have access to paid family leave [xxviii];
- Improving mental health outcomes for adult caregivers and health outcomes for the recipients of care, including faster recovery time by children[xxix];
- Increasing rates of breastfeeding, which directly supports infant and maternal health[xxx];
- Allowing employees to seek medical care instead of deferring it, which may translate into longer recovery times or worsening medical conditions. [xxxi]

4. Universal Paid Leave Would Reduce Household and Community Economic Hardship

Paid family leave helps all families meet the challenges of caring for sick family member or a new child, but those with little economic cushion face particular hardships without paid family leave.

Income loss due to lack of paid leave often plays a role in medical bankruptcies**.** In 2007, 38 percent of people who declared bankruptcy for medical reasons cited income loss due to illness as a contributing factor. Medical reasons are a factor in more than 60 percent of bankruptcies.[xxxii]

As the U.S. Department of Labor notes in its review of the research, "The Cost of Doing Nothing: The Price We All Pay Without Paid Leave Policies to Support America's 21st Century Working Families," there are costs not just to families but to our communities. Employees whose loss of wages leaves them on the brink too often need support through public assistance in order to weather an illness or take care of loved one or infant. In fact, fifteen percent of the employees in the Department of Labor's FMLA survey who received partial or no pay reported going on public assistance. Women who have access to and take paid parental leave are 39 percent less likely to receive public assistance, such as food stamps, in the year following a child's birth than those who cannot or do not take leave. Men who take parental leave also have a reduced chance of relying on public assistance. Finally, women in states with paid family or temporary disability leave programs are less likely to rely on public assistance following the birth of a child than women in states without these programs, particularly if they use the paid leave programs." [xxxiii]

In D.C., The Fiscal Policy Institute estimates that as many as 2,400 fewer families would receive food stamps (SNAP) and/or cash assistance during a leave[xxxiv]

Child care is a challenge for all families, but especially for lower income families. For these families, paid leave helps the family both as it provides care and in the ability to find child care. Findings from California's program shows that employees who took paid leave found the program helped them to care for their own child (or family member) – 87 percent -- and to arrange child care – 70 percent.[xxxv] And, each week a parent can stay afford to stay home to provide care to an infant, is a week that the family can avoid expensive infant care or a patch work of care.

The Universal Paid Family Leave Act would also lend economic stability to employees who are not employed by "covered employers": employees of the federal government or Maryland/Virginia employers. These employees would make their own contributions to the fund, instead of their employers doing so. The self-employed can opt-out. Contributions for employees in this situation would be extremely modest. For someone earning the minimum wage, the contribution would be 6 cents per hour. For someone earning $25 per hour, the cost would be 15 cents per hour. This amounts to a small payroll deduction that in return guarantees income when it is needed the most.[xxxvi] With these figures in mind, the real question is who can afford not to contribute to a universal paid family leave program?

5. The Business Case for All Employers of All Sizes

Recently, major corporations, many in the technology sector, have expanded or established their own paid family leave programs for some or all of their employees. Netflix, Facebook and Microsoft along with other brand name businesses have received media attention for taking this step. (Netflix, after receiving negative media attention for failing to include its lower-wage employees reversed course to include them.[xxxvii]) While this is a welcome development and good for the companies and for their employees, without a minimum standard established by government, many firms, even large companies that can afford to cover paid family leave will not follow suit. For small businesses, the costs of paid family leave are harder, sometimes impossible to cover. Yet many of these small businesses would like to provide paid family leave and reap the benefits for both their employees and their business. For them, a government managed, pooled source of funds that covers all employees and employers is welcome.

Employers in states already implementing paid family leave programs report positive experiences.[xxxviii] A study of California's program shows that nine out of ten employers report either positive or no noticeable effects on productivity, profitability, turnover, and employee morale.[xxxix]

Paid family leave enhances employee retention, which is vital for the business bottom line. Employee turnover carries a high cost. While the cost varies, typically, replacing an employee costs about one fifth of a person's wages and is much higher for such positions as doctors and CEOs. While some hold the view that low wage employees are not costly to replace, the data tell another story: for jobs under $50,000, turnover costs 19.7 percent, and for jobs under $30,000, it's 16.1 percent of wages.[xl] In California, 83 percent of low-paid employees who participated in the state's paid family leave program, returned to the same employer, compared to 74 percent of those who took leave but did not receive paid family leave. In DC, access to paid family leave would increase the number of all employees returning to the same employer after leave by 7,200 according to Fiscal Policy Institute analysis.[xli]

If retention is in employers' self-interest why do some oppose a policy that would help them reduce this cost? Turnover costs, while large and real, often remain "hidden" – they are typically not an explicit line in a business budget. Unfortunately, individual employers do not always understand the link between family leave and retention.

In addition to a failure to fully appreciate the hidden costs of turnover that paid family leave prevents, some business associations object for ideological rather than practical reasons, including a belief that a City Council should not create a minimum labor standard. These business associations, upon implementation of D.C.'s Act may change their tune and attitude. A recent media interview with trade association leaders in California and New Jersey is more than encouraging. Michael Egenton, senior vice president of government relations at the New Jersey Chamber of Commerce said, "Obviously, the law was put in place for a good reason. […] The employer wants to be sympathetic to the needs of the employee, when they need time off to care for themselves or a loved one. We know our best asset is our employee." His counterpart at the California Chamber of Commerce, Jennifer Barrera, said her group hadn't heard from employers that the law is a burden – despite the fact that the group staunchly opposed the paid leave law passed in 2002. [xlii]

Business support within D.C. for the Universal Paid Family Leave Act is impressive. A list of supporters, available on the D.C. Paid Family Leave website, already stands at nearly 40 individual businesses. The number is notable because many employers are reluctant to stake a position on public policy, no matter what the subject matter, and because most of the businesses are smaller enterprises, including those in retail and food service.

A key question is how employers will manage leave, particularly smaller employers. Insights have been pulled together from surveys and interviews with employers in California and in New Jersey. Ruth Milkman and Eileen Appelbaum describe different approaches in their publication 'Unfinished Business: Employer and Employee Experiences with Paid Family Leave and the Future of Work-Family Policy in the U.S.' In California, a common response was temporary reassignments to cover employees on leave.[xliii] In New Jersey, 18 qualitative interviews explicitly sought insights into how employers (most with fewer than 500 employees) handled the workload of staff on leave. The employers deployed different strategies with some key considerations including the length of leave as well as whether other staff had the same skill set. A bank with 80 employees anticipates leave will be taken at some point by somebody and has two employees who are full-time “floaters” between locations; one floater is trained in all aspects of bank work while the other fills in specifically for bank teller tasks. [xliv]

Appelbaum, in her written testimony to the Council notes alternative approaches taken in two setting where full coverage is essential:

> “In some settings, like a factory assembly line or a hospital, full coverage for all positions is needed 100 percent of the time. A hospital we visited provides one example where coverage is imperative, and work is highly skilled. The hospital maintains a “voluntary extra shift list” of nurses and nursing assistants, who indicate the days they are available to work overtime. The hospital encourages this by paying well above the legally mandated rate for overtime. In one manufacturing firm we visited, by contrast, machine operators’ work in teams and co-employees cover the work of absent team members.”

Importantly, she also notes that whether or not there is a paid family leave public policy, in these kinds of operations, systems for filling in for those who quit, get injured, are in military service or are not available for other reason are essential.

Employers, even those operating identical businesses, will take different approaches to managing employee leave. I had the opportunity to interview two owners of McDonald’s franchises both of whom had 35 employees. While the owners operated in New Zealand, it is fair to say that a McDonalds is a McDonalds is a McDonalds. Each of the two franchisees faced the same challenge—parental leave by managers—but took two different approaches to the re-distribution of their work. One distributed the work of the absent employee among existing staff while the other “transferred-in” a manager. [xlv]

More recently, I spoke with some smaller D.C. businesses about how they would manage an employee absence under the Act. I spoke with Mike Visser, the owner of Flying Fish Coffee and Tea in Ward 1, who is among the many small businesses listed on the Campaign for D.C. Paid Family site in support of the Universal Paid Leave Act. His posted statement underscores his philosophy[xlvi]:

> “I support the bill because being a part of a community means that we are all responsible to each other, and healthcare and parental leave should not be reserved only for some. I don't have the revenue to offer paid parental leave out of pocket to my six employees, but I can do it as a contributor to a citywide pool. And I know my contributions are helping everyone in the city access paid parental leave. It’s a great deal for my business and for the District."

When asked how he would manage to implement the Act, Visser was candid:

> “I don’t know yet how I would manage. Potentially we would all pick up an extra shift. A restaurant knows how to do this; we have experience with picking up for each other. I realize that 16 weeks is a long time, and, in fact, it may cost me if my employees wind up working overtime to cover for someone on leave. But, I don’t want my employees to face what had happened to one of my first hires. When I first opened, I hired a

> employee who had just lost her job because she had a baby; her former employer told her that if she took any leave she could not come back. That's not good business; what's good business is healthy and happy employees. While I have not decided how to handle 16 weeks of leave, I can say as a small business owner, I will figure it out."

And Jonas Singer, of Union Kitchen in Ward 5, another supporter of the bill had this to say about how he would get the work covered if an employee took leave:

> "We have almost 50 employees and right now we have someone out on paternity leave. We are actively thinking about different strategies to cover for employees under the Universal Paid Family Leave Act which would provide up to 16 weeks. One step we already take is to be proactive with our staff; we have explicit conversations to share manage expectations about the leave -- including the intention to return to the job. More broadly, Union Kitchen is developing a professional employment organization (PEO) so that employers in our industry can have an easier time finding employees to fill in when someone is on leave. In our industry, businesses do not use temp employees and the PEO would make it easier to find regular staff. That's a private sector solution. The government could do the same thing. For example, when someone applies for family leave that information could show up in D.C.'s employment agency so that there could be a skills match between someone in need of work and an employer in need of staff. A longish leave is a staffing storm; employers will weather it because our companies depend on our employees."

CLASP, itself, is a small business employer, and this law would apply to us. We join with the other businesses in D.C. in support of the Act. For our 35 employees, we currently provide six weeks of paid leave at full salary for the birth, adoption, or foster care of a child or for permanent placement or for the care of a family member who has a serious health condition. We also offer some short term disability insurance. A paid family leave insurance program would help our employees at a relatively modest cost to us. CLASP has expenses of about $7 million, of which roughly $2.7 million is for salaries. A DC paid family leave insurance program requiring a contribution of up to one percent of payroll would cost CLASP about $27,000, or about .03 percent of overall expenses. This is a relatively modest cost that would help us to continue to retain employees and help our employees have even more security. While some employers who now spend their own resources on family leave might choose to cut back, many other employers could choose to "top up" their leave policy.

In closing, let me offer a personal observation. I have lived in the District of Columbia for my adult life. I have seen D.C. morph from a sleepy town to a vibrant urban center. The Council has enacted some important legislation related to employees such as earned sick days and family leave for municipal employees. The Universal Paid Leave Act is an important opportunity to demonstrate to the nation that the District walks the walk when it comes to valuing employees and valuing families. Thank you for your time and consideration.

i “Americans’ Views on Income Inequality and Workers’ Rights,” *The New York Times*, June 3, 2015, http://www.nytimes.com/interactive/2015/06/03/business/income-inequality-workers-rights-international-trade-poll.html?_r=1.

ii “Washington Post D.C. poll Nov. 12-15, 2015”, *Washington Post*, http://apps.washingtonpost.com/g/page/local/washington-post-dc-poll-nov-12-15-2015/1872/ and “80% of DC agrees: Family comes first,” *DC Paid Family Leave*, December 1, 2015, http://www.dcpaidfamilyleave.org/updates/2015/12/1/80-of-dc-agrees-family-comes-first.

iii Sharon Lerner, “Is 40 Weeks the Ideal Maternity Leave Length?” *Slate*, December 22, 2011, http://www.demos.org/news/40-weeks-ideal-maternity-leave-length.

iv “C183 - Maternity Protection Convention, 2000 (No. 183)”, Convention concerning the revision of the Maternity Protection Convention (Revised), 1952 (Entry into force: 07 Feb 2002), International Labor Organization, http://www.ilo.org/dyn/normlex/en/f?p=1000:12100:0::NO::P12100_ILO_CODE:C183.

v *Employment Insurance Maternity and Parental Benefits*, Service Canada, 2012, http://www.servicecanada.gc.ca/eng/ei/publications/maternity_parental.pdf.

vi “Taking Leave From Work: Pregnancy/Prenatal Care/Bonding with a New Child,” *Legal Aid Society – Employment Law Center*, http://las-elc.org/fact-sheets/taking-leave-from-work-pregnancy-prenatal-care-bonding-with-new-child.

vii Liz Ben-Ishai, *Access to Paid Leave: An Overlooked Aspect of Economic &Social Inequality*, CLASP, April 2014, http://www.clasp.org/resources-and-publications/publication-1/2014-04-09-Inequities-and-Paid-Leave-Brief_FINAL.pdf

viii Ed Lazere, D.C. Fiscal Policy Institute,“Testimony at the Public Hearing on Bill 21-415, the Universal Paid Leave Act of 2015 for the District of Columbia Committee of the Whole,” December 2, 2015, http://www.dcfpi.org/testimony-of-ed-lazere-at-the-public-hearing-on-bill-21-415-the-universal-paid-leave-act-of-2015-for-the-district-of-columbia-committee-of-the-whole-december-2-2015

ix Analysis based on 2014 Census ACS data; low income is defined as 50 percent of area median income which in 2014 was $37,000 for one person and $53,500 for a family of four. Ed Lazere, D.C. Fiscal Policy Institute, personal communication with author.

x United States Department of Labor, “Leave Benefits: Access, civilian workers,” National Compensation Survey, March 2015, Table 32, http://www.bls.gov/ncs/ebs/benefits/2015/ownership/civilian/table32a.htm.

xi Liz Ben-Ishai, *Access to Paid Leave: An Overlooked Aspect of Economic & Social Inequality*, CLASP, April 2014, http://www.clasp.org/resources-and-publications/publication-1/2014-04-09-Inequities-and-Paid-Leave-Brief_FINAL.pdf.

xii Ruth Milkman and Eileen Appelbaum, *Unfinished Business: Paid Family Leave in California and the Future of U.S Work Family Policy*, City University of New York and Center for Economic and Policy Research, 2013, http://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1090&context=books&sei-redir=1&referer=http%3A%2F%2Fwww.bing.com%2Fsearch%3Fq%3DUnfinished%2BBusiness%253A%2BPaid%2BFamily%2BLeave%2Bin%2BCalifornia%26form%3DIE11TR%26src%3DIE11TR%26pc%3DDCJB%20-%20search=%22Unfinished%20Business%3A%20Paid%20Family%20Leave%20California%22

xiii Liz Ben-Ishai, *Access to Paid Leave: An Overlooked Aspect of Economic & Social Inequality*, CLASP, April 2014, http://www.clasp.org/resources-and-publications/publication-1/2014-04-09-Inequities-and-Paid-Leave-Brief_FINAL.pdf

[xiv] Danielle Kurtzleben, "The Job Openings of the Future Will Be Largely Low-Wage" U.S. News and World Report, Jan. 9, 2014 http://www.usnews.com/news/blogs/data-mine/2014/01/09/the-job-openings-of-the-future-will-be-largely-low-wage

[xv] *Paid Family Leave Market Research (Appendix),* State of California Employment Development Department (EDD), July 13, 2015 http://edd.ca.gov/Disability/pdf/PFL_Market_Research_APPENDIX.pdf. About a third of those respondents aware of PFL did not apply when they needed the program because of the low wage replacement level made in unaffordable.

[xvi] California Work & Family Coalition, *Economic Security for Workers On State Disability Insurance and Paid Family Leave*, presentation, Women's Policy Summit, Sacremento, January 14, 2016.

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