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## In Paid Family Leave, U.S. Trails Most of the Globe

## By TARA SIEGEL BERNARD

There I was, on the day my six months of maternity leave had ended, pushing my son's stroller with one hand, clutching a jumbo box of 174 diapers with the other, doing my best to navigate through piles of slushy snow.

It was time for his first day of day care, my time at home over in a blink.

Still, I knew I was relatively fortunate. The first eight weeks of my leave were paid, and I had tacked on another three weeks of paid vacation. Plus, my employer permits workers to take up to six months of unpaid leave.

A large majority of new parents in this country are not so lucky. It is no secret that when it comes to paid parental leave, the United States is among the least generous in the world, ranking down with the handful of countries that don't offer any paid leave at all, among them Liberia, Suriname and Papua New Guinea.

The American situation hasn't materially improved since the landmark Family and Medical Leave Act was signed into law 20 years ago this month by President Clinton. The law requires larger employers and public agencies to provide up to 12 weeks of unpaid leave — as well as continuation of health benefits — for the birth or adoption of a child, or to care for an opposite-sex spouse, a parent or a child who has fallen ill (or to deal with your own health problem).

But about 40 percent of workers fall through the cracks because the law only requires many companies with 50 or more employees to comply. To get the benefit, employees must also have worked for the company for at least a year and logged 1,250 hours within the last 12 months. And lots of people simply cannot afford to take unpaid leave.

"This was really intended as a first step," said Vicki Shabo, director of work and programs at the National Partnership for Women and Families, referring to the group helped write. "People really see this as an individual struggle that they responsible for rather than the societywide, systemic issue it is."

But expanding the policy's reach has been painfully slow. Some states have tak themselves to bolster the rules and now cover a broader swath of workers or p Wealth Avoid I Why Yo Them Read More leave. And companies that tend to work the hardest to lure employees, including Google, have gone much further to fill in the governmental gaps. (The Bucks personal finance blog will begin to track companies' parental leave policies. So please let us know about your employer's rules in the comments section.)

Despite the myriad benefits of paid leaves, the number of employers that offer the time off is dismal. "We know maternity leave is associated with lower infant mortality rates," said Jody Heymann, dean of the Fielding School of Public Health at the University of California, Los Angeles, and author of the new book "Children's Chances: How Countries Can Move From Surviving to Thriving."

She added: "This makes sense. As well as receiving more one-on-one care, infants are more likely to be breast-fed, which lowers illness and hospitalization rates for infants and benefits women's health. Beyond the marked health advantages, paid maternity leave yields economic gains in terms of reduced health care costs, reduced recruitment and retraining and improved long-term earnings for women."

According to the Bureau of Labor Statistics, only 11 percent of all private industry workers have access to paid family leave (16 percent of state and local government employees have access to some paid family leave; federal workers don't get any, though all employees may be able to use accrued sick leave). Well-paid people who work in managerial or professional occupations at companies with 100 employees or more are the most likely to have the benefit, according to the Institute for Women's Policy Research.

Even the policies at some of the most generous American companies pale in comparison with the 31 countries that provide a year or more of paid maternity leave, typically through government-run insurance programs, experts say. Working Mother compiles a list of the "100 Best Companies" in the United States each year, and parental leave policies are one of several factors baked into those rankings.

Even among the standouts, the average time off in 2012 was seven weeks of fully paid maternity leave, while new fathers received an average of three paid weeks, up from two weeks in 2008. Parents adopting children received an average of six weeks. Keep in mind that the list is not exhaustive. Companies must apply to get on and be willing to fill out a 550-item questionnaire. They must also have at least 500 employees and offer some form of paid maternity leave.

Google beefed up its paid leave for new mothers in 2007 to five months after company officials realized that women were leaving the company at twice the rate of men. After the change, attrition dropped by half. New fathers receive seven weeks of paid leave, as do adoptive

parents and other parents who don't physically give birth, including same-sex partners.

"What one person might get is an accident of where you happen to work or where you happen to be," Ms. Shabo said. "Instead, what we need are public policies that provide a basic level of protection."

While the United States takes great pride in its family values, it is the only high-income country that does not offer a paid leave program. (Eight countries in all don't offer the benefit, according to Dr. Heymann's research.) Most of Europe and Central Asia — or 38 of 53 countries — provide 26 weeks or more of paid leave for mothers, according to Dr. Heymann's research. "Twenty years ago there were a few other advanced economies that did not yet provide paid leave, and now, the U.S. is entirely isolated," she said.

Some lawmakers in Washington have proposed expanding the Family and Medical Leave Act so that it covers more people, either by reducing the required number of hours an employee must work to become eligible or by including smaller companies with 25 or more employees.

Other consumer advocates and members of Congress are more ambitious. They would like to see a paid federal family leave and medical leave insurance program.

Ms. Shabo's organization, together with the Center for American Progress, has been working with lawmakers to draft legislation that would provide up to 12 weeks of paid leave for the arrival of a new child or for a parent's serious illness or that of a family member. The costs would be split between workers and their employers, who would each contribute two-tenths of 1 percent of workers' wages to pay for insurance that would replace up to 66 percent of a worker's usual wages, subject to a cap of about \$1,000 a week.

A handful of states have already struck out on their own and devised similar programs that might serve as models. California and New Jersey, for instance, have established family leave insurance laws — built on those states' temporary disability insurance programs — which allow workers to take paid leave to care for a new child (or a sick family member). The costs are borne by employees. Under the California program, created in 2002, workers pay 1 percent of their wages to cover both their state disability insurance and paid family leave insurance, which provides 55 percent of an employee's weekly salary up to about \$1,000 a week. New parents can take up to six weeks of family leave; pregnant women can also take time under the program to recover from childbirth.

New Jersey's program, which began operating in 2009, typically provides two-thirds of the average of a worker's last eight weeks of pay, to a maximum of \$584 a week, according to the National Partnership for Women and Families.

In New York, new mothers can tap the state's temporary disability insurance program, which is paid for by contributions from both employers and employees and provides up to a paltry \$170 a week. (Employers pay, but can seek up to 100 percent of the contribution from employees.) Rhode Island and Hawaii also have provisions for replacing some income.

The patchwork of state laws that are stitched with different company rules can be difficult to navigate, particularly for new parents. "It shouldn't matter where you live or who you work for," Ms. Shabo argued. "All that matters is that you should have time to take care of your children without worrying about facing major financial turmoil."

Kenneth Matos, senior director of employment research and practice at the Families and Work Institute, a research group, emphasized the importance of being able to make decisions that work within the context of the entire family.

"When only the birth parent can take paid leave, you put people in a situation where they have to follow traditional gender roles, which doesn't always make sense," Dr. Matos said. "If the male partner has a more flexible job it doesn't matter, because she is the one who gets the leave. A lot of people are beginning to talk about how these issues need to be looked at as overall family issues, and the decisions need to be made in the context of all of the people involved."

Ron Lieber will be on book leave until the end of 2013.