



**TESTIMONY IN SUPPORT OF HB 839 / SB 539 “Labor and Employment - Family and Medical Leave Insurance Program – Establishment”
Submitted to the Maryland General Assembly House Economic Matters Committee
February 24, 2020**

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy organization based in Washington, D.C. Our mission is to improve the lives of women and families by achieving equality for all women. We promote fairness in the workplace, reproductive health and rights, access to quality, affordable health care, and policies that help all people meet the dual demands of their jobs and families. We work toward creating a society that is free, fair and just, where nobody has to experience discrimination, all workplaces are family friendly, and every family has access to quality, affordable health care and real economic security. In 2017, our Director of Workplace Policy served on the Maryland General Assembly Task Force to Study Family and Medical Leave Insurance. **We appreciate the opportunity to submit testimony in support of HB 839 / SB 539.**

No one should have to risk their job or face financial ruin when they need to welcome a new child, care for a seriously ill or injured family member or address their own major health condition –needs that nearly every working person will face at some point in their lives. Yet just 19 percent of workers have access to paid family leave through their employers, and only 40 percent have access to personal medical leave through employer-provided short-term disability insurance.¹ The paid leave crisis has far-reaching impacts: families’ health and economic security suffers, businesses lose valued employees, economic growth is reduced and progress toward gender and racial equity stalls.

States have taken the lead to address this crisis, with significant benefits to their residents and economies. We commend the committee for considering legislation to ensure the working people of Maryland can take paid family and medical leave when critical health and caregiving needs arise.

We urge the committee to pass HB 839 / SB 539 to provide Maryland workers with access to paid family and medical leave through a state-run social insurance fund. Our support for paid leave 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 of paid family and medical leave. Researchers estimate that 56 percent of the Maryland 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 (FMLA);² and although the Maryland Parental Leave Act covers more workers than the federal FMLA, concerns about affordability remain. It is time to adopt a statewide paid leave solution.

I. Lack of Paid Leave Burdens Families and Businesses with High Costs and Impossible Choices

In Maryland, most adults need to work to provide for themselves and their families: nearly two-thirds of mothers are breadwinners or co-breadwinners for their families, and nearly 76 percent of children live in households where both parents hold jobs or live with a single working parent.³ When caregiving needs arise, the lack of paid leave means too many of these families are faced with impossible choices between jobs and care. The consequences are expensive for families, businesses and the economy. Two-thirds of voters (66 percent) say they would face serious financial hardship if they had to take up to a few months of unpaid leave,⁴ and racial wage and wealth gaps mean families of color are even less able to weather the effects of an income shock.⁵

Nationwide, families lose an estimated \$22.5 billion in wages each year due to inadequate or no paid leave.⁶ For women, who continue to do the majority of unpaid caregiving in most families, lack of paid leave often means being held back from fully participating in the workforce, costing the national economy an estimated \$500 billion dollars each year.⁷ The majority of the nation's 5.5 million military caregivers are in the labor force; caregivers for post-9/11 servicemembers and veterans report missing an average of 3.5 days of work per month, leading to lost wages and financial strain.⁸

The cost of inaction is not only borne by working families, but also by businesses. Employers bear high costs of turnover, ranging between 16 percent and more than 200 percent of a worker's annual wages, when people leave their jobs⁹ – as more than one-quarter of those who take a leave without pay do.¹⁰ Small employers face challenges attracting and retaining valued employees without access to affordable paid leave.¹¹

An unmet and growing need for family caregivers for older adults increases stress on families and the health care system.¹² Older adults in the workforce, who are more likely to develop serious or chronic health conditions such as coronary heart disease or cancer,¹³ face heightened risks of being pushed out of the workforce without paid medical leave to help keep them address their health needs and stay attached to their jobs. Infants are less likely to attend well-child visits or receive on-time vaccinations.¹⁴ Mothers return to work too quickly after giving birth,¹⁵ harming their physical and mental health,¹⁶ and parents of all genders lack time to form nurturing bonds with their children, which is critical for child development.¹⁷

Nationwide, access to paid leave varies dramatically by job type and wage level, which perpetuates disparities and means the working people least likely to be able to afford to take unpaid time away from their jobs are also least likely to have access to paid leave.¹⁸ In one study, nearly 60 percent of low-income fathers reported taking no paid time away from work after the birth or adoption of a child.¹⁹ Less than half (45 percent) of LGBTQ workers say their employer has inclusive leave policies, and often face discrimination or other challenges related to gender identity, family status or health status.²⁰ People with disabilities are twice as likely as people without disabilities to hold part-time jobs, which typically lack paid leave and other benefits, and 4 in 5 lack any "rainy day fund" to help cover expenses during an unpaid leave.²¹

In Maryland, the effects of not having paid leave harm families of color acutely. Fifty-four percent of Black workers, 58 percent of Asian/Pacific Islander workers, and 68 percent of Latinx workers are either ineligible for or cannot afford to take unpaid leave under the FMLA, compared to 55 percent of white workers.²² These working people are disproportionately faced with the prospect of either losing the chance to earn income when they need to care for themselves or a loved one, or forgoing needed care in order to make ends meet. The consequences for the health and well-being of workers of color and their families, and for their ability to achieve financial stability and build wealth, are severe.²³

II. States Have Led the Way in Expanding Access to Paid Family and Medical Leave

Nine states, including the District of Columbia, have enacted legislation to address the mismatch between working families' needs and their lived realities. California, New Jersey, New York, Rhode Island and Washington have successfully implemented paid family leave and temporary disability insurance programs that demonstrate how well paid leave insurance works.²⁴ Programs have been enacted and will soon take effect in the District of Columbia (July 2020), Massachusetts (2021), Connecticut (2022) and Oregon (2023). The program that would be established by HB 839/SB 539 follows a similar model to the one that has been tried and tested in these states.

In California, workers have filed more than 12.3 million paid leave claims since 2004.²⁵ The vast majority of California employers report seeing a positive effect or no effect on employee productivity, profitability and performance²⁶ – and smaller businesses were less likely than larger businesses to report negative effects.²⁷ 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.”²⁸ 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.²⁹ California lawmakers have expanded the program twice since its adoption – once to broaden the range of family members for whom caregiving leave can be taken,³⁰ and again in 2016 to increase benefit levels for lower- and middle-wage workers.³¹

In New Jersey, more than 1.1 million claims have been filed since the paid family leave program was implemented in 2009.³² Three out of four voters (76 percent) say they view the program favorably.³³ In a report prepared on behalf of the New Jersey Business and Industry Association, the majority of both small and large businesses say they have adjusted easily to the law and experienced no effects on business profitability, performance or employee productivity.³⁴

In Rhode Island, workers have filed more than 45,000 claims since 2014, the year the program took effect.³⁵ Business supporters were critically important in passing the law, and early research suggests that businesses in key industries have adjusted easily. A study of small- and medium-sized food service and manufacturing employers in Rhode Island by researchers at Columbia Business School finds no negative effects on employee workflow, productivity or attendance, and finds that 61 percent of employers report supporting the

law.³⁶ The National Partnership's own analysis of the Rhode Island program's first year indicates that men took paid family leave at higher rates 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.³⁷ Rhode Island's program improved upon the programs in California and New Jersey by guaranteeing workers reinstatement to their jobs.

Washington state implemented the first statewide paid leave program that did not expand on an existing temporary disability insurance program. The program began accepting applications just last month, receiving more than 20,000 applications in the first three weeks of its program – a strong indicator of pent-up demand for paid leave.³⁸ The state has developed innovative new models for public outreach and models best practices in IT systems.

Other states' paid leave laws have built on the strong foundation laid by California, New Jersey and Rhode Island. The District of Columbia, Washington, Massachusetts, Connecticut and Oregon all enacted laws with a higher level of wage replacement for people in low-wage jobs, based on research from California and New Jersey showing that lower wage replacement makes it harder for those with low wages to afford leave. New York expanded their temporary disability insurance law to add job-protected paid family leave, and Massachusetts made history in 2018 by becoming the first paid family and medical leave program to be fully job-protected; Connecticut and Oregon followed suit by passing laws that offered expanded or full job protection. California and New Jersey have even updated their laws to increase wage replacement rates, benefit length and job protection, among other improvements.³⁹

III. HB 839/SB 539 Would Create a Strong, Inclusive Paid Family and Medical Leave Program

Based on the state models described above, HB 839/SB 539 would establish a state paid family and medical leave fund, financed through small payroll contributions shared equally by employees and employers, that would replace a share of a worker's usual income for up to 12 weeks when they needed to address their own serious health condition, care for a family member with a serious health condition, bond with a newborn, newly adopted or foster child, or address needs related to a servicemember's active duty.

Specific provisions of this bill track with best practices established in other states to ensure paid leave programs adequately support middle- and low-income families and are affordable for both working people and employers.

A. Coverage and eligibility.

HB 839/SB 539 would cover the majority of Maryland's workforce, and critically, would be inclusive of workers regardless of the size of their employer and would allow self-employed people – including entrepreneurs – to opt in. Like programs in other states, Maryland uses a recent look-back period to establish a sufficient work history for eligibility. The threshold – 650 hours worked over 12 months – may exclude some part-time workers, but is more inclusive than standards such as the FMLA. Some states have adopted lower earnings or hours thresholds for a worker to be eligible for benefits, with no documented negative

effects. For example, in California, a worker must have earned at least \$300 during a one-year base period to be eligible.

B. *Progressive wage replacement rate.*

HB 839/SB 539 would provide a tiered wage replacement rate depending on income: 90 percent of earnings below 65 percent of the state average weekly wage, plus 50 percent of earnings above that threshold, with benefits capped at \$1,000 per week (adjusted for inflation). State experiences indicate that this rate will ensure that workers with low incomes receive benefits that are sufficient to make taking leave affordable, and still high enough for the program to support middle-income workers. Evidence from California, which originally replaced just 55 percent of wages, demonstrated that low wage replacement posed a barrier to the lowest income workers, disproportionately affecting workers of color,⁴⁰ and prevented the program from fulfilling its potential to advance gender equity.⁴¹ HB 839/SB 539 aligns with the standard set in newer and updated state laws, which replace between 80 and 100 percent of wages up to a certain threshold to ensure low-income workers can take leave, and a smaller share of wages above that point and high enough weekly cap that leave remains accessible to middle-income workers as well.

C. *Inclusive family definition.*

Family should be defined inclusively to reflect the full range of caregiving relationships that working families have, recognizing that families come in all forms. More than 80 percent of households today do not fit the so-called nuclear family model (a married couple living together with minor children).⁴² For example, 1 in 5 people (about 64 million nationwide) live in a multigenerational household, and people of color are especially likely to do so.⁴³ In part as a result of the opioid crisis, more than 2 million children are living with grandparents.⁴⁴ HB 839/SB 539 includes coverage for siblings, grandparents and grandchildren, as well as spouses, parents and children. **We would urge the committee to consider including the full range of extended family, including aunts, uncles, nieces and nephews, as well as chosen family.** Whether due to small family size, living a great distance from relatives, or even divorce or estrangement from a birth family, many adults – in fact, nearly one-third of people in the United States – report having needed to care for a friend, neighbor or other person who do not have a legal tie.⁴⁵ Coverage for these “chosen family” members, which is included in New Jersey’s, Connecticut’s and Oregon’s paid leave laws, is particularly important for LGBTQ people, people with disabilities,⁴⁶ and servicemembers and veterans, as around 15 percent of caregivers for pre-9/11 veterans and nearly one-quarter (23.4 percent) of post-9/11 servicemembers and veterans are friends or neighbors.⁴⁷

The National Partnership for Women & Families applauds the Committee’s examination of paid family and medical leave. We commend the committee for working to create a statewide paid family and medical leave program that will assure working people in Maryland the stability they need when they take time from their jobs to welcome a new child into their family, care for a seriously ill family member, or recover from their own serious health issue. Thank you for your consideration, and we look forward to continuing to work with you to ensure all Maryland workers have access to paid family and medical leave. If you have any questions regarding this testimony, please contact Alex

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