

The University of Chicago

**Prioritizing Family and Female Workers: the Implications of
New Jersey's Paid Family Leave on a Future National Policy**

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Abstract

This paper aims to understand the paid family leave program that was implemented in the state of New Jersey in 2009 under the state's Family Leave Insurance (FLI) program. Since the introduction of this program, women across New Jersey have exercised the program's six weeks of paid leave primarily for maternity leave, which this study focuses on. By interviewing these women, along with policymakers and experts, this paper describes the potential impacts of mandated paid leave on a mother's health and career.

Data from 38 extensive semi-structured interviews uncovers that there are three key players that contribute to women's experiences with exercising paid leave: the New Jersey government, employers, and partners. The government appears to be responsible for the lack of public knowledge of the program, as well as the program's complex enrollment procedure and its faulty payment system. On the other hand, employers are often not aware of the paid leave benefits, but their support throughout their employees' pregnancies is critical to their employees' experiences. Furthermore, partners play a key role in financial support due to the limited coverage of the program, and community support is critical to mother physical and emotional recovery.

Overall this research finds that policy measures must improve public awareness of the program, increase the program's benefits, and make the administrative processes more efficient. By doing so, this paid family program can not only provide support for working mothers, but also become a model of success for a future national policy.

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Introduction

The World Health Organization (WHO) recommends that maternity leave policies should give women who are expecting a minimum of 16-weeks paid leave (Vahratian 2009). Under the Family and Medical Leave Act of 1993 (FMLA), the United States is currently obligated to offer only 12 weeks of unpaid leave annually for mothers of newborn or newly adopted children if they work for a company with 50 or more employees. The United States is one of only two countries left in the entire world, and in fact the only country in the Organization for Economic Co-Operation and Development (OECD), to offer no paid maternity leave to female employees by law (OECD Gender, Institutions and Development Database 2019).

This existing policy is highly alarming. Although the female labor participation rate has plateaued over the last decade due to the aging of baby boomers and the initial major entrance of women to the workforce has slowed down, the share of labor force held by women has continued to grow over the last few decades. In 1950, there were 18.5 million women in the labor force, accounting for approximately one third of the total labor force, and by 2015, that figure has increased to 73.5 million, accounting for now 46.5 percent of the total labor force (Toossi 2017). This is an extraordinary increase in the last half a century. With more women in the labor force, women have had more opportunities to pursue and achieve equal pay, leadership roles, and independence. However, as a result, many women are challenged with whether they can or should continue to work once they are faced with carrying out a simple, biological ability: pregnancy. Studies have shown that as a result of the United States' lack of a national paid family leave policy, one in four mothers are forced to return to work less than 10 days after giving birth (The American College of Obstetricians and Gynecologists 2018). Furthermore, there is research that suggests that one-third of the decrease in women's employment in the

United States, relative to other advanced countries, is related to the lack of benefits, such as paid leave, suggesting that many women drop out of the labor force for child caregiving responsibilities (Blau 2013). In fact, there has been specific research on the paid family leave laws in California and New Jersey that re-affirm these discoveries, finding that paid family leave laws are associated with a substantial increase in labor-force attachment especially in the short-term (Byker 2016).

If this is the case, why have United States policy makers not made any meaningful change? One possible explanation could be the United States' historical emphasis on productivity and economic growth as a nation. How can employers allow for paid family leave without affecting their own productivity? If an employer allows for six weeks of paid leave, can a firm or employer maintain full productivity, or is it more worth it to just hire and train a replacement? On the other hand, if an employer has a stringent family leave policy and grants no paid leave, is there a way in which a firm or an employer can maintain employee morale?

Another possible explanation, which is most likely the main implementation issue at hand, is that there is strong disagreement among the major contemporary political parties in the United States with what a program should look like. While recent polls suggest that 88 percent of Democrat and 71 percent of Republican voters are in favor of requiring employers to offer paid leave to parents of new children and employees caring for sick family members, the highest levels of bipartisan support so far, there is still strong disagreement on what the paid maternity leave benefits should be and how to fund them (Isaacs 2017). Most Democratic proposals support a more expansive program of paid family leave because there is extensive research on how the lack of paid leave can worsen inequality as many workers are forced to choose between economic security and their health (Gupta 2018). Paid family and medical leave are especially

important for low-wage workers, who cannot afford to take unpaid leave with their lower incomes. As of 2018, 93 percent of low-wage workers had zero access to paid family leave. As Rep. Carolyn Maloney (D-N.Y.) stated, “Paid leave yields better outcomes for productivity, health of parents and children, and long-term financial stability. It also contributes to the closing the gender wage gap.” Many Democratic proposals support at least 12 weeks of paid leave benefits with wage-replacement rates equal to two-thirds or more of wages. Benefits should be paid for through tax contributions from both employers and workers through a form of payroll deductions. As Kirsten Gillibrand, Senator of New York and one of the longtime supporters of paid family leave, has said, “the best way to provide national paid leave is to make it an earned benefit.”

Most Republican proposals, on the other hand, have been more conservative in nature, voicing concerns primarily about how to fund the benefits. Many Republicans are opposed to new taxes under this program. The leading conservative proposal suggests that leave should instead be paid for by drawing on employees’ Social Security benefits early. By allowing employees access to their Social Security benefits, they delay their retirement benefits in the future. However, there has been considerable pushback at this proposal given that Social Security is not a personal insurance program. Rather it is a communal pool, and this funding structure could possibly create a troublesome deficit for benefits overall for people. Nevertheless, there is still wide public support for this movement. Polls show that voters overwhelmingly back the concept of paid family leave: a 2017 Pew study found that 82 percent of Americans supported mandatory paid leave for mothers after a birth or adoption (Pew Research Center 2017). This broad public demand has spurred new efforts by Democrats, Republicans, and big businesses, to advocate for paid family leave. In fact, six states, California,

New Jersey, Rhode Island, New York, Washington, and Oregon, as well as Washington D.C., have implemented additions to the requirements of FMLA through state law in an effort to make a difference for their residents. For example, under California's Paid Family Leave (PFL) insurance program, which is also known as the Family Temporary Disability Insurance (FTDI) program, employees can receive paid benefits equal to approximately 70 percent of their earnings (depending on income), for a total of up to six weeks within any 12-month period. This allows for employees to take time off to bond with their children, whether they be biological, adopted, or foster.

In this study I plan to better understand the paid family leave program that was implemented in the state of New Jersey in 2009 under the state's Family Leave Insurance (FLI) program. Although there are a lot of existing studies that discuss the economic and health benefits to paid maternity leave, there is limited literature on the existing United States models, given that there are so few of them, and they are still quite young. By focusing on New Jersey's model that offers six weeks of paid family leave and has now been operating for over a decade, I hope to provide a better assessment of what a legalized paid maternity leave program can lead to. For the purpose of this study, I am only focusing on the use of this paid family leave for maternity leave, which accounts for eight out of ten Family Leave Insurance claims filed, even though this paid family leave can be utilized for taking care of an ill family member as well (Marcus 2019).

I interview mothers from across all areas of New Jersey, as well as policymakers and advocates for paid family leave programs to better understand their goals, expectations, and experiences from a law and policy perspective. In identifying the effectiveness of such a program, I can help pinpoint the possible implications of a future national policy. Millions of

women face disadvantages in the workplace that are fundamentally based on biology, of which they have no control over. Well-informed policy shifts can help end these unfair disadvantages. After all, it is evident that paid maternity leave is no longer just a woman's issue. Rather it has become a workplace and a national issue.

Background

On July 1st, 2009, New Jersey's paid family leave benefits became available, making New Jersey the second state to mandate paid family leave. Similar to California's program, it is funded 100 percent by employees through payroll deductions. These benefits are administered through the state's insurance program. All employees who have worked 20 calendar weeks in covered New Jersey employment during the 12 months preceding any leave are eligible to receive paid leave benefits. Employees are entitled to $\frac{2}{3}$ of their average weekly wage, up to a \$650 per week maximum, and eligible employees may take up to six weeks of paid family leave. Employees can take paid leave to care for a newborn, within 12 months of birth; to care for a newly adopted child, within 12 months of placement; or to care for a family member with a serious health condition. Leave can be taken concurrently or intermittently.

Literature Review

The 1963 report of the President's Commission on the Status of Women recommended the following: "Paid maternity leave or comparable insurance benefits should be provided for women workers; employers, unions, and government should explore the best means of accomplishing this purpose" (U.S. Department of Labor 1963). More than 50 years later, access to paid family leave is still not legalized in the United States, making it the only high-income country in the world to not mandate paid maternity leave. Furthermore, out of the 193 countries

in the United Nations, only the United States, Lesotho, Swaziland, and Papua New Guinea still do not mandate paid maternity leave. Although the 1993 Family and Medical Leave Act (FMLA), which provides parents with up to 12 weeks of unpaid, job-protected leave for a range of caregiving purposes, was an important step toward improving access to leave for new parents, it still does not require that employees be *paid* during their leave, nor does it cover companies with fewer than 50 employees, excluding approximately 40 percent of workers (National Partnership for Women and Families 2016).

Researchers, advocates, and policymakers are now calling for a federal paid family leave law that will address the realities of today's workforce: most families with two parents need to work outside the home to make ends meet. In this section, I will review the existing research that supports both economic and health benefits of this paid leave, as well as discuss what my particular research brings to the table and why it is important.

The Economic Benefits of Paid Family Leave

Positive Labor Force Attachment

Existing research indicates that providing paid family leave to workers leads to positive economic outcomes for working families, businesses, and the public. First, there is a positive relationship between leave availability with labor force attachment among new mothers. While women who have access to leave may utilize the leave period and stay at home longer than a woman without leave, studies show that they are actually more likely to return to work after their period of leave (Joesch 1997). In a more recent study, researchers confirmed these results, finding that women with access to leave are about 40 percent more likely to return to work at any time after giving birth than those who do not have access (Berger and Waldfogel 2004). While women who have access to leave are less likely to return to work in the first 12 weeks after

giving birth than women without leave, after 12 weeks they were 68.8 percent more likely to return than their counterparts. Given that the female labor force participation rate has plateaued over the last few decades, which has the potential to impact productivity in the United States economy, positive labor force attachment is an important economic benefit.

Negligible Costs to Employers

In addition, research suggests that paid family leave may actually lead to negligible costs for employers, which is contrary to popular belief. One main concern with paid leave that is consistently voiced is that employers lose money by having to find temporary employee replacements or by having to pay current employees overtime. While replacement costs vary by type of employee and industry, they average at approximately \$4,039 per worker overall (Dube 2010). However, initial studies seem to indicate that these replacement costs, along with any additional costs accrued by paid family leave, are little to none. In an industry-specific study of California's paid family leave program, 89 percent of employers reported a "positive effect" or "no noticeable effect" on productivity, and 99 percent of employers reported an increase in employee morale (Applebaum and Milkman 2011). When asked if the paid family leave program had caused costs to increase, 87 percent of respondents indicated that it had not. Even more interestingly, 8.8 percent of firms reported that it had even resulted in cost savings because employees were able to use the paid family leave, which is financed by worker payroll taxes, instead of employer-provided benefits, such as paid sick leave and vacation dates.

Positive Contributions to Economic Growth

In addition, past research has shown that paid family leave may also affect economic growth positively through increased labor force participation which is coupled with increased worker productivity. Increasing women's labor force participation rates to equal that of their

male counterparts, would not only push society towards gender equality, it would also increase the Gross Domestic Product (GDP) substantially. In the United States, GDP could be increased by 5 percent, and in other countries, this percentage could be upwards of 30 percent (Aguirre 2012). Paid leave has the potential to increase productivity by reducing turnover. In a study conducted of countries that are a part of the Organization for Economic Co-operation and Development (OECD), for every one-week increase in available family leave, there is an increase in aggregate labor productivity and multifactor productivity (Bassanini and Venn 2008). The authors project that the United States could see an increase in multifactor productivity of approximately 1.1 percent over time if it were to institute paid maternity leave at the OECD average of 15 weeks.

The Physical and Mental Health Benefits of Paid Family Leave

Paid Family Leave Improves Infant Health

It is widely known that the early years of life, particularly from birth to five years old, are the most critical for children due to their rapid rates of neural development, as well as the social development children form with their caregivers (Center on the Developing Child 2007, Schore 2001). As a result, research suggests that access to maternity leave can have lasting health effects on the infant during this early time. For example, breastfeeding has been proven to reduce the risk of numerous health problems, such as respiratory illnesses, sudden infant death syndrome, and obesity to name a few (U.S. Department of Health and Human Services 2011). In fact, the World Health Organization recommends mothers worldwide to breastfeed infants for a minimum of six months to achieve optimal growth, development, and health (World Health Organization 2011). This recommendation is based not only on the health benefits to infants previously mentioned, but it is also based on the discovered health benefits for mothers: mothers who

breastfeed their infants have a lower risk of breast cancer, ovarian cancer, type 2 diabetes, and high blood pressure (Center for Disease Control and Prevention 2020). Maternity leave can benefit children's health through increased likelihood and length of breastfeeding. One study based in California found that mothers were likely to breastfeed for *twice* as long if given maternity leave, when they had more time to devote to their child, improving infant health significantly (Applebaum and Milkman 2011).

It is also evident that paid maternity leave can directly impact infant mortality rates. In an international study, researchers examined the national paid maternity leave policies in 141 countries, and they found that ten paid full-time equivalent weeks of maternity leave were associated with a ten percent lower neonatal and infant mortality rate, as well as a 9 percent lower rate of mortality in children younger than 5 years of age (Heymann 2011). Although that study included developing countries where infant mortality is definitely more prevalent than in the United States, there is research by the National Bureau of Economic Research that finds a similar negative relationship across nine western European countries, which is a more appropriate comparison to the United States (Ruhm 1998). They found that a ten-week extension in leave decreases expected neonatal deaths by 4.5 to 6.6 percent and child fatalities by 2.6 to 3.1 percent, suggesting that parental leave may be a cost-effective method of bettering child health around the world.

Paid Family Leave Improves Maternal Health

About one in nine mothers experience postpartum depression symptoms (PDS) following the birth of their child (Ko et. al 2017). This is highly concerning given that a mother's emotional well-being, mental health, and physical well-being can be instrumental to the quality of care she can provide to her infant. There have been multiple studies that have confirmed the

impact duration of maternity leave has on a woman's likelihood to report depressive symptoms or poor health: the longer the maternity leave, the fewer reports on depressive symptoms and poor health. For example, one study utilized data from the Early Childhood Longitudinal Study - Birth Cohort to examine the association between short family leave length (less than 12 weeks of total leave after childbirth or less than 8 weeks of paid leave) and the mental and physical outcomes among new mothers. After examining a sample of 3,350 respondents, they found that for mothers who worked prior to childbirth and who returned to work following a short family leave had a higher likelihood of experiencing depressive symptoms. Their findings suggest that increasing the length of leave to over 12 weeks can reduce depressive symptoms by 15 percent and increasing paid leave to over eight weeks can reduce maternal depressive symptoms by nine percent. Furthermore, having less than eight weeks of paid leave specifically was associated with a reduction in overall mental health (Chatterji and Markowitz 2012).

Thesis Contributions

This study aims to fill the gap in existing literature in multiple ways. First, given that the few existing paid maternity leave programs are fairly new to the United States, there are not many studies focused specifically on these localized models. Many existing paid maternity leave studies, mentioned above, have projected international numbers to the United States; however, this study will focus specifically on New Jersey's model. New Jersey was partially chosen given that there is now a decade worth of data. Second, of the limited existing research on these localized models, most has been quantitative research. There have been two in-depth studies that I have identified that accomplish an in-depth analysis of the worker's experience with paid family leave programs in the United States, specifically California and New Jersey respectively (Applebaum and Milkman 2011; Pal 2018). However, both of these use national data sets for

their analysis: the Behavioral Risk Factor Surveillance System (BRFSS) annual survey, which collects information about modifiable factors for chronic disease and other leading causes of death, and the Current Population Survey (CPS), which is the primary source of labor force statistics for the population of the United States. These two studies are the most extensive of the existing research I found.

Thus, it is evident that there has not been strong qualitative research where mothers who have exercised paid family leave have had the opportunity to directly voice their personal experiences in the current academic discourse. By asking questions about their demographic background, in addition to their experiences with pregnancy, maternity leave, enrollment in the program, and post-birth, these semi-structured interviews go beyond aggregate data reports by providing a more in-depth and detailed understanding of the positive and negative experiences with this program and the possible determining factors. This study interviews 34 mothers from across New Jersey with varying levels of income and education. This study seeks to make up for the gap between quantitative and qualitative research by highlighting the individual experiences of those exercising this program - addressing its effects in a new way. Paid maternity leave has become exceedingly important in the last few decades, and this research hopes to provide a better understanding of what a mandated paid maternity program in New Jersey has led to and the possible applications to a future national policy.

Methodology

Interviews

My primary form of data collection was semi-structured interviews. The purpose of these interviews was to collect detailed information on the experiences of people who have either

exercised the program or worked closely with it. Interviews' strengths lie in the ability to explore research subjects' opinions, behavior, and experiences more in-depth. I conducted two series of interviews with predetermined "stakeholders." One series of interviews was with policy makers and government workers in New Jersey, as well as advocates of national organizations. I found these interviewees after doing research online on the current national and local efforts underway dedicated to achieving paid family leave. In addition to finding organizations to reach out to, I learned about leaders and advocates, who are spearheading this movement. The other series of interviews was with women in New Jersey who have both worked and had a child in the last ten years. I found these mothers through reaching out to over 100 family organizations and centers across the state of New Jersey that I found online. I reached out to individuals and organizations via email, where I would offer a basic introduction to my research and ask to coordinate an informational interview. I did interviews over the phone and via email, and they lasted anywhere from fifteen minutes to forty minutes. All interviewees were open to additional questions via phone and email as well when asked.

With all of my phone interviews, I recorded them and took diligent notes simultaneously by hand. Before we started, each interviewee was asked for consent to record and whether they would prefer to remain anonymous in my reporting. A couple of interviewees requested the questions be shared via email beforehand to better prepare and orient their responses.

Interviews with Policy Makers

For my first set of interviews, I interviewed policy makers, administrators, and advocates for paid family leave, both specific to New Jersey and more broadly across the United States. The goal was to determine a broader understanding of the history of paid family leave in the United States and New Jersey, as well as the existing efforts in place. Through interviewing

these people, I hoped to create a backdrop and context to which I could compare the experiences of these women who exercised the program to.

Outreach

I started my research at the broader national level, researching individuals and organizations that were advocates for paid family leave. I found that there are many organizations and experts focused on furthering women's rights, such as the National Organization for Women, but there are not as many organizations and experts specifically focused towards achieving paid family leave. Nevertheless, I believed studying these organizations and reaching out to them was critical to understanding the existing movement and where the United States currently stands. During this outreach, I simultaneously conducted research on the more localized efforts in the state of New Jersey. Although I could not find specific organizations in New Jersey dedicated to this cause, I found considerable information and articles on past proposed state bills concerning paid family leave. From these sources, I was able to determine the local debates in New Jersey concerning paid family leave and identify local advocates as well, reaching out to them for comment. In addition, I made sure to reach out to the Department of Labor, who are the administrators of the program, because to study the implementation of a program, it is also critical to understanding how it is organized and run.

Interview Procedure

For each of these interviews, I prepared 10-15 preliminary guiding questions. My first few questions were related to the roles people had in their respective organizations, such as, "Can you tell me about yourself?" and "What is your current role with X organization? What led you to this position?" The remaining questions were centered around their work with advocating for and implementing these mandates from a law, policy, and organizational perspective.

With all interviews, my questions changed based on how they described their background and involvement with the program. For example, for my interview with the Department of Labor, I focused primarily on their experiences with the administrative processes of the program, asking them questions on how someone enrolls in the program, what requirements are necessary to qualify for benefits, and the step-by-step procedure of how paperwork is processed with them. I also asked questions on challenges they identified with their involvement in the program, whether they were administration or implementation related.

On the other hand, for my interviews with broader national organizations and advocates of paid family leave, my questions had less to do with procedures. Rather they focused on understanding existing efforts and milestones that have been accomplished in this field. For example, for my interviews with PL+US (Paid Leave for the United States), a non-profit organization that campaigns for winning high-quality paid family leave for everyone, and Professor Jane Waldfogel, the Compton Foundation Centennial Professor for the Prevention of Children's and Youth Problems at Columbia University and leading academic expert on work-family policies, I asked questions regarding their experiences with national efforts in the United States and their opinions on the future of paid family leave. As a result, these interviews were utilized to better contextualize my other interviews and results within a national frame of reference. An analysis of New Jersey's program and its implications would be incomplete otherwise. Despite the fact that these interviewees do not directly focus relate to New Jersey in any way, their work with paid family leave policy in the United States provides them with a strong background in the subject and understanding of the realities this nation faces. Interview guiding questions can be found in Appendix 1.

Interviews with Mothers of New Jersey

For my second set of interviews, I interviewed women from across the counties in New Jersey who have both worked and had a child in the last ten years. The goal was to determine their knowledge of the program, how much the paid maternity leave has impacted them, the quality of their experiences, their satisfaction with the implementation of the program, and where they feel the policy can be improved.

Outreach

I reached out to women primarily through parenting groups in New Jersey. A lot of these groups are devoted to parents with children between the ages of newborn to nine years old, which made them great organizations to find mothers who have personally been affected by the paid maternity leave program. By interviewing residents of New Jersey, I sought to not only add geographic diversity, but to also ensure a range of income levels. For example, in addition to interviewing mothers from Hunterdon County, which has a median household income of \$100,980, I also interviewed mothers from Atlantic County, which has a median household income of \$54,766 (United States Census Bureau 2010). Income diversity was critical to have in this study given that the experiences residents have with paid benefits may largely be driven by financial circumstances.

Through my research, I discovered that there many networks for mothers in New Jersey, some more specialized than others. While most groups are simply based on location, such as the MOMS Club of Turnersville or the MOMS Club of Marlton, there were other groups focused on supporting mothers with specific circumstances or values. For example, the Hunterdon County Mothers of Multiples is specifically to support and assist mothers of twins, triplets and more, whereas the Catholic Moms of Montclair is dedicated to mothers who would like to raise their

children around their shared faith and values. I reached out to every type of organization that I could find in an effort to interview women from different backgrounds and collect a wide range of experiences.

With my outreach efforts, I discovered that many of these groups operate on social platforms and have fewer formal websites or sources of information. This makes sense given that these groups are often led by full-time or part-time working mothers, and they serve more in a social support capacity than in a formal one. In addition, I found that I received more responses with the emails that I sent during the weekend when presumably these women are not occupied with work and have a chance to check these organization emails. From navigating group profiles on Meetup to group pages on Facebook, I had to go through unexpected methods of collecting contact information to reach out to, even reaching out to individuals directly on those platforms when an email was not provided. While there were a couple of them who first discussed my research during their weekly meeting before sharing it with their organization, there were a couple who forwarded my request to an email listserv directly. As a result, mothers who were interested in speaking with me from these organizations reached out to me through email.

Interview Procedure

For the interview, I prepared approximately fifteen guiding questions that focused on their backgrounds, such as age, career, and education; their pregnancy experience, whether that be with their employer or with their personal life; their post-birth experience with utilizing the paid family leave program, such as its impact on their finances and physical health; and their overall thoughts for both the effectiveness of the program and for a future national policy. Despite preparing this variety of questions, I made sure to keep interviews less structured and use those questions simply as guiding questions. I often found that mothers who volunteered to

participate in my research had a lot to say about their experiences with the program, both positive and negative.

By asking impromptu follow-up questions, I was able to gather information that I most likely would not have. For example, in one case, I asked a follow up question to interviewee Erin about her husband's experience with paid leave when they had their first child, and she promptly put her husband on the phone, with whom I spoke to for a couple minutes, learning about exercising paid leave from a working father's perspective. In addition, I frequently received referrals and contacts from interviewees. Many interviewees had a friend or colleague they knew who had exercised the paid family program as well. These interviewees either connected me with these people, sharing their email addresses with me, or they shared the experiences of their friends and colleagues to me directly during our call. One mother even connected me with interviewee Gillian in the Department of Labor who helps to maintain and manage the paid family leave program and was a key contact in understanding the program from an administrative perspective.

Furthermore, I also conducted interviews via email. Given that my focus group was working women, every minute of their day is valuable. As a result, for those who stated a preference for email communication, I sent them the list of questions to which they replied on their own time. Although phone call interviews were preferable given the ability to ask follow-up questions and detect additional emotions or tones, these email interviews were still successful in collecting the data of these women. Through hearing directly from the source and not through national data or statistical reports, which is what most previous studies have utilized, this series was critical in determining the implementation of the current policy, improvement strategies, and outcomes. The interview guiding questions can be found in Appendix 2.

Limitations

One primary limitation associated with my method of interviewing women in New Jersey is that the pool of people I interviewed were primarily contacted through parenting groups. These are all people who have presumably joined mother and parent organizations somewhat proactively, and it could have led to responses being skewed towards a strong support of the paid maternity leave program and desire for stronger maternal support. However, this study is dedicated towards measuring the effectiveness of the program over support of it, and by interviewing people from a variety of different socioeconomic and geographic backgrounds, I believe I still received a breadth of experiences and feedback. Through research, I discovered these organizations exist across all areas of New Jersey. Furthermore, some are more structured than others. For some, there appears to be a website and weekly events, whereas others only appear on social networks such as Meetup or Facebook, which are fairly easy to access and find, especially if you are using the platforms for other purposes. As a result, in addition to aiming for socioeconomic and geographic diversity, I also aimed to collect a wider variety of involvement and commitment of mothers to these organizations. By doing so, I attempted to control for bias that mothers who join maternal support groups may have towards parental benefits.

Discussion

In total, I interviewed 38 people (Appendix 3). I interviewed four policymakers, government workers, and advocates, and I interviewed 34 mothers. 35 interviews were conducted over the phone, and three were conducted via email. To begin, I address findings with the role the government plays in the administration of the program itself. Then, I move into a discussion of the role employers play in the experiences of working mothers. Afterwards, I

discuss the role partners and communities have as well. Finally, I address the big picture: What do women hope for in this program? How can it be improved? Why is it important?

The Role of Administration

Lack of Public Knowledge of the Program

A 2012 study by the Center for Women and Work (CWW) at Rutgers University found that three years after implementation of the country's second family leave insurance program, fewer than half of New Jersey's residents knew the program existed nor were aware of the extent of its provisions. Lack of awareness was most common among vulnerable New Jersey residents, including non-White adults, young adults, non-partnered adults, and adults earning less than \$50,000 per year (Houser 2012, Appendix 4). Furthermore, a 2017 study by New Jersey Policy Perspective found that only an estimated 12 percent of eligible new parents are using New Jersey's paid family leave, and the usage rate for new parents has remained close to flat since the introduction of paid family leave, rising to just 13 percent from 11 percent in 2010, indicating little to no improvement with public awareness (Appendix 5). It appears that part of that low enrollment rate has to do with unsuccessful program awareness and promotion by New Jersey state to its residents. In all but five interviews of the 34 interviews with mothers, women reported that they had heard about the paid family leave program from a colleague or friend or through their own curiosity. Instead of knowing their rights by simply being residents of the state or being informed by their employers, women were being informed through informal outlets and many of them only by chance. Diana, a physician, only heard about the program from her part-time nurse. This was one week before her due date. Her employer had notified her they did not provide paid leave, but they did not mention any paid benefits from the state.

Of the women who did not learn about the program from a colleague or personal source, two of them work in their company's Human Resources department and the third works as an attorney with the state and is a part of a union. These findings indicate that women who work closely with their company's benefits programs or with the New Jersey law are more likely to understand their rights as provided by the state, but otherwise, there is not a lot of public knowledge. This raises the question: Is the average New Jersey citizen aware of this deduction in their payroll? Furthermore, if there are deductions from residents' incomes and it is not being maximized by the state's eligible residents, where is that money going?

Complex and Confusing Enrollment Process

When asked about their experiences with the enrollment into the paid family leave program, many interviewees expressed great frustration with different administrative components. Although all of the program's information can be found online through the Department of Labor and Workforce Development's website, rather than through just mailings as it once started, New Jersey residents still find the web interface difficult to navigate. Approximately 85 percent of women interviewed said that the enrollment process was complicated and that the paperwork was confusing. Women talked of the lengthy paperwork and the lack of clarity provided on the website, with multiple women reporting that they had to call in multiple times to the hotline for clarification, waiting long waiting periods to even talk to someone. Diana is a plastic surgeon in Short Hills, and she described her experience as the following, "I consider myself pretty educated, right? It was not that easy to navigate the process, and I do not know if that is done on purpose or what... I think of myself as somewhat savvy and educated, but I wondered: if it was that difficult for me, how is the general public dealing with that?"

This raises the question of whether this enrollment process is purposefully difficult to discourage people from spending this state collected funding. Although it is impossible to answer with certainty, Public Policy scholars, Pamela Herd and Donald P. Moynihan have conducted considerable and relevant research in their recent book, *Administrative Burden: Policymaking by Other Means*, which describes the administrative burdens that affect our lives in more ways than we realize and how politicians can exploit these burdens to subtly and effectively make policy when legislative efforts may fail. Although their examples range from access to benefits, such as in the case of paid family leave, to making it purposefully harder for people to vote or get an abortion, their research raises the possibility that New Jersey state, like other policymakers, may purposefully make it difficult for eligible residents to access benefits.

Nevertheless, it is evident that the complexities may not just stem from the website format or the paperwork but rather the two different types of leave New Jersey state offers: Temporary Disability Insurance provides benefits for expectant mothers when they need to stop working before giving birth and shortly afterward, whereas Family Leave Insurance provides benefits *after* the recovery period so new mothers can bond with their babies during the first year. Many women often apply for Family Leave Insurance before their due date; however, women can only receive paid family leave *after* they have had their child, and their doctor can submit proof of birth. Pregnant women can apply for Temporary Disability Insurance prior to their due date if they are experiencing extenuating circumstances (for example, if a woman needs to be put on bedrest for health complications).

A handful of women expressed confusion and dislike for the legislative reference of pregnancy as a disability. Nevertheless, New Jersey state still refers to pregnancy as a disability because women are disabled and unable to work as a result of it. Diana described this exact mix-

up when she filled out the paperwork one week before she was about to give birth. She described how she learned through error that there are actually two separate types of leave for expecting mothers: one you take before giving birth and another you take afterwards. She recalls, “It says are you taking the leave as a disability or to care for your infant? Well I’m taking time to care for an infant because I am not actually disabled, right? But after sending it in, the state wrote me back and asked if I meant to apply for the disability program, since I was applying before my due date. Here I am, as a physician, filling out all this paperwork, and I couldn’t figure it out myself!” Carmen had the same confusion. Although she joked that she may have confused the two programs because of “pregnancy brain” and being frazzled, applying to the wrong program made her re-submit the paperwork multiple times. This led to her payment arriving at the end of her leave. While she was not dependent on the income, she said that she was an Employment Attorney, whose job is to deal with this sort of paperwork every day, and the language was definitely not user friendly.

Nevertheless, Christina, a software engineer from Turnersville, who did express frustrations with sorting through the correct paperwork, stated that the transition between the two types of leave was very straightforward: “But what was easy was that the information and everything you filled out for disability is the same for family leave. You basically say, “and yes, I would like to take advantage of family leave.” Transitioning from disability to family leave was easy, but you had to make sure you applied to disability first.” It is evident that perhaps the paperwork itself is not complicated, but rather the knowledge of the two different programs may contribute to the administrative difficulties women may face.

Faulty and Unpredictable Payment System

Another administrative finding was strong dissatisfaction with the payment system from the program. Although the first payment is supposed to arrive within two weeks of application receipt, women reported payment much later than that, with an average of four weeks (Appendix 6). In fact, even mother, Germain, said that she received her payment the week before returning to work: exactly five weeks into her six-week leave. Furthermore, the New Jersey Department of Labor states that “Payments are usually issued every two weeks after the initial payment, with a one-week lag for processing time.” As a result, if the first payment takes one to two weeks, then there should be a payment for every two weeks subsequently after that. This was not what all women actually experienced. A couple women described payments as extremely sporadic and unpredictable. In addition to not knowing when they would arrive, occasionally when they would arrive, the payments themselves would be higher or lower than expected. This was a startling find because there are many women and families whose financial stability may depend on this source of income. Germain, for example, received all of her money in one lump-sum payment after waiting five weeks.

A key component of the payment system is that benefits are issued on a debit card that is sent directly by Bank of America. This card is received in the mail in a plain, unmarked envelope before one’s claim is approved, and the funds are applied to the card after approval. In the past, mothers had the option between check or debit card. Women expressed frustrations with the debit card method and would have preferred a direct deposit method. As Charlotte, a mother of twins, shared, “I would have to go to the bank and take out that money and put it into my bank account to pay my bills. I was getting the money, but it was adding a ton of extra steps.” Ashleigh, another recent mother of twins, expressed a similar sentiment: “the state only allowed

me to do a prepaid debit card, and they did not allow any sort of direct deposit to my bank account. That caused issues along the way because I had automatic bills and things like that, so I would have liked the option to have direct deposit into my account.”

Mothers who exercised the program also expressed dissatisfaction with the government’s expectation that they hold on to their debit cards for all other future state benefit needs, such as exercising the paid family leave again when having another child down the line. For example, Leah did not even know this expectation was in place, so when she called to inquire where her payment was after her second pregnancy, she was informed that the payment had been loaded onto the debit card she was given two years prior that she had thrown out. She had to wait an additional two weeks for the new debit card and payment to arrive as a result. Charlotte, on the other hand, described how this expectation was clearly stated. When she received her debit card in the mail, there was a note attached that explicitly stated if she were to lose the debit card, she would not be issued a new one for future paid benefit requests (despite the fact that individuals can actually re-order a debit card online if theirs is lost or stolen). It is evident that while a debit card may in theory boost efficiency with less manual work of printing out checks and sending each one out, it is not convenient for all mothers who need the money in their personal banking accounts. Given that a lot of expenses and bills are done automatically and electronically, there is a demand for a more convenient and automatic payment system.

The Role of Employers

Lack of Employer Knowledge and Employer Resources

Employers are mandated under New Jersey law to display a variety of official posters informing employees of laws related to employee rights and responsibilities. The New Jersey Department of Labor and Workforce Development provides all employers with poster packets

containing the required notices. For the New Jersey Family Leave Insurance Law specifically, “The family leave insurance poster must be posted and personally provided to all employees: (i) at the time of hire, (ii) upon request, and (iii) whenever an employee provides notice to the employer that he or she will be taking family leave.” At the bottom of the poster, it instructs, “Display this poster in a conspicuous place” in small font (Appendix 7).

Although employers are required to notify employees of their rights to paid family leave upon being hired, it is evident that they do not, and they provide little to no information once employees start working. Women across the board reported that they were unaware of their benefits when they were hired and even during the nine months of their pregnancy. Yerika, for example, described that in addition to not receiving information when she was hired, she could not find any information about maternity leave from her employer through her hiring materials, job contract, and the public resources on their website. In addition, she was worried that if she asked her boss about her benefits, she would jeopardize her job, so she only asked her boss once she became pregnant. In Yerika’s case, it was the lack of access to simple information on her rights that made her worried and fearful of discrimination from her employer.

In fact, it appears that some employers know very little themselves. One interviewee even said that her boss was not aware of how the paid leave worked. When she went to ask him about her benefits, he ended up asking her for information, especially regarding how it was funded. He was under the assumption that the company had to pay for the paid family leave program, indicating a very low understanding of the state’s program, which is notably funded from a payroll deduction of all residents.

Many women expressed a similar sentiment with their company’s Human Resources department and their lack of knowledge despite being professional specialists for this sort of

information. For example, Shannon works as a brand manager at GlaxoSmithKline, a British multinational pharmaceutical company with almost 100,000 employees. According to the firm's protocol, anyone who is considering taking a leave is assigned a leave specialist. However, because that specialist is assigned to people across the United States, she was not aware of New Jersey specific policy. When Shannon was filling out the application online and contacted her leave specialist multiple times, the leave specialist ended up directing her simply to the New Jersey 1-800-hotline. Shannon discussed how she could have figured that out on her own and going through these additional steps were not helpful at all. Christina had a similar experience with her software development firm: "I had so many phone and email conversations with a coordinator in Human Resources. I was very frustrated. I went back and forth, asking questions, and in the end, I felt like I was submitting this paperwork like a crapshoot. After my pregnancy, I actually became the go-to in my department when other women were having babies because Human Resources was so complicated." Nevertheless, there were a couple of women who still expressed gratitude for their company being large enough to have a Human Resources department that could point them in the right direction because it would have been extremely difficult knowing where to start. For example, both Nicole and Leah, who are middle school and high school teachers, described the enrollment process as a simple and straight-forward form that was guided by administrators at the schools they worked at.

Employer Support Makes a Difference

Although employers may not have notified employees of their rights to paid leave nor expressed a strong understanding of the benefits themselves, interestingly all but two employees reported they still felt supported by their employer and work community throughout their pregnancy and with their return to work (if they did return). This employer support was widely

praised by women and noted as a key positive factor in their experiences with the paid family leave. A couple of mothers attributed this support to their employers being women or parents themselves. Leah, a high school history teacher, shared that she fell into the category of “Advanced Maternal Age,” and as a result, she required additional doctor appointments. However, she never had an issue with finding a colleague to help her out, which she linked to most of her colleagues being women themselves. A similar sense of gratitude and line of reasoning was expressed by Lauren, a mother of two from Jersey City, who actually placed the strongest importance of her leave on her employer’s support: “I really think that having a supportive company is the most important. Especially if you do not have family in the area, it would be really difficult otherwise. My company, and specifically my boss who has daughters himself, was extremely flexible and understanding through my pregnancy and my leave. I think by having a shared understanding of what I was experiencing, my boss was even more respectful of my leave, only contacting me if they absolutely needed to. I thought this was extremely helpful because I know many women who have taken leave just to be expected to respond to emails or tasks from home. That is not leave.”

On the other hand, a couple of mothers attributed this employer support to the working environment itself. Colleen, for example, works for the government as a state attorney, and she talked about how being a part of a union was critical in both understanding her benefits and being surrounded by people who encouraged exercising the rights they fought for. She described that she thinks government workers are most understanding because it has been the culture for a very long time due to unions. Colleen’s understanding and experience appears to be supported by research that shows that union households are approximately 20 percent more likely to be aware of New Jersey’s Family Leave Insurance than nonunion households (Houser 2012).

Nevertheless, it is evident, that no matter the specific reason for support, having a supportive superior and colleagues proved critical to a woman's experiences with their leave and pursuing their careers after their leave.

Legal Restrictions and Employer Liberties Create Gaps in Coverage

Women's experiences with the program were also limited by the legislature and the liberties their employers took with gaps in the legislature. In terms of limitations of the legislature, up until June 30, 2019, the paid family leave laws only applied to employers with 50 or more employees. Women who were working at firms with 50 or fewer employees, despite working full-time, were not eligible by this definition in coverage. A couple women I spoke to, such as Sunny, described how either they or their friend did not receive any paid leave from their employer due to the size of their companies being fewer than 20 people. Since June 30, 2019, coverage has been extended to include employers with 30 or more employees needing to provide paid leave benefits. This is a very important step in the right direction because according to the New Jersey Business and Industry Association, New Jersey small businesses employ approximately 1.8 million people, or 49.8 percent of the private workforce with the largest share working at businesses with fewer than 100 employees. As a result, it is clear that this former statute limited a great proportion of working women simply based on the size of their employer.

It is also apparent that employers exercised liberties with gaps in the legislature primarily with respect to using accrued vacation time. Multiple interviewees expressed frustrations that their employers required they use up to two weeks of sick leave, vacation time, or other paid time off. In other words, employers have the right to make recent mothers use their vacation days towards their six weeks of paid family leave. Although employers are required to provide full pay for this leave time, this is a huge loophole that can effectively cut a woman's rights to paid

maternity leave by a third. When asked about how much of her three and a half months was paid, Brittany said, “I had eight weeks paid. Well, actually, I had to take vacation time before I qualified for paid family leave. So, I had six weeks of vacation that was wiped, and while that was full salary, I only had another two weeks after that because I had a C-Section and qualified for up to eight weeks. But the vacation counted in that time. I had no idea. I had thought to myself, “Okay six weeks of vacation time, and an additional eight weeks after that with disability because of my C-section.” I was then told that was not the case and that if my employer chose, that eight weeks could include my six weeks’ vacation time because it was supplementing my income. I had accrued vacation days with the purpose of extending my leave and to be told, I had to use for my leave was shocking and very frustrating. *Maternity leave is not a vacation.*”

The Role of Partners and Community

Partner Financial Support Matters due to Limited Coverage and Expensive Childcare

Of all the women I interviewed, all except two had a partner at the time of their child’s birth, and almost every interviewee brought up the role their partner played without my asking. Often times this was during the discussion of how much leave they were able to take, how much of it was paid, and whether they returned to the same position and title.

For some women, they actually could not exercise their full leave offered by employers because their family was dependent on their income. As mentioned in the Background Section, the program provides six weeks of paid leave. However, that leave allows for claimants to be paid two-thirds of their average weekly wage, up to a maximum cap of \$633 per week. This maximum reimbursement is equivalent to a salary of approximately \$32,000 a year, which is about the same as New Jersey’s true poverty standard (200 percent of the federal poverty level) for a two-person family (\$32,040). As a result, this cap strongly limits individuals who make

more than this amount because they are receiving so much lower than they would make if they returned to work earlier. According to a study by New Jersey Policy Perspective, it is the primary reason why only 12 percent of people who are eligible enroll in the program. For example, take a low-paid worker making \$600 a week, which is approximately \$15 an hour if they are working 40 hours a week. With a two-thirds replacement rate, that would be equivalent to only \$400 a week, which is approximately \$10 an hour. If a family is already struggling, payments equivalent to New Jersey's minimum wage is extremely difficult, especially when considering additional costs associated with a newborn.

For higher-paid families, this cap can also cause financial instability because women are losing income by not working. For example, Amy described how at the time of her pregnancy, she was making \$65,000 a year and how the cap on the benefits was way less than two-thirds of her salary. In fact, it was less than half. She stated, "This is basically unemployment. If the base number is this low, this is survival money. I understand if someone is making \$300,000, you won't pay them that much, but the limit to this program should be much higher. I also was not aware of the cap, so when the first payment arrived, I was wondering where the rest of the money was." As a result, many women discussed the role their partner played during their leave. They expressed strong gratitude that their partners could provide for their family. As mother Colleen shared, "If my partner did not continue working, we could not have done it. Maybe it is because we are bad with money or something, but it would have been a time of terrible anxiety for me." The drawback to this spousal support was that most men, while eligible for leave by the state and/or their employer, could not exercise the leave. On average, partners of the interviewees took at most a week off from work, which was often paid vacation time.

It is evident that the current wage replacement rate is so low that low-income families cannot afford to take it, and the current wage replacement cap is so low that middle-income families cannot afford to take it. The state's paid family leave policy puts many workers below the poverty level for the duration of their leaves and pushes people who are already struggling deeper into poverty. In fact, five of the mothers I spoke to shared that they had decided to become a stay at home parent either during their birth or shortly after their leave because they realized how expensive childcare was. These mothers all expressed a desire to continue to pursue their careers. However, for these mothers, their entire paycheck was going to childcare. In New Jersey, the median full-time daycare bill for an infant is \$1,040 per-month with childcare expenditures constantly rising (Clark 2019). According to the U.S. Bureau of Labor Statistics, as of 2018, New Jersey women who were full-time wage and salary workers had median usual monthly earnings of \$3,700 *before* taxes. As of 2020, New Jersey has the seventh highest tax burden of the 50 states with a 10.7 percent effective tax rate (Stebbins 2020). As a result, a great portion of these working women's income, depending on their salary, is funneled directly to childcare without their even experiencing the joys of raising their newborn. To many women, that did not make any sense.

Community Support is Critical to Mother Well-Being

For many interviewees, they also stressed the importance of having available support. Multiple mothers had been born and raised in New Jersey, leading them to have family in the surrounding areas to help after giving birth. However, there were a few, who did not have that support and expressed a lower satisfaction and well-being associated with their post-birth experiences. Katie discussed how she and her husband did not have close family or friends in the area when she had her second child. At the time of her first child's birth, she and her partner

were not married. With her second pregnancy, they were married, but due to finances, her husband had to return to work within a week, leaving her for the most part alone. She remembered thinking, “now that I have a stable partner, he will always be there,” and when he had to return to work so soon, she described how upsetting that realization was. Another mother, Katherine, talked about how her mother-in-law came from the Dominican Republic to help with the baby for a couple of weeks, but she still had feelings of isolation and desire for maternal support, especially given her move to the United States five years ago. She believes there can be more done to educate women in advance of the resources they have.

Nevertheless, there were mothers who were luckily able to find resources. Many of my interview participants were members of MOMS Club, an international organization for mothers offering other mothers support, with over thirty chapters in New Jersey state alone. The women I interviewed who were a part of these organizations placed a strong emphasis on the critical role their chapters had with their post-birth recovery. Sarah from Gloucester County recalled her experience after giving birth to her second child: “It was just that camaraderie, right? You’re home alone with two kids, and you’re alone a lot. My husband did the best that he could, but he is an Emergency Room physician and could not take more than two days off. We do not have family nearby, so once I met the moms. It was like a blessing because they knew exactly what I was going through.” Sarah described how her chapter does “Meal Trains,” where mothers take turns making meals for new mothers during the first few weeks after giving birth. She remembers how this simple and kind practice made such an impact, describing that “when you are on your own with a newborn, one meal can make a huge difference.” For these mothers, these support groups were critical with not only providing them with resources and support when they did not have any in the area, but also with providing them with a social outlet. Many of

these women became friends through scheduled “Moms Night Out” and “Mother and Baby Yoga,” and having this social support and community was credited with improving their mental health as many women shared experiences of exhaustion, loneliness, and postpartum depression.

Looking Forward: What Can Be Better for Women?

For every interview with mothers, my last question was always the same: How would you describe your overall satisfaction with the program? Is there anything you would do to amend it if you could? Furthermore, based on your experience, approximately how long do you think expecting mothers should have off at the bare minimum? For mothers, there were two key calls for the future: first, the call for extended leave to promote physical and mental well-being of both mother and child, and second, the importance of extended leave to a woman’s career and productivity in the workplace.

Extend Leave to Promote Physical and Mental Well-Being of Mother and Child

When asked about their overall satisfaction with the program, all interviewees, regardless of their frustrations with the administration of the program and their employers or disappointments with the limited benefits, expressed gratitude for the program’s existence. Most women were actually not aware that New Jersey was one of the few states to offer paid maternity leave until our conversation. They talked about how having this paid leave was essential to their physical and mental recovery after giving birth. Although many women discussed how the paid benefits were not nearly enough to cover their regular income and support their daily expenses, knowing they had some source of income in the most immediate weeks following giving birth when they were exhausted and still recovering alleviated their stress exponentially. Paid leave was instrumental to them.

However, when asked about a bare minimum of paid leave for all new mothers, every mother passionately believed that the current six weeks of paid leave is not nearly enough time for a mother to go back to work. Approximately 90 percent of women suggested that the paid maternity leave should be at least six months, approximately 26 weeks, which is more than four times the current time off offered. Christina stated, “I do not think that is an unreasonable ask to have six months when you are bringing a new life into being because it is a strain on the body: physically producing a child and birthing a child.” Many women also described their discomfort with leaving their newborns after the six weeks of paid leave was up. For Laura, she said, “I can say that I would have been unprepared to return to work at six weeks or even eight weeks. I believe it would have broken my heart. I remember noting the six- and eight-week milestones and thinking that there’s no way I could have left my daughter; she was too little. I did not have reservations leaving her with friends occasionally for a date night, but that’s different than childcare. At three months, I may have been able to go back to work physically, but I still would have been very sad. Six months would have been better.”

Extend Leave to Promote Career Success and Workplace Productivity

Many mothers described how limits to physical and mental health recovery translated to poor workplace productivity. The physical strain of becoming a mother is not just the activity of giving birth itself: it is the marathon that continues *after* that, where mothers must attend to the nursing needs of a newborn child around the clock, often times not eating, sleeping, or taking care of themselves. Christina was among the mothers I interviewed who suffered from postpartum depression. She described how if a mother suffers from postpartum depression, it can take weeks to get to a medical provider and seek help with the state of the United States current medical system. Therefore, if a mother only has six weeks at home, she may not even start the

process to receive the additional medical attention and mental health support she needs. Then she finds herself returning to work, tired *and* depressed, which is “unacceptable.” It is unacceptable because it jeopardizes both a mother’s health, the child’s health, and the mother’s career. By providing women with the proper time to physically and mentally recover (or seek medical help), women can have better productivity in their workplaces.

This improved workplace productivity can be instrumental to a woman’s career. Women who I interviewed that were given more than the state allowance through their employer, all of whom worked at large corporations where it was mandated, expressed that the additional time they were allowed made them able to return to work a more productive and engaged worker. For example, Linda eventually became the Chief Executive Officer of financial training and education company after her leave. She described how her company’s unique six-month leave was “paramount” to her career. By taking off that time, she was not only able to care for her infant and for herself, preparing her to return well-rested and more productive, she was also *eager* to return to work and continue to pursue her dreams in the financial training industry. Another mother, Lauren Berman, echoed a similar experience with her employer’s additional paid leave, frankly stating that, “If we had a national paid maternity leave policy, we would have a better workforce, and women would be able to pursue their careers to the fullest.”

Policy Recommendations

Based on these findings, it is clear that there are multiple avenues in which this program can be strengthened, both in terms of legislative efforts and administrative efforts.

Legislative Improvement: Significant Extension to Paid Leave

On February 19, 2019, New Jersey Governor Phil Murphy signed into law legislation that expands New Jersey's paid family leave law, which beginning on July 1st, 2020, grants employees 12 weeks of leave, instead of six, in a 12-month period. They are entitled to 85 percent of their weekly wage, with the maximum possible benefit of 70 percent of the statewide average weekly wage, approximately \$860 per week. The bill also confers job protections as part of the insurance plan to employees of businesses with at least 30 employees, down from 50. Furthermore, intermittent leave can be taken for any reason (not specifically for a family member's health condition).

While these are important expansions, many of which answer the concerns that mothers I interviewed had, they do not go far enough. 12 weeks of leave is a step in the right direction, but 12 weeks is approximately three months, which is still half of the six months minimum every mother called for. Furthermore, while the replacement rate is being increased to 85 percent with a cap of \$860 a week, both significant improvements, it still needs to be improved. According to analysis conducted by New Jersey Policy Perspective using Economic Policy Institute's Family Budget Calculator, a New Jersey family with one adult and child needs around \$1,000 per week (about \$52,000 a year) just to get by. As a result, these benefits still fall short. Today, a worker earning that much would lose \$140 a week by taking paid family leave, a full 14 percent of his or her pay.

As a result, I propose that we change both the structure of the benefits as well as how they are funded to find a more optimal middle ground for both low-income and higher income families that maximizes enrollment. For the structure of the benefits, I propose that we follow California's lead. In 2002, after an extended campaign by the California Labor Federation, AFL-

CIO and the Work and Family Coalition led by the Labor Project for Working Families, California became the first state to pass a law requiring paid family leave. In their benefit structure, benefits are set at 70 percent of income for low income earners and 60 percent for middle- and high-income earners; however, there is a maximum weekly benefit that is tied to the State Average Weekly Wage corresponding to the year of the claim. For 2019, the maximum was set as \$1,252. In this model, low income earners can benefit substantially. Instead of being held to the same wage replacement rate as higher earners, which is presumably expensive for the state, which is why rates have remained historically low, low income earners should have their own higher wage replacement rate. In addition, by raising the cap significantly, to at least \$1,000, the minimum amount as described above that is required for a family to get by, New Jersey can allow its higher earners to still benefit from a lower wage replacement rate because the coverage will be proportional to what they earn. By creating these buckets, possibly based on multiple income levels, New Jersey can ensure that women can benefit from this program rather than suffer from it.

Although New Jersey employees should hopefully benefit proportionally to their estimated need, the funding of this program still harms low-income workers. Currently, all workers in New Jersey must contribute 0.17 percent on the first 34,000 in covered wages earned during a calendar year. The maximum worker contribution for 2019 is \$58.48. As of July 1st, 2020, workers will have to contribute 0.26 percent on the first \$134,000 in covered wages earned during the calendar year with a maximum worker contribution for 2020 of \$350.74. This contribution is in the form of a salary deduction that your employer takes from your weekly wages. As a result of its flat-tax structure, this current structure is regressive. By being applied uniformly, it takes a larger percentage of income from low-income earners than from high-

income earners. Therefore, New Jersey state may want to also consider funding the program through a more progressive tax structure, where the given contributions will be proportional to workers' earnings. While it is highly likely that there may be backlash from high earners and the fiscally conservative, it would be similar to New Jersey's existing personal income tax, which is already progressive in nature with the state's lowest rate at 1.4 percent and highest rate at 8.97 percent for high earners.

Information Improvement: Statewide Campaign and Mandatory Employer Training

In addition, there needs to be more done on behalf of both the New Jersey state government and employers to increase the awareness of this program. A website and the legal expectation that employers notify their employees of their benefits with mandatory posters is not enough to ensure compliance. A state-wide marketing campaign could be a great start. In addition to informing working women across the state of their rights, this campaign could also inform people from across the country, encouraging residents of other states to push their legislators to take action. Whether that is an internet campaign on popular media outlets or simply posters in public spaces, such as bus stops or train stations, especially where low-income workers may frequent, the government can encourage their residents to exercise their rights by first informing them of them. New Jersey should be publicizing that it is one of only six states that has taken measures to protect its female workers rather than letting their efforts go unnoticed.

Employers also need to be better educated with this program. A mandatory online training program administered and required by the Department of Labor could help in educating employers of the benefits their employees have with respect to family leave. Although employers

are currently required to notify employees of their rights through giving them posters and handouts upon being hired, it is evident through this research that some employers are not even aware of what those rights are. By introducing an interactive and required short on-line training, we can take one step closer to ensuring female workers have on the job support no matter the size of the company and its mandated resources. A lot of large corporations have introduced these short annual training programs to ensure that employees are both compliant with their policies but also aware of their rights and protection laws. Although it would be a large endeavor to ensure employer compliance, developing short educational videos available online may aid employers in learning about their responsibilities without them getting lost in the paperwork and available resources.

I had the opportunity to interview Katie Bethell, the Founder and Executive Director of PL+US (Paid Leave for the United States). PL+US is the national campaign to win paid family leave by 2022. Through partnering with employees, employers, consumers, and investors, she has won paid family leave for nearly six million employees at companies like Walmart, Starbucks, CVS, and more. Ms. Bethell started her career with MomsRising, and it was through that work, where she fell in love with fighting for paid family leave. PL+US has a top-down approach. As Ms. Bethell described, every federal legislator cares about big business and big business leaders. By working at the federal level with these large companies and corporations to negotiate paid benefits for their thousands of employees, she believes they can achieve a trickle-down effect. She believes more average workers have a shot at receiving paid leave because many of these large organizations must now consider “brand risk” and need to stay competitive to the labor supply. Nevertheless, although a lot of her work has been aimed at changing the business climate to create a trickle-down effect, she emphasized the importance of

a simultaneous grassroots movement. By creating change at a local level, focusing on employer education and support, she believes we, as a nation, can achieve change at a much higher level, which can impact hundreds of thousands of mothers.

Administrative Improvement: Simplify and Streamline Paperwork

Lastly, it is clear that there are many administrative complaints with the program currently, from complicated paperwork to delays in payments. While the increased employer education can help alleviate the burden of the paperwork, by simplifying the mandatory paperwork and registration process required by New Jersey state, we can decrease the burdens and delays often associated with heavy administrative processes. I had the opportunity to speak with Jennifer, who has worked with the Division of Temporary Disability and Family Leave Insurance for 11 years. During our 40-minute call, Jennifer patiently walked me through the process of how an application gets processed. A received application will be received by the “Claims Intake Unit,” and from there it will be reviewed by an examiner in the order it has been received. There are approximately 20 examiners assigned to Temporary Disability claims, and there are only 10-12 examiners assigned to Family Leave claims. Furthermore, for applications that need to be re-considered (if there needs to be additional paperwork sent in), there are only ten examiners for Temporary Disability and *two* for Family Leave. In December 2019 alone, there were 5,795 applications for Temporary Disability, 2,696 applications for Family Leave, and 1,113 applications for people who wanted to transfer between the two types of Insurance. This is an extremely large burden for a team of this size. Furthermore, applications are still accepted via mail or online. Although online is strongly encouraged because claims can be directly processed, Jennifer mentioned how many people still prefer paper applications, in which case information needs to be manually inputted into the system by these examiners.

While they aim for payments to be received within two weeks, she acknowledged that is not what women experienced and the frustrations with the enrollment process. She noted that the purpose of this program is to alleviate the stress of working mothers, and if it takes up to six weeks to receive a payment after a woman submits proof of having a child, that can harm families, especially lower income families that depend on that financial support. Nevertheless, the good news is that their team is not only in the process of expanding, they are also in the process of doing more to simplify the administrative burdens and delays women face. Jennifer mentioned how they recognized strong delays to their processing of claims and hired a third party to assess their existing data system in place. They learned that the system has not been updated since the 1980s, and as a result, it was extremely unreliable, showing inaccurate numbers and data of the claims processed. This proposes a huge issue for budget hearings, where these numbers are critical.

However, to fight delays, they have introduced a new system where the debit cards, which are used to distribute payments to mothers, are sent out as soon as an application is being reviewed rather than after it has been approved. Although this has the potential to confuse many people when they receive an empty debit card, it cuts down the waiting time by approximately 10-12 days. Rather than having to wait two weeks or more for your application to go through and an additional 7-10 days to receive the debit card via mail, it takes only two days or so for the money to be loaded when the application is approved. Furthermore, they are planning to simplify and improve the website interface, which has not been updated for the last two years. In doing so, she hopes the department can take steps forwards in improving the experiences of women across New Jersey. As a result, it is clear that the Department of Labor has recognized areas of improvement, which is extremely promising.

Conclusion

It is evident that the implementation of New Jersey's 2009 paid family leave program has been largely beneficial for women. Although the benefits could be longer, the wage contribution and cap could be more generous, and the administrative processes could be better streamlined, this paid family leave program was essential to these women's physical and mental well-being and in returning to their careers after giving birth. Through focusing on these areas of improvements and increasing public awareness of the benefits residents are eligible for, New Jersey has the potential to become a model of success for a future national paid family leave policy.

Nevertheless, looking beyond the scope of this program, we need to focus our efforts not only on improving paid leave but focusing on improving the current work culture to be more flexible to family life. As mother, Grace, described, "The biggest takeaway is not even the lack of maternity leave, which is a problem, but it is also just the lack of flexible jobs when mothers do go back to work. In other countries, there are so many more opportunities to be a flexible or part-time mother. I think in the long term the bigger problem is that there are not that many jobs available that are conducive to family life." This sentiment was echoed by many other women. Although paid time off is key to women returning to work, how can they stay in the workforce if the conditions are not malleable to the needs mothers have? Mothers require more flexible schedules just by virtue of the unpredictability of childcare services, and currently, most employers and work environments are not accommodating.

In my final interview, I spoke with Katie who decided to become a stay at home mother after her second pregnancy. As a Corporate Office Help Desk Manager, Katie described her employer as extremely supportive of her during her pregnancy. However, after her pregnancy

she had a very different experience. Given the nature of her job's duties being done online, which she could complete anywhere, she requested to have more flexible hours. She was told that if she did, it would require "years" to prove herself again. Furthermore, in one particular experience, the experience that pushed her to resign, she was required to attend a 6:30A.M. mandatory training. Her daycare, located across the street from her office, did not open until 7:00A.M., and as a result, when the time rolled around, she asked to run her baby over. Her boss refused and simply stated, "It is not my fucking problem you had a kid. Figure it out." Katie was devastated after that experience. Not only did she feel as if she and her career were being punished for starting a family, the way her boss spoke about her child was extremely upsetting.

Although Katie's experience may definitely be an extreme experience, it is one that must not be overlooked. By improving both paid family leave in New Jersey and across the country, we have the potential to shift the work culture in the United States. By improving the paid leave experiences of mothers, we can encourage more women to stay in the workforce and slowly change this dynamic. It is evident that paid maternity leave is no longer just a women's issue, it is also a workplace issue. It is time we take that seriously.

Appendix

Appendix 1: Interview Questions for Policymakers and Advocates

1. Would you like to remain anonymous? *
2. Can you please tell me about yourself?
3. To start, can you tell me a little bit about yourself, your career, and your current position and responsibilities?
4. When did you start this role, and what was your knowledge of the program at the time?
5. With your experience with the program thus far, what are your thoughts in terms of its administration? Do you believe that it has been effective in achieving its goals? Do you think it has gone far enough (feel free to talk about the upcoming changes in June!)?
6. How many people are employed to work on this program or deal with it as a part of their job?
7. Can you describe the process by which someone enrolls in the program and the verifications required?
8. Have you and the DOL faced challenges with its implementation or any administrative difficulties? On average, how long does it take for a mother to complete the registration? On average, how long does it take for a woman to receive help? Or her debit card?
9. Are there people specifically hired to answer questions on a hotline of sorts?
10. Furthermore, I believe there has been push back for how to fund this program. Can you discuss the intricacies a little more and the conversations back and forth?
11. From my preliminary research, I believe that a lot of paid maternity and family leave programs are often not exercised. What does the state do to promote the program? Are there any requirements that the state has for employers notifying employees of their rights to this paid leave?
12. From a policymaker perspective, where do you think the future of this paid leave is going? Can you think of things that your Department could do better with regards to this program?
13. Furthermore, do you receive feedback on a daily basis regarding any of your programs?
14. Can you think of anyone else I should talk to?
15. Are you okay with me asking any follow up questions?

Appendix 2: Interview Questions for Mothers

Questions Regarding Background

1. Would you like to remain anonymous? *
2. Can you please tell me about yourself?
 - a. How old are you?
 - b. Which area of New Jersey are you from?
 - c. Do you have a partner?
 - d. How many children do you have? What years were they born?
 - e. What is your highest level of education?
 - f. What is your most recent job position and title? If you're comfortable with sharing, may I ask what the salary is?
 - g. Was your position and job title prior to your pregnancy different? If so, what was it? If you're comfortable with sharing, may I ask what the salary for this job was?

Questions Regarding Pregnancy

1. Were you aware of NJ paid family leave program prior to your pregnancy? Was this law a factor to you living in New Jersey?
2. How was your employer and fellow work community throughout your pregnancy? Did you feel supported? Were you aware of your rights while working?

Questions Regarding Post-Birth

1. How much time were you allowed to take off work by your employer?
2. How much time *did* you take off work?
3. Did you exercise the paid family leave? To what extent?
4. Please describe your experience with enrolling in the paid family leave program. Did anything surprise you about it, good or bad?
5. How would you describe your life satisfaction and well-being within a year of giving birth? Has that changed?
6. How would you describe your satisfaction with the program? Is there anything you would do to amend it if you could? Please feel free to also share thoughts on the amendment being introduced next year.
7. Did you return to your same job and title? If you did not, were you expecting not to?
8. Can you please describe your experiences in [family organization name]?
9. Can you please describe the support network you have, whether that be with family or friends or other social groups?

Conclusion

1. Is there anything else you think I should know?
2. Would you be comfortable with me asking follow-up questions in the future? As this is a working research project, please also let me know of any feedback you may have!

Appendix 3: Interview Notes

*Note: All last names of interviewees have been removed to further protect their privacy in this research.

Date: December 9 th , 2019			
Name: Nicole	County: Somerset	Neighborhood: N/A	Organization: MOMS Club of Bridgewater West and Branchburg
Age: 34	Race: White	Highest Education: Master's	Occupation: Stay at Home Mother
<p>Notes:</p> <ul style="list-style-type: none"> - Nicole has one child (born 2017) and is currently expecting again. - Nicole was a high school History teacher prior to becoming pregnant. She exercised the leave because she had intended on going back to work. - She felt supported by her employer and colleagues. Her colleagues, many of whom were women and mothers themselves, helped when needed during her pregnancy. - She exercised three months of paid leave (a combination of FLI and her school's paid leave), and her school offered up to one year unpaid. She noted most people could not exercise the full year due to income pressures. - She was able to receive information support through her union representative, and registration was easier than she expected. - She is thankful for this program because of all of the immediate expenses that accrue. - She had a C-section, which she noted was an additional two weeks of paid leave, which if she had decided to return to work would have been extremely important. - Not returning work was a very difficult experience. It caused her a lot of anxiety, but due to husband's demanding and unpredictable career, she decided to give up career to ensure she could take care of her family. - They made significant financial cuts to live on one source of income (no vacations, no cable, etc.). - Her husband's family was critical to her after birth, and as President of her MOMS Club, she is trying to help other mothers with their emotional and physical support. 			

Date: December 10 th , 2019			
Name: Leah	County: Somerset	Neighborhood: Bridgewater	Organization: MOMS Club of Bridgewater West and Branchburg
Age: 41	Race: N/A	Highest Education: Master's	Occupation: Teacher
<p>Notes:</p> <ul style="list-style-type: none"> - Leah has two children (born 2014 and 2017). - She only knew about her paid leave benefits from other female teachers, not from her employer. She definitely felt supported by her work community. 			

- With both children, she was categorized as “Advanced Maternal Age” and needed additional doctor appointments.
- She was allowed to use up to 30 sick days as paid time off in addition to the six weeks of paid leave, but she ended up exercising six months of unpaid leave because she was not ready, mentally or physically, to return to work.
- She was surprised to learn she had to use the same card she received in 2014. This led to a two weeks delay in her payment.
- It was extremely stressful to go back to work. She experienced a lot of anxiety.
- Having paid maternity leave was really important to her.

Date: December 10 th , 2019			
Name: Katherine	County: Essex	Neighborhood: West Orange	Organization: South Orange and Maplewood Families (SOMA Families)
Age: 35	Race: N/A	Highest Education: Bachelor’s	Occupation: Supply Chain Manager

- Notes:**
- She is originally from the Dominican Republic.
 - She has two children (born 2015 and 2019).
 - Her employer notified her of her rights and said her employer was very supportive throughout her pregnancy.
 - She exercised two months for her first child, and four months for her second child.
 - She expressed strong dissatisfaction with the enrollment process, noting she had to call multiple times. The paperwork took six weeks to be processed, and she received no updates.
 - She notes that the paid maternity leave helped, but there needs to be more time with children. It should be at least six months paid and at full salary, not a percentage. When you have a child, your expenses only increase from there.
 - She noted that children are the future, and this lack of simple support for expecting mothers is not fair.
 - She described having few family and friends in New Jersey.
 - “We are the United States, one of the richest countries in the world. Meanwhile, we, women, do not have rights.”

Date:			
Name: Julia (pseudonym, prefers to stay anonymous)	County: Somerset	Neighborhood: Bridgewater	Organization: MOMS Club of Bridgewater West and Branchburg
Age: 34	Race: N/A	Highest Education: Master’s	Occupation: Teacher

Notes:

- Interview was conducted via email due to demanding schedule.

- Employers were supportive. The only “complaint” she might have had is that when she returned to work, her teaching assignment/schedule changed.
- “We are allowed to take 30 of our sick days before our due date and 30 days after which are paid but you use up those sick days. They’re no longer “banked” to use in the future. Then we are allowed 6 weeks paid at a fraction (don’t remember exactly how much) of our salary (state leave, I think). Then we are allowed 6 additional unpaid weeks (federal, I believe).”
- “I chose to take as much time off as possible; however, because my son was born in the summer, there were some kinks. I couldn’t take my “30 days before” because it was in the summer, so I had to finish out the school year. However, I still had to use my “30 days after” even though these “days” were in the summer and technically not days we were working. Then I took the 6 weeks + 6 weeks after that.”
- “It’s hard to balance working and taking care of a house/family, but I am happy with my choices. I wouldn’t have it any other way. Some days are easier than others, but it all works out in the end.”
- “I love MOMs Club. I don’t have that many friends in the area and I don’t have that many friends in general that also have kids. I love being able to interact with other moms as well as for our kids to interact with one another.”

Date: January 11 th , 2020			
Name: Colleen	County: Essex	Neighborhood: Maplewood	Organization: South Orange and Maplewood Families (SOMA Families)
Age: 42	Race:	Highest Education: JD	Occupation: Attorney

Notes:

- She has had two children in the last four years, exercising leave for both.
- As an Attorney, she is part of a union, which she notes was critical to her experience. She felt very supported while working because her fellow coworkers were also a part of a union.
- She received 6 months of medical leave and had a lot of vacation days saved up. She had to use sick leave first, which she was not happy about, but her employer allowed her to take additional time to work from home. She discussed how her female supervisor and long-term mentor is both a woman and a woman of color, and how she was critical to her experiences with exercising leave. She felt strongly supported.
- She had many doubts during her leave about whether she could both work and raise young children.
- Parents and friends helped for the first two weeks, providing support.
- Her family can hardly afford childcare, but she needs to work to make ends meet for her family.

Date: January 12 th , 2020			
Name: Patricia	County: Union	Neighborhood: Summit	Organization: MOMS Club of Berkeley Heights, New Providence, Chatham, and Summit
Age: 32	Race: N/A	Highest Education: Master's	Occupation: Stay at Home Mother

Notes:

- She has one child (born 2017).
- She is originally from Puerto Rico and moved to New York City first in 2009.
- She worked as an architect for a small firm, where she received no leave from by employer and no employer support throughout process.
- Patricia exercised 6 weeks of paid leave with Family Leave Insurance. Under FMLA, she could have taken an additional 6 weeks unpaid, but she did not take it. She could not afford it.
- Payment from the program was close to nothing (estimated \$300 in total over the paid leave).
- Her experience with registration was straight forward despite navigating it alone.
- After having her child, she and her partner decided that she would not return to work because childcare was too expensive. She would have been paying for more childcare than for what she was making. It was a very sad decision because she had dedicated almost a decade to becoming an architect. Advancing professionally was not in the picture for her.
- She described how the size of a company makes a significant difference. Close friends that worked at larger firms and companies received paid leave of up to six months, noting the unfair circumstances.

Date: January 12 th , 2020			
Name: Allison	County: Union	Neighborhood: Garwood	Organization: Mothers' Center of Central New Jersey
Age: 39	Race: N/A	Education: Master's	Occupation: Architect

Notes:

- Allison is Co-Chair of the Mothers' Center of Central New Jersey.
- She has two daughters (born 2013 and 2016).
- She worked part-time after having her children.
- Although her boss was supportive, he was not aware about paid leave, asking her if the company was responsible for paying her directly. She learned about paid leave from her coworkers, who insisted she make sure to find the paperwork and fill it out. She received no administrative support from her employer.
- She discussed how she was extremely lucky to not have to worry about finances and working part-time because of her partner's job and salary.

- She discussed how the Mothers' Center of Central New Jersey has been extremely meaningful to her. With over 80 members, this center has helped so many families with a support network.
- She discussed how critical it is for New Jersey state to publicize this program as many small employers do not have Human Resources departments that can notify employees of their rights. She also mentioned how important it is for men to take time off as well. Although her husband didn't exercise leave, she noted the stigma is changing.

Date: January 16 th , 2020			
Name: Lauren	County: Union	Neighborhood: Garwood	Organization: Mothers' Center of Central New Jersey
Age: 31	Race: N/A	Education: Bachelor's	Occupation: Public Policy Research Analyst
Notes:			
<ul style="list-style-type: none"> - Lauren has two children (born 2016 and 2019). - She did not know about paid leave at all, despite growing up in New Jersey her entire life. Her colleagues let her know, and they were very supportive. - She worked at a large firm, so the Human Resources department was very structured. - She took six months of leave (a combination of FMLA, FLI, and disability). She believes six months was the perfect amount of time. - After her first child, she decided to become part-time, saying that she could not raise two children and work full-time. 			

Date: January 17 th , 2020			
Name: Brittany	County: Union	Neighborhood: Summit	Organization: MOMS Club of Berkeley Heights, New Providence, Chatham, and Summit
Age: 33	Race: White	Education: Master's	Occupation: Youth Instructor at Summit Area YMCA and Employee at Digital Marketing and PR Firm (Percepture) (2 Part-Time Jobs)
Notes:			
<ul style="list-style-type: none"> - She has one child (born 2017). - At her former job, she had to exercise her vacation leave first. However, she received eight weeks of total leave, six weeks full salary and an additional two weeks because she had a C-Section. The eight weeks included vacation time that she had accrued. This was extremely frustrating. 			

- She said her co-workers first let her know of her leave before Human Resources did.
- All of her family is in New York or Connecticut, and she knew almost no one in Jersey when she and her partner moved prior to her pregnancy. MOMS Club played a huge role in her support network, and she highly recommends all mothers to be a part of a similar community to navigate the challenges of being a mother.
- Her partner was able to take two weeks of paid leave. She decided to work part-time after having her child because childcare was too expensive, and her former job was extremely inflexible for mothers.
- She said mothers need a year at least with their newborns. Only after a year, did she feel like she could go back to work, discussing how child development is a factor that is often overlooked.

Date: January 21 st , 2020			
Name: Caroline (pseudonym, prefers to stay anonymous)	County: Essex	Neighborhood: N/A	Organization: Referral from Colleen Breslin
Age: 33	Race: N/A	Education: Master's	Occupation: Head of Commercial Marketing at a large media entertainment firm

- Notes:**
- Caroline is originally from Australia, had her child in New Jersey three years ago, and recently moved to California.
 - She prefers to stay anonymous because of where she works (large corporation).
 - It was a huge shock for her to move from Australia, where mothers receive 12 months of job protected leave and nine months paid leave. However, she described how given that she worked at a large firm, employers were very aware and supportive of paid leave.
 - She exercised 12 weeks: six weeks from New Jersey, four weeks of full pay from her employer, four weeks from family bonding, and two weeks unpaid (FMLA).
 - Nevertheless, she had difficulties with enrollment into the program and payment. She had to go through an insurance company associated with her employer. She had to call many times, and it was a confusing process. A few times she did not get paid. Human Resources said wrong information on multiple occasions.
 - She believes there should be a minimum of six months for all states. 9-12 months would be “great.”
 - Her husband was able to take three months (mostly unpaid), but it was still super important for her well-being to have him with her.

Date: January 22 nd , 2020			
Name: Linda (pseudonym, prefers to stay anonymous)	County: Essex	Neighborhood: Glen Ridge	Organization: Catholic Moms of Montclair

Age: N/A	Race: White	Education: Bachelor's	Occupation: CEO of a Financial Training and Education Firm
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Notes:

- She has had three children (2013, 2015, and 2019). She moved to New Jersey right before the program was announced.
- She exercised six months of paid leave provided by her employer. She described how this is common in the financial industry for firms to stay competitive. Her husband was also able to exercise paid parental leave for about a month because he works at a large consulting firm.
- She said that her employers were very supportive.
- Three months was vital. It was necessary for "survival." By her fifth month of leave, she felt great and physically better.
- She attributes her career success to her supportive employer, paid leave to return back as a productive worker, and the flexibility her firm allows for her to work from home two days a week.
- She described how mothers should not have to rush back to the workforce. They return disconnected and unproductive.
- "Having paid parental leave has been paramount to me being a top performer and for me to thrive in my career."

Date: January 29 th , 2020			
Name: Gillian	County: N/A	Neighborhood: N/A	Organization: New Jersey Department of Labor
Age: N/A	Race: N/A	Education: Master's	Occupation: Director of Strategic Planning and Outreach

Notes:

- Gillian received a master's degree in Public Policy at Princeton University, and she has worked at the Department of Labor ever since. She started off working as an analyst with the Women's Bureau, so this program is close to her heart.
- She discussed how critical it is for employers to tell their employees about their benefits and how it is required.
- She works primarily on outreach and planning events. Prior to Governor Phil Murphy, she describes there was little effort to reach out to communities. In this role, she is able to make a difference. She worked on the website's FAQ section to try to streamline information, and they are working towards improving the call center communications.
- There is no formal survey to collect feedback from mothers.
- She is a third-generation civil servant in her family, and she discussed how this is her dream job to make a difference.
- She has a contact in operations she will connect me with.

Date: January 30 th , 2020			
Name: Diana (pseudonym, prefers to stay anonymous)	County: Essex	Neighborhood: Short Hills	Organization: Short Hills Working Moms Email Listhost
Age: 42	Race: Asian	Education: Doctor of Medicine	Occupation: Plastic Surgeon
Notes:			
<ul style="list-style-type: none"> - She requested to stay anonymous given where she works. She is one of two female physicians at a practice with over 100 employees. - She has had three children in three different states, Virginia, New York, and New Jersey (born in 2012, 2015, and 2018 respectively). For her first child, she took off six weeks but was not paid. For her second child, she took off six weeks, and it was paid. - She had no idea there was paid leave available for mothers until a fellow employee mentioned it to her one week before she was due. Her employers did not notify her of her rights. - Her husband works at a large corporation that offers 12 weeks of paid leave. - Paperwork was extremely difficult. It was not easy to navigate. She filled out the wrong paperwork, and the state wrote to her to clarify. She considers her and her husband to be pretty educated, and they expressed strong frustrations. Her payments were very delayed, and she received them in two installments. - She strongly believes women deserve more paid leave, but she did express an understanding that for many people, they will have to pay these taxes without ever exercising the benefits. - After having her third child, she requested working part-time with a minimum salary and an incentive structure in order to spend time with her children. Her employers refused, and now she works with no formal salary and just commission based. As a result of working part-time, she is no longer on track to becoming a partner. - When asked, "if the state provided more paid leave, would she have stayed full-time?" she said "I've never thought about it, but yes, I think I would have. We had a lot of issues with finding good childcare as well, and that burden of filling the gap fell on me." - When asked if she thought her experience would be different if there were more female doctors at her practice, she said it played a significant role. - Her spouse was extremely supportive. Having her in-laws in central New Jersey also helped. 			

Date: January 31 st , 2020			
Name: Amy	County: Monmouth	Neighborhood: Red Bank	Organization: MOPS at St. Mary's
Age: 42	Race: White	Education: MBA	Occupation: Self-Employed
Notes:			
<ul style="list-style-type: none"> - Amy has two children (born 2014 and 2018). She exercised the program for her first pregnancy when she was working in hotel management. - She only heard about the program through word of mouth. 			

- She spoke about a colleague who could not receive paid leave because she had not worked for at least a year with her employer.
- Her employer did not know how to fill out the paperwork. She got six weeks of paid leave from her employer in addition to the six weeks from the state. Payment was a little delayed, but she really disliked the money being on a debit card. She believes it should be a direct deposit.
- She expressed frustration with the cap of the program, saying that it unfairly hurts mothers. She was getting paid less than half of her salary.
- She had no family in the area, but she described her recovery as okay.
- She believes that a new mother needs at least six months to a year in order to return to work productive.

Date: January 31 st , 2020			
Name: Britt	County: Essex	Neighborhood: Short Hills	Organization: Short Hills Working Moms Email Listhost
Age: 34	Race: White	Education: Bachelor's	Occupation: Customer Success Manager

- Notes:**
- Britt has two children (born in 2015 and 2018).
 - She works at a large firm. Her boss was incredibly supportive.
 - She exercised the full 12 weeks of unpaid leave under FMLA. She used up all of her accrued vacation days and the full six weeks of New Jersey paid leave.
 - She said the paperwork was extremely confusing, and it is too difficult for women who are physically exhausted leading up to giving birth and right after.
 - The payment took four weeks to arrive. She was grateful she was not dependent on the money.
 - Six weeks was not enough. Women deserve at least five to six months.
 - If she could improve any component of the program, she would improve the paperwork to clarify and simplify instructions. Even her employer and HR department were not able to help. However, she is thrilled that the program exists.

Date: January 31 st , 2020			
Name: Charlotte (pseudonym, prefers to stay anonymous)	County: Hunterdon	Neighborhood: N/A	Organization: Hunterdon County Mothers of Multiples
Age: 31	Race: White	Education: Bachelor's	Occupation: Part-Time Nurse

- Notes:**
- Charlotte has three children (twins born 2016 and another son born in 2019).
 - She received eight weeks of paid leave (six weeks from the state plus C-section).

- Paperwork was a lot, and payment did not arrive for two weeks. When she did receive her payment, she received a debit card and a note to not lose the card or it would not be replaced. She expressed frustrations at how it was not a direct deposit.
- She had a very difficult time with the insurance company she had to go through to receive the paid leave benefits (required by the employer).
- A female coworker connected her with the Hunterdon County Mothers of Multiples, which she said was extremely helpful as she navigated having two infants as a new mother.

Date: February 5 th , 2020			
Name: Jennifer	County: N/A	Neighborhood: N/A	Organization: New Jersey Department of Labor – Referral from Gillian
Age: N/A	Race: N/A	Education: Bachelor’s	Occupation: Disability Claims Examiner with the Division of Temporary Disability and Family Leave Insurance

- Notes:**
- Jennifer has worked with the Department of Labor for 11 years as a claims examiner.
 - She works a lot on the public facing content, such as brochures, website, and call center.
 - She described to me the process of enrolling in the program and what happens on the state’s end:
 1. Submit paperwork via mail or online (online is preferable and encouraged). If the paperwork is submitted online, it is automatically processed (matter of minutes). If the paperwork is done on paper, it must be manually inputted into the system.
 2. Paperwork is randomly assigned to an examiner in the Claims Intake unit and is reviewed in order of date received (both types of claims are reviewed by the same group). After this preliminary review, if they need more information, an examiner will reach out. A person may be denied because they do not need the minimum wage requirement.
 3. The goal is for claims to be processed within 2 weeks, but she acknowledges that is not realistic often times.
 4. After it has been determined there is sufficient paperwork, a case will be formally assigned to an examiner for the specific type of leave (either Temporary Disability or Family Leave). Once this review starts, a debit card is sent out, whether someone is approved or not. By sending it to people upfront, it cuts approximately 10-12 days in delays later on (although this may be confusing to people). Benefits are approved every four to six weeks at a time for Temporary Disability at a time.

For the “Initial Determination” unit, there are 20 examiners for Temporary Disability and 10-12 examiners for Family Leave for initial determination.

5. There is also a separate “Re-Consideration unit,” who are examiners specifically for people who submit paperwork after the fact. For the “Re-Consideration” unit, there are ten for Temporary Disability and two for Family Leave.

- She described that a group had recently come in and strongly suggested they updated their data dashboard, which is very inaccurate. It is a program called “DAB,” and it has been used since the 1980s. The numbers change every day, and the program is extremely antiquated. As a result of the inaccurate system, it makes it difficult to measure the impact and numbers of the family leave programs (especially for the budget hearings).
- Despite recognizing the need for this, she discusses that there is limited funding to improve something like this.
- She also recognized that unexpected staffing issues can be difficult with processing.
- In terms of monthly numbers, in December 2019 the total number of applications for Temporary Disability was 5,795 and 2,696 for Family Leave. There were also 1,113 for women who wanted to transition from Temporary Disability to Family Leave (it is an additional application). She noted that this might be inaccurate data because of the limited software.
- The biggest obstacle she identified was that people do not even know they are a part of this program. Her goal is to increase awareness, and they do not know the difference between the two programs.
- They are in the process of improving their website (last updated two years ago), distribute more brochures through more employer events and via mail, and she is trying to move away from government jargon to help people better understand these programs. She also described a podcast they are trying to release to provide information for the public (something that could possibly be played when people are waiting to speak with someone).

Date: February 5 th , 2020			
Name: Sunny	County: N/A	Neighborhood: N/A	Organization: Referral from family friend
Age: 37	Race: Asian	Education: Bachelor’s	Occupation: Accounting Manager
Notes:			
<ul style="list-style-type: none"> - Sunny has one child (born 2018). - She works at a firm with a helpful Human Resources department. She was notified of her rights from HR. - She exercised the six weeks of paid leave through the program. She found the registration process to be fairly easy, and she received her payment within two weeks. She was able to hire a helper from her agency. 			

- Sunny believes women need at least three to six months. Compared to other countries, the United States is extremely behind. She expressed frustration given that her home country, South Korea, provides a lot more support for mothers.

Date: February 5 th , 2020			
Name: Maira	County: Essex	Neighborhood: West Orange	Organization:
Age: 34	Race: N/A	Education: Bachelor's	Occupation: Product Development Strategy Associate
Notes:			
<ul style="list-style-type: none"> - Maira is originally from Mexico, and she has two children (born in 2014 and 2016). - She found out about her rights through her employer, and she felt supported throughout her pregnancy. She exercised eight weeks because she had two C-sections. - She described how her husband could only take two days off from work, which was exhausting, but having her mother nearby made a huge difference. - Women deserve at least six months for proper recovery. 			

Date: February 5 th , 2020			
Name: Yerika	County: Bergen	Neighborhood: N/A	Organization: N/A
Age: 37	Race: N/A	Education: Some Bachelor's	Occupation: Legal Assistant
Notes:			
<ul style="list-style-type: none"> - Yerika is originally from the Dominican Republic, and she has had three children (born in 2000, 2001, and 2019). - She did not receive any information from her employer, and she could not find any information online. She was afraid to ask her employer for fear they may discriminate against her and that her job may become jeopardized, so she only asked about her rights after she became pregnant. - Pregnancy is a huge burden on women, and there is not a lot of support for women from their employers. 			

Date: February 6 th , 2020			
Name: Ashleigh	County: Hunterdon	Neighborhood: N/A	Organization: Hunterdon County Mother of Multiples
Age: 26	Race: White	Education: Some Bachelor's	Occupation: Financial Consultant
Notes:			
<ul style="list-style-type: none"> - Ashleigh has twins (born in 2019). - She did not feel that supported by her employer. Human Resources was not informative, but she found the enrollment process to be straightforward. It took three weeks for her payment to arrive. She received five months paid leave and took an extra month unpaid due to complications with her pregnancy. 			

- She believes women should have at least six months of paid leave, and that paid leave should be something that is addressed by employers upon being hired.
- She expressed frustrations that there was not a payment option for direct deposit due to monthly automatic bills she has attached to her current account.

Date: February 6 th , 2020			
Name: Katie Bethell	County: N/A	Neighborhood: N/A	Organization: Paid Leave for the United States (PL+US)
Age: N/A	Race: N/A	Education: N/A	Occupation: Founder of PL+US
Notes:			
<ul style="list-style-type: none"> - Katie Bethell is the Founder of Paid Leave for the United States (PL+US). - She has worked on family issues since 2006. She started her career with MomsRising and fell in love with paid family leave. As an organizer, she got to connect with women, and by doing so, she realized how important this was for women. She exercised paid family leave herself through MomsRising (3 months), which really shaped her experience as a mother as well. - In 2015, she founded PL+US. Their main approach is to work at the Federal level with large companies and corporations to negotiate paid benefits and hopefully create a trickledown effect. By getting a person in power to make these changes, she believes more average workers have a shot at receiving paid leave. She also discussed how every legislator cares about big business and big business leaders, and by taking this approach, we can slowly change the business climate. - Child development is so essential for the first six months. Women should be with their infants during this time. - She discussed Oregon has recently introduced the most inclusive policy yet, and how Washington is unique because they created their program from scratch. - She believes that a federal program should be funded through Social Security benefits. - When asked about her most meaningful experience, she discussed how in 2018, PL+US achieved paid family leave for Walmart, and seeing the impact it had on its employees was touching and fueled what she does every day. 			

Date: February 6 th , 2020			
Name: Shannon	County: Gloucester	Neighborhood: Williamstown	Organization: Referral (word of mouth)
Age: 40	Race: White	Education: Master's	Occupation: Nurse Practitioner
Notes:			
<ul style="list-style-type: none"> - Shannon has had three children (born in 2013, 2014, and 2016). - She exercised 12 weeks for all three children (six weeks paid, six weeks unpaid under FMLA). She had to use accrued sick time first, which she found extremely frustrating. 			

- Although she felt like for her first pregnancy 12 weeks was not enough, for her second and third child, she was eager to return to work. However, as she grew her family, she had to decide to work part-time in order to care for her family.

Date: February 7 th , 2020			
Name: Sarah	County: Gloucester	Neighborhood: N/A	Organization: MOMS Club of Turnersville
Age: 36	Race: N/A	Education: Bachelor's	Occupation: Stay at Home Mother

- Notes:**
- Sarah has two children (born in 2013 and 2015).
 - Prior to becoming a stay at home mother, Sarah was the Assistant Director of the Annual Fund at Rowan University. She found out about her benefits through her job working with the university and through her own research.
 - She exercised 12 weeks in total (6 paid, 6 unpaid from FMLA).
 - After her second pregnancy, she did not return to work because her entire paycheck would go to daycare with two children in daycare.
 - She describes how the paperwork was extremely overwhelming.
 - She described loneliness after both of her pregnancies. Her husband is an Emergency Room physician and could not take paid time off after she stopped working. With no family nearby, the camaraderie of the MOMS Club made a huge difference (ex: Meal Trains).
 - Although she did not experience postpartum depression, she was exhausted and suffered from issues with nursing. With no network, she would not have been in the physical nor mental state to return to work.
 - After six weeks, she was not in a good place to consider returning to work.

Date: February 8 th , 2020			
Name: Julia (pseudonym, prefers to stay anonymous)	County: Hudson	Neighborhood: Jersey City	Organization: JC Bump and Baby
Age: 33	Race: White	Education: MBA	Occupation: VP of Merchandising, Sourcing, and Initiatives for a large fashion company

- Notes:**
- Julia has one child (born in 2017), and she is currently expecting again.
 - She works at a large company, and she found her employer to be fairly supportive. She exercised the six weeks of paid leave and also utilized three weeks of accrued vacation time, which she did not have to use up within the six weeks.

- She found the enrollment process to be fairly straightforward but a little confusing.
- She truly did not expect the physical toll giving birth would have on her body, and especially as she approaches her next pregnancy, she feels more strongly than ever that women should have 6 months to a year. Although she is not sure if she would exercise a full year because she loves her job so much, it is super critical women receive the recovery time they need too.

Date: February 10 th , 2020			
Name: Lina (pseudonym, prefers to stay anonymous)	County: Hudson	Neighborhood: Jersey City	Organization: JC Bump and Baby
Age: 32	Race: White	Education: MBA	Occupation: Project Manager in Marketing Strategy
Notes:			
<ul style="list-style-type: none"> - Lina has had one child (born in 2019). - She works at a global company. She found her employer to be extremely supportive, but her employer did not help at all with the enrollment. - She received eight weeks of paid leave due to C-section. Her partner did not receive any leave. - She believes women need a minimum of four months and that six months would be ideal. 			

Date: February 10 th , 2020			
Name: Grace	County: Hudson	Neighborhood: Jersey City	Organization: JC Bump and Baby
Age: 31	Race: White	Education: Bachelor's	Occupation: Stay at Home Mother
Notes:			
<ul style="list-style-type: none"> - Grace has had one child (born in 2019). - Prior to her pregnancy, she was a senior intimate apparel designer at a global company, and she was actually promoted while pregnant. Her employer provided her with information regarding her benefits prior to becoming pregnant. She felt supported by her employer. - The paperwork was extremely confusing, and she wonders if it is done deliberately so. "If you were not savvy or determined, you would not get it." - "It's not even lack of maternity leave, it is lack of jobs." Grace described strong frustration with the how inflexible many careers are for working mothers. 			

Date: February 10 th , 2020			
Name: Shannon	County: Hudson	Neighborhood: Jersey City	Organization: JC Bump and Baby

Age: 33	Race: White	Education: MBA	Occupation: Brand Manager at GlaxoSmithKline
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Notes:

- Shannon has had one child (born in 2019).
- She was not aware of her benefits until her coworkers took leave for their pregnancies. She said the paperwork was not self-explanatory. Working at a large company, she was assigned a leave specialist, but given the global status of the company, her specialist was assigned to the United States and was less aware of New Jersey policies than she was.
- She meticulously planned out her leave ahead of time: 6 weeks short term disability, 2 weeks paid time off, six weeks of New Jersey State, and eight weeks fully paid by her employer.
- She felt very supportive by her employer, and she recognized it as a family-friendly company.
- She felt strongly that women should have six months paid minimum, and that so should fathers. Being expected prior to that is not fair. Men should not be ashamed to take leave as well. Her husband took 16 weeks through his large consulting company, which she said made a huge difference in her experience.

Date: February 11th, 2020

Name: Christina	County: Gloucester	Neighborhood: Turnersville	Organization: MOMS Club of Turnersville
Age: 40	Race: White	Education: Bachelor's	Occupation: Software Developer

Notes:

- Christina has two children (born in 2010 and 2015).
- She exercised eight weeks of paid family leave (C-section). She was required to use her paid time off, which she found very frustrating.
- She had no idea about her benefits prior to becoming pregnancy. She searched a lot online. Her Human Resources department definitely did not help, and they were actually very frustrating.
- Although her team and company are male dominated, she expressed that they were still very supportive of her throughout her pregnancy.
- She emphasized the lack of attention mothers receive concerning their own mental health. Women are not given essential rights despite bringing a "new life into being."
- She expressed frustration at the cap, saying that it only gave her 45% of her salary.
- Her payments came after four weeks, and not only were the subsequent payments sporadic, they were also different amounts and not always what she was expecting.
- Her partner used two weeks of paid time off because his employer did not provide any paid leave.
- She became an expert for mothers where she worked because she became so familiar with the program, and many women lacked the resources where they worked.

Date: February 11th, 2020

Name: Lauren	County: Hudson	Neighborhood: Jersey City	Organization: JC Bump and Baby
Age: 34	Race: White	Education: Master's	Occupation: Manager of Career Services

Notes:

- Lauren has had two children (born in 2016 and 2019).
- For her first child, she exercised 12 weeks of leave, which was not enough time. For her second pregnancy, she exercised 16 weeks, which she said was enough time for her to be prepared to go back to work.
- Lauren learned about her benefits because she works in Human Resources and had to help people with a variety of benefits at her large firm.
- She said her team and employer were extremely supportive, and she believes a supportive company is a huge factor. Her partner plans to exercise his six weeks of paid leave this summer because his paid leave needs to be exercised continuously by his employer.
- She strongly believes that by providing paid family leave, the United States can have an overall better workforce. Our workforce needs to become more flexible for working mothers.

Date: February 11th, 2020

Name: Germain	County: Atlantic	Neighborhood: Egg Harbor Township	Organization: Egg Harbor Township MOMS Club
Age: 34	Race: N/A	Education: Some Bachelor's	Occupation: Teacher's Aid

Notes:

- Germain has two children (born in 2011 and 2017). When she had her first child, she was a cocktail server. She expressed a lot of frustrations with her first pregnancy because she was a single mother. She had to go back to work after four weeks to support her and her daughter.
- For her second pregnancy, she exercised eight weeks of paid leave because she had a C-section.
- She was informed of the benefits from her fellow coworkers. Paperwork took a long time, and she only received her payment one week before she had to go back to work (in bulk).
- She described her difficulties with inflexible work environments for mothers. When she was working as a cocktail server, her boss did not like her storing milk in the shared fridges on the days she had to bring her child in when her mother could not care for her.
- She believes the ideal amount of time would be six months paid leave. It is financially impossible for many people to exercise this paid leave with the percentage and cap.

Date: February 11th, 2020

Name:	County:	Neighborhood:	Organization:
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Laura (pseudonym, prefers to stay anonymous)	Atlantic	Egg Harbor Township	Egg Harbor Township MOMS Club
Age: N/A	Race: White	Education: N/A	Occupation:

Notes:

- Interview was conducted via email due to time constraints
- “I believe that my husband qualified for paid leave. However, the pay would have been closer to minimum wage (far below his salary) and would only kick in after he had taken some unpaid time as well. We had just moved and could not afford unpaid time. My husband's company is a small business and they were very understanding. They knew when they hired him that I was pregnant, and he would need time off then. He was able to take a week, maybe 6-7 days off (including a paid federal holiday), and they let him take some of his PTO in advance since he hadn't been able to accrue much yet.”
- “I can say that I would have been unprepared to return to work at 6 weeks, or even 8 weeks, as I had originally planned. I believe it would have broken my heart. I remember noting the 6- and 8-week milestones and thinking that there's no way I could have left my daughter; she was too little. I did not have reservations leaving her with friends occasionally for a date night, but that's different than childcare. At 3 months I may have been able to go back to work without much worry, but I still would have been very sad. 6 months would have been better. “
- “I don't know how working mothers function going back to work with those stresses. I think parents should be allowed a minimum of 3 months to get used to parenthood. 6 months would be much better; some babies can sit up unassisted by then, and so they seem a little older.”
- “Businesses of a certain size that must follow FMLA allow parents (and other caretakers) additional time, but unpaid time is only so helpful. If we could take unpaid time to care for a newborn, maybe we'd just leave our jobs entirely to care for our families instead of returning to work.”
- “I have strong feelings on childcare as well. Many daycares do not allow babies until they are 6 or 12 weeks, and even then, the cost of care is prohibitive. While I think that 6 months might be adequate time for parental leave, I want to note that I envy those countries with a year of paid parental leave. I wish we had that here. FMLA is helpful, but only protects you from losing your job; it isn't a help financially. A full year of paid parental leave would help alleviate the cost of daycare, making parenthood a little more financially sustainable.”
- “The cost of the NJ Family Leave tax is minimal. My overall impression is that the NJ Paid Family Leave is very helpful for lower-wage workers who would otherwise find it impossible to take any time off. I don't know that many people outside of my MOMS Club group (many of whom are stay-at-home moms), so I don't know how often it's utilized. Even so, I am glad it exists.”

Date: February 11 th , 2020			
Name: Katie	County: Gloucester	Neighborhood: Turnersville	Organization:

			Turnersville MOMS Club
Age: 35	Race: White	Education: Bachelor's	Occupation: Office Manager

Notes:

- Katie has two children (born in 2005 and 2016).
- For both children, she had C-sections, which was eight weeks of paid leave.
- She worked at a pretty large company at the time, approximately 300-400 employees. Although her employer did not help her navigate the enrollment process, she described her employer as supportive during her pregnancy.
- However, after she gave birth, she had a completely different experience. When she requested to do some work remotely from home because her work was primarily working on a help desk, she was told in other words that if she did that, she would have to prove herself all over again. She was laid off one year later.
- Her payment took about as long as it took for her to return to work. She received her payment as a lumpsum.
- "Now that I have a partner he will always be there." Not the case given that her partner had to return to work to financially support the family as she was not receiving her full paycheck.
- "When you have a child, there are so many emotions. IT is too soon to send your child away after six to eight weeks."
- She described one experience, where her team had mandatory training at 6AM, but her daycare (purposefully chosen across the street from her job) did not open until 6:30AM. She asked to run her child over at 6:30AM and was told angrily by her once supportive boss: "It's not my fucking problem. You had a kid; you figure it out." She said, "I cried that day. I was devastated that I was treated that way and that he spoke about my daughter in that way. It was as if I was punished for having a child, and I did not report him. That would be considered career suicide."
- She describes that having flexible jobs is just as important as extending leave.

Date:			
Name: Jane Waldfogel	County: N/A	Neighborhood: N/A	Organization: Columbia University
Age: N/A	Race: N/A	Education: PhD	Occupation: The Compton Foundation Centennial Professor for the Prevention of Children's and Youth Problems

Notes:

- Interview was conducted via email due to time constraints. Most important questions below:
- Given the benefits associated with paid parental leave and the endorsement of these benefits by employers (as shown by your 2017 research), what do you think is the primary reason, the United States still does not offer leave? What do you think are the

most significant roadblocks to legislation? There was some confusion in the US as to whether paid leave would be a mandated benefit - paid for by employers. Now that it's clear it's a public benefit, employer opposition is much less. Now the main barrier is the issue of how to fund it given that some legislators are opposed to any new taxes.

- From your research, is there a "perfect" length of paid leave, specifically with regards to maternity leave? What do you think models in the United States should aim for? I think parents should have the option to provide parental care for a year. So I support 6 months of paid leave for each parent.
- The existing paid family leave programs, such as those in California and New Jersey, are funded 100% through employee contributions into a public insurance fund. Some people argue that these payroll deductions unfairly impact lower income families. What are your thoughts? Do you think there is a more optimal funding structure? Furthermore, do you have any thoughts on what the replacement rate and caps should be for the paid leave itself? The taxes are very low, so I don't think they are unduly burdensome for low income workers. With regard to benefits, the most progressive design is to have a high replacement rate and a low cap.
- Based on your work, do you think paid parental leave is in the near future of the United States? Absolutely. More states are enacting legislation each year. And at the federal level, both parties have proposals.

Date: February 17 th , 2020			
Name: Kelly	County: Burlington	Neighborhood: Marlton	Organization: MOMS Club of Marlton
Age: 38	Race: White	Education: PhD	Occupation: Assistant Dean at Seton Hall University
Notes:			
<ul style="list-style-type: none"> - Kelly has two children (born in 2014 and 2017). - She exercised 8 weeks of paid leave because she had both children by C-section. She also took an additional four weeks of leave prior to having her second baby (provided by the university). - She found her former employer to be very helpful with paperwork. Higher education also has a lot of benefits and time off, so that was helpful. - Her partner did not get to exercise any paid leave. - Despite working at a university with benefits, she mentioned how it was still difficult to find out about the program and its existence. Furthermore, six weeks is not nearly enough. Rather, she would have preferred at least six months with her infant and maybe even a year. - MOMS Club has been instrumental to her experience as a mother. Not only has she made friends, so have her children. 			

Date: February 17 th , 2020			
Name:	County:	Neighborhood:	Organization:

Carmen (pseudonym, prefers to stay anonymous)	Burlington	Marlton	MOMS Club of Marlton
Age: 42	Race: White	Education: JD	Occupation: Lawyer and Partner of Law Firm

Notes:

- Carmen has two children (born in 2009 and 2016).
- She became aware of these benefits because she was an Employment Attorney, and there were also a handful of women in her office who were pregnant. Her employer and fellow coworkers were extremely supportive.
- She took four months leave: a combination of her firm's paid leave, New Jersey leave, and paid time off.
- When asked about her enrollment process, she said she wasn't sure if it was "pregnancy brain," but she did not know the difference between the two types of leave and ended up applying for the incorrect one. "They have a maternity leave and a pregnancy leave. I checked off the wrong box, and it took a lot of additional time. Because of course you are dealing with bureaucracy. I believe I submitted the paperwork more than a couple of times." Because of these delays, the payment took about as long as her leave to arrive.

Date: February 17th, 2020

Name: Erin	County: Middlesex	Neighborhood: Woodbridge Township	Organization: N/A
Age: 42	Race: White	Education: Bachelor's	Occupation: Stay at Home Mother

Notes:

- Erin has two children (born in 2009 and 2012).
- She became a stay at home mother after her second pregnancy because of her husband's career. She was a volunteer coordinator for Habitat for Humanity prior to her pregnancy. Had she been able to stay at work, she knows she would have been able to continue working fairly flexibly because the environment was extremely family friendly.
- During her pregnancy, she suffered from thyroid issues and suffered a lot anxiety and depression. She was able to see a doctor fairly easily, but she was in a terrible spot.
- After her second pregnancy, they found a nodule on her thyroid, leading to poor mental health once again due to unbalanced hormones.
- She believes women need at least a year at the very least. She had issues with anxiety and depression, as well as nursing. These are all factors women cannot plan for, and these are factors that should be considered.
- Having a MOMS Club was critical to her support network. Her eight-year old has special needs, and she needs to give him extra care as a result. Having mothers with children

- Erin put her husband on the phone: Her husband's employer gave him 5 days of vacation days, and they thought that was a blessing given how crunched they were at the time. His coworker took some a month off, but people on his team were not pleased about it. He discussed the strong stigma in his office.

Date: February 17th, 2020

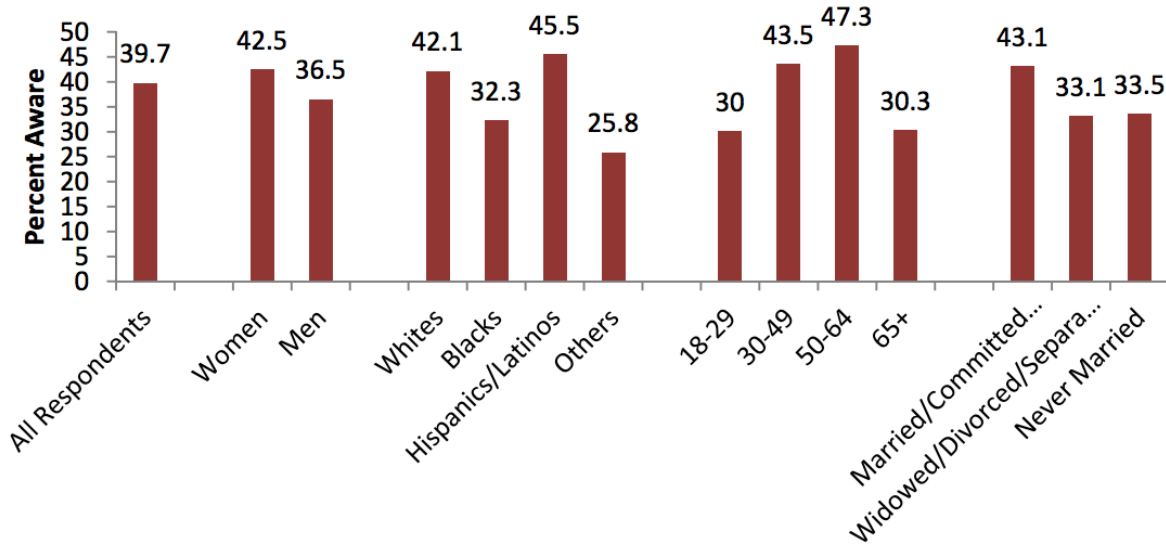
Name: Ashley	County: Burlington	Neighborhood: Marlton	Organization: MOMS Club of Marlton
Age: 34	Race: White	Education: Bachelor's	Occupation: Sales Representative for Kaplan Test

Notes:

- Ashley has two children (born in 2016 and 2019).
- She found out about benefits through Human Resources, but the enrollment process was extremely frustrating. In addition to confusing components, she never received an update on whether the paperwork had gone through, and as a result, she felt as if she was constantly waiting. Nevertheless, the payment arrived relatively on time (three weeks).
- She suffered from extreme postpartum depression and anxiety.
- Daycare has been extremely expensive, and with a second child, she is now considering staying at home to account for the expenses. She has been re-budgeting and playing around with numbers to see if it is feasible.
- Her husband could not exercise more than a week of leave because they needed the full income coming in. Her husband returning to work was actually a cause she identified for her postpartum depression. Where they live, it is pretty much the two of them, and the loneliness as she navigated motherhood was crushing. She eventually had to see a doctor and get medication. She meets with a postpartum depression group every Wednesday, which is a strong network for her.
- Women should have at least six months to a year. Six weeks is just when things are getting started.

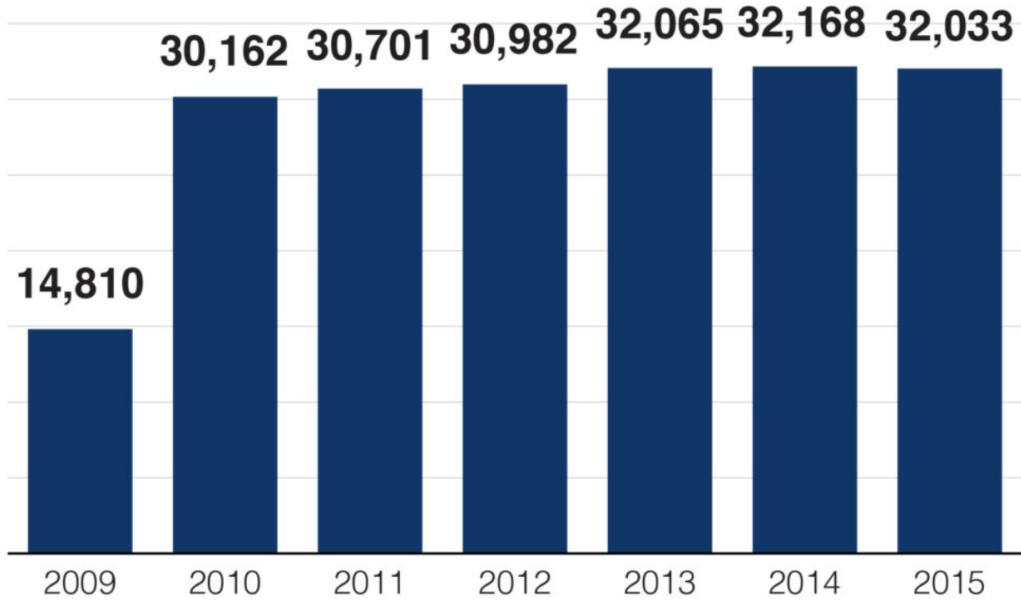
Appendix 4: Percent Aware of Family Leave Insurance by Demographic

FIGURE 1: Percent Aware of Family Leave Insurance by Demographic Group



Appendix 5: Annual Number of Paid Family Leave Claims

New Jerseyans Have Used Paid Family Leave More than 200,000 Times Since Program Began



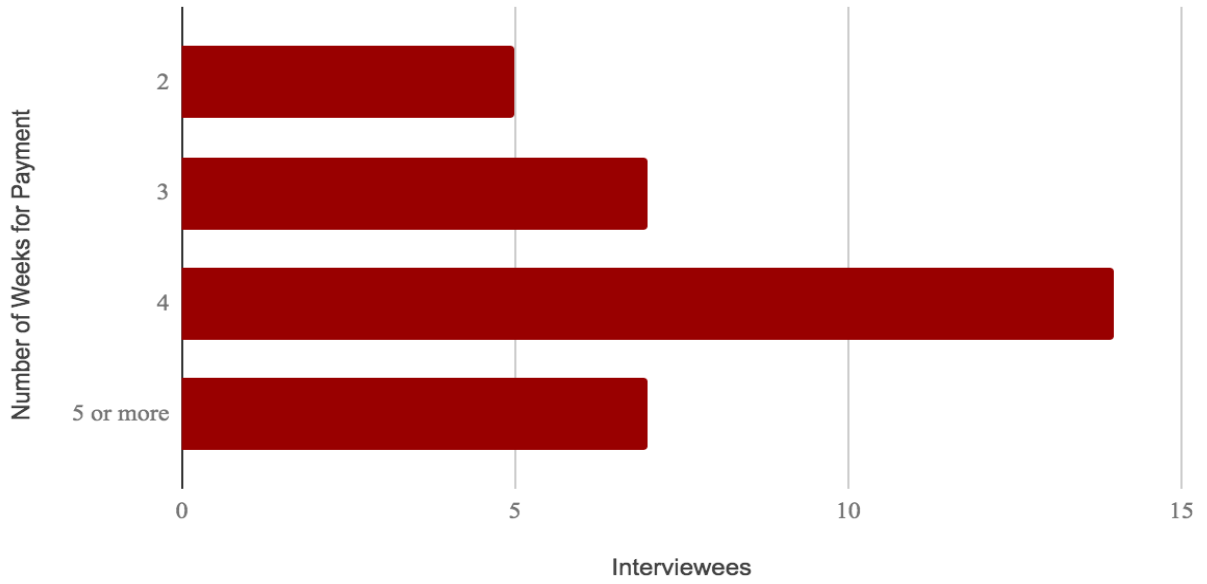
** Program launched July 1, 2009*

Source: NJPP analysis of NJ Department of Labor and Workforce Development data

NEW JERSEY POLICY PERSPECTIVE **NJPP.ORG**

Appendix 6: Average Wait Time for Payments

How long did it take for your payment to arrive?



Appendix 7: Family Leave Insurance Employer Poster

New Jersey Department of Labor and Workforce Development

Your employer is subject to the **Family Leave Insurance** provisions of the New Jersey Temporary Disability Benefits Law

New Jersey law provides up to 6 weeks of family leave insurance benefits. Beginning July 1, 2020, the law will allow up to 12 weeks of continuous family leave or 56 days of intermittent leave. Employees who are covered by family leave insurance can apply for benefits to:

- bond with a child within 12 months of the child's birth or placement by adoption or foster care. The applicant, or the applicant's spouse or domestic or civil union partner, must be the child's biological, adoptive or foster parent, unless a surrogate carried the child.
- care for a family member with a serious health condition. Supporting documentation from a health care provider is mandatory.
- care for a victim of domestic violence or a sexually violent offence or for a victim's family member.

"Family member" means a child, parent, parent-in-law, sibling, grandparent, grandchild, spouse, domestic partner, civil union partner, and any other person related by blood to the employee or with whom the employee has a close association that is the equivalent of a family relationship.

"Child" means a biological, adopted, or foster child, stepchild or legal ward of a parent. A child gained by way of a valid written contract between the parent and a surrogate (gestational carrier) is included in this definition.

State Family Leave Insurance Plan ("state plan")

You can get program information and an application for family leave benefits (form FL-1) online at myleavebenefits.nj.gov, by phone at 609-292-7060, or by mail: Division of Family Leave Insurance, P.O. Box 387, Trenton, NJ 08625-0387.

New mothers who receive temporary disability benefits through the state plan for their pregnancy will get instructions on how to file for family leave benefits after the child is born.

Private Family Leave Insurance Plan ("private plan")

An employer may provide family leave insurance through a private insurance carrier, if this Division approves the plan. If your employer has an approved private plan, your employer must provide information about coverage and provide the forms to apply for benefits.

Who pays for Family Leave Insurance?

Payroll contributions from employees finance this program. Family leave insurance coverage under the state plan will require contributions to be deducted from employee wages. The deductions must be noted on the employee's pay envelope, paycheck, or on some other form of notice. In 2018, the taxable wage base for family leave insurance benefits is the same as the taxable wage base for unemployment and temporary disability insurance.

Enforced by: NJ Department of Labor and Workforce Development
Division of Temporary Disability Insurance, PO Box 387, Trenton, NJ 08625-0387

This and other required employer posters are available free online at nj.gov/labor, or from the Office of Constituent Relations, PO Box 110, Trenton, NJ 08625-0110 • 609-777-3200.

The New Jersey Department of Labor and Workforce Development is an equal opportunity employer with equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities.



Display this poster in a conspicuous place

PR-2 (4/19)

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