



U.S. Department of Health and  
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Planning and Evaluation

# **Exploring the Relationship Between Paid Family Leave and the Well-being of Low-Income Families: Lessons from California**

*Research Report*

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## ABSTRACT

Paid family leave (PFL) at the birth of a child can have positive effects on child and parental well-being, and on subsequent maternal work outcomes. Lower-income families are least likely to have access to paid leave through parents' employers. California's Paid Family Leave program is the most accessible of the public PFL programs to low-income working parents because of its modest earnings requirements. This study drew on California state administrative data and findings from focus groups with low-income working mothers to 1) explore how lower-income parents interact with California's PFL program and 2) better understand the relationship between PFL and key elements of family well-being, especially for economically disadvantaged families. The study found that low-income recipients valued PFL for providing parents with partially subsidized time to spend with newborn children. Parents indicated substantial confusion, however, surrounding program eligibility and other rules, and use was low, particularly among low-income fathers. Mothers reported difficulties balancing the demands of infant care and other family responsibilities with requirements and characteristics of low-wage jobs. The administrative data confirmed relatively low rates of work before and after birth among low-wage parents who used PFL, compared with those earning higher wages. The vast majority of parents at all wage levels who returned to work returned to their pre-birth employer, however. Lower-income mothers saw the program as an important support for both parent and child well-being, despite PFL's limitations.

## INTRODUCTION

Paid family leave (PFL) at the birth of a child can have positive effects on child and parental well-being, and on subsequent maternal work outcomes, according to a wide range of studies (for example, Bartel et al., 2015; Bartel et al., 2014; Winston, 2014; Baum and Ruhm, 2013; Milkman and Appelbaum, 2013; Rossin-Slater et al., 2011). The birth of a child is a time of particular vulnerability for low-income families, putting them at risk of falling into poverty for reasons including job loss and increased expenses. PFL can provide income stability for these families (Stanzcyk, 2016) and is especially important for low-wage workers, who are least likely to have access to paid leave of any type provided by their employers (U.S. Bureau of Labor Statistics, 2016). For these reasons, publicly provided paid family leave could have the greatest benefits for the lowest-income working families.

Currently three states (California, Rhode Island, and New Jersey) have established public paid family leave programs.<sup>1</sup> These programs, which expand upon the federal Family and Medical Leave Act (FMLA) of 1993, seek to cover a larger proportion of working parents at the time of birth and provide at least some replacement of a worker's wages. While the FMLA provides up to 12 weeks of job-protected time off to eligible families, for example, only about 59 percent of U.S. wage and salary workers qualify because of its requirements for job tenure, work hours, and employer size (Klerman et al., 2013).<sup>2</sup> Only about a fifth to a third of all U.S. low-wage workers are estimated to qualify, depending on family composition and age of child (Joshi et al., 2016). (See Appendix A for more detail on PFL versus FMLA.)

This study was conducted to explore potential benefits of and barriers to public paid leave for lower-income families around the birth of a child and, specifically, to learn more about how low-income working parents interact with California's PFL program and the relationship between PFL and key elements of family well-being. Drawing on both qualitative and quantitative data, it focused on lower-income parents in California, and their interactions with the PFL program with respect to parental leave ("bonding leave"), which accounts for about 90 percent of PFL claims.<sup>3</sup> The study was conducted by the U.S. Department of Health and Human Services (DHHS) Office of the Assistant Secretary for Planning and Evaluation (ASPE) in collaboration with research partners from the UC Davis Center for Poverty Research and Mission Analytics Group. The U.S. Department of Labor (DOL) Chief Evaluation Office provided resource support to the project,<sup>4</sup> and the California Employment Development Department (EDD), which has jurisdiction over PFL, provided the matched administrative data.

California's PFL program is of particular interest because its low earnings eligibility requirements and other rules make it the most accessible to lower-wage working parents of the public paid parental leave programs because of its modest earnings requirements.<sup>5</sup> Implemented in 2004, it is also the oldest of these programs. In addition, it is frequently cited as a potential model for establishment of other public programs, giving it particular importance as interest in paid family leave in the United States grows. The program provides partial wage replacement to workers for parental leave (for mothers and fathers), and care of a seriously ill family member, for up to six weeks for each worker. The majority of California

workers are eligible for PFL, regardless of employer size or how long they have worked for the employer, assuming they have earned at least a modest amount of wages (\$300 over a several-month base period) and paid into the state disability insurance fund.<sup>6</sup>

While leave under FMLA is entirely unpaid, California's PFL program provides workers with wage replacement at a rate of about 55 percent of wages earned during the base period, up to a cap. The program is funded by a 0.9 percent (as of 2016) payroll tax on employees' wages paid into the state disability insurance fund; employers make no direct financial contribution. About 59 percent of eligible mothers in the state are estimated to use PFL.<sup>7</sup> But it was estimated to have proportionately low take-up—less than 10 percent—among the lowest-income mothers, those with annual personal income under \$12,000 (Andrew Chang & Company, 2015). In 2013, the California Employment Development Department (EDD), which administers PFL, paid out about 174,000 PFL bonding claims, up from approximately 149,000 in 2009 (see Appendix A).

The study found that lower-income mothers participating in this program by and large saw PFL as an important support for both parent and child well-being. Overall, low-income recipients valued PFL because it provided partially subsidized time to spend with newborn children, time otherwise not available. However, there was substantial confusion surrounding program eligibility and other rules, and low usage rates by some groups, particularly low-income fathers. Lower-income mothers reported difficulties balancing the demands of infant care with job requirements. In addition, the administrative data confirmed that low-wage parents using PFL had lower rates of work immediately before as well as after birth than higher-wage parents, although the vast majority of parents returning to work at all wage levels returned to their pre-birth employers.

## STUDY APPROACH

A major strength of the study was its blending of quantitative and qualitative components. It used two main data sources: 1) focus groups with lower-income PFL-eligible mothers within a year of childbirth, and 2) administrative data from the California state PFL program (mothers and fathers), matched with quarterly wage data from the Unemployment Insurance (UI) system.

### Focus Groups

We conducted eight focus groups consisting of 50 PFL-eligible lower-income mothers each, roughly divided between San Francisco and Los Angeles counties. The groups were conducted in English, Spanish, and Cantonese, and met between January and March of 2016. The participants all had children aged one year or younger so that perceptions about the time around birth and use of leave were relatively fresh.<sup>8</sup>

The mothers were asked for their knowledge about and perspectives on:<sup>9</sup>

- Requirements for and access to the PFL program
- Use of the PFL program by mothers and fathers
- Experiences with employment
- Experiences making ends meet around the time of birth
- Relationships between leave and family well-being.

In general, key strengths of focus groups are: 1) their ability to address potentially important topics raised by participants but not anticipated by researchers, and 2) the potential for interaction among participants to lead to a “deeper dive” into topics than individual interviews would allow. One limitation of focus groups is that the findings are not necessarily representative, since the group is not randomly selected. Further, each question is not typically asked of each participant as it would be with a survey, so reporting on the exact percentage of respondents with certain experiences or perspectives is not always possible.<sup>10</sup>

### Administrative Data

We used data on PFL bonding leave (parental leave), pregnancy disability insurance, and wages reported as part of the UI program. This analysis focused on bonding leave; by and large it does not report on use of the state disability insurance program. Five years of PFL data (2009 through 2013) were matched with UI wage data at the participant level. Key variables were gender, age, leave duration, weekly/total payments, return to work, return to employer, and wages in the full quarters prior to and post leave.<sup>11</sup> EDD conducted the data match and the UC Davis Center for Poverty Research analyzed the data, with ASPE providing supplementary analyses.

The administrative data also has strengths and limitations. The fact that they report on the universe of PFL users over five years is a key strength, as is the ability to report on PFL use by wage level, thus identifying findings for lower-wage parents. While findings from this analysis suggest positive impacts from the paid family leave program, data limitations preclude drawing causal conclusions. The primary restriction is that we lack individual-level data on those who take leave *and* those who qualify but do not take leave. With data from both groups, we could better estimate propensities of leave-taking across the income distribution, as well as by gender. However, these data were not available; there are likely important selection effects into take-up of PFL, with wealthier and more educated parents more likely to use the program. This limitation is important because individuals selecting into the program are not representative of the true population by wage quartile that is potentially eligible for PFL.<sup>12</sup> As a result, analysis of PFL users may be skewed by wage quartile, biasing inferences and calling for caution in interpreting results by income.

## BACKGROUND STATISTICS

### Focus Group Participants

The 50 mothers participating in the focus groups largely held a range of typical low-wage jobs, such as food service, cleaning, child care, and nursing assistance (see Table 1). They reported modest household incomes—86 percent under \$50,000 and 55 percent under \$25,000—and represented a variety of race/ethnicities. Eighty-six percent reported that they were living with their youngest child’s father.<sup>13</sup>

**Table 1. Focus Group Participant Characteristics (N=50)**

Job Types	Food service, child care, cleaning, warehouse packing, manufacturing, certified nursing assistant, administrative assistant, security guard	
Household Income	Under \$50,000	86%
	Under \$25,000	55%
Race/Ethnicity	Asian	22%
	Black	10%
	White	22%
	Other/multiple race	20%
	Hispanic	63%
Parental Status	Parents living together	86%
Age	20-29	47%
	30-39	41%
	40+	8%

### PFL Users in Administrative Data

The administrative data included all PFL users over five years (2009-2013). Table 2 compares characteristics of PFL users in the bottom wage quartile with all PFL users for 2013, the most recent year for which we have information (Appendix B provides data by wage quartile for 2013, and data over five years for the lowest wage quartile). Given that PFL data were matched to individual UI wage data, the findings are for individual earnings rather than household income, as was the case for the focus groups. However, switching from household to individual-level data should not be a problem, because there is a high correlation between individual- and household-level wage earnings.<sup>14</sup>

**Table 2. Characteristics of PFL Users in Bottom Wage Quartile versus All Users (2013)**

	Measure	Quartile 1	All
Employment	Average wages in quarter prior to leave	\$3,193	\$11,971
	% working in quarter prior to leave	76%	92%
	% working in quarter after leave	63%	88%
Demographics	Female	92%	70%
	Male	8%	30%
	Aged 18 to 24	28%	11%
	Aged 25 to 34	57%	60%
	Aged 35 to 44	15%	27%
PFL Benefits	Number of claims	43,459	173,835
	Average weekly PFL leave duration (weeks)	5.85	5.60
	Average weekly PFL payment	\$257	\$552
	Average total PFL payment	\$1,442	\$2,676

Of the 174,000 PFL bonding claims EDD paid out in 2013, each quartile contained about 43,500. The wages of bottom-quartile PFL participants were quite low compared with those for all PFL users: \$3,193 in the full quarter prior to leave vs. \$11,971 in the same quarter for all PFL users. The lowest-wage PFL participants were notably less likely to be working in the quarters prior to leave than all PFL users, and less likely to be working after leave. They were also more likely to be female than all PFL users. These distinctions are discussed further below.

## KEY FINDINGS

### Gaining Accurate Information About—and Access to—PFL was Challenging, though the Program was Highly Valued

While our focus groups were by and large very positive about PFL, they indicated that lower-income mothers had limited information about and access to PFL and that some of what they understood was incomplete or inaccurate. These findings are consistent with prior research indicating a lack of awareness and take-up of PFL, particularly among less advantaged parents (Milkman and Appelbaum, 2013; Andrew Chang & Company, 2015; Tisinger, et al., 2016). The focus group members in this study

“Anything helps....If you’re able to spend time with your child while receiving some type of compensation, then that is more beneficial than not receiving anything and having to take the time off anyways because it’s mandatory as a mom to spend time with your baby.” Mariah, *Los Angeles*

had greater general awareness of PFL and made more use of the program than is typical, however.<sup>15</sup>

#### Awareness and Use of PFL

About two-thirds of focus group participants were aware of PFL prior to the group discussion. Slightly fewer than half (23 of the 50 participants) said they had used it for care of their most recent child. Those who had used it generally saw the program as valuable, though several criticized the wage replacement rate (55 percent) and the relatively short

length of leave (six weeks maximum for each parent, in addition to mothers’ time on pregnancy disability insurance).<sup>16</sup>

### Confusion among Workers and Employers

Overall, focus group participants reflected substantial confusion and misinformation about many program details and related policies, though some participants appeared to understand PFL well. Many of their low-wage employers also seemed confused about PFL and its eligibility and other requirements. Some employers appeared to be noncompliant with the law, judging from focus group comments (though it is possible that some participants did not accurately portray employer practices or have complete information about them). A number of participants, however, highlighted the help their employers offered in learning about and applying for PFL.

Focus group participants also conveyed that program eligibility was particularly unclear to both workers and employers (other research, such as Andrew Chang & Company, 2015, and Tisinger, et al., 2016, has

found this as well). Frequently PFL eligibility rules were conflated with the requirements for FMLA, which are substantially more restrictive (see Appendix A).<sup>17</sup>

Several focus group participants described being told incorrectly by their employers they were ineligible

“I did disability, but my job says I don’t qualify for Paid Family Leave because you have to have a certain amount of people working there. And we don’t have that many people working at our job.” Alix, *Los Angeles*

for PFL because they were part-time or had not worked long enough. Others, including a worker for a national fast food chain, described being told that the employer wasn’t large enough to be covered, despite the fact that employers of all sizes are covered.

Focus group participants—and, it seems, their employers—were also confused by the characteristics of different public

and private programs and how they interacted at the time of childbirth. The participants noted the complexity of understanding and reconciling the provisions of the FMLA, state short-term disability insurance, the California Family Rights Act (similar to the FMLA but with somewhat different rules), Workers’ Compensation, and private benefits.

Many of our focus group participants also did not appear to understand fully PFL’s lack of job protection. Some seemed to think PFL included job protection, and others who appeared to have job protection through the FMLA (given the way they described their jobs and tenure) seemed unclear about their status. Participants also recounted being let go from their jobs or pushed to quit, sometimes in apparent violation of pregnancy rights laws and possibly the FMLA.

### Navigating the System

Many, but not all, participants said the process of applying for—or remedying problems with—PFL was difficult. They said they didn’t fully understand the program from available print or web materials. They also reported repeated difficulties reaching EDD staff by phone to learn more or solve application problems, with phone lines busy or unanswered.

Many also felt that their employers were not helpful.<sup>18</sup> Employers are a key source of information about PFL; they are required to post program information and provide a program brochure to workers when they are hired and if employees tell the employer they are taking time off to bond with a new child (California EDD, 2016). Among the mothers participating in our focus groups, however, those who succeeded in getting PFL said they learned about it from several sources, with only about a quarter citing their employers. Others obtained information from family and friends, hospital social workers, home visitors, the EDD disability insurance website, and their own research. Some said they received conflicting information, with the employer and home visitor giving inconsistent guidance (in this case, the home visitor appeared to be correct), EDD staff and the employer conflicting, and even EDD staff members conflicting with each other.

“It’s just a matter of getting back taxes you have paid.” Mary, *San Francisco*

Finally, none of our focus group participants indicated they felt a sense of stigma (i.e., that PFL was a handout) in using the program, though other research has found this attitude (Andrew Chang & Company, 2015). Several participants described PFL as insurance, and most saw it as something they had earned.

### Lower-Wage Fathers Were Relatively Unlikely to Use PFL

Both the focus groups and the administrative data reflected low levels of PFL use among lower-wage fathers. One potential reason was a lack of awareness that the program is available for fathers as well as mothers, though other factors appeared to play a role as well.

The lower-income mothers in the focus group were less aware that fathers were eligible for PFL than were mothers (mothers reported on fathers' use). Few participants said that their child's father used PFL—of about 46 two-parent couples, four fathers took leave, and another two were said to be planning to use it in the future. Participants said that fathers who did not take PFL took unpaid time off, no leave, or used annual or sick leave if they had it. Some of these fathers were not eligible for PFL, or believed they were not. Some of the mothers in our focus groups said that the wage replacement rate was too low for the fathers also to take it—the hit to the family's wages was too large. Some fathers were also said to be aware of PFL but to prefer not to take it.

“No [he didn't receive PFL]...We don't have good insurance, we don't qualify for holidays, he doesn't get any vacation time. He pretty much works 365 days a year. Where he works, they don't really stop working, someone has to be working 24/7.”  
Dora, *Los Angeles*

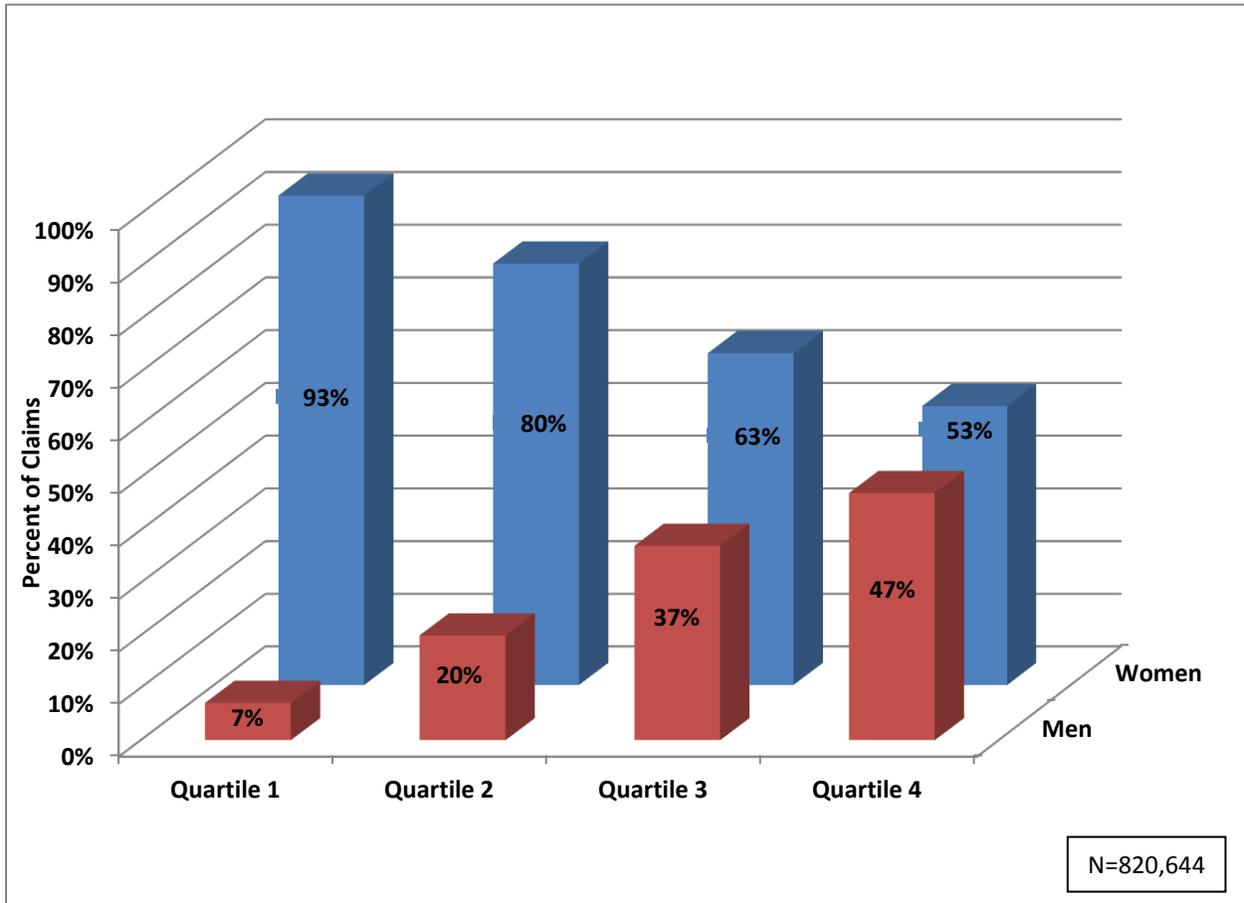
Mothers in the groups noted pressures on fathers, themselves, and their families when fathers did not

“I want to make a remark on bonding time for the dads, because for me, I had a very tough delivery. I had a C-section and after that I had high blood pressure and I was at the hospital. The baby was mostly held by dad the whole time... [Dads] are a crucial part of parenthood, too, and just the fact that they have paid family leave for them, too, that's a big help.” Monica,  
*Los Angeles*

use leave. They described fathers who worked very long hours and couldn't help the mother with her recovery, the baby or other children, and weren't present for the birth or when the baby came home. In contrast, a few mothers whose partners took leave described how their presence helped the family and their own recovery from childbirth.

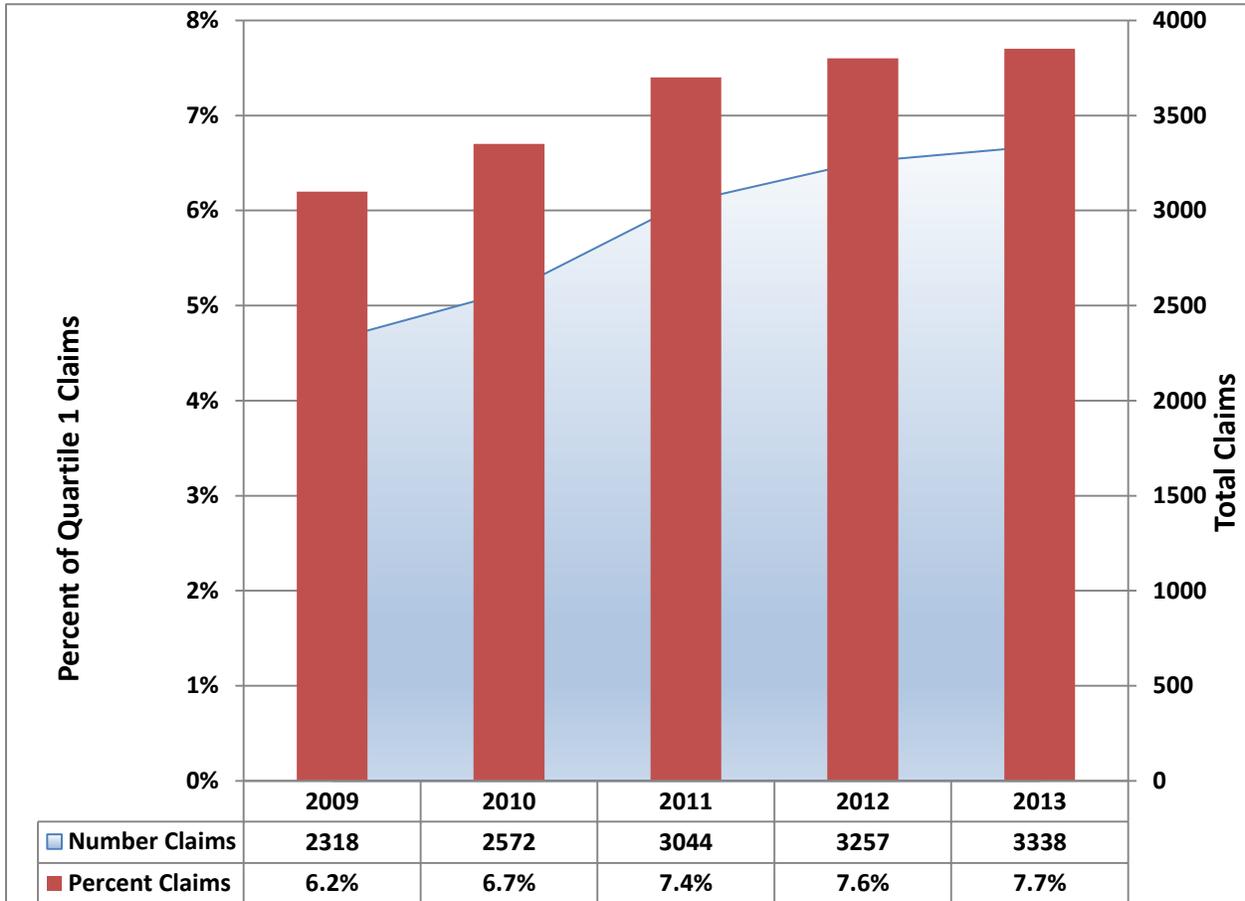
The administrative data also showed that lower-wage fathers used PFL at much lower rates than mothers or higher-wage fathers.<sup>19</sup> Data on gender differences in PFL use, averaged over five years (2009-2013), revealed striking variation by annual-wage quartile (i.e., total wages earned from labor over a given year). In the bottom quartile, only 7 percent of claims were by men, compared with 47 percent in the top wage quartile, as Figure 1 shows. Twenty percent of claims in quartile 2 were by men, and 37 percent in quartile 3.

**Figure 1. PFL Use of PFL by Gender and Annual Wage Quartile (2009-2013)**



Analysis across the five years between 2009 and 2013 indicated growth in use among the lowest wage fathers, although the absolute levels were still low. As Figure 2 shows, 6.2 percent (2,318 claims) of claims in the bottom quartile were by fathers in 2009, increasing to 7.7 percent (3,338 claims) of bottom-quartile claims in 2013—an increase of 1.5 percentage points, or 24 percent (and an increase of 44 percent in the absolute number of claims). In contrast, almost half (49 percent) of claims in the top quartile were by men in 2013 (see Appendix B). Other research has also found increased use of PFL among fathers in recent years, one study finding nearly a doubling since 2007 (Andrew Chang & Company, 2015; also Bartel et al., 2015, and Baum and Ruhm, 2013).

**Figure 2. Changes in Low-Wage Fathers' Percent and Number of PFL Claims (2009-2013)**



### Lower-Wage PFL Users Were Relatively Less Likely to be Working before and after Leave

Employment around birth was a mixed picture for parents in the study. Both the focus groups and administrative data indicated lower rates of work than for higher-income parents, and the focus groups suggested a variety of contributing factors.

#### Leaving Work before Birth

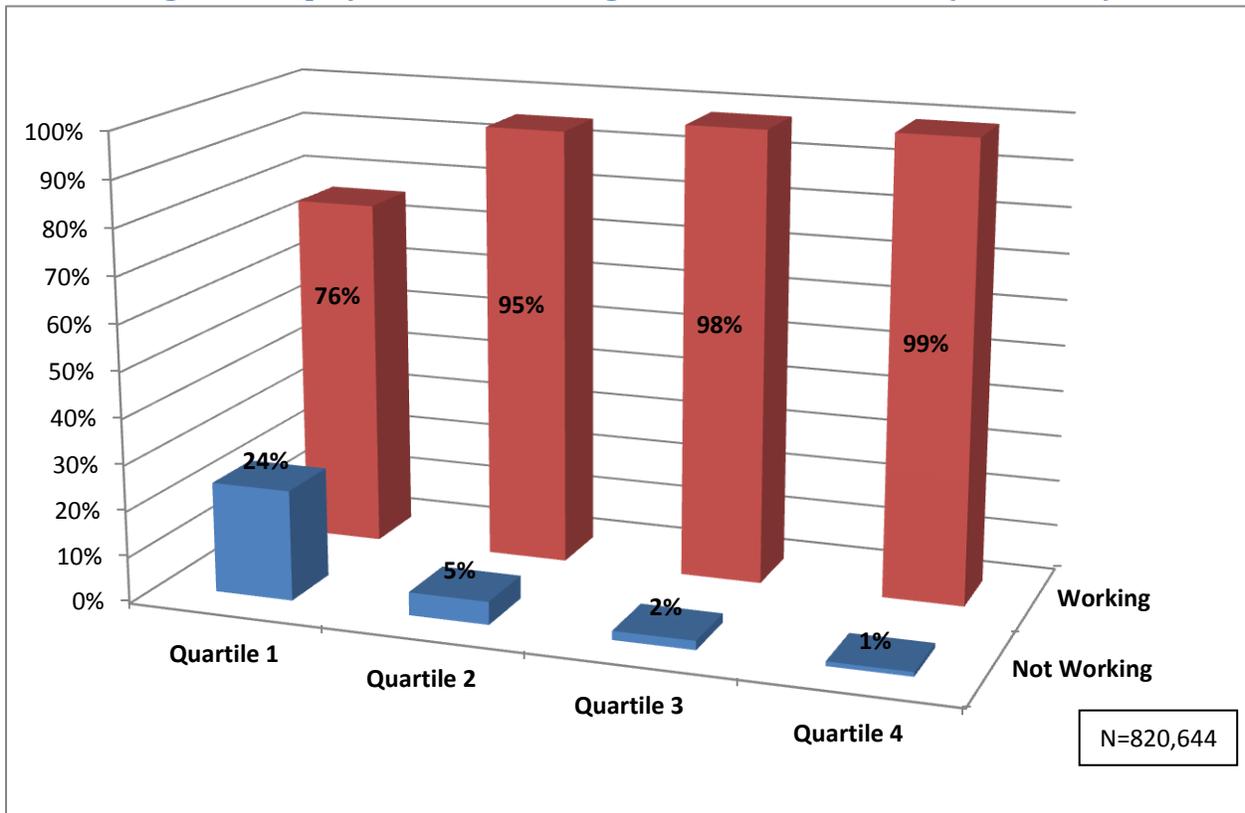
Some mothers in the focus groups left work entirely before birth, for a range of reasons. Some had very physically demanding jobs—for example, as nursing assistants, warehouse workers, cleaners, food service workers, and child

“I was working as a CNA [certified nursing assistant] so it involves lifting patients....I had a risky pregnancy....The moment that I told [my boss] that I was supposed to be on bedrest, she said, 'Oh, okay, I'm going to have to find someone else'...because she didn't want to deal with somebody being pregnant.” Janet, *Los Angeles*

caregivers—that could make working through their pregnancies difficult. Several noted they were fired or pushed to quit during pregnancy.

The administrative data averaged over five years reflected similar patterns, though by definition it was limited to PFL users (the focus groups included both mothers who had used and not used PFL). A relatively high proportion of the lowest-wage PFL users did not work in the quarter before leave, although these claimants must have worked at least some during the base period to be eligible for PFL. However, as Figure 3 illustrates, 24 percent of the bottom quartile users were not working in the quarter prior to leave, compared with 1 percent of the top quartile users (5 percent for quartile 2 and 2 percent for quartile 3).

**Figure 3. Employment Status among PFL Users before Leave (2009-2013)**



These findings are likely to be affected by the fact that more fathers are found in the upper quartiles, and men are less likely to take time away from work prior to a child’s birth. Nonetheless, the relatively high level of non-work among lower-income mothers prior to birth (93 percent of PFL claimants in the bottom quartile were mothers) is consistent with our focus group findings. It is also consistent with other research. Analysis of the national Survey of Income and Program Participation data for 2006-2008 found much higher levels of non-work around birth for first-time mothers with less than high school, or

just a high school diploma, than for mothers with a B.A. or more (Laughlin, 2011). In that study, among those with less than high school, 61 percent left work before or after childbirth—11 percent were let go and 50 percent quit. Among high school graduates, 40 percent left work—7 percent were let go and 33 percent quit. In contrast, among mothers with a B.A. or more, 16 percent left work—3 percent were let go and 13 percent quit.

### Leaving Work after Birth

Similarly, lower wage parents were less likely to be working after birth. Many focus group participants noted challenges in returning to work, and some mentioned that they delayed returning or did not have concrete plans yet to do so.

“They couldn’t save me my job there, so I had to quit and reapply. But there were no jobs available by the time I reapplied.” Ana, *San Francisco*

Many participants highlighted the lack of affordable, trustworthy child care as a reason why they hadn’t returned to work. Concern about the potential for abuse or neglect of children in provider

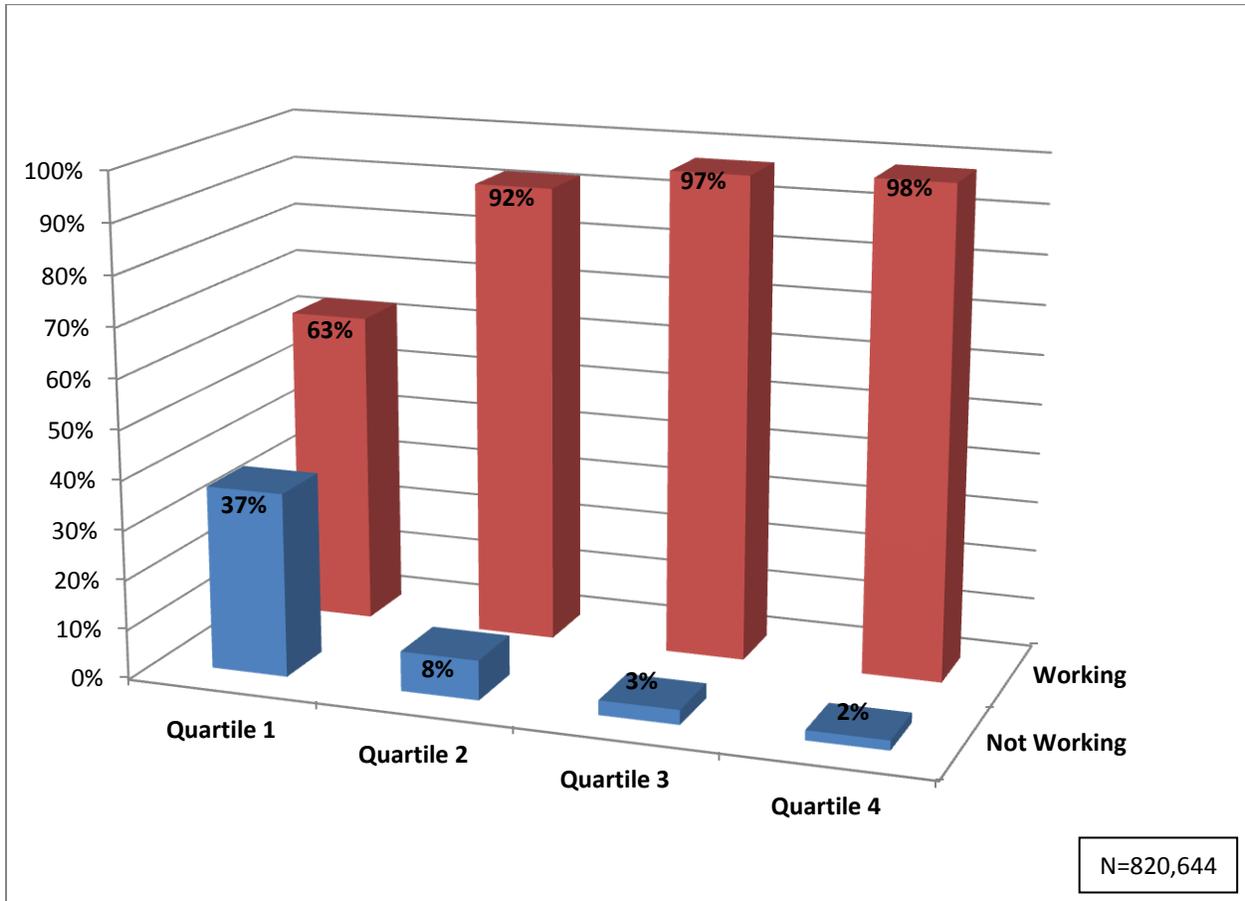
care was prevalent among participants in several focus groups. Parents needed time to arrange child care by family and friends that was feasible and affordable, or care by other providers. Several said that long commutes, paired with the need to bring a child to and from child care (sometimes by public transportation) made work difficult to manage. Others said their work hours were changed or cut back, work location was changed, or duties were altered, making their jobs less feasible or desirable. Still others said they were fired after birth or their jobs were not held for them. The FMLA—with its job protection—covers only about a fifth to a third of U.S. low-wage workers, as noted above, leaving them disproportionately vulnerable to job loss at the time of childbirth (Joshi et al., 2016).

“It puts me on hold going back to work if I don’t find a daycare.” Nancy, *Los Angeles*

Most focus group participants said they did not want to return to work quickly, preferring, if possible, to remain with their child during early infancy. Although this preference was common, it seemed not to be feasible for most mothers. About two-thirds of focus group participants appeared to have returned to work, or said they were planning to.<sup>20</sup> Some, in particular those not taking PFL, went back to work very quickly because they needed the money. Several returned earlier than they preferred because their employer asked them to—this included both those who felt loyal to the employer, and those who felt it necessary to keep their jobs. Some said, however, that their employers were supportive, allowing them to change hours or shifts or to make other work adjustments to accommodate life with a young child.

Similarly, the administrative data averaged over five years showed that a much larger proportion of PFL participants in the bottom wage quartile did *not* return to work after leave than was the case in the higher wage quartiles—37 percent of PFL users at the bottom quartile versus 2 percent at the top (see Figure 4).

**Figure 4. Employment Status among PFL Users after Leave (2009-2013)**

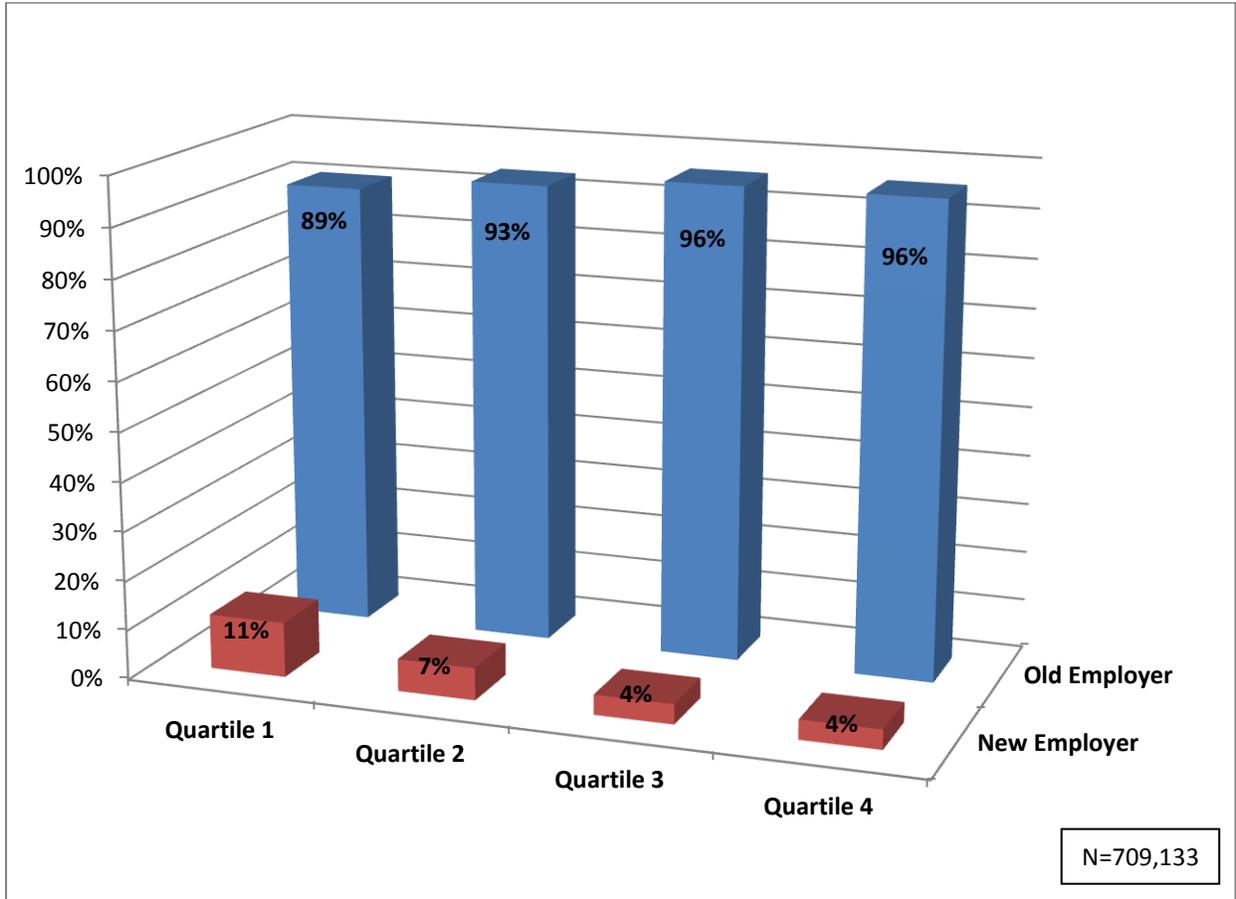


These differences are likely due to a range of factors, including the higher proportion of men among PFL users in the upper quartiles (characteristics of the data set). However, it also appears to reflect factors such as the nature of the mothers’ work (often inflexible, unpredictable, physically difficult, and unstable—by choice or not), their challenges in arranging child care, long and difficult commutes, and the greater likelihood they will be let go (characteristics of low-wage jobs).

### **Across Wage Levels, Parents Using PFL Showed Attachment to Employers**

Both the focus groups and the administrative data indicated that lower-wage parents return to their prior employers at relatively high rates. Most focus group participants who returned to work appeared to be returning to their prior places of employment—some discussed their loyalty and the strength of their relationship with their employers. In the administrative data, PFL users across all wage quartiles who returned to work showed a strong attachment to their prior employer as well. Among these parents, 89 percent of those in the bottom wage quartile returned to the same employer, 93 percent of quartile 2 did, and 96 percent of the top two quartiles returned to their prior employer (see Figure 5).<sup>21</sup>

**Figure 5. Attachment to Employer for Parents Working after Use of PFL (2009-2013)**



### Lower-Income Mothers Believed that PFL Supports Family Well-Being

Focus group participants—both those who used PFL, and those who did not—cited benefits of the program. They identified as very important subsidized, dedicated bonding time that allowed parents to

“It helps their growth. Because the whole point of having Paid Family Leave is to have that bond with your child. So when you get the leave, you get to bond.” Lin, *San Francisco*

care for and adjust to life with the new child. They also said that PFL allowed mothers to recover physically and emotionally and prepare to return to work, especially if the father took leave too. Breastfeeding was very important to most of the mothers in the focus groups. PFL helped them to establish it, especially valued because some of their jobs did not support its

maintenance, either with time or a suitable place to pump breast milk. For example, a waitress was told to pump in the restaurant bathroom, and child care workers struggled to maintain required teacher/child ratios in the classroom and have time to pump.

“It was very helpful because I’m a single mom so I had no one else. No one else was able to stay with my baby since my mom worked full-time also. I was the only one that was able to stay there with my baby, so it was a lot of help.” Ashley, *Los Angeles*

Most of the mothers in the focus groups said their families struggled to make do even with PFL, and relied on a range of supports while their baby was young.<sup>22</sup> But they generally concurred that the assistance PFL provided was highly valuable. Participants observed that PFL gave the mothers time to figure out affordable and trustworthy child care arrangements, or to gain a subsidized child care slot. Single mothers in particular noted that the wage replacement enabled bonding time they otherwise could not afford.

Focus group participants who did not take paid leave cited several challenges. These included more difficult bonding, more tension between work and time with their child, and very early work returns, sometimes within weeks. Participants said that several of the fathers had little time for engagement with the baby or their families because of their work demands. Some participants expressed regret at not better understanding PFL and disability options prior to birth. One mother who didn’t know about—or take—PFL went back to work when her baby was three weeks old because she needed the money, even though the baby was premature and still in the hospital.

“I go back [to work] Monday....I want more time with him. He is only 6 weeks. It’s only the one time in life that he’s like this, so small. When he gets bigger, he won’t need me as much. Now is the moment to be with him.” Rosa, *Los Angeles*

## IMPLICATIONS

California Paid Family Leave is an important support for new parents, and those who use it indicate they very much value it. A small proportion of low-income families who are eligible for the program take it up, however, and low-income fathers are particularly unlikely to take PFL. Even those parents who use paid leave face challenges in interacting with the system. Exploring more effective approaches to PFL use for low-income families will be particularly important as interest and investments in paid family leave increase across jurisdictions.

The program has several limitations that appear to affect lower-wage parents disproportionately. It is confusing for many low-income parents, in particular rules on eligibility, benefits, and job protection. The multiple federal and state policies to support new parents are fragmented; correspondingly, parents report they are difficult to understand. The leave length and wage replacement are viewed as modest; even mothers receiving paid family leave said they struggled to make ends meet. Program administration is often viewed as user-unfriendly. Many low-wage employers do not appear to understand the program either, or do not share accurate information with their workers. The lower-wage mothers in our study typically learned about it from sources other than their employers.

Low-income fathers rarely use PFL, as a rule. Their usage rates are increasing but still much lower than for other fathers. While most parents at all wage levels who go back to work return to their prior employer, low-income parents leave work before and after birth at much higher rates than higher-wage parents. This may be, at least in part, because the characteristics of their jobs make it particularly difficult to balance work and parenthood. Many find it challenging to arrange safe, affordable child care, and they sometimes are fired or pushed to quit around birth (potentially in violation of federal or state law). Finally, the broader cost to low-income families—parents and babies—that do not use PFL seems especially high.

Despite these program limitations, a number of changes are underway, including increases in wage replacement and outreach. The state of California and the city of San Francisco adopted policy changes while the study was in progress to raise PFL's level of wage replacement, with a particular focus on lower-wage parents. In April 2016, the state legislature increased the wage replacement rate to 70 percent for low-wage workers and to 60 percent for others, effective 2018. In addition, at about the same time, the San Francisco Board of Supervisors approved an ordinance requiring employers to fill the gap between PFL payments and workers' regular pay, effective 2017. The EDD also sought to better understand barriers to PFL use by conducting an outreach study (Andrew Chang & Company, 2015) and began working more closely on outreach with community organizations (California EDD, 2015). Some community service organizations were also reaching out in particular to lower-wage workers—Clinica Romero and the California Work and Family Coalition, for example, were conducting such a pilot in Los Angeles (California Work and Family Coalition, 2016).

Nonetheless, challenges in gaining access to the program for lower-wage parents—and their ability to afford it—are likely to remain. Exploring more effective approaches for low-income families will be particularly important as other jurisdictions look to California in adopting their own paid family leave programs.

This study's findings suggest several potential steps for greater reach to low-income parents:

- **Policy simplification, in particular greater consistency in critical areas such as program eligibility and job protection.** To the extent the different leave and related programs can be made to align with each other more closely, parents will be more likely to understand and use them more fully. Some policy differences may be less necessary than has been perceived in the past. Exploring the evidence that supports—or does not support—specific requirements of different policies could provide potentially valuable information for aligning them more closely. At a minimum, ensuring that EDD staff and other resources are sufficiently accessible to explain policies and benefits could contribute to a better understanding of existing policies among lower-wage working parents.
- **Increased wage replacement for lower-wage workers.** The state's decision to raise wage replacement to 70 percent for lower-wage workers was welcome for these parents. Given the challenges in paying for basic necessities many low-wage workers face, however, further study

would help determine whether 70 percent is sufficient to encourage these families to participate in PFL at higher levels.

- **Expanded outreach through venues such as clinics, hospitals, social workers, home visitors, and other community-based services and outlets.** About three-quarters of the low-income mothers in the focus groups did not learn about PFL from their employers. Many of these employers appeared not to understand the policies, particularly small employers lacking human resources staff. Low-wage employers may also have limited incentives to provide information or facilitate access to PFL, especially because they often do not provide these benefits themselves (unlike higher-wage employers) and do not reap the benefits of piggybacking on the state's program (Milkman and Appelbaum, 2013). Mothers in our study learned about PFL from a range of sources. A robust statewide outreach campaign to entities such as health professionals, social workers, and community organizations may be necessary to effectively reach low-income parents.
- **Expanded outreach to low-income fathers.** The differences in fathers' use of PFL by income—and the potential benefits to families when fathers take PFL—suggests that a concerted outreach effort could focus on venues that lower-income fathers frequent and community leaders that they trust. These might include faith-based organizations, employment agencies, neighborhood shops, sports events, barber shops, bars, and community agencies with fatherhood services. While the reasons for low usage among lower-wage fathers may be complicated, it is important to understand them better. This study indicates that both a lack of awareness about PFL and the effect of the low wage-replacement rate play an important role in these low usage rates.
- **Exploration of best practices for educating and incentivizing low-wage employers.** It may be difficult to address all facets of low-wage jobs that contribute to the limited use of PFL and the higher rates of non-work found in the study. But low-wage employers with higher employee take-up could provide broad lessons for policymakers and others about improving outreach and access for low-wage working parents. According to our study, some low-wage employers provide helpful information and assistance with PFL to lower-income working parents. Better understanding how these firms do so, and why, could help improve the education of low-wage employers more generally and identify potential incentives for employers with low take-up to facilitate PFL's use.

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## APPENDICES

### Appendix A: Background Information on California Paid Family Leave

**Table A1. PFL Claims (by Calendar Year)**

2009	2010	2011	2012	2013
148,967	154,378	165,247	171,442	173,835

**Table A2. Key Features of PFL and FMLA (as of 2016)**

	PFL	FMLA
Eligibility	No minimum hours/days worked required prior to claim. Benefits based on wages with any employer earned in prior 5-18 month base period, \$300 min to qualify. No employer size limitation; workers covered if paid into SDI fund. Self-employed workers must opt to pay.	Must have been working at least 1,250 hours in prior 12 months, 12 months with same employer. Employers must have 50 or more employees
Job Protection	None	12 weeks per 12-month period
Wage Replacement	Approximately 55% wages replaced for up to 6 weeks during 12-month period.	None

## Appendix B: Characteristics of PFL Users

**Table B1. Characteristics of PFL Users by Wage Quartile (2013)**

	Measure	Quartile 1	Quartile 2	Quartile 3	Quartile 4	All
Employment	Average wages in quarter prior to leave	\$3,193	\$6,281	\$11,173	\$25,109	\$11,971
	% working in quarter prior to leave	78%	96%	98%	99%	93%
	% working in quarter following leave	65%	92%	97%	98%	88%
Demographics	Female	92%	76%	60%	51%	70%
	Male	8%	24%	40%	49%	30%
	Aged 18 to 24	28%	12%	3%	0.6%	11%
	Aged 25-34	57%	67%	66%	51%	60%
	Aged 35-44	15%	19%	29%	45%	27%
PFL Benefits	Claims Paid	43,459	43,459	43,458	43,459	173,835
	Average PFL leave duration (weeks)	5.85	5.62	5.5	5.43	5.60
	Average weekly PFL payment	\$257	\$387	\$607	\$955	\$552
	Average total PFL payment	\$1,442	\$2,018	\$2,970	\$4,273	\$2,676

Note: Percent working in the quarter prior to or following leave was calculated as the number with earnings in that quarter divided by the number with claims. All dollars expressed in 2013 nominal terms.

**Table B2. Characteristics of Bottom-Quartile PFL Users by Year (2009-2013)**

	Measure	2009	2010	2011	2012	2013
Employment	Average wages in quarter prior to leave	\$3,235	\$3,096	\$3,129	\$3,140	\$3,264
	Average wages in quarter following leave	\$2,938	\$3,026	\$3,101	\$2,921	\$3,232
	% working in quarter prior to leave	74%	74%	76%	77%	78%
	% working in quarter following leave	59%	65%	63%	65%	65%
Demographics	Female	93.7%	93.2%	92.4%	92.2%	92.1%
	Male	6.2%	6.7%	7.4%	7.6%	7.7%
	Aged 18 to 24	33.5%	33.0%	30.7%	29.7%	28%
	Aged 25-34	51.3%	51.9%	54.5%	55.1%	57%
	Aged 35-44	14.4%	14.3%	14.1%	14.5%	15%
PFL Benefits	Claims Paid	37,242	38,594	41,312	42,861	43,459
	Average PFL leave duration (weeks)	5.86	5.85	5.85	5.85	5.85
	Average weekly PFL payment	\$281	\$266	\$258	\$256	\$263
	Average total PFL payment	\$1,605	\$1,508	\$1,453	\$1,447	\$1,474

Note: Percent working in the quarter prior to or following leave was calculated as the number with earnings in that quarter divided by the number with claims. All dollars expressed in 2016 real terms.

## Appendix C: Focus Group Discussion Protocol

### I. Resources during Time Off with Your Baby

Let's start off by talking about the time around the birth of your baby when you were *not* working – this could be any time directly before, during, or after giving birth.

Were you working in the months before giving birth? When in your pregnancy did you stop working? Why?

How long did you take off from work – or plan to take off if you still have not gone back?

What kinds of resources did you use while you were not working?

- Did you take time off with pay from your employer? Was that specifically for the birth of your baby?
- Did you use sick leave and vacation?
- Did you take unpaid time off from your employer?
- Did you keep working? Did you use Disability and/or the California Paid Family Leave programs?
- Did you receive any other government supports – like from Food Stamps, WIC, or CalWorks?
- What about financial help from family or friends? Other sources of income?
- Did you do some combination of things?
- How did this work out for you? Was it difficult to make ends meet? Or, did you feel well-supported by the resource/resources you used?

Did your baby's father take time off of work when the baby was born? Paid or unpaid, do you know? If paid, what kind of leave? If the baby's father hasn't taken time off yet, does he plan to in the future?

Probe: Are you and the baby's father coordinating your time off so that one of you will be home with the baby while the other one is working?

### II. Returning to Work

Now let's talk about returning to work. Some of you may be back at work; others may have decided not to go back to work at all. Others may be planning on it.

Have you returned to work since the birth of your child?

If you took time off for your baby (paid or unpaid), were you satisfied with the amount of time off you had after giving birth?

What led you to return to work when you did?

Has your job changed at all?

- Do you have the same employer? If so, why? If not, why?

- Probe: would you mind telling us what you do?
- Probe: If you have a different employer, was it easy or difficult for you to find your new job? About how long did it take?
- Have the hours you work changed? Are you working more or less? How many hours are you working now?
- What about the kind of work you do?

What are you doing for childcare? Or, what are your plans? Probes: Informal—someone in your family (who?), friends, or other free/economical option compared to formal daycare. If formal—center, home-based—did you get a voucher? Subsidized childcare?

Was this childcare setup what you expected/planned when you first gave birth, or has it changed since then?

How have your plans for childcare affected your timing to return to work? Or your baby's father's return to work?

### **III. Details on Paid Family Leave**

Finally, let's go into more detail about the Paid Family Leave Program.

Were you aware of the Paid Family Leave program before giving birth? If so, what did you know about it, what had you heard? How did you learn about it?

Did you think you were eligible to participate? Why or why not?

Now, we're going to shift gears and ask a few questions to the moms in the group who used Paid Family Leave. Then, we'll ask some questions to the moms who did not use Paid Family Leave.

- A. For the moms who used Paid Family Leave, has it been helpful?
- If so, in what ways did it help you?
  - If not, why wasn't it helpful?

Did you return to work before the expiration of your benefits?

- If so, why did you return early?
- If not, if you were able to receive benefits for a longer period of time, would you have delayed your return to work longer?

What, if any, were the *disadvantages* to taking Paid Family Leave?

Did taking Paid Family Leave affect your time as a new parent?

If so, in what ways?

Did taking Paid Family Leave help your baby? If so, in what ways?

Did taking Paid Family Leave affect how you were able to do your job? If so, in what ways? Probe: Did taking Paid Family Leave affect your relationship with your employer or other things about your job in any way?

Now we're going to ask some questions to the moms who did *not* use Paid Family Leave. Before we start, we're going to tell you a brief overview of what Paid Family Leave is, just so everyone has a little bit of background information. Then, we'll jump into the questions.

California's Paid Family Leave program gives new moms about 55 percent of their previous earnings during their time away from work. Moms can take up to six weeks of time off with partial pay within one year of giving birth. Moms can choose to split up those six weeks of time however they want – from taking all six weeks off at once, to taking one day off every week for several months, etc. In addition, dads can take Paid Family Leave for up to six weeks within one year of the birth. Parents can choose to take the same time off so they can stay at home together, or alternate their time off so one is working while the other is not working.

B. For the moms in the group who didn't use Paid Family Leave, can you talk a little bit about why you didn't use it?

Probes: didn't know about it, uncertainty over eligibility, thought it would cause problems with employer, seemed too complicated to apply/didn't know how, amount of money it provided was too low, wasn't working at the time, etc.

From what you now know of it, do you think there are ways having Paid Family Leave might have helped you as a new parent? If so, in what ways?

Do you think there are ways it could have helped you with work?

Are there any problems that might have come up if you had used it?

#### **IV. Final Thoughts**

(Back to the whole group) Is there anything else you would like to tell us about how you managed the time around the birth of your youngest child?

Anything else?

Thank you!

## ENDNOTES

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<sup>1</sup> In addition to these three states, New York State enacted a PFL law in 2016, which is to be implemented in 2018. Several other jurisdictions, including Massachusetts and the District of Columbia, are debating establishment of PFL programs but had not enacted laws as of December 7, 2016. Washington State enacted a PFL law in 2007, but has yet to fund it.

<sup>2</sup> As of 2012, 59.2 percent of employees surveyed worked in worksites covered by the FMLA, and had worked continuously for the prior 12 months, and at least 1,250 hours during that time (Klerman et al., 2013).

<sup>3</sup> PFL is administered as part of the older California State Disability Insurance (SDI) program, which provides paid leave for workers who cannot work temporarily due to illness, injury, or pregnancy. The California Employment Development Department runs both the SDI and PFL programs, which are similarly administered and financed by a 0.9 percent payroll tax (as of 2016) levied on employees and paid into the state disability insurance fund. The vast majority of workers who have earnings and pay into the state disability insurance (DI) fund are eligible for PFL, though self-employed workers must make these payments themselves rather than through an employer, and many public sector workers are excluded.

<sup>4</sup> In particular, we would like to thank Christina Yancey of the U.S. Department of Labor Chief Evaluation Office who provided invaluable support and feedback on this work.

<sup>5</sup> New Jersey and Rhode Island, the other states with PFL, require workers to have had substantially higher levels of recent earnings in order to be eligible, thus limiting access for low-wage workers.

<sup>6</sup> Generally this leaves out self-employed workers, who may elect to pay into the DI fund, and many public sector employees.

<sup>7</sup> Andrew Chang & Company, 2015, conducted analysis for the EDD estimating that 70 percent of eligible mothers (those with a birth, with sufficient earnings in a job covered by DI and PFL) use pregnancy DI and 84 percent of mothers using DI in turn use PFL. Therefore, we calculate that 59 percent of eligible mothers take up PFL (.70 x .84=.59). Chang & Company estimated the eligible pool of mothers by subtracting from all births those where the mother had insufficient income to be eligible and where she was ineligible for some other reason such as working in an “exempt” job in the public sector (see p. 40 of Andrew Chang & Company, 2015).

<sup>8</sup> We worked with five community organizations (two in San Francisco and three in Los Angeles County) that serve low-income families to recruit low-income new mothers for focus groups on managing life after a new baby. We also recruited directly at supermarkets, clinics, and other community locations. We used flyers and posters, as well as word of mouth, to reach lower-income mothers. After initial contact, would-be participants completed a screener to ensure that they were eligible for PFL and for the study. We required that they had worked in the year prior to giving birth in a job that paid into California State Disability Insurance (not under the table), that they had a child one year old or younger, and that they were low-income (defined as household income of approximately 80 percent or less of the area family median income, a standard used by the state for its low-income programs). We also used an anonymous demographic questionnaire administered during the focus groups to verify eligibility for both PFL and low-income status among group members generally. Although we sought mothers from a range of language and ethnic communities, the sample may not be fully representative of low-income mothers in the state as a whole.

<sup>9</sup> Appendix C contains the focus group discussion guide.

<sup>10</sup> During our focus groups, we did ask a few key questions of all participants, including whether they were aware of PFL, whether they had used it, whether their child’s father had used it or planned to use it, and the nature of their work. Otherwise, the discussions were semi-structured and guided by a focus group protocol (see Appendix C), and each participant responded only when they chose to do so.

<sup>11</sup> We also looked at data on wages but did not report these findings for two main reasons: As noted below, the PFL data by wage quartile includes mothers and fathers in varying proportions, making it impossible to determine pre- and post-leave wages for mothers alone or fathers alone, muddying the analysis. Further, the fact that we

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lacked pre- and post-birth wage data for a comparison group of parents who were eligible but did not take PFL precluded teasing out potential effects of leave from other factors.

<sup>12</sup> If higher-income individuals are more likely to use the program, then PFL recipients that are split into four groups by wage level (i.e., into quartiles) will not be drawn from a random distribution. As a result, higher-income individuals will be over-represented in the lower tail of the distribution (the lowest quartile) and, thus, comparisons of this tail to statistics from a more representative distribution of all potentially eligible people, such as those derived from the American Community Survey, will be biased (i.e., the bottom quartile of PFL users will on average be higher-wage than the bottom quartile of potentially eligible people).

<sup>13</sup> The groups included a total of 53 mothers, but three who were either not eligible for PFL (because they had not worked) or not eligible for the study (because they were not sufficiently low-income) were excluded from the analysis.

<sup>14</sup> The use of household income for the focus group and individual-level earnings in the administrative data suggests relatively similar income levels because the correlation between individuals' wage income quartile and their family income quartile is high. For example, of all workers in California aged 18 to 45 with children less than 5 years old, 56 percent of individuals in wage income quartile 1 are also in family income quartile 1. The relationship is even stronger for higher-wage workers: of those in wage income quartile 4, 66 percent are in family income quartile 4. This analysis is based on estimates using 2010-2014 Five-Year American Community Survey data, co-author's calculations.

<sup>15</sup> This may be due in part to our recruitment approach. The mothers' engagement with the partner community groups used for recruitment may mean that they were more familiar with available supports for new parents than typical. Because we sought groups with both mothers who had used PFL and those who had not, the relatively high level of PFL use among our participants was welcome, but is not representative of low-income mothers overall.

<sup>16</sup> DI typically provides up to 10 weeks leave (four weeks prior to birth and six weeks after, though potentially longer for a Cesarean or other birth complication). It is also at 55-percent wage replacement.

<sup>17</sup> Under FMLA, workers must have been with their current employer at least a year, worked more than 1,250 hours in that year, and the employer must have 50 or more employees. In contrast, PFL only requires earnings of at least \$300 with any employer in the base period, and no minimum days worked or minimum employer size—a notably lower bar than FMLA. PFL does not, however, protect the worker's job while on leave, which FMLA does.

<sup>18</sup> It is notable that employers are required to provide information about PFL when workers are first hired and after they say they want to take leave; pregnant workers may not recall or fully understand they have the option to take leave, however, and therefore may never inform employers of plans to do so, creating something of a Catch-22.

<sup>19</sup> Although fathers earned—on average—more than mothers, 36 percent of all workers in the lowest-wage quartile were male. Thus, while we should not expect a 50/50 split in leave-taking between men and women in the lowest-wage quartile, the take-up rate for men could be significantly higher than it is and still reflect their relative presence in quartile 1. These numbers were estimated by the authors from the 5-year ACS sample data (2010 to 2014) for California for all workers aged 18 to 45 with children less than 5 years old.

<sup>20</sup> This is an estimate—we did not systematically survey the focus group participants on this.

<sup>21</sup> Given the fact that the bottom-wage-quartile parents were proportionately more likely to be mothers, compared with the other wage quartiles, retention rates for mothers across wage levels may be even more similar than these numbers suggest.

<sup>22</sup> Some studies have sought to understand the relationship between childbirth, public supports, and paid family leave or maternity leave (for example, Klerman, et al., 2013 and Ybarra, 2014). This study could not address these relationships in depth, nor could it differentiate between responses of those who used PFL and those who did not, which would be necessary to contribute most usefully to the literature. However, when asked, both PFL users and non-users said they struggled to make ends meet and used a variety of public and private supports, in addition to PFL and their own earnings from work. These supports included: state disability insurance; husbands' or boyfriends' earnings; contributions from other family, including older children and other relatives; WIC (formally known as the Special Supplemental Nutrition Program for Women, Infants, and Children); Food Stamps (formally known as the Supplemental Nutrition Assistance Program, or SNAP); subsidized child care; Temporary Assistance

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for Needy Families (known as CalWorks in California); employer-based benefits (annual or sick leave, and, in the case of one participant, paid parental leave); and donations of diapers.