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Dollars and Sense

A Cost/Benefit Analysis of Paid Leave in Georgia



**Georgia Coalition
for Paid Leave**

9to5.org/paidleave4allga

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Executive Summary

Paid leave is a policy issue with growing momentum in recent years at the federal, state, and local levels. Paid leave offers workers time off to deal with a number of life situations and personal needs, from parenting to medical needs to caregiving and military deployment, without having to worry about losing their job or income. Paid leave has widespread, bipartisan voter support and growing bipartisan support among policymakers.

The U.S. workforce is shifting, with most households having both parents working and most women working outside the home. Longer life expectancies have also led to an increase in caregiving demands on working adults for aging family members. Georgia mirrors these national trends— **about half of the state’s workforce is made up of women, two-thirds of Georgian families have mothers as the primary or co-breadwinner of the family¹, and a large share of households in the state are multigenerational².**

The U.S. is the only high-income nation in the world without a national paid leave policy³. Although the Family Medical Leave Act (FMLA) provides most workers in the U.S. with 12 weeks of unpaid leave, this is largely inaccessible— in Georgia, **60% of all workers are unable to take FMLA** because of feasibility or eligibility requirements.⁴ This disproportionately impacts lower-wage and frontline workers, who are also mostly workers of color in Georgia.

Research shows that paid leave offers many health and economic benefits to employees and employers alike. The economic benefits include increased labor force participation for women and family caregivers, greater employee retention, better employee morale, economic security, and cost savings for employers in the long run. The health benefits include improved family functioning, increased breastfeeding (a practice with proven health benefits for both mothers and babies), improved physical and mental health for children and parents, and improved ability to manage chronic illnesses.

The need for paid leave has become all the more apparent during the COVID-19 pandemic, which has highlighted many structural issues and inequities. Studies on the impact of existing programs and emergency paid leave provisions enacted during COVID-19 found that paid leave helped workers and employers alike during the initial months of the pandemic, and could have been a critical tool to both prevent the spread of the infection and help workers, particularly women, stay attached to the workforce.

Although a national paid leave policy has yet to be established, a number of states and local municipalities have implemented paid leave programs for their workers, including peer states like North Carolina, South Carolina, and Missouri. Reports from these municipalities and states show that paid leave has been well-received by employees and has not been burdensome to implement from an administrative perspective.

Paid leave has broad bipartisan support in Georgia, with 80–95% of Georgians supporting paid leave across all circumstances.⁵ In this report, we dive further into the need for comprehensive paid leave and the ways that providing a comprehensive paid leave program would benefit Georgians. We include stories from real Georgians about their experiences with and without paid leave, and their perspectives on what comprehensive paid leave in Georgia should look like. Finally, we end with a summary of existing cost-benefit analyses and models for paid leave, and offer a list of lessons learned from implementation in other states.

Background on the Issue

Paid leave refers to the ability of an employee to take time off from work to address personal needs and care for themselves or their loved ones without fear of losing their job or income. There are several types of paid leave, including:

- Paid parental leave: gives workers, regardless of gender, the ability to take time off to care for and bond with a new child (whether biological, adopted, or foster)
- Paid sick leave: also known as paid sick days; gives workers the ability to take time off from work for short-term medical needs, such as the flu
- Paid medical leave: gives workers the ability to take time off from work to deal with a serious medical illness or disability such as cancer or major surgery, for which a limited number of paid sick days are not sufficient
- Paid family care leave: gives workers the ability to take time off from work to care for a family member with serious illness⁶
- Paid military leave: a covered purpose under the Family and Medical Leave Act (FMLA), it gives military families time to respond to the demands of deployment or other military needs⁷

When looking at the makeup of the U.S. workforce and family unit, several dramatic shifts have occurred over the last few decades. Nowadays, women make up half the labor force and most children grow up in a household in which all adults are working.⁸ Additionally, 63.2% of mothers in the U.S. are primary or co-breadwinners for their families, a trend that has been steadily rising since 1967 and is unlikely to change in the future.⁹ Multigenerational households are also becoming increasingly common; data from 2021 shows that more than a quarter of Americans live in a multigenerational household, a quadruple increase since 2011.¹⁰ The workforce is also aging, such that the share of workers 65 and older is expected to grow more than 50% in the next ten years.¹¹

The Georgia workforce echoes some of these

characteristics. **As of 2019, nearly half of all workers in Georgia were women, and mothers were the primary or co-breadwinner in two-thirds of Georgian families as well.¹² Georgia is also one of the top 10 states in the U.S. for having the highest share of multigenerational households.¹³**

Paid leave as a concept has gathered increasing momentum and support in recent years. A 2016 Pew Research study found that the vast majority of Americans support paid leave for workers across various circumstances, including medical, parental, or family care reasons.¹⁴

A 2020 poll shows that Georgians overwhelmingly support paid family leave for a variety of circumstances, including the birth or adoption of a child (88%), to provide child care during emergencies (88%), and to care for themselves or a family member with an illness (90%).¹⁵ This was consistent across party lines as well: over 80% of Republicans and over 95% of Democrats supported paid family leave for these reasons.

According to the Organisation for Economic Co-operation and Development (OECD), a collection of most of the world's developed countries, the U.S. is the only OECD nation that does not provide national paid parental leave.¹⁶ It is also one of the only high-income countries in the world that does not have a national paid medical leave or family care policy.¹⁷ Within the U.S., 11 states (Rhode Island, California, New Jersey, New York, Washington, Massachusetts, Connecticut, Oregon, Colorado, Maryland, and Delaware) and the District of Columbia currently provide some form of paid leave to residents who qualify.¹⁸ While some private employers provide paid family leave to their workers, this covers only less than a quarter (23%) of all workers in the private sector.¹⁹ Paid family leave is even less accessible to low-wage workers; only 12% of the lowest 25% of wage earners and 7% of the lowest

10% of wage earners have access to paid leave. Workers in the service, retail, and construction industries also have less access to paid family leave than workers in other industries.²⁰

Paid sick leave (a form of leave meant for short-lasting illnesses such as the flu) is also limited for low-wage earners; only 25% have access to paid sick leave days as part of a consolidated paid leave plan, and the average number of sick days offered to employees hovers around 7-10.²¹ **For illness or disability requiring longer leaves, some workers can use paid medical leave or temporary disability insurance, but even this benefit is inaccessible to most working Americans (60%).**²² These gaps illustrate the clear need for comprehensive paid leave coverage in the U.S.

Georgians and Unpaid Leave

In spite of the fact that working families are the norm in the U.S. and paid leave has widespread, bipartisan support,²³ many Georgians lack access to this critical benefit. The Family and Medical Leave Act (FMLA), which was signed into law in 1993, provides 12 weeks of unpaid leave for workers who meet certain eligibility criteria. However, this leave remains inaccessible for many. Nearly 1 in 4 women in the U.S. return to work within two weeks of giving birth, due to needing income for living expenses.²⁴ **Moreover, in Georgia, FMLA is inaccessible to the majority (59%) of all working adults, either because they are not eligible or because they cannot afford to take leave without pay.**²⁵

When broken down by race/ethnicity, FMLA is inaccessible to:

- 57.7% of Black workers,
- 75.7% of Hispanic workers,
- 54.1% of Asian/Pacific Islander workers,
- 57.4% of Native American/Alaskan native workers,
- 73% of other or multiracial (non-Hispanic) workers, and
- 57.8% of White workers.²⁶

In Georgia, frontline workers are disproportionately women and people of color. We define frontline workers as those who work in grocery, convenience, and drug stores; public transit; trucking, warehouse, and postal service; building cleaning; health care; and child care and social services. Data from the most recent five-year American Community Survey (2014-2018) show that in Georgia, 64.4% of all frontline workers are women and 41.2% are workers of color. This survey also found that 17% of frontline workers are Black, 16.3% are Hispanic, and 6.7% are Asian-American/Pacific Islander. Certain groups are also concentrated in particular categories of front-line work; for instance, nationally, women are overrepresented in the health care (76.8% of workers) and childcare and social service (85.2%) industries. Hispanic workers are overrepresented in building cleaning (40.2%), whereas Black workers are overrepresented in childcare and social services (19.3%).²⁷ According to a 2016 report from Georgia State University's Andrew Young School of Policy Studies on child care in Georgia, Black workers make up more than 39% of staff in child learning centers, 52% of family child care homes, and 41% of school-based care.²⁸ In terms of direct care work (home health aides, nursing homes, and residential care home workers), 93% are women and 66% are Black.²⁹

Frontline workers are more likely to be underpaid than employees in other jobs.³⁰ This helps explain why unpaid FMLA leave is inaccessible to such workers. Unpaid leave does not go far enough to help these workers, which is why strong state and federal policies are needed to ensure paid leave for all Americans.



Economic Benefits of Paid Leave

Having access to paid leave offers real benefits for employees, employers, and the economy as a whole. The economic benefits of paid leave include:

- Increased labor force participation for women and family caregivers
- Greater employee retention and less turnover
- Healthier employees
- Greater employee satisfaction and morale
- Increased economic security

Increased Labor Force Participation

Paid leave can increase women's labor force participation rate (LFPR). Overall, LFPR has stagnated in the U.S. since 2000, while the LFPR of other OECD countries has steadily risen during this same period.³¹ Nearly 30% of the relative decrease in the U.S. LFPR compared to other OECD countries can be explained by other countries implementing policies like paid leave that support women's continued labor force participation.³² Existing data from states that have implemented paid leave programs show that paid leave can increase women's LFPR by up to 8 percentage points.³³

Research shows that paid leave supports not only mothers returning to work after childbirth, but also supports the LFPR of those who serve as caregivers for family members with illness; following the implementation of one state's paid family leave program, the LFPR of unpaid care providers increased by 8 percent in the short run and 14 percent in the long run.³⁴ Providing paid leave for childcare and elder care reasons supports financial stability for such workers. Some estimates find that women who leave the labor force to provide unpaid elder care lose an average of \$324,000 in lost wages, pensions, and Social Security benefits over a lifetime, and can lose up to three or four times their annual salary for each year they leave work for unpaid child care.³⁵

Paid leave would also support the prosperity of

the economy overall; a report published in 2021 found that implementing "a national paid leave program would... add \$28.5 billion in national income annually and 162,000 new jobs."³⁶

In 2016, the LFPR of women in Georgia was roughly 58%, placing Georgia **30th in the U.S.** for this metric.³⁷ Research shows that lower LFPR translates into a less productive economy by slowing the growth of the gross domestic product (GDP).³⁸ Therefore, policies that support increases in LFPR support a more robust, productive economy.³⁹ Estimates from McKinsey Global Institute show that **implementing policies such as paid leave could add \$2.4 trillion to the U.S. GDP by increasing women's LFPR.**⁴⁰ These economic gains are achieved through the generation of a larger tax base and increases in consumer spending.⁴¹ Implementing a paid leave policy could similarly help boost Georgia's economy as well.

Greater Employee Retention & Less Turnover

Paid family leave increases employee retention and reduces turnover. In one state, mothers were more likely to return to work after childbirth after the implementation of a paid family leave program.⁴² Another study found that this program increased retention for both high- and low-wage employees and made employees more likely to return to their same job— **83% of low-wage employees who took paid leave returned to the same employer vs. 74% of those who did not use paid leave.**⁴³

Qualitative studies also find that offering paid parental leave can increase employee engagement and retention, and that not having paid leave contributes to employee turnover.⁴⁴

An often lesser-examined need for paid leave is family caregiving needs. Nearly one in three households in the U.S. care for an adult with a serious illness or disability, and given that the

U.S. has an aging workforce, these demands are likely to increase in the future.⁴⁵ The “sandwich generation,” which refers to adults who are simultaneously caring for children and elderly family members, is also growing. This double burden of caregiving can compound the financial, mental, and emotional stress on these workers.⁴⁶

Family caregivers play a crucial role in society; some estimates quantify the value of unpaid caregiving at over \$470 billion annually.⁴⁷ Family caregiving also benefits the economy by reducing the burden on the health care system; having family members cared for in their own home minimizes Medicare costs for nursing home or home health care and frees up these resources for other needs.⁴⁸

Employers often don’t realize the extent to which family caregiving burdens their employees. A recent survey of over 300 employers and 1,500 U.S. employees found that less than a quarter of surveyed employers believed caregiving affected their workers’ performance.⁴⁹ In contrast, **over 80% of surveyed employees with caregiving responsibilities felt that caregiving had impacted their productivity at work from “sometimes” to “all the time.”**⁵⁰ **A third of surveyed employees reported leaving their job due to caregiving needs; of the employees who left for this reason, one in three left to care for an elder with daily living needs and one in four left to care for an ill or disabled partner or family member.**⁵¹

Based on data from 2017, in Georgia alone, 23% of workers have lost their job to care for themselves or a family member with illness, and more than 800,000 do not have a job that offers sick days.⁵²

A comprehensive paid leave policy that accounts for workers with caregiving needs by including a family care leave provision can increase employee retention and help workers with caregiving responsibilities stay connected to the workforce.⁵³

By supporting employee retention, paid leave reduces turnover, which is a major expense on employers. Employers have to spend a considerable amount of time and money to hire and onboard new employees. Based on data from 2017, **it can cost a business up to 33% of an employee’s salary to replace an employee.**⁵⁴ In other words, turnover is expensive. One analysis in a state before the implementation of a state-wide paid family medical leave program found that **paid leave could save employers up to \$89 million in turnover-related costs.**⁵⁵

Some evidence suggests that paid sick leave can also reduce turnover.⁵⁶ Based on data from the Society for Human Resource Management, a professional HR membership association, businesses find that providing paid personal time off is an effective and worthwhile retention tool.⁵⁷ Paid leave can help eliminate turnover-associated costs and save employers money.

Improved Employee Health

Research shows that paid sick leave can help reduce the consequences of becoming ill. Having paid sick leave allows employees to stay home and prevent the spread of contagious illnesses, a particularly relevant topic since the COVID-19 pandemic began. Research finds that an employee’s willingness to stay home and not go to work while sick depends partially on whether or not they have access to paid sick leave.⁵⁸ During the 2009 H1N1 (swine flu) epidemic, about 7 million additional infections and 1,500 deaths occurred because of employees going to work while still contagious.⁵⁹ Similarly, studies show that **not having paid sick leave is associated with a population-attributable risk of 5 million additional cases of influenza-related illness in the general population, especially for those who work in jobs where social distancing is not possible.**⁶⁰ One model estimates that **universal paid sick leave days could reduce workplace infections by about 6%.**⁶¹ Paid leave is also helpful for other health reasons—having access to paid leave has been shown to reduce the incidence of workplace injuries that employees experience, especially in higher-risk occupations.⁶²

Paid sick leave can also reduce the costs associated with employee absenteeism due to illness. A study of nationally representative data from 2007 to 2014 of absenteeism due to influenza-related illnesses showed that **providing paid sick leave could have saved employers \$630 million to \$1.88 billion per year, just for influenza-related absenteeism.**⁶³

Studies also show that people who work while sick are less productive; one study that quantified the economic impact of presenteeism⁶⁴ found that the cost associated with this performance-based loss of productivity was **significantly greater than the cost of absenteeism and medical treatment combined.**⁶⁵

Paid medical leave would also benefit workers struggling with chronic illnesses, including substance use disorders—this could help save employers and the healthcare system billions of dollars in costs due to loss of life and productivity. An analysis conducted in 2017 found that drug and alcohol use costs the U.S. \$1.45 trillion annually in economic and societal losses.⁶⁶ Prescription drug abuse (including opioids) in particular has become a major public health concern, having risen to epidemic levels since the 1990s⁶⁷ and this impact is being felt in the workforce. A study by the National Security Council in 2017 found that more than 70% of employers had been impacted by prescription drug abuse in their workforce and that 70% wished to help their employees return to work after appropriate treatment.⁶⁸ Recovery from substance use disorders often requires time off from work to be able to attend outpatient or inpatient recovery programs, and although substance use disorder is a covered condition under existing unpaid leave programs like FMLA⁶⁹, the cost of substance use recovery can be a major economic burden on individuals and families.⁷⁰

Offering paid medical leave can not only help these workers successfully recover from addiction, but also benefit employers and the overall healthcare system by lowering the costs associated with employee turnover and loss of productivity as a result of these conditions. This benefit is magnified by data showing that **workers in recovery from substance use disorders have**

the lowest turnover and absenteeism rates—even lower than the general workforce.⁷¹

Implementing a comprehensive paid leave policy that accounts for medical leave needs can benefit employees' health and productivity on the job, and in turn save employers money.

Greater Employee Satisfaction and Morale

Paid leave has also been shown to promote employee satisfaction and morale. And according to a mixed-methods study conducted by the Harvard Business Review, employers themselves agree that providing paid leave boosts employee morale, retention, and loyalty.⁷² Evidence from states with existing paid leave programs support this as well—one state's program found that paid leave considerably reduced employees' stress, financial anxieties, and improved morale.⁷³ In another state with a long-standing paid leave program, 99% of employers surveyed reported that the state's program had either a positive or neutral effect on morale.⁷⁴

Increased Economic Security

Paid leave improves the economic security of families as well. Evidence from one state showed that implementing a paid family leave program reduced the risk of poverty for mothers of 1-year-olds by 10.2% and increased their household income by 4.1%.⁷⁵ Additionally, **women who return to work after a paid leave have a 39% lower likelihood of receiving public assistance and 40% lower likelihood of utilizing food stamps in the year following the child's birth, compared to those who return to work and take no leave at all.**⁷⁶ **Not only does this help families become more secure, but also saves the state money through decreased utilization of public assistance programs.**⁷⁷ A newly published study of the impact of paid medical and caregiving leave on service industry workers found that workers who took this leave were more financially secure and had less trouble making ends meet compared to those who did not have access to it.⁷⁸ This study also found that workers who took paid medical and caregiving leave experienced

other health benefits, such as improved sleep quality. **Importantly, these benefits were only seen with paid leave and were not seen among workers who took unpaid leave.**

This is also true for leave needs due to illness; data from 2001 illustrated that 25% of dual-income and 13% of single-parent families that file for bankruptcy do so because of missing two or more weeks of work for their own illness or that of a family member.⁷⁹ At the national level, recent estimates show that **workers and their families lose \$22.5 billion each year due to a lack of paid family and medical leave policy.**⁸⁰ Instituting a comprehensive paid family medical leave policy is an important first step towards alleviating this significant financial burden on families.

Broader Health Benefits of Paid Leave

Paid leave (whether for parental, family, or medical leave reasons) has a positive impact on health outcomes. The health benefits of paid leave include:⁸¹

- Improved family functioning
- Increased breastfeeding (a recommended practice due to its proven health benefits for both moms and babies)⁸²
- Improved child physical health
- Improved parental health
- Improved ability to manage chronic illness

The following sections expand on these findings in more detail.

Improved Family Well-Being

Paid leave facilitates greater parent/child bonding and connectedness. A study of comparatively disadvantaged families in the U.S. found that fathers' leave-taking was positively associated with several aspects of parent/child interaction, including closeness, communication, and more positive perceptions by children of their fathers.⁸³ Evidence shows that parental involvement and bonding is also critical to child development.⁸⁴ Studies also indicate that fathers in the U.S. who take longer leaves are more likely to be more involved with child caretaking nine months later.⁸⁵ This is supported by data from other OECD countries as well.⁸⁶

Paid leave also supports reductions in family violence. The implementation of one statewide paid leave program led to a significant reduction in child abuse, as measured by emergency room admissions for pediatric abusive head trauma among 1 and 2-year-olds.⁸⁷ There is also evidence to suggest that paid leave could both reduce current rates of intimate partner violence and prevent it in the future.⁸⁸ In Australia, prior to the implementation of a national paid parental leave policy, women who were eligible for paid maternity leave had 58% lower odds of reporting intimate partner violence compared to those who were not; this association held even after

controlling for several socioeconomic factors, including maternal income and education.⁸⁹ Although more research is needed, the existing data indicate that paid leave can help reduce violence within the home.



Increased Breastfeeding

Many studies demonstrate that paid leave supports breastfeeding. A 2008 study in Canada found that increasing mandated maternity leave increased the duration of breastfeeding by more than a month, and by two weeks for exclusive breastfeeding in particular.⁹⁰ Additionally, the percentage of women achieving 6 months of exclusive breastfeeding, recommended by the World Health Organization (WHO) for the best health outcomes, increased by 7.7-9.9%.⁹¹ A 2016 study of paid leave reform in Germany also found an increase in breastfeeding by at least 4 months after the implementation of paid leave.⁹²

These breastfeeding benefits are corroborated by studies conducted in the U.S. as well. A 2016 study of women in the U.S. demonstrated that those who received 12 weeks of paid leave were more likely to initiate breastfeeding and continue breastfeeding at 6 months compared to those without paid leave.⁹³ The implementation of two statewide paid family leave policies increased the likelihood of exclusive breastfeeding through the first 6 months of life in both states.⁹⁴ Additionally, one modeling study found that the estimated increases in breastfeeding duration as a result of this paid leave were **most significant for low-income and single mothers.**⁹⁵

The converse is also true: several studies find

that returning to work early is associated with decreased breastfeeding initiation and early cessation of breastfeeding.⁹⁶ Overall, paid parental leave appears to support better breastfeeding practices⁹⁷ and its accompanying evidence-based health benefits for babies—including reduced risk of asthma, obesity, type 1 diabetes, ear infections and stomach bugs, and sudden infant death syndrome (SIDS)—and for moms, by reducing their risk of high blood pressure, type 2 diabetes, and breast and ovarian cancers.⁹⁸

Improved Infant and Maternal Health

In addition to the benefits from breastfeeding, paid leave benefits the physical health of children and their parents in multiple ways. One study of health outcomes among elementary school children after the implementation of paid family leave found reductions in overweight, ADHD, and hearing problems, and that **these improvements were greater for children of mothers experiencing economic hardship.**⁹⁹ Paid leave also led to fewer infant hospital admissions for respiratory and gastrointestinal issues, two of the most common reasons for infant hospitalizations.¹⁰⁰

Most striking, however, is the data on reduced infant and child mortality, especially in the immediate postnatal period (28–365 days after birth). A comprehensive review of data from 18 OECD countries, including the U.S., predicted that increasing the amount of paid leave by 10 weeks would reduce infant mortality rate (especially post-neonatal mortality rate) by 4.1%. Notably, this study found that only job-protected paid leave has this impact on reducing infant mortality; other types of leave, including unpaid leave or paid leave without job protections, do not significantly improve infant health in this way.¹⁰¹

The converse is true as well—in the U.S., returning to work early (within 12 weeks of birth) is strongly associated with negative health outcomes for children, including being less likely to be fully immunized and more likely to show externalizing

behavior problems, such as aggression and defiance.¹⁰² This evidence suggests that providing a full 12 weeks of paid parental leave would be most beneficial for families.

Paid leave benefits parents as well as their children. A 2015 systematic review of studies conducted in several countries, including the U.S., Australia, Canada, Lebanon, Norway, and Sweden demonstrated that paid leave improves maternal outcomes, including mental health (depression and psychological distress) and physical health (general health status and ability to attain pre-birth health status). This review found that these benefits happened because the leave was paid, which reduced women's financial stress in allowing them to spend time away from the workplace after giving birth.¹⁰³

A 2018 study of paid maternity leave in Norway demonstrated that paid leave improved many maternal health outcomes, including blood pressure, measures of pain, and mental health. In addition, having paid leave promoted other healthy behaviors among these women, such as engaging in exercise and not smoking.¹⁰⁴ Similar to the 2015 systematic review, this study showed that these benefits were due to women being able to remain at home after giving birth, allowing them time to heal and recover from the physical effects of childbirth and engage in breastfeeding. **These benefits were especially pronounced among low-income and single mothers.** Evidence also suggests that paid leave helps mothers recover from postpartum depression.¹⁰⁵

These health benefits were also seen in the U.S. after implementation of state-led paid family leave; one study published in 2020 found that it led to improvements in physical and mental health for parents across a number of measures, including self-rated health, psychological distress, and decreased alcohol use.¹⁰⁶ Providing paid family leave can promote both the physical and mental health of parents of infants in a number of ways; this is especially relevant for Georgia, a state experiencing an ongoing infant and maternal mortality crisis.

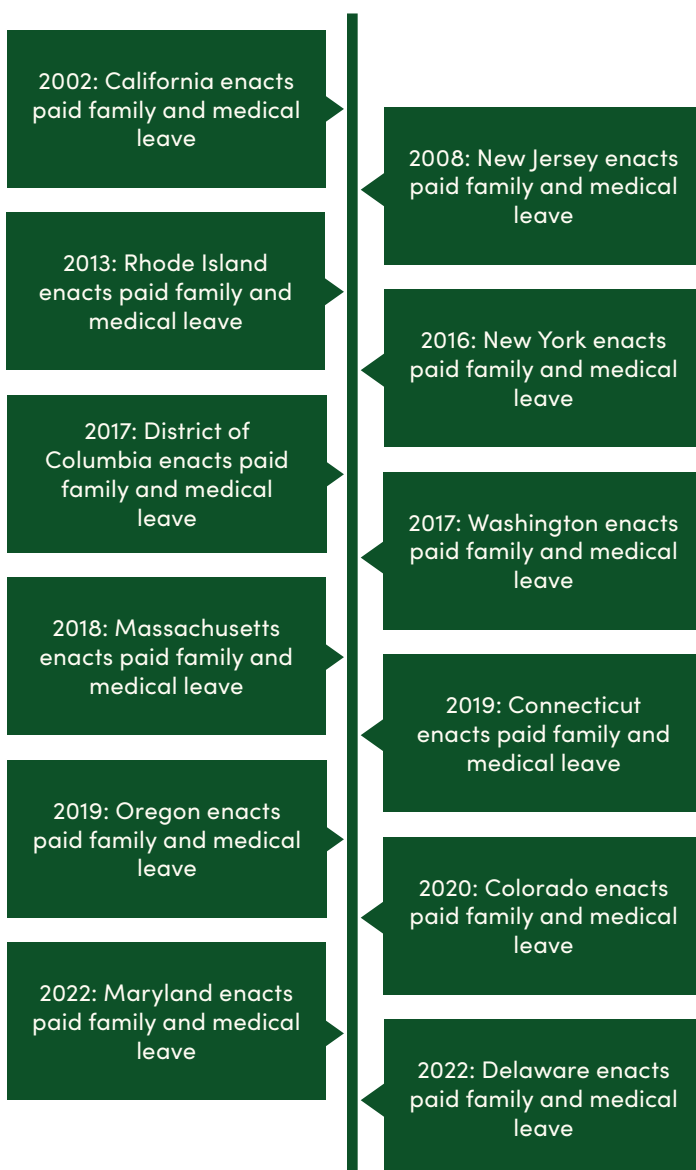
According to data from 2021, Georgia ranks 49th and 43rd in the U.S. for maternal and infant mortality, respectively.¹⁰⁷ These crises disproportionately impact Black mothers and infants—paid leave can be a solution.

The health benefits of a paid leave policy also extend to other forms of leave, including for family care reasons. As noted before, a significant proportion of the U.S. population serves as unpaid caregivers to aging elders or family members with chronic illness or disability.¹⁰⁸ The multifaceted physical, emotional, and psychological strain of being a caregiver, referred to as “caregiver burden,” is well-documented in the literature.¹⁰⁹ Studies show that caregivers are more likely than non-caregivers to report fair or poor overall health, and are more likely to experience conditions such as diabetes, hypertension, pulmonary disease, and depression.¹¹⁰ Nearly half of all caregivers report moderate or high physical strain on themselves, and 63% report moderate or high emotional stress.¹¹¹ These are significant health impacts that can be alleviated by providing paid family care leave.¹¹²

Other States with Paid Leave

As of this report's publication date, a total of 11 U.S. states and Washington D.C. have enacted paid leave policies. The most long-standing statewide paid leave policies are in California (enacted in 2002), New Jersey (2008), Rhode Island (2013), and New York (2016).¹¹³ These state paid leave programs are typically structured using a social insurance model, similar to social security, and the cost is shared between employees and employers. Note that for most state programs, benefits do not become available for employees until one or more years after the program is enacted.

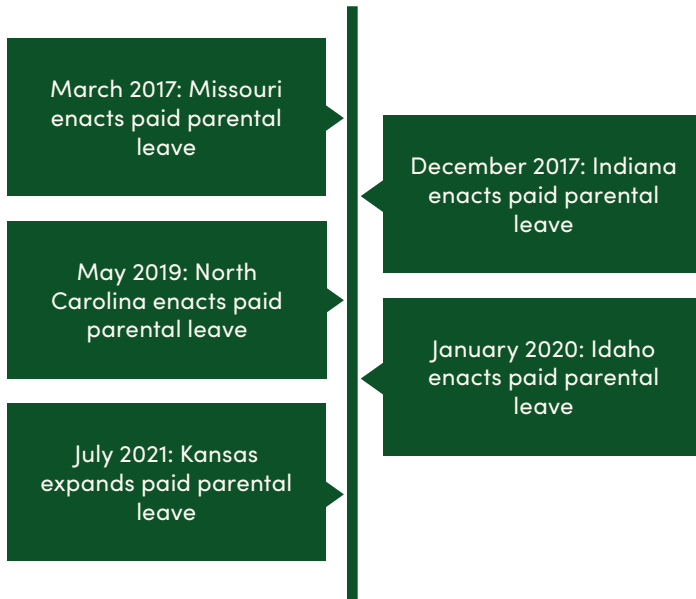
Timeline of State Paid Family and Medical Leave Insurance Laws



In recent years, six of Georgia's peer states have signed paid parental leave legislation into law for their state employees either through legislation or via Executive Order by the Governor; these are **Idaho, Indiana, Kansas, Missouri, North Carolina, and South Carolina**.¹¹⁴ North Carolina and Kansas both provide eight weeks for a primary caregiver who gives birth and four weeks for a secondary caregiver for the birth, adoption, or foster placement of a child. Missouri provides six and three weeks, respectively, for each case. Idaho provides eight weeks for all eligible employees for the birth or adoption of a child. Indiana's policy specifies the leave time in hours: primary caregivers receive 150 hours of paid parental leave and secondary caregivers receive 75 hours of leave. In addition, each state's eligibility criteria varies slightly, with some requiring employees to have worked for the state for 6 months (Kansas, Indiana) or 12 months (North Carolina, Idaho) before they are eligible for this benefit, while others (Missouri) offer this benefit to all state employees, regardless of whether they are full-time, part-time, or hourly employees. Under South Carolina's policy, which is effective on October 1, 2022, state employees who welcome a new child by birth or adoption can receive six weeks of paid leave for primary caregivers, and two weeks for secondary caregivers. In addition, state employees who foster a child can take two weeks of paid leave.

Other states with paid leave policies currently under consideration include Arizona, Iowa, Minnesota, Oklahoma, Illinois, West Virginia, Pennsylvania, Vermont, and Hawaii.¹¹⁵ Kentucky and Tennessee specifically have paid family leave bills for state employees under consideration with bipartisan support.¹¹⁶

States Enacting Paid Parental Leave for State Employees by Executive Order



Momentum for paid leave is growing in states across the nation. A policy brief published in 2018 about paid leave in Indiana found broad public support—overall, people see paid family leave as a common-sense policy, providing a benefit that almost every employee would need at some stage of life.¹¹⁷ People also see providing this benefit not as an extra perk, but as a recognition of the important role that employees play in businesses, as employees are the heart of any business. Participants in this study also argued that it is not that employers cannot afford to provide paid leave benefits, it is simply unwillingness to do so on their part. Overall, this report supports the idea that paid family leave addresses a basic, universal need, would help benefit the state economy, and is an idea that has growing momentum and support.¹¹⁸ Several states, including Indiana and Missouri, have created models to estimate the cost of implementing paid leave policies in their states, which may be informative for the Georgia context as well.¹¹⁹

Utilization of State Paid Leave Programs

Several of the above-mentioned states that recently implemented paid parental leave for some state employees shared data on their

employees' utilization of this benefit with us. The state of **Missouri** implemented a paid parental leave policy for eligible state employees on March 13, 2017, offering six weeks' leave for primary caregivers and three weeks' leave for secondary caregivers. Based on data through December 15, 2021, an average of 1,088 employees utilized this benefit each year.¹²⁰ This number has remained fairly consistent over the years since 2017, with a slight dip in 2021.¹²¹

The state of **North Carolina** implemented a paid parental leave policy that provides eligible state employees with eight weeks of paid leave to primary caregivers and four weeks to secondary caregivers for birth, adoption, fostering, or legal placement of a child. This benefit became available September 1, 2019, and in the first ten months, over 1,600 employees used it.¹²² According to the 2020 report, containing data on employee utilization of this benefit since it went into effect in 2019, a total of 1,614 state agency and university employees utilized paid parental leave. Male and female employees used paid leave equally. An updated report from 2021 indicates that to date, more than 3,600 employees have utilized paid parental leave. In 2021 alone, a total of 2,002 state agency and university employees utilized this benefit.¹²³

In addition to the numbers of employees who have utilized this benefit, the North Carolina Office of State Human Resources report also includes quotes from state employees explaining what having access to this benefit meant for them and their families. **Employees felt “deeply grateful” for this benefit, stating that it was “an integrally important benefit” that was a “huge help.”¹²⁴ They stated that having this benefit “reduced my anxiety,” gave them “a sense of relief,” and made things “a lot less stressful” for them.¹²⁵** These testimonials include specific examples of how having this time off allowed employees to better cope with new situations in their lives, such as recovering from hospitalization for a difficult pregnancy, adjusting to the new routine of parenting, or fulfilling actions mandated by the foster system and preparing for adoption.¹²⁶

Paid leave is being offered not only at the state

level—a number of peer cities also offer their municipal employees paid leave in some form: these include **Louisville, KY, Nashville, TN, Charlotte, NC, Greensboro, NC, Cincinnati, OH, Columbus, OH, Dayton, OH, Minneapolis, MN, and Madison, WI.**¹²⁷ The City of Madison reported that in 2020 and 2021, 107 employees used this benefit each year.¹²⁸ Though these benefits are often limited in their scope (mostly paid parental or family care leave) and length (anywhere from 3–6 weeks for full-time employees), this shows that there is growing support for paid leave at all levels. As several peer states and cities move in this direction, enacting paid leave will be all the more important to give Georgia an advantage in recruiting employees and ensure that the state remains competitive in the current tight labor market.

Paid Leave Statewide Policies in Georgia

Although Georgia still lacks a comprehensive, state-wide paid leave program, there have been efforts at other levels within the state to pass paid leave policies for certain groups and circumstances. As of March 2020, the municipalities of Atlanta, Clarkston, Fort Valley, Macon-Bibb County, Marietta, and Warner Robins offer paid family leave to their employees.¹²⁹

4-1-1 Paid Parental Leave Plan

On March 6, 2017, the Warner Robins City Council unanimously voted to approve a paid parental leave plan for its employees, and on June 6, 2017, the Macon-Bibb County Commission followed suit. The Cities of Centerville and Fort Valley also approved the same paid parental leave plan around the same time.¹³⁰ These municipalities now offer their employees 4 weeks of paid maternity leave, 1 week of paid paternity leave, and 1 week of paid leave for adoptive parents. This “4-1-1 plan” was implemented with the intention of augmenting existing sick leave, so that parents could preserve that time for future sick leave needs.¹³¹ Conversations with those involved in the movement to pass this paid leave revealed that the “4-1-1 plan” was well-received

by local departments and county commissioners because they saw it would serve as a valuable employee recruitment and retention tool.¹³² The implementation of this paid leave also went smoothly from an administrative side.¹³³

Georgia Family Care Act

On May 8, 2017, former Governor Nathan Deal signed into law the Family Care Act, which requires employers with 25 or more employees that already offer paid sick leave to allow them to use their accrued sick leave time to care for immediate family members with illness. “Immediate family member” is defined as “an employee’s child, spouse, grandchild, grandparent, or parent or any dependents as shown in the employee’s most recent tax return.”¹³⁴ This law allows for up to five calendar days per year to be used for family care reasons, and only employees who work at least 30 hours per week are allowed to use their sick leave in this way.¹³⁵

HB146: Paid Parental Leave for State and School Employees

On May 5, 2021, Governor Brian Kemp signed HB146 into law to provide Georgia state, public university, and public K-12 school employees with three weeks of paid parental leave for the birth, adoption, or foster placement of a new child; this went into effect on July 1, 2021.¹³⁶ Previously, state employees would have had to exhaust any available sick leave, vacation time, or take unpaid time off work in these situations. Employees are eligible for paid parental leave if they meet the following criteria:¹³⁷

- Have been employed with the state or local school district for at least 6 continuous months
- Are classified as full-time employees by the state or local school board of education
 - Hourly employees may be eligible if they worked a minimum of 700 hours in the 6 month period immediately preceding their requested paid leave date

Importantly, this leave runs concurrently with FMLA—in other words, an eligible employee

cannot use these three weeks of paid parental leave separately from the 12 weeks of unpaid leave under FMLA.

According to data collected through March 31, 2022, a total of 555 state employees have used this paid parental leave benefit since its implementation (61,076 hours total).¹³⁸ In the first three months of its availability, the top three agencies that had used this benefit were the Department of Transportation (2600 hours), Department of Behavioral Health (2400 hours), and Department of Early Care Learning (1400 hours). State employees began to use this benefit as soon as it was available, with 144 hours used on the first day—demonstrating that this is something employees want and need. Conversations with agency employees also reveal that the rollout of this benefit went smoothly overall; because these agencies had had extensive experience implementing FMLA, emergency leave, and other special leave programs during the COVID-19 pandemic, the process of implementing HB146 was not additionally burdensome.¹³⁹

An important caveat to the HB146 benefit utilization data is that these numbers are likely an underestimate, as utilization was tracked through the human capital management system PeopleSoft. Not all Georgia state agencies use this system; of the roughly 200 agencies, only about 65% of them use PeopleSoft and therefore provide trackable numbers on the utilization of this benefit.¹⁴⁰ However, these numbers indicate that Georgia employees need paid leave and are eager to have access to this benefit.

Federal Paid Leave Proposals

Although the U.S. continues to be one of the only high-income countries without a federal paid leave policy, recent proposals have been introduced to implement paid leave at this level.

Family and Medical Insurance Leave (FAMILY) Act:¹⁴¹ sponsored by Rep. Rosa

DeLauro and Sen. Kirsten Gillibrand, the FAMILY Act would create a comprehensive, national paid leave program. This would provide workers with 12 weeks of paid leave for family or medical reasons and allow them to earn 66% of their typical monthly wages, while ensuring greater wage replacement for lower-income workers. This program would cover employees at businesses of all sizes and is both employee and employer-funded.

American Families Plan:¹⁴² part of President Biden's economic agenda, the president's original proposal would have provided twelve weeks of paid family and medical leave to all workers to care for a child or to deal with a serious illness—either their own or that of an immediate or extended family member. This would have been funded through general revenue (through more equitable tax shares) and include scaled wage replacement to make it more feasible for lower-income workers. A compromise proposal, including four weeks of paid leave, was passed as part of a larger package in the U.S. House of Representatives on November 19, 2021, and as of June 2022, remains stalled in the Senate.

Federal Relief

In light of the COVID-19 pandemic, the U.S. government implemented several forms of relief that were bipartisan and often included paid leave provisions:

Families First Coronavirus Response Act (FFCRA):¹⁴³ signed into effect by President Trump with strong bipartisan support on March 18, 2020 and enacted in April 2020, FFCRA enacted emergency paid leave provisions related to the COVID-19 pandemic. This act allowed certain workers up to 80 hours of paid sick leave. This act also amended FMLA to include “public health emergency leave,” which workers were allowed to use if they needed leave to

care for a child. This amendment to FMLA also required that employers provide their workers with paid leave for each day of public health emergency leave that lasted longer than 10 days. These paid leave rights expired on December 31, 2020.

American Rescue Plan (ARP) Act:¹⁴⁴ signed into effect by President Biden on March 11, 2021, ARP authorized emergency paid leave during the COVID-19 pandemic. Initially implemented to ease the impact of COVID-19 on employees, this act provided voluntary tax credits to employers for providing emergency sick leave and emergency paid family and medical leave of up to two-thirds wage replacement. This benefit expired September 30, 2021.

Paid leave has also been a bipartisan issue for several years; in recent years, several Republican senators have recently introduced paid leave bills to Congress.

Support for paid leave is steadily growing. As of now, however, **federal progress on paid leave has stalled, making state action on paid leave all the more critical.**

The Pandemic Cost of Not Having Paid Leave

As noted previously in this report, research has documented the economic losses that result from a lack of paid leave—both for workers and the economy. The COVID-19 pandemic has been a major added stress on individuals, families, and employers, and further highlights the urgent need for paid leave.



Paid Leave and Preventing COVID-19

Several studies have found that having access to paid leave during the pandemic could have been helpful in preventing consequences of COVID-19; for instance, one estimate found that **36,000 deaths from COVID-19 could have been averted nationally if workers had had guaranteed access to paid sick or medical leave, based on an estimated 6% reduction in cases and the number of COVID-19 deaths as of June 15, 2021.**¹⁴⁵ The Families First Coronavirus Response Act (FFRCA), implemented in March 2020 in response to the pandemic, offered employees access to paid sick leave or expanded family or medical leave for reasons related to COVID-19.¹⁴⁶ A recent study showed that in states like Georgia with no statewide paid sick leave guarantee, the new emergency paid leave provisions under this act—which expired on Dec. 31, 2020—could have prevented about 400 COVID-19 cases per day.¹⁴⁷ In other words, this translates to about one prevented case per 1,300 workers who now had the option of taking paid sick leave from work. An analysis of existing paid leave programs during the initial months of the COVID-19 pandemic showed that having these programs in place also made leave-taking less

burdensome on businesses, because they did not have to front the costs of employees taking leave as they did with emergency stopgap measures such as FFRCA that operated on a reimbursement mechanism.¹⁴⁸

However, in spite of the benefits of this newfound access to paid leave, this is still not enough. The FFCRA emergency sick leave provision only allowed for two weeks of leave, which is insufficient in cases where a worker has to quarantine or take emergency sick leave as a precautionary measure. If needed again in the future, workers no longer have access to this leave, and therefore may have no choice but to go to work while sick to make ends meet, contributing to spread of COVID-19. As COVID-19 has taught us, we must put more robust systems in place that will support both workers' health and the health of the economy as a whole, especially in light of future pandemics.

Pandemic Effects on Women

Past economic recessions have mostly affected male-dominated sectors of the economy, but the COVID-19 economic recession is unique in that it has had larger impacts on women, from loss of employment in largely women-employed industries to more childcare burdens on mothers due to virtual schooling and lack of childcare options. A recent analysis of pandemic effects on the U.S. labor market found that employment declined more for women than men in every family group (single or married, with or without children), from an 8.5 to 18 percentage point decline.¹⁴⁹ The employment decline among single mothers in particular compared to pre-pandemic levels has been more than twice that of men.¹⁵⁰

These national employment impacts are also mirrored at the state level. As noted in Section 1 of this report, women of color make up a large part of Georgia's workforce.¹⁵¹ In the first four months of the COVID-19 pandemic (March–June 2020), over 2 million Georgia workers filed for

unemployment.¹⁵² Georgia women have filed unemployment insurance claims at higher rates than men since April 2020, and the unemployment rate for Georgia women has doubled since pre-pandemic levels, from 3 percent to 6 percent.¹⁵³ Georgia's state budget cuts and furloughs also disproportionately affect women and workers of color.¹⁵⁴

There are several reasons for the pandemic's disproportionate impact on women's employment. As mentioned before, women are disproportionately represented in service industries. While these industries are typically less hard-hit by cycles of economic upturn and downturn, the COVID-19 pandemic impacted them more because of risk mitigation strategies such as social distancing. Research also shows that due to a lack of robust formal support systems, many women (especially women of color) provide unpaid care to children, elderly family members, or family members with disabilities, and in times of crisis often have to work fewer hours, choose lower-paying jobs, or exit the labor force entirely to handle these responsibilities.¹⁵⁵

Because women already shoulder the burden of family caregiving responsibilities, the COVID-19 pandemic has only added to this burden by forcing working moms to take on additional childcare responsibilities at home due to childcare and school closures or transitions to virtual schooling during lockdown. In response to this, many working mothers are reducing their hours or leaving their jobs entirely.¹⁵⁶ Not only were many traditional childcare options unfeasible during COVID-19 due to infection risk, but even in non-pandemic times, there have not been enough affordable, high-quality childcare options to meet the demands of working mothers. **In Georgia, 34% of parents with young children said that they or someone in their family had to quit a job, not take a job, or greatly change a job in the past 12 months due to problems with child care, up from 26% in 2018.**¹⁵⁷

The COVID-19 pandemic has increased burdens on women through other forms of caregiving in addition to childcare. A survey from the Kaiser

Family Foundation found that more than one in ten women were already caring for a family member needing special assistance prior to COVID-19, and this responsibility increased during the pandemic.¹⁵⁸ These added burdens during the pandemic have taken a real mental and emotional toll on workers, especially women. Several peer-reviewed publications have found increased depression, anxiety, and psychological distress among parents during the COVID-19 pandemic.¹⁵⁹ This is also true of families with disabilities.¹⁶⁰ Numerous stories and op-eds have been published in major news outlets such as The New York Times and The Atlantic detailing these burdens on parents and families.¹⁶¹ All of these factors combined have led to women exiting the workforce at higher rates. One study found that labor force exits also increased more among Black and Latinx women and women living with children relative to white women.¹⁶²

Reevaluation of Worker Benefits and Priorities

The labor force has shifted in a big way since the COVID-19 pandemic began. Deemed "The Great Resignation" by media outlets, a record number of employees quit their jobs in the latter half of 2021; according to the Bureau of Labor Statistics, 4.3 million employees quit their jobs in December 2021 alone.¹⁶³ A part of the driving force behind this mass exodus has been women workers being forced out of work for many of the reasons described above—lack of affordable childcare options and paid leave, and the growing burden of elder care, a shift that has become further accelerated during the pandemic.¹⁶⁴ Importantly, however, it's not just a lack of affordable childcare options that leads to women's exit from the workforce. An analysis comparing the U.S. and Europe found that although women's employment significantly declined across the board, it was worse in the U.S. One reason for this was that several European countries offered their workers furlough (continuing to pay them while reducing their hours) instead of laying them off completely. These programs also paid workers with families more. Providing this kind of pay played a role in keeping women workers,

especially parents, attached to the workforce.¹⁶⁵

Another factor contributing to this “Great Resignation” is that workers’ priorities have shifted since the start of the COVID-19 pandemic. **A Gallup poll of over 13,000 U.S. employees in October 2021 found that the top two factors employees look for in a new position are “a significant increase in income or benefits” and “work-life balance and well-being.”¹⁶⁶ These factors have also risen in importance over time; the same poll in 2015 found that less than half of employees rated “benefits” as very important, compared to over two-thirds of employees surveyed now.** Mercer, an asset management company, finds that the top three concerns of employees (especially lower-wage ones) are covering monthly expenses, staying physically healthy, and staying mentally/emotionally healthy. This analysis urges businesses to consider this a “great reckoning” and offers paid leave as a suggestion to restructure and remain compelling employers in the hyper-competitive labor market. Importantly, Mercer’s analysis also found that employees were less likely to voluntarily leave their jobs if they felt supported by their employers during the COVID-19 pandemic, demonstrating that valuing workers by offering flexibility and paid time off earns their loyalty.¹⁶⁷ This is corroborated by the Guardian Life Insurance Company’s 10th annual workplace benefits study, which found that the COVID-19 pandemic raised employers’ awareness of the importance of paid leave; 75% of employers in this study changed their leave policies from unpaid to paid due to COVID-19. The report encourages employers to consider strengthening their paid leave policies to attract and retain employees and ensure their businesses thrive moving forward.¹⁶⁸

These emerging data point to paid leave as a solution not only to alleviate the burdens on employees, but also to help businesses with retention in times of crisis such as the ongoing COVID-19 pandemic. Prior research suggests that once women have left the workforce, it takes a significant amount of time and resources for businesses to reintegrate them.¹⁶⁹ This makes it all the more important to implement policies such

as comprehensive paid leave, to retain women workers and ensure they stay attached to the labor force in the first place, saving businesses money.



The Human Perspective: Real Stories from Georgians

The Georgia Coalition for Paid Leave heard from several Georgians about their experiences with and without paid leave, and how this impacted them. Here are some of their stories:

Parental Leave

*I had postpartum depression after both pregnancies. Having paid leave would have made it easier on us; there was a time where, when I wasn't sleeping and was going through postpartum depression, I became such an anxious mess that it was touching every point of my life. If I had had paid leave for longer, say 6 months or so, I would've been able to deal with it. I would have had time to sleep during the day, not had as much on my plate, and it would've been a benefit for me AND the company. **Other nations make sure those spots are filled in a way that the U.S. doesn't.** (Jess G)*

*I used 4 weeks of sick leave and used as much annual leave as possible and then took unpaid leave for a total of 12 weeks. I recognized the privilege of being able to take that 12 weeks of time, but **that still didn't feel sufficient.** If you're breastfeeding, you're pumping at all hours that the child would normally eat and still recovering physically, and your child is waking up multiple times a night. **It doesn't feel like the right time to go back to the office.** (Mother of two, Fulton County)*

Medical Leave

*I had an accident in 2019 while on the clock. My manager sent me to the bank to deposit some money, and while I was there someone pushed me and it caused me back problems. **My company did not feel any responsibility to me and didn't offer me any paid leave or money to compensate for medical bills.** I was working 50-60 hours a week but was being paid under the table, so legally they weren't bound by anything because on paper it was just 10 hours per week. The company was so focused on profits. (Pronoy*

Rozario)

*I just had a major surgery and I've been off since Aug 27, 2021. I have insurance but I had to pay out of pocket, no benefits or PTO. I've been a Caregiver for 25 years now. **I'm out of work & have depleted all my savings waiting on unemployment to get approved. I need Congress to pass this bill.** (Terrie Akujorobi)*

*Now, I work for [an employer] that provides sick leave, paid vacation time, and offers disability insurance. I have the flexibility to request days off even if the schedule has already been made, and they will take care of it. **Now I'm not just working out of obligation, but genuinely enjoying my job.** (Pronoy Rozario)*

*I was fortunate to have paid leave in order to care for my late mom, who had suffered a debilitating stroke. **As a single parent, my paid leave enabled me to still provide for my son, while addressing the medical needs of my mom.** (Leona Humphries)*

Paid Leave and Other Supports

We also asked Georgians about their perspectives on what a statewide policy would need to look like in order to be the most useful and accessible to working Georgians. This is what they said:

*You need to take a two-pronged approach: if you're offering paid leave, you should **offer mental health support** as well. (Jess G)*

*If I could design or advocate for this policy, I would want **mental health to be included as a reason for taking leave.** Oftentimes, we think of physical or medical needs that require someone to be away from work, but many situations involving depression, anxiety, or substance use, for example, don't allow a person to be fully present and that deserves paid leave as well. (Anita Hasni Mohammad, PhD)*

I think that it is very important for **women to be re-onboarded when coming back from maternity leave. This allows for a seamless transition for all parties involved. Additionally it helps with pregnancy discrimination.** Going into return from maternity leave as an abridged version of starting a new job and retraining that way helps the mindset of the company/team and the mindset of the woman returning from leave. (Jess G)

Making Paid Leave More Accessible

Everyone deserves to have paid leave. If you are working, I don't care if you are full-time or part-time, every individual deserves access to it. **It shouldn't be that hard;** we shouldn't be stressed out trying to figure out how to deal if something goes wrong. **There should be no stipulations—**if you go out there and work, just allow us to have that. And **it should start right away—**things happen, and you can't help it. It also shouldn't be half your pay—it should be whatever you're making, perhaps with some additional benefits. If not, then even if you have paid leave, you're still struggling and depressed, trying to figure out how to make ends meet. (Pamela Grisham)

Paid leave should **cover more people, like self-employed entrepreneurs and people categorized as domestic workers.** Increase the eligibility, because right now it mostly covers high-income people. (Mother of two, Fulton County)

Length of Paid Leave

6 weeks feels like the bare minimum. It's just not sufficient to recover from a C-section, for example. It should be more like 12 weeks; in an ideal world, we'd be like Canada, with 1 full year of paid leave. (Mother of two, Fulton County)

As a developmental psychologist, I recognize and advocate for the importance of the early years of life, so to me, optimizing the time spent with a child in those first few months is critical. **Twelve weeks is a good start, but longer would be better.** And this should not just be limited to

the mother—paternity leave is necessary too. (Anita Hasni Mohammad, PhD)

Paid leave should really last at least 6 months, but **Georgia should start by raising the bar to at least 3 months.** (Jess G)

Six to eight weeks should be offered and accessible, especially for the segment of the workforce that is routinely denied paid leave benefits due to arbitrary, weekly hours protocol. The time allotment I suggested would ease the stress suffered by most Americans who need more time away from their jobs than 3-4 weeks. The U.S. needs to be on level with nations who invest in their citizens' well-being, with the understanding of how health impacts the bottom line of economic output. (Leona Humphries)

You should be able to have paid leave for as long as you need it—at least a year or more. Certainly for more than 2 weeks or 3 months after the birth of a child. I would safely say a year. (Pamela Grisham)

Benefits of Comprehensive Paid Leave

Every company should have this [paid leave] policy. **Businesses should treat their employees as human beings** and should feel like they have some responsibility to maintain their standard as a human being. **Everyone deserves their basic human rights;** if we think that way, it's not an employer-employee relationship but a relationship between two human beings. (Pronoy Rozario)

Time to 'bond with your baby' is not just nice to have, it's so **important developmentally for babies and can have a lifelong impact** on them. Paid family leave could **help address the high maternal mortality rate in Georgia,** especially for Black women. (Mother of two, Fulton County)

Paid leave should be a universal worker right. In the social work field, I have too often encountered women who have lost work and income due to their own illness or the illness of a family member. **The loss of income in these circumstances**

can be the start of insurmountable debt and subsequent homelessness. As a society we must do better. (Jennifer, Dekalb County resident)

We also asked Georgians for their thoughts on HB 146, the recently implemented policy offering 3 weeks of paid parental leave to eligible state and public school employees. Of the surveyed state and school employees, all indicated that they felt **3 weeks was not enough time**. Below is a quote from one working mother about this recently passed bill:

*HB 146 gives 3 weeks, but **this makes my blood boil** [because] **most daycares won't even accept an infant until they're 6 weeks old**. 3 weeks is better than no weeks, but it's putting more stress on parents and is not actually helpful. It's already competitive and hard to secure a spot in daycares. **I wish legislators would sit down with a few parents and take a look at what implementing this policy actually looks like in real life**, like the logistical side of things.* (Mother of two, Fulton County)

Overall, our respondents were very supportive of the idea of a comprehensive, state-wide paid leave program and hope to see Georgia take prompt action on this important issue.

Cost-Benefit Analyses of Paid Leave Programs

Often, one of the first questions from legislators or employers about the logistics of implementing a paid leave program is cost: “How will we pay for it?” There are many ways to design and finance a paid leave program. To answer this question, we explore how some existing state-wide paid leave programs are financed and summarize existing research on cost-benefit analyses of paid leave policies.

States with Existing Paid Leave Programs

As described previously, several states have paid leave programs already in place.¹⁷⁰ Here we summarize the characteristics of these existing programs:

State	Eligibility	Length & Wages	Financing Mechanism
California	All private-sector employees covered by the state unemployment insurance law are eligible regardless of size of employer; self-employed individuals can choose whether or not to opt-in.	Own health: Up to 52 weeks for any period of disability. Family leave: Up to 8 weeks Wage replacement: Between 60% and 70% of a worker’s average weekly wage	Employees contribute via payroll deduction, currently set at 1.1% of wages
New Jersey	Private-sector employees covered by the state unemployment insurance law are covered. Workers must have either earned at least \$240 in at least 20 weeks, or earned at least \$12,000 during the base year.	Own health: Up to 26 weeks for any period of disability. Family leave: Up to 12 weeks Wage replacement: 85% of a worker’s average weekly wage	Employees contribute via payroll deduction, currently set at 0.14% of wages.
Rhode Island	Employees covered by the state unemployment insurance law are covered. Workers must have earned wages in 1 quarter of the base period of at least \$2,300, and must have earned at least \$4,600 over the entire base period.	Own health: Up to 30 weeks Family leave: Up to 5 weeks Wage replacement: About 60% of a worker’s average weekly wage	Employees contribute via payroll deduction, currently set at 1.1% of wages

State	Eligibility	Length & Wages	Financing Mechanism
New York	<p>Most private sector employees are covered.</p> <p>Own health: Workers generally must have been employed for at least 4 consecutive weeks by a single employer</p> <p>Paid family leave: Workers generally must have been employed by their current employer for at least 26 consecutive weeks</p>	<p>Own health: Up to 26 weeks or any period of disability</p> <p>Family leave: Up to 12 weeks</p> <p>Wage replacement: Own health: 50% of a worker's average weekly wage</p> <p>Family leave: 67% of a worker's average weekly wage</p>	<p>Employees contribute via payroll deduction, currently set at 0.511% of wages.</p>
Washington	<p>Must have worked at least 820 hours over the past 12 months</p>	<p>12 weeks at 90% wage replacement (capped at \$1,000/week)</p>	<p>Workers and employers share the cost of medical leave. Workers cover the full cost of family leave. Currently, the premium is about 0.31% of wages.</p>
Massachusetts	<p>Employees covered by the state unemployment insurance law are covered. Must have earned a minimum of \$5,700 over the past 12 months</p>	<p>26 weeks at 80% wage replacement (up to 12 weeks for family leave, 20 weeks for medical leave)</p>	<p>Family leave: employees contribute via payroll deductions, currently set at 0.12% of wages</p> <p>Medical leave: 0.56% of wages, up to 40% from employees and 60% from employers</p>

State	Eligibility	Length & Wages	Financing Mechanism
Connecticut	Must have earned a minimum of \$2,325 over the past 12 months	12 weeks at 95% wage replacement	Employees contribute via payroll deductions, at 0.5% of wages
Oregon (begins 2023)	Must have earned a minimum of \$1,000 over the past 12 months	12 weeks at 100% wage replacement	Employees and employers share costs: initial premiums are set at 1% of wages, with up to 60% from employees and 40% from employers
Colorado (begins 2024)	Must have earned a minimum of \$2,500 over the past 12 months	12 weeks at 90% wage replacement	Employees and employers share costs: with up to 50% from employees and 50% from employers
Maryland (begins 2025)	Must have worked at least 680 hours in the past 12 months	12 weeks at 90% wage replacement	Employees and employers share costs: proportions will be set by Secretary of Labor every two years, but will fall between 25-75% from each, proportionately

Additional information on the ins and outs of new and existing statewide paid leave programs can be found through [A Better Balance](#)¹⁷¹ and [New America](#)¹⁷².

States Offering Paid Leave to Public Employees

The peer states that currently offer paid parental leave to their eligible state employees—North Carolina, South Carolina, Missouri, Indiana, Kansas, and Idaho—primarily use “existing personnel dollars”¹⁷³ to cover the costs of these benefits. In other words, typically, no special pay is required.¹⁷⁴

State	Eligibility	Length & Wages
North Carolina	Must have worked for state for past 12 months	8 weeks for primary caregiver, 4 weeks for secondary caregiver, both at 100% of the employee’s regular straight-time weekly pay
South Carolina (effective on Oct. 1, 2022)	A state employee occupying any percentage of a full-time equivalent position	For birth and adoption: 6 weeks for primary caregiver and 2 weeks for secondary caregiver. For foster parents: 2 weeks. Employees receive 100% of their base pay.
Missouri	All state employees are eligible, regardless of status (full-time, part-time, or hourly)	6 weeks for primary caregiver, 3 weeks for secondary caregiver, both at 100% of the employee’s regular salary rate
Indiana	Must have worked for state for past 6 months	150 hours for primary caregiver, 75 hours for secondary caregiver; pay rate not specified
Kansas	Must have worked for state for past 6 months	8 weeks for primary caregiver, 4 weeks for secondary caregiver, both at 100% wage replacement
Idaho	Must have worked for state for past 12 months	8 weeks; pay rate not specified



Lessons Learned and Recommendations

Existing cost-benefit analyses offer some valuable recommendations that may be helpful in estimating the cost of implementing a paid leave program in Georgia:

- To estimate cost, use one of two existing methods:¹⁷⁵
 - Use statistics of leave-taking behavior from other states and adjusting for your state’s demographics, as in the Montana Budget and Policy Center model¹⁷⁶
 - Predict leave-taking behavior on demographics alone, as in the Albelda Clayton–Matthews/IWPR 2017 Paid Family and Medical Leave Simulator model¹⁷⁷
- To calculate expected payroll contributions, use the state average weekly wage and select desired wage replacement percentages (e.g., 67%, 100%) and duration of the proposed policy (e.g., 6 weeks, 12 weeks)
- Consider the % of businesses in the state that are “small businesses” and design policy accordingly; eligibility criteria for paid leave that excludes small businesses would not be as useful to Georgians if a significant proportion of employers are small businesses¹⁷⁸
- Best practices from research and implementation in other states has found:
 - Wage replacement should be at least 55%, but ideally 70% or higher
 - Graduated wage replacement is best practice to ensure that lower-wage workers are adequately supported by paid leave and that it does not push them further into poverty¹⁷⁹
 - Paid leave should last at least 8–12 weeks
 - Less time has been found not to be as useful; studies show that workers who are offered 6 weeks or less of paid leave are not as likely to use it¹⁸⁰
- Implementation
 - For states like Georgia that do not have an already pre-existing temporary disability insurance framework, using the

state’s existing unemployment insurance or worker compensation program frameworks can make implementation easier

- Using HB 1517 as a model
 - HB 1517, also known as the Georgia Family Insurance Act, was introduced during the Georgia legislative session on March 3, 2022. This bill would have established a statewide paid family medical leave insurance program, similar to those existing in other states. This program would be funded by both employee and employer contributions, and would provide Georgians with 12 weeks of paid leave to care for a new child or for personal or family members’ illness.¹⁸¹ The majority (80%) of Georgia voters,¹⁸² as well as most small business owners in Georgia,¹⁸³ support the establishment of such a program.

Although calculating the cost of offering paid leave at the business level is more individualized, there are resources to help employers explore this. The [PL+US Family Leave Workshop](#) toolkit includes a cost-benefit analysis calculator to help businesses estimate how much offering paid leave to their employees might actually cost.¹⁸⁴ This calculator factors in both direct and indirect costs, as well as direct and indirect savings that may result from implementing such a policy.¹⁸⁵

Conclusion

In this report, we have explored the reasons that Georgia workers need comprehensive paid leave, the benefits of this leave for workers and the economy, and the ways that this state could consider designing such a program. By allowing workers to take time off when they need to stay home to care for themselves or others without worries of losing their income or their job, paid leave can help close existing racial and gender gaps in the workforce, and prevent the spread of contagious illnesses at work. At the end of the day, paid leave is a policy that will both help support working Georgians, especially lower-wage workers and workers of color, and help businesses and the government reduce costs due to employee turnover or utilization of public assistance programs. In other words, paid leave is good for families and good for the economy.¹⁸⁶ It's time for Georgia to take this step towards financial security for all.

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