A WORKING BALANCE:

Supporting New York City's Families Through Paid Leave



Manhattan Borough President Scott M. Stringer

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About Manhattan Borough President Scott M. Stringer

Scott M. Stringer, a native New Yorker, was sworn in as Manhattan's 26th Borough President in January 2006. During his tenure, Borough President Stringer has led the way in addressing many of Manhattan's most pressing issues, including: increasing community input and response to development and planning projects across the borough; introducing comprehensive reform and empowerment measures to Manhattan's Community Boards; leading the fight to maintain and create new affordable housing units across the borough; empowering parents to better participate in the public school system; investigating and recommending policy action on the city's many transportation issues; and helping working families and small businesses access resources to become and remain self-sufficient. As Borough President, he has released the following reports: *The State of Repairs; Thinking Outside the Box; Parents Dismissed; No Vacancy; Hidden in Plain Sight; and, We Want You(th)!*

About A Better Balance

The mission of A Better Balance is to promote equality and expand choices for men and women at all income levels so they may care for their families without sacrificing their economic security. A Better Balance employs a range of legal strategies to promote flexible workplace policies, end discrimination against caregivers and value the work of caring for families. The founders of A Better Balance are a group of lawyers who have successfully worked together on a variety of women's rights and economic issues and now seek to forge a comprehensive multi-strategic approach to addressing the work-family dilemma. With extensive experience building coalitions, advocating for change, litigating impact cases, developing new legislation and educating employers, labor unions and the public on economic justice issues important to women, the Better Balance team is particularly well qualified to take on the task of transforming the American workplace and raising awareness of the importance of care giving in public policy decisions.

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Executive Summary

merican workforce demographics have changed significantly over the past several decades. Women have entered the workforce in increasing numbers and, as a matter of necessity, many households with children under the age of six have two full-time working parents.¹ National policies, however, have failed to adjust accordingly by requiring workplace policies that support the needs of working parents and their families. The United States is alone among developed countries—and virtually alone in the world—in its failure to support working parents and their families through flexible time and leave policies.

This project began in an effort to understand the role of paid family leave policies on working adults with family responsibilities in New York City. The Manhattan Borough President's Office, in collaboration with A Better Balance, organized two focus group sessions in October 2007 to examine employees' and employers' experiences of the benefits and challenges of paid leave policies and to understand how these policies impact working adults' ability to make decisions regarding the necessary trade-offs between work and family.

Overwhelmingly, the employee focus group participants revealed that they, as working adults, support and need paid leave policies. Employees uniformly indicated that having flexible work policies would increase their productivity and loyalty to their employer, and would allow them to make better decisions regarding their families' care. Likewise, several employers indicated their desire to support their employees' work-life balance: these participants understand paid leave policies as both part of the cost of doing business and a key factor in attracting and retaining top talent for their organizations. Employers who voiced concern about the cost of providing paid leave policies suggested that government has a role to play—one it has not yet embraced—in assisting small businesses to provide paid leave benefits.

Government-backed solutions are crucial to better assist working families and support adults with family responsibilities. This report makes the following three City level recommendations:

- 1. The City of New York should urge the State Legislature to pass the Temporary Disability Insurance (TDI) expansion bill and the New York City Council should pass the current resolution (Res. 1076) calling on the State Legislature to expand TDI.
- 2. The City of New York should implement a paid sick days policy for all workers within the five boroughs of New York City.
- 3. The City of New York should implement a paid parental and family leave policy for all municipal workers, thereby leading by example and doing what it can within its jurisdiction to impact the issue.

With so many workers in New York City unable to afford the loss of even a day's pay, employee leave must be compensated in order to best help adults meet their family needs. It is essential that workers not be forced to compromise their families' economic security in order to take time off from work to care for a family member. Today, as the private sector awakens to this challenge, government should lead by example, offering broad based work-life protections and paid leave benefits to all workers.

Introduction

The Work/Family Dilemma

The competitive American workplace has increasingly eliminated time for a person's obligation to family responsibilities that include raising children, caring for the elderly and sick, attending parent-teacher conferences and other school functions, and otherwise strengthening the home-based relationships that are at the heart of a functional society. Americans work longer hours than workers in any other industrialized country.² At the same time, more American families have both parents (or one single parent) working full-time.³

Today, three out of four women with dependent children are in the work force, while only thirty years ago fewer than half of women with minor children (under the age of six) had paid jobs. The largest increase in working mothers with dependents has been among those with children under age three, a trend that may reflect the fact that fewer women can afford to opt out of paid work in order to care for their baby or toddler.⁴ Similarly, a large number of working Americans—21 million full-time and 5 million part-time workers—are providing care to an elderly disabled or chronically ill family member or friend, and their numbers are expected to rise by 85 percent between 2000 and 2050.⁵

The Federal Family and Medical Leave Act

Despite mounting evidence that working adults do not have the time to meet their family obligations, the United States government has largely failed to adopt necessary policy supports. The only federal effort thus far to accommodate the family obligations of working adults has been the Family and Medical Leave Act (FMLA) of 1993, which protects workers who take up to 12 weeks of *unpaid* leave in a 12 month period in order to care for newborn or adopted children or sick family members. FMLA, which ensures that workers who take such leave are able to return to their job or a similar position, only regulates employers with 50 or more employees.

The Family and Medical Leave Act is rooted in debates that occurred in California in 1984 over a law mandating employers to offer maternity leave for mothers following child-birth. In response to a federal district court decision striking down that law as a form of gender discrimination against men, advocates developed a broader national leave policy that was gender neutral and capable of accommodating a wider range of work/family conflicts affecting working adults. This inclusive approach recognized that infants and parents need to be together immediately after birth and that the need for care-giving does not end with infancy and is not limited to parenting. It also recognized that the need to care for family members is not limited to women.

While FMLA provides job security to those who take time off to meet family obligations, only 47 percent of American employees—those who have been with their companies

for at least one year and who are employed by companies with at least 50 employees—are eligible for this unpaid job protected leave.⁶ For FMLA-eligible workers who cannot afford to go without a pay check (more than 3 out of 4 workers), the unpaid benefit is useless.⁷

Paid Sick Leave

Government provisions with respect to paid sick leave are even more ineffectual. There is no federal law that protects a worker who needs to take occasional time off because he or she is sick or has a sick family member. In fact, 54 percent of wage and salaried workers with children say they cannot take time off to care for a sick child without losing pay.⁸

In addition to paid sick leave, a growing body of research shows that paid leave allowances, which can be used in the event of birth, sickness, death and other family obligations, are essential for American workers to care for themselves and their families, as well as for employers to maintain a healthy and productive workforce. Flexible paid leave policies positively affect working parents and their families by:

- Allowing parents to be more involved in their children's education, leading to improved educational achievement among students at all levels;¹⁰
- Allowing women to receive essential care through pregnancy and childbearing, and allowing parents of both genders to more fully participate in childrearing, improving children's medical and mental health outcomes, including lower infant mortality and morbidity rates;¹¹ and
- Improving the economic conditions of families by increasing the long-term employment and earning prospects of working parents.¹²

At the same time, paid leave policies increase businesses' profits and productivity by moderating trends of staff absenteeism and turnover.

Leave Policies in the United States: How Do They Stack Up?

The United States is alone among industrialized countries in its failure to recognize and address the challenges of work/family balance. Other nations have harnessed the power of public policy to create flexible, family-friendly time and leave allowances; these provisions include compensated breaks to care for young children, reduced-hour and flexible schedules for employees with competing family needs, and governmental support for child care.¹³ One hundred and thirty-seven countries around the world mandate some paid annual leave that can be used to care for family members¹⁴ and among industrialized countries, including the United Kingdom, Sweden and France, workers are guaranteed at least 20-25 paid days off per year.¹⁵

Similarly, out of 173 countries, 168 offer guaranteed paid leave to women in connection with childbirth, with 98 offering 14 or more weeks of paid leave.¹⁶ The United States is

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one of only four nations, the others being Liberia, Papua New Guinea and Swaziland, that do not provide paid leave to new mothers.¹⁷ Finally, at least 145 countries provide paid sick days for short- or long-term illnesses, with 127 providing a week of paid sick leave or more annually. In contrast, the United States guarantees no paid sick days and provides only job protection for employees who take up to 12 weeks of unpaid leave under the FMLA, for which less than half of the nation's workers are eligible, and which even fewer can afford.¹⁸

Despite the failure of the United States government to develop paid leave policies, some states and localities have taken steps to address the major gaps in work/life policy within their jurisdiction. California and Washington State provide paid leave for parents of newborn and newly adopted children and, in the case of California, also for employees caring for a seriously ill family member. Other states, including New York and New Jersey, are considering similar legislation. In 2007, San Francisco became the first city in the country to guarantee paid sick days to all workers within its jurisdiction. Washington, DC is poised to follow suit, and similar legislation has been introduced in many other states and localities.

Goals of This Report

In New York City, where work pressures are arguably more extreme than they are elsewhere in the nation, the need for comprehensive paid leave benefits is clear. The purpose of this report is to shed light on the growing problem of work/family balance in New York City and to call for government sponsored leave benefits that employees need in order to meet family obligations without sacrificing their job or financial security. In support of this project, the Office of Manhattan Borough President Scott M. Stringer and A Better Balance held employer and employee focus groups designed to understand the effects of conflicting work/family demands on employees and the effect of paid leave policies on employers. In the pages that follow, we present and discuss focus group findings alongside current research on work/family balance and paid leave policy. The report concludes with recommendations for local reforms that would recast New York City as a leader in the campaign to bring paid leave benefits to working Americans.

Background: Paid Leave in New York City

L ong work hours create enormous pressure for New York City families. Many city workers, including professionals and nonprofessional alike regularly work more than 40 hours each week to support the city's 24/7 economy.

In New York City, most workers are covered by the State Temporary Disability Insurance system (TDI). While TDI provides paid benefits for disability related to pregnancy and childbirth, its eligibility criteria are overly restrictive, tying benefits to the mother's physical "disability," rather than the need to care for a new child. Because of the focus on disability, the amount of time for which most new mothers receive benefits is limited. Furthermore, employees with new children who are not the birth parent—including fathers, domestic partners, and adoptive parents—are not covered by TDI. Additionally, unlike FMLA, which provides job protection to workers who take time off due to family illnesses, TDI does not cover care for older, disabled or sick family members. Another glaring problem with the State TDI program is the level of benefits it provides to those who are eligible. The weekly payment under New York State TDI is 50 percent of a worker's wage up to a maximum of \$170—a sum that is clearly inadequate given today's cost of living.

In light of the TDI program's inadequacies, some private employers provide more comprehensive paid family leave benefits. There is a lack of available data on the number of New York employers who provide paid family leave, but anecdotal evidence suggests that most do not. Low-wage workers and those employed by small businesses are especially unlikely to offer paid family leave for the birth of a child or for longer term family emergencies. These workers typically lack standard leave benefits of any kind, such as annual or sick leave, making typical occurrences of family life such as birth, childcare, sickness, and death extraordinarily difficult to manage.

A recent Community Service Society (CSS) report showed just how little leave low-income New York City residents have. The CSS study found that most of New York City's working poor (65 percent) do not have even a single day of paid sick leave. Nor are they alone: close to half of near-poor (45 percent) and nearly a third of moderate to high income New Yorkers (32 percent) also lack paid sick days.¹⁹ Over half of low-income working mothers (52 percent), lack paid sick days to care for themselves or their children.²⁰ As the CSS report points out, when workers lack paid sick days, they must make a choice between going to work sick or sending a child to school sick and forfeiting pay or risking losing their jobs. For low-income workers with limited savings, this is a challenging and unfortunate trade-off.²¹

Research and Methodology

In order to better understand the experiences of working families in New York City, the Manhattan Borough President's Office (MBPO) hosted two focus group discussions—one with employees and another with employers—in October 2007 on the issue of work/family balance. Focus group participants were recruited from the non-profit and for-profit sectors, unions, child care centers, fair wage and workers' rights coalitions, women's rights groups and other advocacy organizations. The MBPO engaged an independent facilitator, a Baruch College professor with experience leading focus groups, to moderate the discussions in order to ensure that the conversation would be carefully and objectively guided.

The first focus group was dedicated to the employee experience of work/family balance in New York City. Focus group participants were working adults with family responsibilities who have limited access to paid leave, sick days or flexible work policies. This group consisted of eight adults with family responsibilities: one security guard, four restaurant workers, two administrative assistants and a director of a small non-profit.

The second focus group examined the work/family balance issue from the perspective of employers. Focus group participants consisted of seven managers and human resource personnel: one from a government agency, four from non-profit organizations, and two small business owners. The employer focus group session was aimed at understanding what paid leave policies employers have in place, why they decided to implement those policies, what employers see as barriers or the downside to having these policies and what benefits the organization gained in offering better employee benefits (See *Appendix 1: Focus Group Question Guide*).

Data Limitations

The focus groups were organized with the purpose of collecting personal accounts of how the lack of paid family leave affected working adults with family responsibilities and employers' experiences with and/or perceptions of those policies. Low- to middle-income workers unlikely to have paid leave benefits were specifically targeted to participate in the moderated employee discussion, as they are more likely to face difficult trade-offs between work and family responsibilities. Given the size of the focus groups, and the manner of participant recruitment, this report does not reflect the experiences of a statistically representative sample of the workforce; the report is instead a qualitative narrative that attempts to understand how paid family leave benefits, or a lack thereof, can affect individual workers, their families and employers. While the focus group findings are anecdotal, they are consistent with findings and analysis of larger, more rigorous studies.

Unintended biases of the employer focus group include overrepresentation from the non-profit sector, as well as participation by several organizations that were likely to include

family friendly policies by virtue of their organizational mission. Large corporations were not represented in the focus group, but phone interviews were conducted to ensure that their perspectives were included in the analysis and to supplement information gathered from the employer perspective.

Findings and Analysis

Pocus group discussions revealed several major themes that were consistent with the findings of other reports and studies examining both employee and employer perspectives on paid family leave policies. The four main findings of each focus group are presented below with a discussion and representative quotes from focus group participants.

Six Main Employee Themes

FINDING 1: Employees occasionally need time off from work to manage urgent family needs.

Workers face competing demands between their home lives and their job responsibilities. This is especially critical during, and immediately following, events such as the birth of a child, an employee's own illness, or caring for an ill or elderly family member. Employees expressed concern about their ability to meet family responsibilities without employer policies allowing them the time and means to do so. Several employees reported that their home lives suffered on account of their employer's inflexible leave policies.

"While working in a restaurant, I had a family member pass away and I wanted to leave but I couldn't because my schedule would be essentially taken away and I [didn't] know if I

could ever get back to the same schedule. So I had to miss the entire [funeral] of my family member."

-- Waitress

"I was informed that I could not leave for a very important procedure my mother needed to go through and I wanted to be there with my mom. So I actually had to just practically walk out and say listen, I might jeopardize my job, but my mother comes first."

-- Administrative Assistant

"Once we put [my mother] in a nursing home she went downhill. If we had been able to care for her more, she would've been with us longer. And I'm sure this happens to a lot of people that just can't take off of work. They put their parents last and hope for the best."

-- Security Guard

"I think about having children and I'm scared because there is no way—six weeks, or whatever you get—is enough time. In a way, it's kind [of] impeding my desire of having a child."

-- Restaurant Worker

FINDING 2: Employees who come to work despite being sick or having sick family members are less productive and can decrease the productivity of others.

Employees who go to work when they are sick are less productive and put their

co-workers at risk of getting sick as well, which affects individual and organizational productivity. In the case of food workers, who very often do not have any paid sick time benefit, going to work sick is especially problematic, as it can present a public health hazard. Focus group participants who must go to work because they do not have paid sick days or personal days that can be used to care for an ill child or other family member expressed that on such days they are less productive at work because they are preoccupied with concern for their family member and would have preferred to stay home.

"I was always surprised that the Department of Health would go in and inspect all these things but they would never look at the workers. One of the employers that I work with, a small restaurant owner, had a worker come in [with] adult chicken pox [because he had no sick days]."

-- Restaurant Worker

"I had a situation with my mom when she was diagnosed with cancer. I actually went to my HR and I told them ...I worry about my mom on the chemo machine. She may die tomorrow and I didn't get off from work ...what good am I at a meeting trying to sign a million dollar deal?"

-- Administrative Assistant

FINDING 3: Providing paid leave benefits and flexible work schedules will better protect an employer's investment in their employees.

Employees stated that they are more likely to stay with an employer for the long term if they have access to flexible leave policies. Studies have shown that employees rank the importance of leave policies at the same or greater level as compensation when deciding between two jobs. Given the high cost of employee turnover, and the time, money and staff resources required to train

and orient new employees, it benefits employers to protect their investment in their employees.

Furthermore, conversations with large corporations in New York revealed that Human Resources personnel were cognizant of the "brain-drain" caused by new mothers leaving the work force to care for their infants, and were frustrated by the high turnover in their young female executives. In response, generous paid leave policies have been adopted, as have flexible work schedules and other benefits, to support new mothers during critical transition times. Corporate employers report that these efforts have paid off and one company representative interviewed boasted that the turnover rate between men and women had equalized after "family friendly" policies were adopted.

"Employers need to step up to the plate...
They only care about their bottom-line, what
the employee can do for them, so they don't
think of what they can do for the employee.
They go through the same things we go
through, why is it that when it comes to giving
us anything they come up short."

-- Security Guard

-- Human Resources Director

"I think [having flexible leave policies] really creates an honest work environment [when an employee] can go to [his/her] manager or a supervisor and say "this is what's happening right now" and "this is the reason I will be out for a few days next week" and not feel like

[&]quot;I think that any benefit for employees makes vou want to work there."

⁻⁻ Restaurant Worker

[&]quot;You want to keep your good employees because they are essential to the business. Particularly if you've already invested in them to learn the business, train them. So you've got to do whatever you can to protect that investment in that person."

there is retribution for that particular need to be out. So it's really very heavily connected to the work environment that you want to create."

-- Director of Operations

FINDING 4: Employees widely support and need paid time off in order to make better decisions regarding their families' care.

Although the most common reason employees take time off from work is to deal with family medical needs, working parents also need time to tend to their children's educational needs and to become involved in their schooling. Teachers and principals often comment that children greatly benefit from parents who are involved in their education. However, if parents are unable to take time off of work during the day to meet with teachers or face retribution at work if they do, schools' efforts to involve parents will be less effective.

"If we had time off for our child's school, I think there would be more involvement and people participating in their child's education. Because we can't afford to take off and go to PTA and get involved and you aren't getting paid. That's why we don't have a lot of involvement in the poorer communities."

-- Clerical Worker

"Anything we can do for our kids is going to benefit our city and our country. [Having] flex time would be beneficial because a lot of times I miss going to a PTA or going to a meeting with my kids. Or I didn't make it and my wife had to, even though I wanted to go. Somebody had to go to work and somebody had to miss work."

-- Security Guard

"I would want the policy in my contract saying that if my son has an open school night that I had time, by law, to take that time and be paid for it. I would say that's special."

-- Office Worker

FINDING 5: The cost to employees of taking unpaid sick days can be far greater than the loss of pay for those occasional days; it can mean suspension, loss of a more desirable shift, loss of health insurance coverage or even loss of their jobs.

Several employees discussed the ramifications of taking time off, paid or unpaid, which made it less possible for those employees to miss work. Ramifications included being reprimanded, having pay cut or even risking losing their jobs, despite having legitimate reasons, either medical or family emergencies, that required them to take time off from work. Pressure from coworkers not to take time off was also noted as a less obvious, but still powerful deterrent to taking time off.

"In my job... if you take off a week at a time you better have something because all your team members will be looking at you like why is she out and when you come back you feel alienated. Do I really act like I'm sick or do I stay here and get the promotion I deserve because I didn't take any sick days in the year?"

-- Administrative Assistant

"I had to take four days [off because] I had bronchitis and I lost my good shifts, which are usually Thursday, Friday, Saturday nights. So for months I had less income."

-- Restaurant Worker

If you actually get sick, you lose your health insurance because then you're not working enough hours."

-- Worker

[&]quot;I just had a [a situation where an employee] actually hurt himself on the job and he came in with a doctor's note [saying] that he had to be out for two weeks and the chef told him "fine, when you come back you're suspended for a month."

⁻⁻ Restaurant Worker

"When my mother was diagnosed with cancer [I told my employer that] I'm taking off three weeks and they told me when you come back you're going to be in front of the Board. The day I came back from being with my sick mother I was told to come down in front of HR. I was going to lose my job, but just because I had a good work record and my boss stood behind me that's why I still have my job." -- Administrative Assistant

FINDING 6: Employees and employers view New York State's current Temporary Disability Insurance (TDI) benefit of up to \$170 a week as inadequate compensation.

Although New York State's current Temporary Disability Insurance provides some compensation to employees on short term disability leave, including maternity leave, the amount of compensation is not enough to provide employees with a true choice between taking time off to care for themselves or their families and remaining at work. An adequate level of compensation is necessary for all families to have a choice.

- "Maybe I'm dreaming... but \$170 a week isn't enough. [I know people who have to go out] because of their kids, or new babies and have only three weeks at \$170 a week. First of all, it's not enough time but it's not enough money." -- Restaurant Worker, employee
- "... \$170 is not enough. People need to understand... if you make a certain amount of money every week then you are used to that money. That's what you get, not \$170, that will go in the first few days."
- -- Security Guard, employee

"If you look at unemployment at the moment, I think the max is \$404 a week, and worker's comp, which I'm very familiar with personally, is \$400. That's even too low, for a lot of people. I mean if you have family, even if you don't have children. So, I think that they should be working with those numbers at least."

-- Restaurant Worker, employee

- "You need enough to live on so you can actually pay your—you're not going to be wealthy—but you are going to be okay, you can buy food, you can buy gasoline, etc..."
- -- Restaurant Worker, employee
- "... You can't live off of New York State disability.... it puts the [employee] in the position that if they don't have paid leave, paid sick time, they have to go out on temporary leave. That'll work for awhile, they're going to give you some money, but as soon as your medical benefits run out, that won't cover you in medical benefits."
- -- HR Director, employer
- "\$170 week is insulting. You're really telling [your employees] to go back to work. That's the option really."
- -- Director of Operations, employer

Four Main Employer Themes

FINDING 1: By offering strong salary and benefit packages, employers seek to create a competitive edge in recruiting and retaining top talent.

Employers want to remain competitive when recruiting new talent. Independent rankings that compile yearly lists, such as "Working Mother 100 Best Companies," have helped make the case for strong benefits and leave policies. In interviews with managers of companies that appear in the top ten, representatives indicated that they want to remain in the top ten and, as a result, have had to improve their leave policies to be on par with or better than their competitors.

[&]quot;You want to keep your good employees because they are essential to the business, particularly if you've already invested in them to learn the business and train them. So you've got to do whatever you can to protect that investment in that person."

⁻⁻ Non-profit HR Director

"[When I began work at a nonprofit] there were 65 employees and when I left two and a half years later there were 112. So we were growing and two of our main employee bases were nurses and social workers. And as we all know nurses are in high demand, so you want to make your benefits as competitive as possible if your salaries are not."

FINDING 2: Employers recognize a connection between strong benefits, a positive work culture and fostering mutual trust with employees.

-- HR Director

Flexible work policies encourage strong working relationships and a culture of mutual support and trust between employees and supervisors. Employers discussed the benefits of paid leave policies that allow employees to take time off to deal with family needs, noting that with flexible leave policies employees felt more supported and were able to return to work and meet their job responsibilities more successfully. Not only were employees less stressed and more satisfied with their jobs in such cases, but employers retained valuable employees that they might otherwise have lost.

"[Having paid leave policies] helps retention because people know when they have to go out, that they're going to be taking care of and they don't just come up and tell us they're going to leave. That would be detrimental to us because we would have to hire new sources and hire new people. The back end of trying to work through a situation where there is an employee who's got a lot more on their mind than just us. That seems like it helps people, at least they can stay focused, to help us—they can be honest about the situation and say here's what I need....I think all around it has a benefit to it."

-- HR Director

"You don't want to foster an environment where your employees are lying to you. I think

it really creates an honest work environment [to have strong leave policies], so you can go to your supervisor and say this is what's happening right now and this is the reason I will be out for a few days next week. It's really very heavily connected to the work environment that you want to create."

-- Operations Director

FINDING 3: Employers want to adopt policies that better support their employees, but must consider the financial impacts of such decisions first.

Businesses tend to focus on the shortterm payroll savings associated with not providing paid leave for illness and family responsibilities. Such calculations ignore the offsetting and often higher costs of failing to provide paid leave. These include lost productivity from mistakes made by sick or distracted workers, spread of illness to coworkers, as well as lower morale, less firm loyalty and increased personal stress all leading to higher turnover. Many employers, however, recognize that paid leave is a necessary cost of doing business, much like wages, rent and inventory. In addition, the societal interests of promoting healthy early child development and protecting the public health from the spread of contagious illness at schools and workplaces provide an important rationale for public policy.

Employers need to consider the type of work they employ people to do in evaluating whether paid leave policies are feasible with their business model. This is most often the case with small businesses and hourly workers. However, these workers are often the ones who need paid leave, especially paid sick days, given that they often lack other benefits. Federal and state government could assist small business owners in providing paid leave benefits, through tax breaks or subsidized insurance plans, to ensure that

both workers and business owners are protected (See *Finding 4 discussion*).

"It's kind of difficult to set up a policy when we have so much turn-over in the type of business that I'm in. In managerial, people may stay two years max. So you have a lot of turn-over, constant turn-over, and I deal with a lot of younger people who are trying to make their way through life so it's a stepping stone to the next progression. So, that creates some barriers to putting something long term in." -- Small Business Owner

"As a humanitarian, [providing paid leave benefits] is a great benefit. I would sleep better at night knowing that I helped somebody out. But as far as my business is concerned, there is no cost benefit."

-- Small Business Owner

"It's definitely a [cost] deficit [to have paid leave policies]. But that's part of your business so you've got to factor that in."

-- HR Director

FINDING 4: Government-sponsored paid leave benefits would protect workers and employers, while alleviating undue financial pressures experienced by both groups.

Both the state and federal governments can implement mandatory leave insurance policies to provide some wage replacement to employees on FMLA leave, or for employees working for FMLA-ineligible businesses who take leave to care for a new child, their own illness, or a family member's serious illness. This would allow more employees to make a rational, conscience-driven choice between working and addressing family needs. Providing employers with a safety net, such as a general insurance policy to which both employers and employees contribute, would take the guesswork out of budget planning and

moderate the financial pressures experienced by both employers and employees.

"One of the things I think the government could do is [advocate for the needs] of families not necessarily considered in the law. We have the Family and Medical Leave Act that will cover benefits for someone but [not necessarily their] salary for that period of time.... It puts the person in a position [of having] to go out on temporary [disability] leave if they don't have paid leave or paid sick time. That [will] work for awhile, they're going to give you some money, but as soon as vour medical benefits run out, that won't cover you in medical benefits. So we're looking at our whole benefits policy now in relation to that, to figure out how we make this transition from the short-term disability to long-term and it can be used for family or [any other] situation."

-- HR Director

"One of my recommendations would be to increase the state disability [insurance] because... then everybody can just go on your plan... But I still cannot figure out why [the weekly payment] hasn't increased over the years... \$170 a week is insulting. You're really telling [your employees] go back to work. I mean that's the option really."

-- Operations Director

"The State can easily set up an insurance situation where [employers can buy] insurance from the State. The State can go through whatever provider they want [because] they can bargain [and have] a lot more leverage than we do because if you're an insurance company you want to do business in the State of New York. I'm pretty sure [an insurer] could give the State of New York some kind of discount. It would be easier for small businesses to purchase from the State and let the State deal with the actual provider."

-- Small Business Owner

Policy Options and Recommendations

While all levels of government have some opportunity to implement paid leave policy, the scope of such authority varies considerably across federal, state and local jurisdictions. New York's own legislative and policymaking hierarchies were central considerations in the development of the recommendations that follow. Research into New York State and New York City laws revealed that the New York City Council has the authority to enact a paid sick day law for all workers within the five boroughs. The Mayor of New York City has the authority to enact paid leave policies for all municipal workers, and the New York State Legislature has the ability to enact legislation providing temporary disability insurance for workers taking leave to care for a new child or seriously ill family member. Local governments would have to opt-in to participate in TDI if passed by the State.

The Manhattan Borough President's Office urges the Mayor of New York City, the New York City Council and New York State to take those actions that fall within their respective powers to provide paid leave benefits to the New York workforce. Implementing paid leave policies is one way to make the city more affordable to middle class families, by allowing them the opportunity to take time off to care for a new child or ill family member, or to recover from personal illness, without having to jeopardize their family's economic security.

The Manhattan Borough President's Office has also explored the possibility of implementing a fully paid leave policy for its FMLA eligible non-union staff.²² Most

unionized employees, who comprise approximately 95 percent of the City's full-time workforce, currently have negotiated benefits that provide some compensation to employees on FMLA. For example, the two unions that currently represent staff at the Borough President's Office, DC37 and CWA 1180, have negotiated benefits of 8 weeks (10 weeks for a Cesarean delivery) after the birth of a child through their Welfare Fund Disability Benefit at the rate of \$200.00 per week for a maximum period of 26 weeks, and \$50.00 per day (pre-tax) for a maximum of 13 weeks, respectively. Although larger benefits are necessary to give union employees the real choice between earning a living and taking leave to care for their family, providing non-union staff members with paid family leave benefits would help make Citywide policies more equitable across the workforce.

Recommendations

1. The City of New York should urge the State Legislature to pass the TDI expansion bill expected to be reintroduced in the New York State Legislature in 2008; and pass the current City Council Resolution 1076 calling on the State Legislature to expand TDI.

Legislation to expand current TDI coverage to include all new parents and time off to care for seriously ill family members is supported by Governor Spitzer and passed the New York State Assembly this year. Unfortunately, the New York State Senate did not act on this important bill. The bill will be re-introduced in 2008 and will almost cer-

tainly again pass the Assembly. The New York State Senate should act in 2008 to add New York State to the growing list of states that guarantee paid family leave. Passage of the bill at the state level would guarantee paid family leave for all New Yorkers in private employment, although, as noted above, public employees represented by unions would have to specifically opt in to be covered. The TDI expansion would follow the current TDI benefit structure of up to \$170 per week for 12 weeks.

Resolution 1076 introduced to the City Council in October 2007 urges the State to pass the TDI expansion bill. The passage of this resolution could expedite the state legislative process and prevent the bill from being stalled in committee next year. In addition to the resolution, however, the State should be urged to raise the benefit level for TDI, which is extremely low in relation to the wages and cost of living for most New Yorkers.

New York would not be the first state to enact a statute guaranteeing paid family leave. California became the first state to implement a paid family leave program in 2004 when it combined the federal regulations of FMLA with the State Disability Insurance (SDI) program to create paid family leave. Under California state law, employees on FMLA leave are entitled to 55 percent of their salary up to a maximum of \$840 per week for a maximum of 6 weeks. All companies with operations in California or with employees in California are required to comply with that state law. The paid family leave program does not confer any additional leave rights, but provides workers who qualify for family leave with partial income replacement during their leave period.

Washington, in April 2007, became the second state to pass a law that will provide paid family leave. Beginning in October 2009, parents of newborn and newly adopted children will be eligible for five weeks of paid leave with a benefit of \$250 per week. The benefit is prorated for parttime workers. As passed, the bill establishes a taskforce of legislators and citizens, including business and labor representatives, to recommend a funding source for the program before the legislature reconvenes in January 2008. The New Jersey state legislature is considering a similar initiative.²⁵

2. The City of New York should implement a paid sick day policy for all workers within New York City

Early in 2007, San Francisco became the first municipality to require employers to offer paid sick days to all employees within the city, including part-time employees, temporary workers and participants in welfare-to-work programs. Through a ballot initiative, voters overwhelmingly approved the paid sick day ordinance on November 7, 2006. Under the ordinance, most employers must provide one hour of paid sick leave to an employee for every 30 hours the employee works, thus providing full-time workers with 9 paid sick days per year. Employees of small businesses—those with fewer than 10 employees—are entitled to a reduced 5 days of sick leave per year. Employers may provide more paid sick time under the ordinance if they wish. In addition, the ordinance prohibits an employer from taking any adverse action against an employee who exercises his or her right to take leave.

The New York City Council should consider passing similar legislation, requiring employers to provide incrementally accrued paid sick leave, based on the number of hours worked. While all employees need paid sick time, the special needs of small businesses could be addressed in such an ordinance by scaling down the number of

days required, as was done in San Francisco. Allowing workers to take time off when they are sick reduces the chance that co-workers will get sick and gives ill employees time to seek medical care, rest, and recover. Additionally, studies show that paid sick days improve employee morale, loyalty and retention.²⁶

At the federal level, mandated paid sick leave may well become an issue in the upcoming 2008 presidential and congressional elections. Senator Hillary Clinton has already issued a statement supporting state mandates for paid family leave, as well as a federal proposal requiring employers to provide paid sick days. However, for the moment, it is unlikely that there will be immediate action at the federal level. Therefore, many states and localities are moving ahead with paid sick leave initiatives. Massachusetts has introduced a paid sick days bill, as has Washington, DC. In 2007, six other states introduced legislation to require paid sick days, and many of those bills will be re-introduced in 2008 legislative sessions. New York should be a leader in this area and should also move forward with a local mandate for paid sick days.

3. The City of New York should implement a paid parental and family leave policy for all municipal workers, thereby leading by example and doing what it can within its jurisdiction to impact the issue.

New York City as an employer should implement a paid leave policy specifically for family and medical leave for all municipal workers. Doing so would ensure that single parents and middle-income families have the option of taking time off from work in order to care for their families without undue financial hardship. With the high cost of living in New York City, taking unpaid

leave is not an option for many City workers. A recent study by the National Alliance for Caregiving found that the cost of caring for an elderly family member or spouse averages \$5,500 per year *in addition* to lost wages.²³ Making the city more affordable for everyone continues to be a priority for residents and City officials alike, and providing paid family leave is one practical avenue for helping to achieve that goal.

At the request of the Manhattan Borough President, the Independent Budget Office (IBO) analyzed the fiscal impacts of implementing a paid FMLA leave policy for non-union municipal workers. Looking retrospectively at unpaid FMLA leave taken during fiscal year 2007, the IBO estimates that it would have cost the city approximately \$1.1 million to cover the full 34,441 hours (an average of approximately 28 days per employee) of FMLA leave taken by 175 nonunion employees. At the upper limit, if the City had covered the full 60 days (12 weeks) guaranteed under FMLA leave, it would have cost the city \$2.4 million based on fiscal year 2007 leave time (See Appendix 2: IBO Analysis).

If the City adopted a paid leave policy, it could expect to see a rise in the number of leave hours taken under FMLA and, as a result, an increase in the cost bevond the numbers projected by the IBO. Even if the cost to the City were to double or triple, the cost is not considerably significant against the backdrop of a \$59 billion fiscal year 2008 New York City budget.24 Although budget cuts and prudent budget considerations are necessary, and especially so in times of fiscal constraint, there are enough ways to structure a paid leave policy that would provide some protection to municipal employees without being a significant financial burden.

It is critical for the City to implement a paid family leave policy for the purposes of employee equity. The City has decreased the leave time accrual rate for new employees over the past 15 years. As a result, employees within the same non-union title can accrue paid leave at different rates, which adds to inequities across the municipal workforce. All full-time permanent, provisional and temporary non-union employees hired prior to July 15, 1996 are entitled to 12 days of paid sick leave per year, or one day of sick leave per month. Employees hired after July 14, 1996 receive a reduced maximum sick leave accrual rate of 11 days per year, or 6:25 hours per month for the first three years of employment. Employees hired after July 1, 2004 receive a reduced maximum sick leave accrual rate of 10 days per year or 5:50 hours per month, for the first five years of employment.

Although employees are permitted to accumulate an unlimited number of sick leave days, an employee hired after July 1, 2004 would have to work for six years without taking any sick time in order to accrue enough time (60 days) to take 12 weeks of fully paid leave under FMLA.

It is unlikely that employees with a few years of service who are eligible for FMLA leave will have enough accumulated annual and sick leave to provide compensation through the full twelve weeks of their FMLA leave allowance. The City should provide a safety net in addition to accrued time to those employees to encourage them to remain in the municipal workforce.

Two issues may need to be addressed in implementing paid family leave at the municipal level: (1) honoring collective bargaining agreements already in existence and (2) the interplay of city coverage of municipal workers if a statewide paid family

leave bill is passed. There are a number of unions representing municipal workers and some of their collective bargaining agreements (CBAs) deal with the issue of paid family leave. For those unions, of course, the City would need to abide by the terms of the CBA or seek modifications if a city-wide proposal differed from the terms of the agreement.

With respect to the interplay of city provision of paid family leave in the event that a state law passes (see discussion in Recommendation 2), it is important to note that City workers are not automatically covered by the state paid family leave law that was proposed last year and is likely to be reintroduced this year. Rather, under the terms of that proposal, municipal unions may "opt in" to a state paid family leave program. Because the proposed state law would use the current Temporary Disability Insurance program to provide paid family leave, the benefit levels will be very low. A City program that provided more generous benefits to City workers would therefore still be preferable and possible under the proposed state law because of the opt in provision. If a state law does not pass, of course, it is even more critical that New York City take the lead and provide paid family leave to its workers.

Conclusion

I ew York City should lead by example and implement a paid family leave policy for municipal workers that is on par with those provided by many of the city's private employers. Not only will this make the City a more attractive employer and aid in the retention and recruitment of municipal workers, it will decrease costs associated with training and hiring new staff. Studies have shown that 84 percent of employers find that the benefits of having paid family leave policies far outweigh the costs in the long term.²⁷

In order for the City to remain competitive and attract new talent, it needs to respond to the needs of workers with families who are looking for family-friendly policies when deciding between employers. Despite women entering the workforce in greater numbers over the past several decades, work policies have yet to catch up with the changing demographics. Today, 66 percent of mothers of young children (under the age of 6) work outside the home and 20 percent of adults care for an elderly relative. Providing compensation during certain types of employee leave time will not only support and increase retention rates for all employees, it will have other benefits such as narrowing the gender wage gap by allowing women to receive compensation while on leave to care for their families.

There are many ways to provide support to families and structure a policy that would benefit employees and employers while still being financially prudent and equitable. Paid family leave is a hot topic at both the federal and state levels of government, and one that is not going to go away. It is an important issue to people across the city, state and nation who are working to support their families and struggling to meet the conflicting demands of family and work. At a time when a one-income family is a luxury few can afford, employers should do everything they can to support workers who need to care for their families at critical points in the life cycle—sickness, birth, early childhood, and death. Most importantly, government has a role to play in making sure these supports are in place.

Appendix I: Focus Group Questions

Employer Questions

LEAVE POLICIES

- How many employees work at your company? Do most people have paid vacation?
 What about sick days? What about paid parental or medical leave?
 Do you have a set number of days that you can take a year for anything?
 How do you organize your leave policies?
- 2. Do you provide paid, partly paid or unpaid family leave? What is the duration of the leave allowance and how much is paid? What's the process for leave to be approved? Do you provide paid sick days? How many? Are they accrued?

EFFECTS ON BUSINESS

- 3. What do you see as some of the biggest challenges or concerns for employers associated with providing paid sick days?
- 4. What do you see as some of the biggest challenges or concerns for employers associated with providing paid family and medical leave benefits to employees?

 Do you provide compensation for employees on family and medical leave?
- 5. Do you have to hire a replacement if an employee is out on leave or do you distribute responsibilities to the rest of your staff?
- 6. Do you see any benefits of providing paid sick days or paid family leave for illness or parental leave? If so what are they?
- 7. Do you think workers who are sick should stay at home?

 Do you think it affects productivity if sick workers come to work both in terms of their work and that of other employees?
- 8. Do you recognize any cost savings associated with providing benefits? For those of you who work for companies that do provide paid leave benefits, why was the decision made to provide them? How did it happen? What was the tipping point that pushed your organization to provide those benefits?
- 9. Overall, how do you believe increased flexible work policies would affect your employees' loyalty and productivity? Would this outweigh any negatives?

GOVERNMENT

- 10. San Francisco passed a city ordinance requiring paid sick days for all employees, whether full time or part time, at the accrual rate of 1 hour of sick time per 30 hours worked. Do you think New York City should pursue a similar initiative? Why or why not?
- 11. What do you think the state or the city could do to make it easier for employers to provide paid leave benefits? What would employers need most?
- 12. What do you feel government might do to support employers in their efforts to create a family friendly work place with respect to leave policies?
- 13. Does anyone have any final comments or observations?

Employee Questions

FAMILY AND MEDICAL LEAVE POLICIES

- For those of you who are parents, have you ever taken maternity or paternity leave?
 Did you receive any compensation during that time?
 How long was your leave and how did you support yourself and your family during that time?
- 2. If your leave was unpaid, please describe the effects (financial, emotional, personal, etc.) that this had on you and your family?
- 3. Was your decision to return to work influenced by your lack of paid leave?
- 4. Do you have elderly parents that you are responsible for? What would you do if you needed to care for them?
- 5. In some states, like California, you can get weekly benefits when you are out on leave. For example, employees can receive 6 weeks of family temporary disability insurance to take care of a newborn child or sick family member. It does not provide workers with new leave rights but rather provides workers who are eligible to take leave with some replacement income during the period of leave. There is proposed legislation in New York State to do something similar.
 - Do you think this is something NY State should do? Why?
- 6. What improvements would you like to see in your employer's family leave policies? What should be done first?

PAID SICK DAYS

- 7. Do you have paid sick days? If you do not, how and when do you go see doctors, or take your children to see a doctor?
 - How do you think this has affected the health of your family?
- 8. For those of you who have paid sick days, can you use your sick days to care for a sick child?

- 9. Have you ever been penalized or afraid that you might be penalized in any way at your job for taking time off because you or a member of your family was sick?
- 10. Even if you do not have paid sick days, do you feel you can take time off if you are sick or if a family member is sick without fear of any penalty at work?
- 11. San Francisco also became the first city in the country that required all employers to provide a certain minimum number of paid sick days to their employees. Do you think this is important for employees? In what ways?

 Should New York City pursue a similar initiative?

FLEXIBILITY

- 12. How would increased flexible work policies affect your ability to care for your family? What about your loyalty, productivity and decision to stay with your employer?
- 13. Are you able to take time off from work without penalty to attend parent/teacher conferences or attend functions at your child's school?

 If not, what do you do if there is an event at school during working hours that parents are asked to attend?
- 14. Do you think time off to attend to your child's educational needs (and possibly routine medical) is important for employees?Other states have passed laws guaranteeing a minimum number of hours for employees to do so—should New York pursue a similar initiative?How would it affect your ability to care for your family?What do you do when you need time off to do things for your family?
- 15. Does anyone have any final comments or observations?

Appendix II: IBO Cost Analysis



THE CITY OF NEW YORK INDEPENDENT BUDGET OFFICE

110 WILLIAM STREET, 14th FLOOR NEW YORK, NEW YORK 10038 (212) 442-8615 fax (212) 442-0350 Email: ronniel@ibo.nyc.ny.us

November 14, 2007

The Honorable Scott M. Stringer Office of the Manhattan Borough President One Centre Street, 19th Floor New York, NY 10007

Dear Borough President Stringer:

This letter updates our previous response to your request of October 24, 2007 for information regarding the use of paid and unpaid leave by New York City employees under the federal Family and Medical Leave Act (FMLA). You asked the Independent Budget Office (IBO) to examine the fiscal impact of reimbursing unpaid FMLA leave for non-union New York City employees. Based on fiscal year 2007 figures, IBO now estimates that this proposal if implemented would have cost the city approximately \$1.1 million, including FICA payments.

Overview of Family and Medical Leave Act

New York City employees who have been employed for at least 12 months and have at least 1,250 hours of service during the 12 month period immediately preceding the start of the leave are eligible for up to 12 weeks of unpaid FMLA leave. The 1,250 hours requirement only includes actual work time that is compensated and excludes such other compensated non-work time such as holidays, vacation time, paid personal days, and jury duty time. Eligible FMLA leave may be taken for the following reasons: a) for the birth and care of the newborn child of the employee; b) for placement with the employee of an adopted or foster care child; c) to care for an immediate family member (spouse, child, or parent) with a serious health condition; and d) to take medical leave when the employee is unable to work because of a serious health condition.

In addition, the FMLA statute allows the employer to concurrently designate other types of paid leave, such as annual leave or compensatory time, as FMLA leave. In other words, an employee cannot double dip and use all of his or her allowed paid leave and then take an *additional* 12 weeks of unpaid FMLA leave, if any of the allowed paid leave already taken can be classified as FMLA leave. However, in the absence of any available paid leave, an employee would be eligible for up to 12 weeks of unpaid FMLA leave.

Findings

In fiscal year 2007, a total of 175 non-union city employees took a total of 34,441 hours of FMLA leave time—an average of 197 hours, or 28 work days for most employees. IBO disaggregated FMLA leave time by paid leave (annual leave, compensatory time, and sick leave) and unpaid leave. Most of the FMLA leave time taken by non-union city employees in 2007—55.6 percent—was compensated. Nearly three-

fifths of the 19,151 hours of paid FMLA leave were classified as sick leave, and more than a third were annual leave. The remaining 15,289 hours of FMLA leave (44.4 percent) were not paid.

IBO estimates that it would have cost approximately \$1.15 million (including Federal Insurance Contribution Act (FICA) statutory contributions of \$82,000) to cover the full 34,441 hours taken in 2007, or about \$6,600 per employee.

It seems reasonable to suppose that if the full 12 weeks were paid, the average duration of FMLA might have been longer than the 28 work days taken on average in 2007. If the average leave time taken had been 45 days, the per employee cost would have been approximately \$10,500 (or about \$1.8 million total). At the limit, the full 60 days would have cost a little over \$14,000 per employee (or \$2.4 million total). If employees were required to use available leave balances first (sick leave or annual leave), then this maximum average cost would be lower by the amount of available leave balances applied to FMLA leave.

If you have any questions regarding this letter, please feel free to contact me or Preston Niblack, the Deputy Director who supervised this analysis. He may be reached at 212-442-0220 or via e-mail at preston@ibo.nyc.ny.us.

Sincerely,

Ronnie Lowenstein

Cc: Verena Arnabal Preston Niblack Martin Davis

References

- ¹ U.S. Department of Labor, Bureau of Labor Statistics, http://www.bls.gov/news.release/famee.t04.htm ² Janet C. Gornick, PhD, *The Government's Gone Fishin': The Absence of Work/Family Reconciliation Policy in the United States*, Presentation at The Work Family Dilemma: A Better Balance Summit (February 1-2, 2007) Barnard College, pg. 2. American workers average 1,834 hours of paid work each year—371 more hours than German workers and 13 more than the Japanese.
- ³ Id. at 3. Dual-earner couples with children in the United States work close to 81 hours a week.
- ⁴ U.S. Department of Labor, Bureau of Labor Statistics, *Employment Characteristics of Families in 2006*, May 9, 2007, pg.2, *available at* http://www.bls.gov/news.release/famee.nr0.htm. 70.9% of all mothers in the U.S. are participating in the paid labor force, in contrast to 12% in 1950.
- ⁵ Family Values at Work: It's About Time! Why We Need Minimum Standards to Ensure a Family-Friendly Workplace, Multi-State Working Families Consortium, 2007, pg. 3, available at http://www.9to5.org/familyvaluesatwork/FV@workSummary.pdf.
- ⁶ Id. at 18.
- ⁷ Betty Holcomb, *Why Americans Need Family Leave Benefits and How They Can Get Them*, National Partnership for Women and Families, pg. 1, *available at* http://www.nationalpartnership.org/site/DocServer/WhyAmericansNeedFamilyLeaveBenefits.pdf?docID=1058.
- ⁸ Ellen Galinsky, James T. Bond, and E. Jeffrey Hill, *When Work Works: A Status Report on Workplace Flexibility. Who has it? Who wants it? What difference does it make?*, Families and Work Institute, 2004, pg. 16, *available at* http://familiesandwork.org/3w/research/downloads/status.pdf.
- ⁹ Id. at 10.
- ¹⁰ Id. at 8.
- ¹¹ Jody Heymann, M.D., PhD, "Caring for Families: Will Cities Lead the Way?" Presentation at The Work Family Dilemma: A Better Balance Summit (February 1-2, 2007) Barnard College, pg. 4.
- 12 Id at 4
- ¹³ Gornick, pg. 4.
- ¹⁴ Heymann, pg. 9
- 15 Gornick, pg 5.
- ¹⁶ Heymann, pg. 5.
- ¹⁷ Id at 5
- ¹⁸ Id. at 11.
- ¹⁹ Nancy Rankin, "The Unheard Third" Community Service Society 2006, pg. 14
- 20 Id at 14.
- ²¹ Id., p. 15. 46% of low income single mothers had less than \$100 in savings.
- ²² The Manhattan Borough President's office was advised by relevant city agencies not to do anything that would compromise collective bargaining agreements for unionized employees. Providing additional benefits to union employees at MBPO only would create a disparity between employees of the same union working in different city offices or agencies. As a result, MBPO could only consider adopting the benefits structure for eligible non-union staff not represented by collective bargaining agreements.
- ²³ Gross, J., "Study Finds Higher Outlays for Caregivers of Older Relatives", New York Times, November 19, 2007

²⁶ Betty Holcomb, *Why Americans Need Family Leave Benefits*—*And How They Can Get Them*, National Partnership for Women and Families, pg. 1, available at http://www.nationalpartnership.org/site/DocServer/WhyAmericansNeedFamilyLeaveBenefits.pdf?docID=1058.

²⁷ Betty Holcomb, *Why Americans Need Family Leave Benefits—And How They Can Get Them*, National Partnership for Women and Families Report, pg. 8, available at http://www.nationalpartnership.org/site/DocServer/WhyAmericansNeedFamilyLeaveBenefits.pdf?docID=1058.

²⁸ Time to Care, http://www.timetocareny.org/index.html.