Family Leave Insurance: Supporting Working Families When They Need It Most

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Ms. Dimitajo F.  
Brooklyn, NY

I am a mother caring for a 15 year old daughter and her three younger siblings. The three younger children are 2 boys, ages 4, 2 and my baby girl who recently passed on 5/5/2012. She would have been 1 year old on 6/28/2012. Her name was Domonae Foster. Domonae was born with Down Syndrome (DS) and a heart defect that was repaired on December 28, 2011 accompanied by two additional surgical procedures due to complications.

I never felt comfortable with going back to work within the usual allotted FMLA 6 to 8 week period when I had my children. But Domonae’s medical condition made it even more heart wrenching for me to return to work sooner than I wanted to. However, our household would suffer financially if I didn’t do so. I went out on FMLA leave on December 22, in order to prepare for my daughter’s surgery. By the middle of January I had stopped receiving paychecks. My husband was out of work due to being injured in a car accident so my income was pretty much paying the bills.

I really can’t explain to you how frustrating it was for us. During my daughter’s hospitalization from 12/28/11-02/14/12, along with being at the hospital with her, we had to find means of paying our bills to keep us from being evicted, having food and taking care of our family. We applied for Public Assistance, which didn’t kick in until April after being denied cash assistance. Our private insurance through my job was cancelled before my Medicaid services kicked in. I had no choice but to stay home and take care of my baby girl and I don’t regret doing so because I was able to be there with her.

Yes, I am grieving my daughter’s loss but that is not why I responded to your email. I responded because no mother should have to be worried about losing wages after giving birth to their babies or having to take leave to care for a loved one. I work for the NYC school system that stresses the importance of parent involvement because our children need us to be involved. Newborn babies as well as sick children or family members are vulnerable and need to be cared for with minimum financial worries. I am grateful for the time I was able to spend loving my daughter. But I must say, if my leave was paid, it would not have changed my daughter’s circumstance but it would have relieved my family of serious anxieties as to how we would meet our basic needs.

Thanks for listening.
Torry B.
Yonkers, NY

Two years ago, I welcomed a beautiful baby girl into my life. I was shocked to learn that neither New York City Public Schools nor the State of New York provided any form of paid maternity leave. Certainly, under FMLA, I was permitted to keep my health insurance during maternity leave and the school system reserved my position, but the financial consequences of taking maternity leave left me with a hardship from which, even two years later, I have not recovered.

During my pregnancy, I increased my savings as much as possible to cover my expenses during maternity leave. However, as I watched my savings dwindle, I had to cut back on expenses in order to stay afloat until I returned to work in the fall. Unable to reduce the expenses associated with caring for my newborn daughter, I cut my personal grocery bill down to the bare essentials, restricting my caloric intake so much that I was unable to breastfeed my daughter.

In desperation, I also charged many purchases, like gas, medical insurance co-payments, and food on my credit cards. Then, needing to preserve the last $1,000 I would have access to for a couple of months, I stopped making credit card payments, incurring late fees and over-the-limit fees. Having paid my bills on time for years, the stress from watching my financial circumstances deteriorate and from realizing that I would be unable to correct [the situation] even after returning to work, weighed heavily on my mind and caused a great deal of emotional distress. I rarely slept and felt a great deal of anxiety.

By the end of my daughter’s first year of life, I had destroyed my credit rating, obliterated my savings, and endured a level of stress, anxiety, depression and sorrow I could never have imagined would have characterized my life after such a joyous event like giving birth. My ability to take care of my child and myself was substantially compromised by the financial hardships I endured during unpaid maternity leave. ... As a result of all the hardships I suffered on un-paid maternity leave, I have decided to leave my job, where I have been employed as a teacher for 4 years, and relocate to Tennessee. I am hoping the fresh start will help me provide a better life for my child and leave the anxiety and sorrow I experienced during my daughter’s first year of life in the past.

I hope my experience will substantiate your efforts to get the Family Care Insurance Act passed. I wish you the best of luck in securing victory for families. Please let me know if there is anything I can do to help.

Marcia L.
New York, NY

When one person in a family has serious medical problems, that often means the family has lost one source of income. That leaves other family members with the choice of losing income, or possibly their job, or caring for a loved one. It’s a cruel choice.

Steven
North Lindenhurst, NY

My father currently has lung cancer and this act would go a long way towards helping my family. It has been tough for us, especially without insurance. Thank you to everyone who came up with and everyone who supports this act.

Maria P.
Pomona, NY

It is horrible that the US is significantly behind the rest of the WORLD with maternity leave. I am a single mom and had complications before and after pregnancy. I used my entire life savings & had to go into my 401(k) to survive. Let’s make it right. Thank you.
Irene S.
Woodside, NY

My mother is dying in a rehab hospital for strokes/brain injuries. My father is frail and needs care because he’s falling, has COPD, is on oxygen, etc. My husband was diagnosed two years ago with a form of muscular dystrophy (we are in our mid-fifties) and he’s on disability.

I was also diagnosed with a rare autoimmune disease which at times leaves me exhausted and in arthritic pain, but I have used up most of my sick time over the past 3 years because of my illness, and my husband’s—to take him to the doctor, for me to go to the doctor, etc., etc. I was told [that if I were] to take off for my mother (to help share some of the care that my sisters are now doing) I would need to use the rest of my sick days, then vacation, then unpaid FMLA (for up to 12 weeks, etc.).

My story sounds like a soap [opera] but it’s not—luck of the draw is all. It happens to people, but I come away from the HR office feeling like a scarlet letter has been burned into my back, and, because the sick and vacation would run out quickly, the anxiety about unpaid leave because we can barely get by now because we are living on one income. There’s no way I can take off unpaid leave without filing for bankruptcy—I’m just a few steps away from it.

When you have this kind of stress, and heartbreak, to have the additional financial loss of pay adds to the straws on the camel’s back. I understand FMLA protects your job, and that’s a great thing, and if you can afford to take unpaid leave that’s wonderful for those who can, but for the rest of us who can’t, the decision to continue to work can also seem heartless in the face of caring for your parents, your husband, your loved ones. I ask myself, when I’m on my deathbed, will I want to say to myself, I wish I had taken off from work to say goodbye to my mother? How crazy will that seem then? What kind of society/culture are we living in?

I appreciate your time, and your efforts for a better balance—we need one.

Carol L.
Brooklyn, NY

When I had our second son, we had to let our wonderful nanny go, as we weren’t able to afford to pay her while I was out on unpaid FMLA leave. It was a hard decision to make, and we were fortunate that she was able to find other employment, but if leave were paid, that would be another legal, on-the-books job added to NY State’s rolls rather than lost.

Carolyn M.
Brooklyn, NY

As a new mother, I know how important paid family leave is for families. My husband and I have had to take unpaid leave in order to take care of our young son! This is vitally important!

Blanca M.
Queens, NY

This would have helped me greatly when my mother was dying and Medicare/Medicaid didn’t want to give her a nurse.

Rachel M.
Newark, NY

Adults with lower stress are more productive citizens! Pass the New York Paid Family Leave Act!

Dr. R Kenneth R.
Clifton Park, NY

This is simply common sense! DO the right thing and allow people to care for their family in accordance with strengthening the nuclear family! You take time for your families, allow others to do the same without being penalized.
Gavin S.
Brooklyn, NY

I am planning to start a family with my fiancée in the next two years. Because of the atrocious lack of public resources for children in this country (including the absence of Family Leave, difficulty in accessing health care, and poor public schools) we are moving to Canada next year.

It makes me deeply sad that I cannot stay in the country of my birth to raise my own children, especially since this nation is the wealthiest on earth and could so easily afford to take care of its own young citizens. Shame on us.

I’ve had enough and am leaving, but for the sake of those stuck here I strongly encourage you to pass this bill or else you will continue to loose [sic] talented young families to other nations that prioritize the welfare of their people over the might of their armies.

Teresa
Brooklyn, NY

I was laid off the same day I found out I was pregnant. The company I was laid off from had a wonderful paid maternity leave benefit that I thought I would be able to rely on if I got pregnant. But once I was laid off, that was no longer available to me. In a specialized field, my only option for income was to consult or leave NY. As a freelancer, if I don’t work, I don’t get paid, and as the primary wage earner in our house, getting paid was critical to survival.

For my first pregnancy, I was fortunate to have a retainer and my severance package to cover us during the time I needed to take leave. I got exactly 4 weeks of full time off before I had to take more clients or fulfill the demands of the retainer. I’m now pregnant with my second child, and my family finds ourselves trying to save as much as we can so I can take at least some time off. [We’re] trying to save for my leave as we pay for childcare, a mortgage, retirement, college for our eldest child, and all the other expenses two professionals have.

I tried to find short-term disability to use after the birth, but it isn’t available to freelancers, and I’m not able to pay into a state insurance fund that could support me while I take the time to bond with our new baby.

I hope we can save enough so I can take 6 weeks off, but facing all of our other expenses, I don’t know if I’ll get that much time. One can only hope I don’t have any complications with the birth, because we won’t be able to afford it.

Larissa M.
Syracuse, NY

This would be wonderful for New York State. The unpaid leave is a huge reason that we have put a hold on having a second child. Given the economy, it is difficult to save up the money that I would miss from my salary for those 12 weeks. And knowing that I’ll have another C-section will mean that I’ll need every second of that 12 weeks!

Traci G.
Brooklyn, NY

I am a new mother who is a freelance Interior Designer. I had a difficult pregnancy and was unable to work for a portion of last year. I have now cashed out all of my retirement savings and have taken on credit card debt in order to take care of my baby. I fully support this.

Doris M.
Rochester, NY

Too many families are driven out of the middle class by childbirth and their inability to get infant care. In my city more than half the children are poor in part because of the lack of social support in needed medical emergencies.
Mariama N.  
Poughkeepsie, NY

Because there was no paid leave at the time of my first child’s birth, I didn't take time off beyond the 6 weeks provided through my health insurance. Upon my return to work, my infant stayed at home with my husband, who was going to night school and applying for U.S. permanent resident status, which would eventually give him the right to work in the U.S. Unfortunately, since he grew up in a culture that says women care for infants, not men, he had no patience for the task of caring for an infant, [and] our daughter got inadequate care at a crucial stage in her young life. Also, sometimes, my husband, who could be physically and emotionally abusive toward his family, prevented me from leaving the house to go to work, or he would insist that I come home early. So, my work suffered greatly, and I was almost fired.

Lack of paid leave after my second child was born in 1988 created a financial difficulty that snowballed into full-blown financial disaster 18 years later. Upon losing my $40,000 a year income due to maternity leave, I had to liquidate my assets, 100 shares of IBM stock, at $40/share, to pay rent, utilities and food bills. Once that $4,000 was gone, I started using credit cards to pay these basic living expenses. I racked up $20,000 in debt over the course of one year. After I went back to work, the interest on that debt was all that I could usually afford to pay, and the debt did not diminish. Instead of saving for college, I was making the bankers rich by paying interest on the debt. When my son was ready to go to college, instead of having those 100 shares of IBM stock now worth $25,000, and a nest egg of savings, I had no savings. So, I borrowed $30,000 from Sallie Mae. Because I had the older child’s college debt to contend with, I put that $30,000 into forbearance for 3 years, so the interest was added to the principal, which has now grown to $40,000. If a paid leave had been provided, I would have been able to save for my children's college educations; instead, I am now saddled with debt.

When my third child was born, I took a one year unpaid leave of absence, but this time, the luxury of credit cards to maintain some semblance of our former lifestyle was not a realistic possibility. So, we held a yard sale to sell what we could, moved our remaining possessions into a storage unit, and purchased an L.L. Bean tent as our new "home". It was summer time, so we took up the camping lifestyle. When cold weather came, the children and I moved in with my parents. The older children had to give up their karate lessons, their swimming lessons, their friends and their connection with the home and community they had always known and loved.

Every time I had a child, there was trauma in my life and the lives of my children. With the first child, it was the trauma of an abusive husband/father. With the second child, came financial trauma. With the third child, the family went through the experience of homelessness.

That’s my story. Let’s get young mothers and families the help they need to succeed. It’s long overdue!

Kristin

I am a teacher and love working with children, however due to the current economic climate my husband and I cannot have a child of our own yet because I can't afford to take the days off to care for a newborn. It is disheartening.

Melissa C.

My partner and I are expecting a baby in December and are both teachers. She works for NYC public schools and only gets 6 weeks. I am fortunate that I work in Newark and they already provide the 12-week FMLA. If both my partner and I could take 12 weeks to care for our newborn it would no longer be an emotional and financial burden. Thank you for your dedication to this!
**Susanne A.**  
**New York, NY**

I lost my job after I gave birth to my son.

I had worked for my former employer for ten years, and when it came to negotiating family leave and compensation for the weeks after giving birth, I had to do all the legwork, all the research and speaking to the employer’s insurance agent to find out how much of my salary would be covered while I was on leave.

Fortunately I was able to negotiate with my employer 2 additional monthly payments, less than my usual salary, to cover my monthly expenses, because the insurance would have only provided about $300/month.

Unfortunately, the employer decided to only cover 2 out of 3 months of health insurance for me and my newborn, so I had to switch insurance in the midst of maternity leave.

When I started negotiations about possibly extending my leave one more month including working from home for part of the month, I was fired. I simply wanted to spend a few more weeks with my newborn son and make a slower transition back to work. I wasn’t ready to give my baby to a babysitter, and I had no family member living close by who could help.

**Mary Louise P.**  
**New York, NY**

I don’t think any politician can talk about "family values" without supporting this kind of a bill. As a mother, the time that I spent bonding with my daughter during her first months of life was essential. Too many people in this country do not have such an option. This reality is degrading the foundation of humanity and family. I support this bill.

**Elizabeth H.-N.**  
**Olean, NY**

I have a premature baby in a NICU in Buffalo. Both my partner and I have lost income, and for the time being our family is torn apart while I stay here with the baby and my partner is forced to choose work over parenting, lest we lose our home. Working families should not be punished with lost income for doing the responsible thing and caring for a sick child.

**Lora L.**  
**Potsdam, NY**

Family leave is long overdue. We owe it to our new citizens. We owe it to our elderly. We owe it to the mothers and fathers, to help them get their families off to a good start and to help them deal with the exhaustion that new parents face, deleterious to their health; to help them support the elderly in a loving environment. If we truly have "family values," this is where we should show it!

**Stacey O’N.**  
**Bronx, NY**

This is so important for working families. I just adopted a child and had to take an unpaid leave to help her adapt to her new home and connect to me. After all the adoption expenses, a paid family leave would have helped our family stay on our feet.

**W. F.**  
**Webster, NY**

I wish this had been available when I was caring for my Dad in his last weeks. I hope some day others in the same situation will have the support to help in life's most difficult times.
Amanda D.
Buffalo, NY

After having lost my father to an illness and battling breast cancer both in the last year, I’d be in a better place now if I had had paid time off. Now I have to try to break back into the work force and am literally broke. I support this act because I have experienced New York State’s lack of concern, firsthand.

Steven S.
Stony Point, NY

I have a 25-week-old premature daughter in the NICU at Westchester Medical Center and cannot afford to take time off of work as I am sure most New Yorkers also could not afford to do. This [bill] would give me a chance to be with my daughter in the NICU until she comes home, and not have to worry about paying my bills and mortgage.

Jeanne W.
Glen Cove, NY

This is only right. The financial loss borne by women who bear children is staggering, not to mention the sacrifice made to their careers and the chance of completely losing their jobs. It's right for children who desperately need their mothers home with them to nurse them and put them on the right footing. The savings in long-term health care would be incalculable. Employers save the cost of retraining workers to replace those who leave for childcare purposes. If we care about a society that is healthy and supports families in the long run, this is THE policy to pursue and support. Employers may object at first, but I think in the long run, they will see the benefits of healthier workers. Please support this Governor Cuomo. It's only right.

Henrietta M.
Poughkeepsie, NY

Here in New York and elsewhere throughout the country we are shortchanging the potential of our human capital by consistently cutting corners on aid to young families and education. Please support our potential by signing the Paid Family Leave Act.

Bethany M.
Albany, NY

As a working mother, a birth doula, a childbirth educator and a lawyer, I implore NYS to set an example and pass this bill! Our country is woefully behind other countries in providing paid family leave. Let's take a step in the right direction here in NY.

Harry & Virginia P.
West Oneonta, NY

Women should not be asked to do more work for less pay and then suffer because they need to take time off in order to care for either their children or their elderly parents. Please help New Yorkers to have the right to tend to their families without losing their jobs.

Michael A.
New York, NY

I am a professor of anesthesiology and took family leave. I am a better doctor, father and researcher because of it.
Adrienne LaB.
Brooklyn, NY

This is my story. **My daughter was born with very serious complications that kept her in the NICU for a month.** Unable to find it in me to leave her side I lived in a free parent room in the hospital, sleeping on a cot while her condition ranged between good and dire on a day-to-day basis. **I was lucky enough to have a father-in-law who was not only financially supportive for that month, but also blessedly an insurance negotiator for 50 years, otherwise my husband and I would have had to declare bankruptcy.** When you have a sick child or loved one everything takes a back seat. Any additional support will help families in so many ways. Financially, mentally and in turn help the sick loved one. I genuinely believe that a mother’s proximity to her infant in essential to the baby’s wellness. My daughter just turned 3 and is thriving. Thank you for trying to give help to those who don’t have the support network that I was lucky enough to have.

Kia M.
New York, NY

**It's unfortunate that I am still suffering from financial hardship a year after my 3-month leave from giving birth to my son.** I am an employee of the NYC Department of Education, [I] took leave to give birth to my son on February 17, 2011...

... We are still struggling to get financially situated. I was denied government assistance because I had a job to go back to but in the mean time my family and I just suffered and waited it was over, a second job was not an option because we could barely afford childcare for the time we had.

... Although I would love to give my son a sibling, the financial setback of not being paid while out caring for your child is a key factor why this cannot happen, moreover being an educator providing service to children and not being able to care for your own family is heartbreaking.

I support Family Leave Act 100% and hope that no family ever has to suffer the hardship that my family had to endure.

Bruce A.
Schenectady, NY

As a claims service rep at an insurance company's Disability Benefits bureau, I **hear many stories of how childbirth and illness lead to poverty, unpaid bills and loss of apartments.** New York needs to take better care of these people.

Kim L.-R.
Bronx, NY

**There should be NO QUESTION about implementing the Paid Family Leave Act,** insurance that would serve to improve the health of our families; help low income employees, the working class poor (new middle class) - and specifically new mothers, stay in the workforce after childbirth, while also helping to close the wage gap. Why is there a question? **Governor A. Cuomo, hardworking families in New York, like mine, deserve better.** Please implement the very Paid Family Leave Act and **jump on board with California and New Jersey’s move to make paid family leave a priority.** Thank you.

Patrick McE.
New York, NY

The Paid Family Leave Act shows compassion and understanding for those who need it most. Such bills should be the foundation to move America forward in the 21st century. Protecting human rights is the best example our democracy can put forward.
Leslie H.
Croton, NY

The state owes it to its workers to offer paid leave time. After struggling for five years with miscarriages and two life threatening ectopic surgeries, when I finally was able to conceive and deliver a healthy baby, I had no other choice to take the bare minimum unpaid leave as my husband at that time was unemployed. Words cannot express how hard it was to leave my precious baby with strangers at a day care while I went back to work. The experience threatened the chance to fully bond with my baby (not to mention my milk supply). My work situation didn't offer extended breaks for breastfeeding, and pumping a few minutes here and there in an ugly bathroom was the best I could do. Being separated from my baby affected my whole family and I decided to leave a full-time paid position for part-time work. Paid leave time would take some of the pressure off new families and let them focus on what is important, bonding with their precious new baby.

Denise
Buffalo, NY

My husband is an artist and my salary supports our family. When I had our daughter (delivered C-section) two years ago, it was an incredible hardship to be without my salary. It is unconscionable that, in this day and age, a mother feels forced to return to work before she is healed and ready, simply because her family cannot afford leave without pay. As a "salaried" faculty member, I routinely work ~60 hour weeks without any sort of overtime pay. Yet, when I needed time to heal and be with my newborn daughter, the state provided nothing in return. It is an issue that angered me enough that I have considered looking for a faculty position elsewhere with more family-friendly maternity policies.

In this day and age, it can no longer be assumed that a husband's salary will allow a woman to take unpaid leave without hardship. Many families depend on both salaries, and many -- like mine -- actually depend exclusively on the woman's salary. My husband is now a stay-at-home dad, and we are hesitant to have another child due to the financial hardship unpaid leave would bring again.

Thank you for starting this petition. It's an issue that has been ignored for too long.

Carol G.
Yonkers, NY

With the rapid growth of our older adults population, and many people caring for both children and aging parents, this legislation provides a critical means of support for working families.

Tess H.-C.
Brooklyn, NY

It is absolutely necessary that NYS take a step to support the "family values" that everyone so loosely throws around. We need to make it possible for families to spend the time necessary to support and nurture each other in times of crisis or to welcome a new member without putting them in financial jeopardy.

Carolyn L.
Ridgewood, NY

A pregnant co-worker of my partner keeps coming to work right now, even though she has a bad cold. She is doing so to save up her sick days because her employer, a non-profit, only offers 1 week of maternity leave. This is just wrong. It's bad for her, for babies in NY state, and for my partner who has to deal with working with a sick co-worker.
Damon C.  
Brooklyn, NY

Family is our utmost priority. **When a loved one is ill or new to this world, why should it place us in a financial bind?** My wife had to use her vacation days to care for our son. Vacation days? **That's shameful.** Mothers need support in this manner as well as those who care for ailing ones.

Maya G.  
Brooklyn, NY

Family leave is the most important benefit - and a very necessary one, for the mother, father and especially baby. **How is it possible that we penalize people for wanting to start a family and at a time they need it most, we take away their resources?**

Jonathan R.  
New York, NY

**New York needs to lead the way in putting family first!** The world is not all about dollars; no one ever says they wish they spent more time in the office when they're on their deathbed!

Eileen M.  
West Islip, NY

My husband will be needing a stem cell transplant in the near future. Due to extensive chemotherapy prior to the transplant, he will be hospitalized for a month or more and then out of work for at least another month after the transplant. How do we live without his paycheck???

Lucia E.  
West Endicott, NY

What this country actually needs is to implement a real maternity/paternity leave...it is sad that United States, the wealthiest country in the world, does not support their families by offering comprehensive maternity leave benefits...it is sad that women have to choose keeping their job over staying home with their babies... It is cruel and unfair for new moms to have to leave their newborn children in someone else's care in order to remain employed!

Theo P.  
New York, NY

The way it stands now, **having a child is a punishment - by having your pay cut, or disappear.** Our families deserve better than that. And **our state should be in the forefront.**

Richard L.  
Siena, NY

My mom died from cancer in 2010 and I could not keep up with my bills. I took the last month of her life off so I could be with her and I nearly went bankrupt. While I was dealing with grieving her death, I was struggling financially; the stress was horrible.

Janna O.  

**This is cost saving and culture enriching legislation. It keeps care in the home and family instead of burdening the state with additional nursing costs.** Gov. Cuomo, it's high time this state honor its families. Please prompt businesses to afford the respect owed to New Yorkers at the start and finish of their lives instead of forcing those of us who love and care for them to choose between career and the dignity of extending vital nurturance and care to our loved ones when they need it most.
A Better Balance is a national legal advocacy organization dedicated to promoting fairness in the workplace and helping workers care for their families without risking their economic security.