

PUTTING FAMILIES FIRST IN WISCONSIN

ESTIMATING UTILIZATION AND FINANCING OF PAID FAMILY LEAVE INSURANCE

SUMMARY

More than 20 years ago, the federal Family and Medical Leave Act (FMLA) became law. Since then, it has been used more than 200 million times, allowing temporary leave from work to bond with new babies and children, and to attend to a serious personal illness or ailing family members. The FMLA requires firms employing 50 or more workers to permit any eligible worker to take up to twelve weeks of unpaid leave for these family needs without jeopardizing their position or health insurance coverage. Wisconsin was a leader in family medical leave, passing similar legislation in 1988, five years before passage of the federal version of the law. Together, FMLA laws help workers balance the demands of work and family life and are critical support to working families. But because neither FMLA replaces the wages lost when workers take leave, they are of little use to the many workers who simply cannot afford to take unpaid leave to care for their family members. In this area of policy, the United States stands alone. No other developed nation lacks paid family leave.¹ In the US, workers and families juggle significant competing demands in both joyful and stressful times, without the support of paid time when they need to be away from work. Time that is taken for granted by so many across the globe.

As the nature of families changes in Wisconsin, policies designed to support families must also evolve. While popular perception may still imagine families with two married adults where one is the primary earner, this arrangement is rare in practice, and on the decline. Seventy percent of U.S. families are headed by dual earner couples or by a single parent, and only 30 percent fit the mid-20th century notion of a father with a full time job and a stay-

¹ According to the World Policy Forum, the only other nations without paid leave for new mothers are the Marshall Islands, Micronesia, Nauru, Palau, Papua New Guinea, Suriname, and Tonga.

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The FMLA specific data and program cost estimates owe a great debt to the Colorado Fiscal Institute, and especially to Chris Stiffler, there. Thanks to the CFI and to Chris for their generosity, willingness to share so much of their work, and help in focusing this question on Wisconsin. Also, thanks to the Institute for Women's Policy Research, which conducted similar research for the state of Washington. Their analyses were the foundation of our work here.

ABOUT THE DATA

In estimating paid FMLA program costs, we rely on the weighted 3-year sample of the US Census American Community Survey Public Use Microdata Sample. Our sample includes Wisconsin households and such variables as their wage income, and job characteristics. Additional data provided by The Working Poor Families Project (workingpoorfamilies.org).

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at-home spouse. Further, as the population ages, it is more common for elderly relatives to need care from their family. These facts contribute to an atmosphere where even common disruptions in routine can have profound negative fall-out for families. Children get sick; workers get hurt; women have babies; elders need care. A society that values hard work, financial independence, and personal responsibility should help ensure that these temporary concerns do not financially undermine families. Under current policy, working families are forced to choose between maintaining their livelihood and fulfilling basic familial obligations. That stress is not conducive to strengthening families and it does not reinforce the value of work. In Wisconsin, paid leave insurance legislation would help relieve this strain.

Paid leave is especially critical for the nearly three-in-ten working families in the state who have low income (below twice the poverty line) in spite of their strong commitment to work. For these families, sick and vacation leave is stingy or nonexistent, reliable day care for children or adults is prohibitively expensive, and workers themselves are more likely to have health challenges. In short, their work income is too little to get by on, and also far too little to make do without. Further, paid leave helps employers to keep talented workers who might otherwise quit their job in order to take needed time to care for themselves or their family. Paid leave could also decrease health care costs for employers. It enables workers to take time to recover or seek care rather than returning to work too soon or foregoing needed treatment and suffering more serious health conditions. This may be of particular importance to the 13% of Wisconsin workers without health insurance.

States have stepped in where the nation has lagged; three states have approved and implemented programs to provide wage replacement for workers attending to critical family needs. California was first with a paid family and medical leave insurance program starting in 2004. New Jersey followed in 2009. Rhode Island's paid family leave system began funding benefits in 2014. Experience in these states, especially the years of experience in California and New Jersey, provide concrete evidence on the structure and costs of paid leave programs.² In this paper, we explore how a paid leave insurance program that replicates the functions of both temporary disability insurance and paid family leave insurance could work in Wisconsin. Following the designs of programs in California and New Jersey, we estimate the total benefits which would be distributed to claimants and the premium on wages that would be required to fund those benefits. This work suggests that even a moderately generous insurance program could be implemented for a very low premium on wages.

The program we analyze for Wisconsin closely mirrors the essential features of the California and New Jersey's temporary disability and paid family leave insurance programs. We call this the "benchmark" paid leave insurance (PLI) program; its structure is described in detail below. In collaboration and consultation with the Colorado Fiscal Institute (CFI) and the Institute for Women's Policy Research (IWPR), we have developed a simulation which provides estimates of eligibility, utilization, benefit claims, and financing for the Wisconsin benchmark PLI program. Like the state's unemployment insurance program, this statewide program would partially replace foregone wages. Qualifying workers who take temporary leave from their jobs to care for an ill family member or to bond with a new child could claim the benefit. All covered employees in Wisconsin would contribute a small amount from their wages to finance those benefits. Mimicking the design of other state PLI programs (and in contrast to the structure of unemployment insurance), employers would not be responsible for contributing to the insurance fund. Similarly, utilization of the insurance would not affect an individual's future premiums.

² Both California and New Jersey already had Temporary Disability Insurance programs on which to build their paid family leave programs. The proposal for Wisconsin is to establish both temporary disability and paid family leave so that workers have support in times of need, either because of their own health needs, or the serious needs that families generate.

The structure of the benefit of our “benchmark” PLI program for Wisconsin follows those established by other states. It allows qualified workers to take up to 12 weeks of paid leave (matching the length of leave guaranteed by the Federal FMLA). Like programs in other states, it would replace 66 percent of wages for most workers. Our benchmark program would also replace up to 95 percent of wages for workers with the lowest annual earnings. This graduated wage replacement, a feature of Colorado’s legislation, ensures that the lowest-earning workers can afford to claim the benefit.

Also following other state programs, weekly benefits are capped at \$1,000, regardless of what wage replacement rate that constitutes. This ensures that high-income individuals will not claim large benefits that they likely do not need. In order to qualify for coverage, workers must have worked at least 680 hours in the previous twelve months.³ This requires claimants to be active participants in the labor force and to have paid into the insurance system before drawing benefits from it.

Table 1

SUMMARY OF TOTAL PLI PROGRAM BENEFITS (BENCHMARK PROGRAM)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
<i>Parameters</i>			
Maximum leave duration (weeks)	12	12	12
Weekly benefit cap	\$1,000	\$1,000	\$1,000
Maximum wage subject to premium	\$75,000	\$75,000	\$75,000
Work hours per year to qualify	680	680	680
Wage replacement rate			
below 30% median	95%	95%	95%
below 50% median	90%	90%	90%
below 80% median	85%	85%	85%
all others	66%	66%	66%
<i>Totals</i>			
Average weekly benefit	\$568	\$583	\$598
Workers eligible	2,626,156	2,636,661	2,647,208
Average leave duration (weeks)	8.3	8.3	8.3
Workers taking leave	88,501	94,248	100,303
<i>Benefits paid</i>	<i>\$415,803,590</i>	<i>\$454,057,514</i>	<i>\$495,507,322</i>
Total payroll	\$121,310,651,087	\$124,393,751,282	\$127,555,208,215
Minimum required wage premium	0.400%	0.400%	0.400%

³ The hours-worked threshold follows the Washington State program guidelines. In Wisconsin, this data is not currently collected from employers. This issue could be resolved in legislation or by establishing some other threshold—perhaps based on the quarterly earnings data collected as a part of the unemployment insurance program. If the hours-worked threshold is dropped entirely, the benchmark program would pay approximately 103,000 eligible claims and pay approximately \$440 million in benefits in the first year.

Given this structure, the benchmark PLI program would cover approximately 2.6 million Wisconsin workers. Given the experience of other states, we estimate that the associated benefits of this program could be financed with an employee-paid premium on wages of only four tenths of one percent (details in Table 1). Again given the experience of other states, we estimate that the average weekly benefit for claimants would be \$568, while the average duration of leave would be 8.3 weeks. Total annual disbursements would be \$416 million. Such a program is in line with other states' relevant insurance programs.

While some may greet any new program with a certain amount of skepticism, the experience of other states is an important indicator of program feasibility. Experience in other states suggests that initial resistance to the idea of a PLI program will be strong, but will recede once the program is in place. As Eileen Appelbaum, a senior economist at the Center for Economic and Policy Research, writes about the longest-standing program: "California's paid family leave program (and others)... are good for the finances of families and do not impose major burdens on businesses. Despite fear and sky-falling claims from business lobbyists, these programs have no effect or a positive effect for most businesses, reduce turnover and improve retention of employees, and put money in the pockets of customers."⁴

It is important to note that we do not estimate administrative costs associated with a PLI program. In order for the program to be self-sustaining, premium rates might need to be slightly higher than the numbers listed in this report, which indicate only the premium rate necessary to fully finance the benefits claimed. Some states have proposed raising capital to start the program by collecting the wage premium for a period of time before employees are eligible to receive benefits. As Wisconsin explores this important benefit, experts on program administration will need to consider key questions of administration and overhead.

We hope that, by providing these basic ideas on the costs and benefits associated with paid leave insurance for the state of Wisconsin, we can contribute to a conversation in the state about how to support working families. The experience of other states, and what that experience implies for Wisconsin, provides a considerable foundation for that conversation.

OVERVIEW OF BENEFIT ESTIMATION STRATEGY

The remainder of this document walks carefully through the estimation strategy for the benchmark PLI program for Wisconsin. Our methodology follows that established by the IWPR in their report calculating cost estimates for a proposed PLI program in Washington State. The CFI generalized that approach in their own work, which estimated costs for a PLI program in Colorado. Our work closely follows the CFI's approach. Notably, both California and New Jersey already had state-wide temporary disability insurance programs in place as they considered adding paid family leave insurance. This report includes the costs and benefits of a combined temporary disability and paid family leave insurance program (as legislatures have enacted in both Washington and Colorado). The next several sections of this paper will discuss the estimation process for each of the precursor statistics. We then aggregate these into the final cost estimation and discuss how alterations to the benchmark plan affect program costs and benefits.

⁴ Center for Economic Policy Research press release "New Book on California Paid Family Leave Program Shows Potential for National Program," dated November 21, 2013.

WAGE EARNINGS

The first step in estimating costs is characterizing the segment of the labor force that qualifies for participation in the program. The structure of the labor force determines worker eligibility rates, wage replacement rates, and average insurance benefits. We utilize data from the Public Use Microdata Sample (PUMS) of the American Community Survey (ACS). Our sample includes the 3-year estimates of wages, weeks worked, hours worked per week, and sample weights for all Wisconsin respondents who reported positive current wages or who worked for at least 680 hours in the previous year. We remove sample respondents whose imputed hourly wage is less than \$1 or more than \$190 per hour.⁵

Using the ACS PUMS data, we impute hours worked per year from the variables “number of weeks worked in past 12 months” and “average hours worked per week.” We impute hourly wages similarly, using those variables in conjunction with “wages and salary in the last 12 months.” The final sample consists of 91,545 respondents.⁶

We calculate, for each of these respondents, the weekly benefit amount they would qualify to receive under the benchmark program. The program caps weekly benefits at \$1,000 per week, replaces 66% of wages for most workers, and replaces a progressively higher share of wages for lower-income individuals. This graduated replacement rate was first proposed by the CFI out of concern that very low-wage workers would not be able to live on 66% of their regular wages—and might, therefore, be forced to continue working despite needing to take leave and qualifying for benefits, or be forced to turn to public assistance. Individuals qualify for higher wage replacement rates if their total wage earnings in the previous year were less than 80% of the median wage earnings in the state. Within this, thresholds are set according to those defined by the US Department of Housing and Urban Development. “Extreme low income” is defined as having an income less than 30% of the state’s median wage income, “very low income” as being below 50% of that median, and “low income” as being below 80% of the median. Those in the low income category have wages replaced at a rate of 85% rather than the standard 66%, while those in the very low income and extreme low income categories have their wages replaced at a rate of 90% and 95%, respectively.

Table 2

BENEFIT STRUCTURE WITH WAGE REPLACEMENT RATES (BENCHMARK PROGRAM)

<i>Income Category</i>	<i>Percent of Area Median</i>	<i>Annual Wages</i>	<i>Workers in Category</i>	<i>Wage Replacement Rate</i>
Extremely low	30%	Less than \$9,542	277,340	95%
Very low	50%	\$9,542 to \$15,904	128,268	90%
Low	80%	\$15,904 to \$25,446	180,446	85%
All other incomes		More than \$25,446	832,052	66%

⁵ This restriction follows the methodology used in the annual “State of Working America” report by the Economic Policy Institute and removes respondents whose responses appear to be highly atypical or erroneous.

⁶ Of the sample, 78,162 report having worked more than 680 hours (enough hours to qualify for PLI benefits under the benchmark program) and 72,836 report having worked more than 1,000 hours (approximately half-time).

Table 2 describes the benchmark program’s wage replacement structure in more detail. In the sample data, median wage earnings in Wisconsin are \$31,808 per year. Thus, an individual earning \$290 per week (approximately full-time work at the minimum wage of \$7.25 per hour) would be categorized as “very low income” and qualify for a wage replacement rate of 90% (\$261 per week). A worker earning \$1,000 per week would qualify for a 66% wage replacement rate (\$660 per week). Any worker earning more than approximately \$1,500 per week (\$75,000 per year) would qualify for the maximum benefit of \$1,000 per week. A particular advantage of setting up the benefit structure in this way, where replacement rates correspond to various percentages of the state median, is that it will adjust naturally for inflation. Real benefits will not erode over time, and future legislatures will not necessarily need to take action to amend benefit levels.

PROGRAM UTILIZATION

Throughout this section, we rely heavily on utilization statistics from the two states that have fully implemented PFL programs, California and New Jersey. Both states’ programs were extensions of preexisting temporary disability insurance programs.

When California first began offering paid family leave insurance benefits in 2004, benefit take-up rates for qualified workers were quite modest, but utilization rates have increased over time as more workers have become aware of the program. This has represented approximately a six percent increase in the take-up rate, per annum, for each of the first five years. After five years, take-up appears to have plateaued, likely because the share of workers aware of the program also plateaued. New Jersey, which only implemented their paid family leave program in 2009, still has relatively low rates of usage; this is consistent with the pattern of claims observed in California. We bear this increase in take-up rates in mind and account for it in our estimation.

We average the first program-year utilization rates for California and New Jersey to estimate the initial PLI take-up rate for Wisconsin. A 0.79% utilization rate corresponds to 20,747 workers claiming benefits in the first year. Accounting for slower initial take-up from the temporary disability component of the program (as compared to states with longstanding temporary disability programs), we estimate a first-year take-up rate of 2.58%, which corresponds to 67,775 workers. We adjust subsequent utilization rates using the annual growth rate of employment and a six percent annual increase in take-up due to program publicity. This increase is assumed to plateau after five years to a consistent rate, commensurate with the experience of California.

AVERAGE DURATION OF LEAVE

We rely on two data sources for estimating the average duration of leave taken by qualified workers, the 2008 Survey of Income and Program Participation and the 2000 Family and Medical Leave Act surveys. This data reveals that the average length of a PLI-covered leave period is 4.84 weeks in California and 5.00 weeks in

Table 3

USAGE RATES IN CALIFORNIA AND NEW JERSEY

	<i>California</i>	<i>New Jersey</i>
Employment	16,432,990	4,120,680
Family leave claims	139,593	30,162
Temporary disability claims	657,689	103,800
Percent of employment	4.85%	3.25%

New Jersey (of a maximum of six weeks, in each case). The average of the ratios of leave taken to maximum leave allowed is 0.82. Applying this ratio to the benchmark program's maximum of 12 weeks of leave yields an expected duration of 9.63 weeks for Wisconsin. Incorporating similar statistics from California and New Jersey's temporary disability insurance programs, we estimate an average duration of 7.85 weeks for Wisconsin. Overall, we estimate an average duration, among all claimants under the benchmark program, of 8.27 weeks.

AGGREGATE BENEFITS

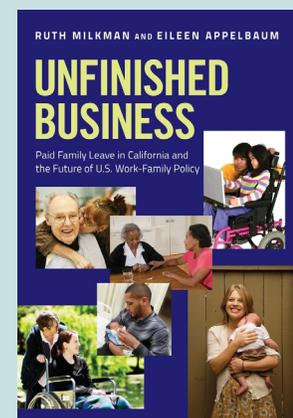
Having estimated the number of qualified workers, the average weekly benefit for qualified workers, and the average duration of leave taken, we can estimate the aggregate annual benefits that workers will claim. Table 1 reports the estimated benefits paid in each of the first three years of the program's operation. In the first year, the program is expected to pay out \$416 million. If we instead assume that education efforts successfully inform workers about the program—that the expected long-term take-up rate applies to the first year, the total benefits paid would be \$525 million. Over time, total benefits will increase as total population and total employment in the state increase, as take-up rates increase due to program familiarity, and as inflation weakens the dollar.

FUNDING MECHANISM

California and New Jersey both finance their PLI programs similarly, by charging a percentage premium on employee wages at a fixed level. The associated wage premium in California is 1.00% and is 0.78% in New Jersey. In each case, this revenue funds both the temporary disability and paid family leave insurance programs. Wisconsin could operate the benchmark PLI program with a similar wage premium.

UNFINISHED BUSINESS: PAID FAMILY LEAVE IN CALIFORNIA AND THE FUTURE OF U.S. WORK-FAMILY POLICY

In November 2013, Ruth Milkman, the academic director of the Murphy Labor Institute at the City University of New York, and Eileen Appelbaum, a senior economist at the Center for Economic and Policy Research published *Unfinished Business: Paid Family Leave in California and the Future of U.S. Work-Family Policy*. The book takes an intensive look at California's Paid Family and Medical Leave program using state data, fieldwork, and interviews with workers, employers, and the public. The authors conclude that, "California's paid family leave program—and by extension a potential national program—are good for the finances of families and do not impose major burdens on businesses. Despite fear and sky-falling claims from business lobbyists, these programs have no effect or a positive effect for most businesses, reduce turnover and improve retention of employees, and put money in the pockets of customers."



Historically, there have been several means of financing social insurance benefits. Unemployment insurance, for example, is paid entirely by employers. Social Security imposes taxes both employees and employers. PLI premiums in California and New Jersey are paid entirely by employees. The benchmark program follows suit with the latter of these and sets up a percentage premium only on employee's wages. Like Social Security and unemployment insurance, it also caps the amount of wages that are subject to the premium.

The wage base is the maximum amount of an individual's wages that are subject to the premium. There is a trade-off between the wage base and the minimum premium rate required to fund the program. As the wage base increases, the premium rate can decline while maintaining the same level of revenue.

The benchmark program features a wage base of \$75,000, income above which is not subject to the premium. This is a natural base given the benefit cap of \$1,000 per week. Because the benchmark program replaces wages (for those outside of the low-wage categories) at a rate of 66%, a \$1,000 per week benefit is associated with a weekly wage of approximately \$1,500—an annual wage of \$75,000. Because all workers earning wages above \$75,000 qualify for the same maximum weekly benefit, all income above this level is exempt from the premium.

Table 4 illustrates several possible combinations of wage base and premium rate which raise sufficient revenue to fully fund the amount of benefits the program will pay in its first year. It also shows the dollar amount of premiums paid by workers at various wage levels. The first column lists the relevant statistics for the benchmark plan and the second lists statistics for the benchmark plan after eliminating the wage base. Note that this report assumes that the same wage premium is applied to all wages, not just those for benefit-qualified workers. Recall that the median wage in Wisconsin is just above \$30,000. Under any of these alternatives, the weekly premium for the median wage-earner is between \$1.98 and \$3.60.

Table 4

PAYROLL PREMIUM FUNDING IN PROGRAM'S FIRST YEAR

	<i>Benchmark</i>	<i>No Wage Cap</i>	<i>Alternative 1</i>	<i>Alternative 2</i>	<i>Alternative 3</i>
Wage premium	0.400%	0.343%	0.379%	0.359%	0.623%
Wage cap	\$75,000	na	\$100,000	\$180,000	\$30,000
Maximum contribution	\$300	na	\$379	\$646	\$187
<i>Annual premium by income</i>					
\$20,000	\$80	\$69	\$76	\$72	\$125
\$30,000	\$120	\$103	\$114	\$108	\$187
\$40,000	\$160	\$137	\$152	\$144	\$187
\$50,000	\$200	\$172	\$190	\$180	\$187
Revenue	\$416,115,885	\$416,095,533	\$416,550,664	\$416,729,123	\$416,198,234

ALTERNATIVE PROGRAMS

Under this analysis, there are four alterable parameters that affect the aggregate benefits paid: the maximum allowable duration of leave, the wage replacement rates for the various wage categories, the maximum weekly benefit amount, and the minimum hours worked to qualify for benefits. The benchmark plan echoes the balances struck by other state programs between the dual concerns of benefit adequacy and premium rate frugality, but other specifications can be considered.

Consider a “minimal” alternative to the benchmark program where the length of allowable leave is cut from 12 weeks to 6 weeks, the wage replacement rate is set to a fixed 66% of income for any earnings level (below the wage base of \$75,000), and benefit-eligibility is tied to working the annual equivalent of half-time (an increase to 1,000 hours from 680 hours worked in the previous year). Further, consider variations on the benchmark and minimal programs that maintain or eliminate the \$75,000 wage base. Table 5 compares the aggregate benefits and associated premiums required to fund those benefits for each of these program variations.

Table 5

SUMMARY OF PLI PROGRAM ALTERNATIVES

	<i>Benchmark</i>	<i>Benchmark, no cap</i>	<i>Minimal</i>	<i>Minimal, no cap</i>
<i>Parameters</i>				
Maximum leave duration (weeks)	12	12	6	6
Weekly benefit cap	\$1,000	\$1,000	\$1,000	\$1,000
Maximum wage subject to premium	\$75,000	na	\$75,000	na
Work hours per year to qualify	680	680	1,000	1,000
Wage replacement rate				
below 30% median	95%	95%	66%	66%
below 50% median	90%	90%	66%	66%
below 80% median	85%	85%	66%	66%
all others	66%	66%	66%	66%
<i>Totals</i>				
Average weekly benefit	\$568	\$568	\$566	\$566
Workers eligible	2,626,156	2,626,156	2,437,794	2,437,794
Average leave duration (weeks)	8.3	8.3	4.4	4.4
Workers taking leave	88,501	88,501	82,154	82,154
Benefits paid	\$415,803,590	\$415,803,590	\$203,887,065	\$203,887,065
Total payroll	\$121,310,651,087	\$121,310,651,087	\$121,310,651,087	\$121,310,651,087
Minimum required wage premium	0.400%	0.343%	0.196%	0.169%
<i>Annual premium by income</i>				
\$20,000	\$80	\$69	\$39	\$34
\$40,000	\$160	\$137	\$78	\$68
\$60,000	\$240	\$206	\$118	\$101
\$80,000	\$300	\$274	\$147	\$135
\$100,000	\$300	\$343	\$147	\$169
Revenue	\$416,115,885	\$416,095,533	\$203,896,784	\$205,015,000

Table 6 returns to the benchmark program and illustrates the effect of altering only the maximum allowed length of leave. Each column is identical to the first, the benchmark program, with the following exceptions: the second column reduces the maximum allowed weeks of leave from 12 to 6; the third column increases the required number of hours worked in the previous year from 680 to 1,000; and the fourth column eliminates the graduated wage replacement rates, setting a fixed 66% wage replacement rate for all qualified workers.

Table 6

VARIATIONS ON THE BENCHMARK PROGRAM

	<i>Benchmark</i>	<i>6 Weeks of Leave</i>	<i>1,000 Hours Worked</i>	<i>66% Replacement</i>
Workers eligible	2,626,156	2,626,156	2,437,794	2,626,156
Average leave duration (weeks)	8.3	4.4	8.3	8.3
Workers taking leave	88,501	88,501	82,154	88,501
Benefits paid	\$415,803,590	\$220,672,166	\$398,321,388	\$399,562,853
Minimum required wage premium	0.400%	0.213%	0.383%	0.385%
<i>Annual premium by income</i>				
\$20,000	\$80	\$43	\$77	\$77
\$40,000	\$160	\$85	\$153	\$154
\$60,000	\$240	\$128	\$230	\$231
\$80,000	\$300	\$160	\$287	\$289
\$100,000	\$300	\$160	\$287	\$289

TOWARDS PAID FAMILY AND MEDICAL LEAVE INSURANCE IN WISCONSIN

With rates of labor force participation well above the national average, Wisconsinites have a strong commitment and attachment to work. As COWS documents in the State of Working Wisconsin, this is especially true of women in Wisconsin. This is a strength of the state, but also a challenge to our families. And when families face the joys of new additions or the crises of serious illness, the long hours at work can undermine the time for caring that families need. Paid leave, a norm throughout the developed world, and an area of considerable policy innovation by states, is one system that can help support families in times of need. In this paper, we draw on the experience of other states to simulate the costs and benefits of a prospective paid family leave insurance program in the state. Our work suggests that, with a modest premium on employee wages, a program could be designed that could support working families in the state when family needs are most pronounced. We hope that this data can help make the idea of paid leave insurance more concrete and the choices—and their associated costs and benefits—more clear.

ABOUT COWS

COWS (Center on Wisconsin Strategy) is a nonprofit think-and-do tank, based at the University of Wisconsin-Madison, that promotes “high road” solutions to social problems. These treat shared growth and opportunity, environmental sustainability, and resilient democratic institutions as necessary and achievable complements in human development. Through our various projects, we work with cities around the country to promote innovation and the implementation of high road policy. COWS is nonpartisan but values-based. We seek a world of equal opportunity and security for all.