

The Work-life Balance in Crisis: Leave taking among employed women in the United States

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Abstract

This paper presents the results from a quantitative analysis of women's leave taking across time and among different types of leave, both paid and unpaid. Data are used from the U.S. Census Bureau's Survey of Income and Program Participation (SIPP). A descriptive analysis is used to examine the rates of leave taking among working women (n=38,197) by educational attainment, income level, marital status and race/ethnicity. A multivariate regression analysis and trend analysis are used to examine the significance of the differential rate of leave taking among women, after controlling for other worker, employer, economic, and policy control variables. The results show that patterns of leave-taking magnify inequalities among women. For example, low-skilled and low-income women are more likely to permanently leave a job after childbirth rather than take leave. Only 38% of employed women have access to paid leave. This rate decreases for low-skilled and low-income women.

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INTRODUCTION

The limited provisions of the American welfare state, combined with the widespread view that caregiving is a private concern, have left families to devise their own resolutions to these tensions. These private solutions have had serious consequences for gender equality and for family and child well-being (Gornick & Meyers 2003, 25).

In the United States today, many working parents struggle to balance their work and family responsibilities. No standard for success in maintaining this balance exists and many families struggle daily with the competing needs of work and family without any support from society at large. While women's rates of labor force participation are gaining parity to men in the workforce, women still feel more acutely this work-life struggle. In her book, *The Price of Motherhood*, Ann Crittenden (2001) writes, "There is increasing evidence in the United States and worldwide that mothers' differential responsibility for children, rather than classic sex discrimination, is the most important factor disposing women to poverty" (p. 88).

Women's greater responsibility in the private sphere of domestic work heightens their risk of economic insecurity and is shown to decrease their participation in civic and political activities, thereby reducing women's individual and collective power (Gornick & Meyers 2003). Compounding the issue of a woman's unequal burden of caretaking is the greater burden experienced by low-income women and women of color who have fewer resources to provide care, and less affordable time away from work to give to caretaking (Gerstel & McGonagle 1999).

Family leave policies can relieve some of this burden by giving working parents job-protected, and sometimes paid, time away from work to attend to family needs. Among industrialized nations, these policies can range from individual employer policies to national public policies. The United States has not traditionally had a national family leave policy, making it an outlier among industrialized nations (Waldfogel 2001b). But in 1993, the U.S. enacted the Family and Medical Leave Act which provides working parents unpaid, job-

protected leave for the birth or adoption of a child as well as leave time to care for themselves if they are sick or to care for a sick family member. However, to receive these benefits, a parent must work for a firm with 50 or more employees and have worked with their employer for at least 1,250 hours (roughly full-time) in the past year.

Because of these eligibility requirements, this law is still narrow in its ability to reach many working parents who are arguably the most in need of family leave. The Commission on Family and Medical Leave found that less than half (46.5%) of private sector workers are eligible for the FMLA. A significant minority of employees (3.4% of employees in 1995; 2.4% of employees in 2000) say they are in need of leave but do not take it; most of whom (64%—of the 3.4% of employees—in 1995; 77.6%—of the 2.4% of employees—in 2000) say it is because they cannot afford the loss of wages, underscoring the importance of paid leave. It is important to note that it is hourly workers and African Americans who are most likely in need of leave but cannot take it because they cannot afford to do so; and men are the chief beneficiaries who take leave for their own illnesses (Commission on Family and Medical Leave, 1996; Cantor et al., 2001).

The FMLA improves labor force continuity with the vast majority of leave takers (84% in 1995, 98% in 2000) returning to their same employer. However, this rate of return varies by income level, where low-wage earners are least likely to return to their same employer but employees with high family income levels, unionized workers and salaried employees are more likely to return to their same employer (Commission on Family and Medical Leave, 1996; Cantor et al., 2001).

Few studies have examined the differential access working parents have to family leave by demographic and socio-economic characteristics. Gerstel and McGonagle (1999) analyzed data on parental leave use under the FMLA and found inequalities in use by gender, race, and family status. In a more recent study, Han, Ruhm, and Waldfogel (2009) looked at

the effects of changes in federal and state parental leave legislation on employees' leave taking and found differences in the amount of time parents spent on leave by educational attainment.

Prior research has not looked specifically at issues around paid versus unpaid leave and has mostly focused on leave-taking behaviors under the Family and Medical Leave Act. This paper sets out to widen the scope of analysis to encompass leave taking across time and among different types of leave, both paid and unpaid. The goal of this paper is to examine 1) the prevalence and characteristics of women's leave-taking over time; and 2) whether educational attainment, income, marital status, or race/ethnicity affect a woman's access to leave, whether paid or unpaid. The answers to these questions will serve to guide the remainder of the paper in framing a case for why and how the U.S. should create a universal public policy for paid family leave. Before delving into an analysis of leave taking among employed women, this paper gives a brief background of family leave policies within a national and international context.

BACKGROUND

It took ten years and overcoming two presidential vetoes for President Clinton to sign the Family and Medical Leave Act into law in 1993 (Elving 1995). Several state-level family leave policies existed prior to the FMLA, but upon its passage, these states followed the new federal directive (Ruhm & Teague 1997). State-level legislative activity continues since the passage of the FMLA in order to augment the limited benefits of the FMLA. In 2002, California became the leader in state-level leave policy, providing up to six weeks annually of paid family leave to full- and part-time employees of all firm sizes who pay into the California State Disability Insurance program. The paid leave is for the care for a child after childbirth or adoption as well as for sick family members or for the employee's own

illness. The paid benefit is the equivalent of 55 percent of the employee's income (Labor Project for Working Families 2003).

The private sector in the U.S. provides a variety of family leave policies including the ability to use sick leave or vacation time to care for family members, disability insurance for short- and long-term leave for new parents, and specific maternity or parental leave (paid and unpaid) following the birth or adoption of a child. However, the private sector does not uniformly provide family leave policies across industry sectors and among employees. The policies tend to exist within large corporations of 500+ employees and eligibility is typically reserved for higher wage earners (Ross Phillips 2004).

In comparison, Europe has a much longer tradition of family leave legislation. This generosity largely stems from a long tradition of providing legislated maternity leave. Beginning as far back as 19th century Germany, the goals of early legislation were to conserve the health of mothers and children and to increase population (Ruhm & Teague 1997). But by the late 20th century, family leave legislation evolved to recognize gender equality in the workplace and many European countries expanded their leave policies to include fathers (Ruhm & Teague 1997).

It was not until passage of the FMLA that the U.S. joined Europe, and many other nations, in mandating entitlements to family leave. However, the mandates under the FMLA diverge greatly from other countries. For example, Jane Waldfogel (2001b) shows that family leave policies in 10 peer nations differ from the U.S. in three major respects. First, these countries have a longer period of leave—an average of 10 months. Second, they typically provide wage replacement or income supplements. And third, they have universal eligibility that covers all new mothers and fathers. On a larger scale, Jody Heymann (2005) reviewed family leave policies around the world and found that more than 150 countries—

ranging from high- to low-income, with a wide range of political, social, and economic systems—all provide paid maternity leave.

ANALYSIS

DATA

The Survey on Income and Program Participation (SIPP), a publicly available microdata set from the U.S. Census Bureau, asks women of childbearing age a series of questions about their fertility, including the use of parental leave.

The SIPP is a panel study of a nationally representative sample of households in the United States.¹ Interviews of the individuals that make up the sample population occur once every four months over the life of the panel. A panel spans 4 years and encompasses 12 waves of interviews. The SIPP comes in two different data modules: the core and topical. The information collected is the difference between these two modules. Core content includes questions on labor force participation, income, and demographic characteristics. The SIPP collects monthly core content data at every interview wave. Topical content probes into greater detail about particular social and economic characteristics and personal histories. The SIPP collects topical content data less frequently, often just once in the course of a panel.

The SIPP asks questions on parental leave use only once through the course of a panel and are found in the wave two topical module. For this analysis, data on employed women's use of leave is taken from wave two of the three most recent SIPP panels: 1996, 2001, and 2004. In general, all topical modules contain socio-demographic variables, including the age, marital status, and educational attainment of the respondent. However, the topical module does not ask income and employment-related questions, therefore, all

¹ All of the information on SIPP comes from the SIPP Users' Guide 2001

other data for the analysis, including a woman's income and her employment characteristics, are drawn from the core module.

The dataset for this paper's analysis includes unemployment rates and participation rates for the Temporary Assistance to Needy Families (TANF) program corresponding to the state and birth year of the respondent's first child. The dataset also contains a dummy variable for state-level leave policies. This variable "turns on" in the analysis if a woman lives in a state with greater leave coverage than that provided by the FMLA in the year her first child was born. Appendix A outlines the key analysis variables and their data source.

METHODOLOGY

The data include information on the types of leave employed women used within the first twelve weeks of the birth of their first child. The data sample includes women aged 15-64 who worked for pay during the pregnancy of their first child. The analysis in this paper uses a sub-sample of women whose first child was born within five years of the SIPP interview.

The women responded to a series of yes or no questions on nine different types of leave, both paid and unpaid (see Appendix B for a text of all leave questions). They could answer yes to more than one of the questions, thereby capturing the combination of types of leave many women take. For example, of the 33,101 employed women in the sample SIPP population who answered yes to being on maternity leave after the birth of their first child, 1,308 also answered that they were on sick leave, 2,112 on vacation, 436 on some other kind of leave, and 692 on disability leave. This analysis reconstructs the nine different types of leave into four key dependent variables: any leave (paid or unpaid), any paid leave, paid maternity leave, and only unpaid leave (see Appendix C for a description of the dependent variable recode).

Two levels of analysis examine whether employed women with lower educational attainment, lower income levels and who are single mothers have lower rates of leave use compared to employed women with higher educational attainment, higher income levels and who are married.

The first level of analysis is descriptive and looks at the rates of leave taking among employed women by educational attainment, income level, marital status and race/ethnicity. The second level of analysis is a multivariate logistic regression analysis that reports the odds of a working woman taking leave by her education, income, marital status and race/ethnicity, after controlling for other worker, employer, economic, and policy control variables.

Analyses were conducted for each of the three SIPP panel years (1996, 2001, and 2004) to test for trends across time. In addition, the three SIPP panel years were combined into one dataset in order to create a greater sample size for a more robust statistical analysis.

LIMITATIONS

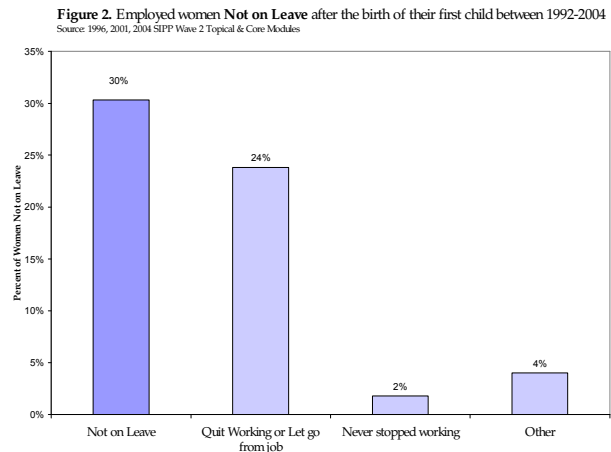
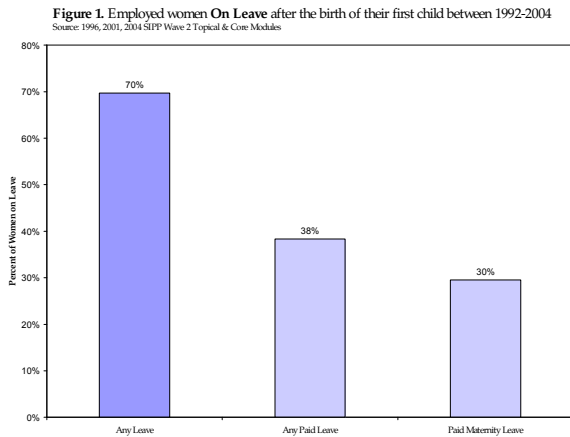
While the data from SIPP is a nationally representative sample, limitations exist in the data's ability to tell the full story of leave taking as it occurs in the U.S. First, SIPP only asks women about leave taken for their first born child. To ensure that the analysis captures more contemporaneous trends in leave taking, this paper restricts the sample to women whose first child was born within 5 years of the SIPP panel year. However, this still includes within each sample year, information on births that occurred over a fairly wide range of time. This can pose a problem for the analysis because the demographic characteristics are based on information as of the time of the interview, and not at the time of birth. This may imply that measures of income may not reflect income at the birth of their first child. Second, due to data limitations, this paper can only document whether there are differentials in utilization rates and not in the duration of leave. In addition, the SIPP only surveys employed women's

leave taking, leaving out an important analysis of men's leave taking and whether and how that has changed over time.

RESULTS

Descriptive Statistical Analysis of the Combined Dataset

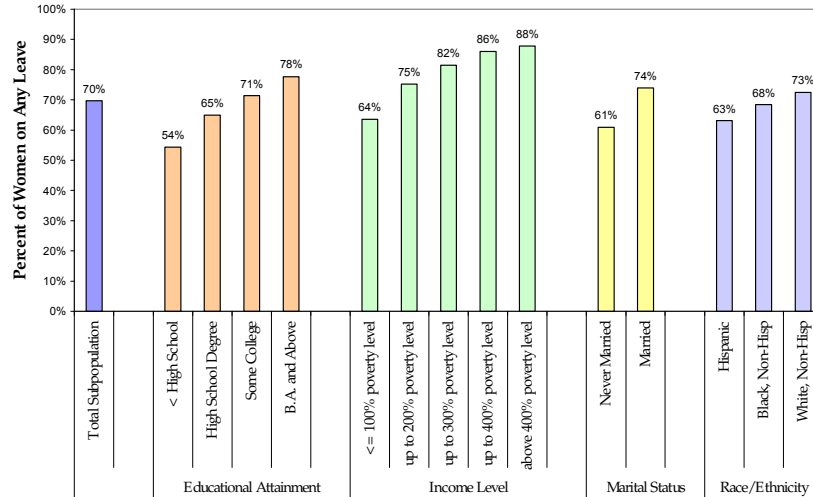
The results of the descriptive statistical analysis show that 70% of employed women took some kind of leave within twelve weeks after the birth of their first child between the years 1992-2004. Figure 1 shows the rates of leave use among employed women. Thirty-eight percent take paid leave (this includes paid maternity, vacation, and sick leave) at some time after the birth of their child, and less than one-third (30%) of employed women take a paid leave (i.e. maternity leave) that is directly associated with having a child.



Almost one-third (30%) of employed women do not take leave after the birth of their first child. Figure 2 shows that most of these women (24%) still stop working, however, it is because they have either quit or were let go from their jobs after their child was born. Only 2% of employed women never stopped working after their child was born. When the above rates are disaggregated by socio-demographic characteristics, the results show that employed women who have a higher educational attainment, a greater income level, are married, and are white, non-Hispanic, have higher rates of leave taking.

Figure 3 shows these disaggregated rates. Just over half (54%) of employed women with less than a high school degree are on leave after the birth of their first child compared

Figure 3. Employed women on Any Leave after the birth of their first child between 1992-2004.
Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules



with over three-quarters (78%) of women with a B.A. and above. Employed women who earn at or below poverty level have a lower rate of leave (64%) than the total population of employed women (70%) on leave. This rate is even lower when compared with the 88% of employed women on leave who earn 400% above poverty level. Sixty-one percent of never married employed women are on leave compared to 74% of married women.² And White, non-Hispanic employed women are on leave at a rate of 73% compared to 68% for Black, non-Hispanic women and 63% for Hispanic women.

The disaggregated rates for employed women who quit working or were let go³ from their job after the birth of their first child run in the opposite direction from the disaggregated rates of employed women on leave. In other words, the results show that employed women who have a higher educational attainment, a greater income level, are married, and are white, non-Hispanic, all have *lower* rates of quitting or being let go from their job.

² SIPP does not gather data on whether unmarried women are co-habiting with a partner, whether male or female.

³ SIPP uses the more pleasant term, "let go," which really means the woman was fired from her job.

Figure 4. Employed women who were **Let Go** from their job or **Quit Working** after the birth of their first child between 1992-2004.

Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules

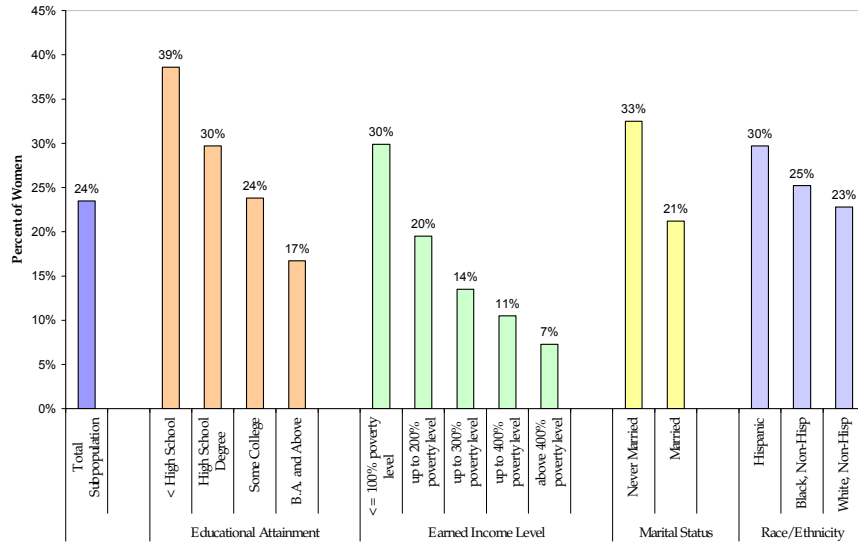
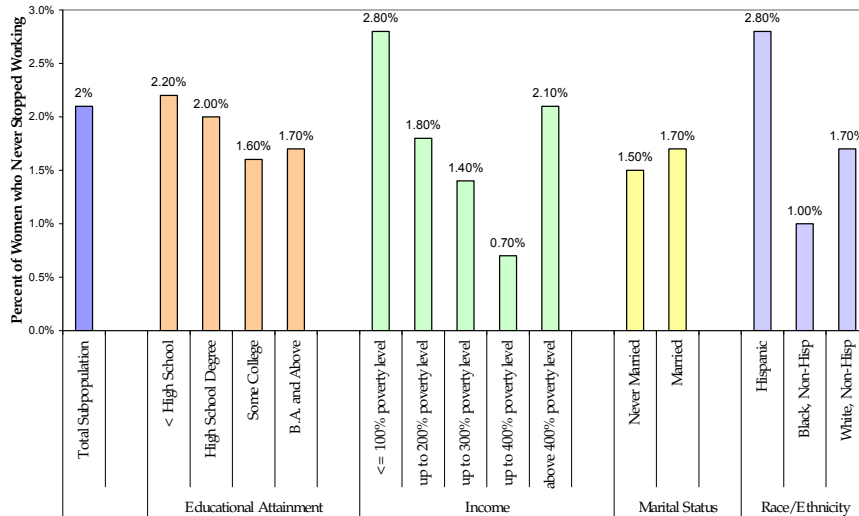


Figure 5. Employed women who **Never Stopped Working** after the birth of their first child between 1992-2004.

Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules



For example, Figure 4 shows that 39% of employed women with less than a high school degree were let go or quit working after the birth of their first child, whereas, 17% of women with a B.A. or above were let go or quit working. Over four times as many women who quit working earn at or below poverty level than women who earn above 400% poverty level (30% and 7%, respectively). One-third (33%) of never married women were let go or quit working, compared to roughly one-fifth (21%) of married women. And a smaller rate

(23%) of White, non-Hispanic women were let go or quit working than Black, non-Hispanic (25%) and Hispanic (30%) employed women. Figure 5 shows the same is roughly true for women who do not stop working after the birth of their first child.

The differences are even greater when looking specifically at rates of paid leave. Figure 6 shows that 14% of women with less than a high school degree are on paid leave, well below the 38% of the total sub-population of employed women, while 52% of women with a B.A. or above are on paid leave, well above the total subpopulation rate. Only one-fourth (25%) of employed women at or below poverty level take paid leave compared with over half (62%) of employed women who earn above 400% poverty level. Twenty-one percent of working single mothers are on paid leave, compared to 43% of married working mothers. Forty percent of White, non-Hispanic employed women are on paid leave compared to 35% of Black, non-Hispanic and 30% of Hispanic employed women.

Figure 6. Employed women on **Any Paid Leave** after the birth of their first child between 1992-2004.
Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules

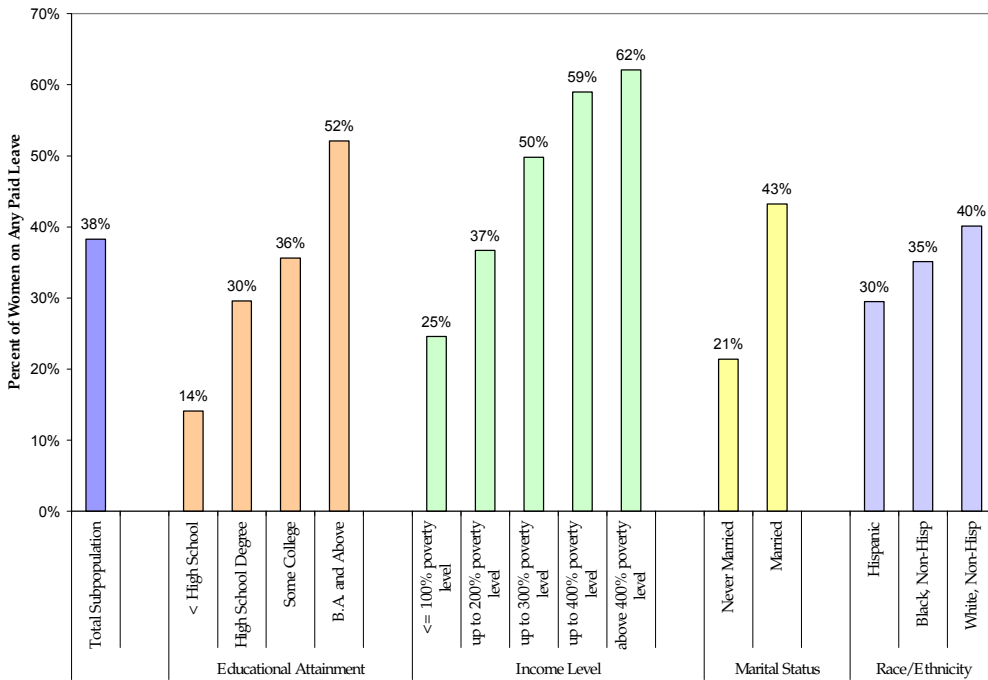


Figure 7. Employed women on Paid Maternity Leave after the birth of their first child between 1992-2004.
Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules

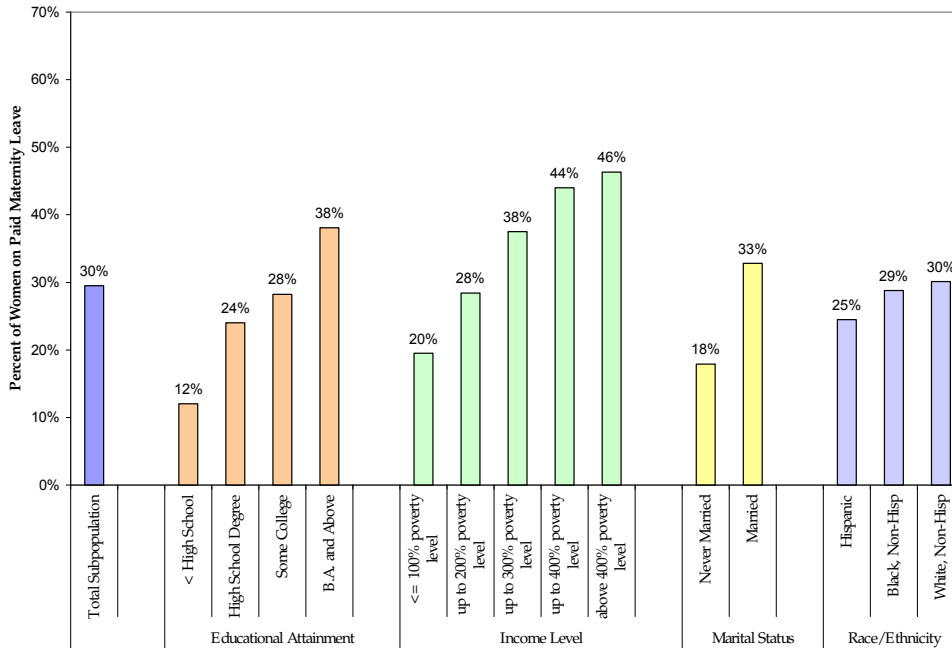
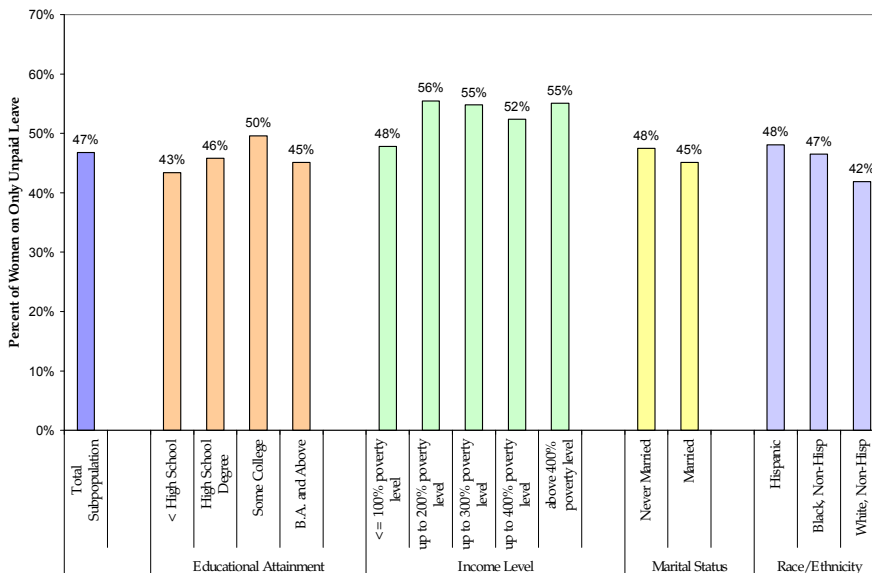


Figure 7 shows the rates of employed women who are taking paid maternity leave. The differences in rates are similar to that of women on any type of paid leave, but the overall rates are lower for all women.

Figure 8. Employed women on Only Unpaid Leave after the birth of their first child between 1992-2004.
Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules



The results in Figure 8 for unpaid leave are noticeably different from the previous results of leave taking among employed women. Roughly 50% of all employed women are on only unpaid leave, regardless of their educational attainment, income level, marital status, or race/ethnicity. No uniform difference is present among women's educational attainment or income, with rates hovering between 43%-56%. Married women have a slightly lower rate at 45% compared with 48% of never married women. And White, non-Hispanic women have a lower rate at 42% compared to 47% of Black, non-Hispanic women and 48% of Hispanic women.

Multivariate Regression Analysis of the Combined Dataset

The results from the multivariate logistic regression analysis corroborate the disaggregated descriptive analysis, even after controlling for firm characteristics and state and economic policy characteristics. Table 2 reports odds ratios for three regression models of women taking any paid leave after the birth of their first child. Educational attainment and marital status are statistically significant across the three models, and higher educational attainment and being married roughly double the odds (from 1.41-2.06 for education, 1.84-2.23 for marital status) of being on paid leave compared to women with lower educational attainment and single women. Hispanic women have significantly lower odds (from 0.69-0.83) of being on paid leave than White, non-Hispanic women in all models but Model 2a and immigrant women⁴ are significantly less likely (0.82) to have paid leave than citizens in Model 1. Model 2a shows that as a woman's personal income increases beyond poverty level, her odds of being on paid leave double (2.33) or more than quadruple (4.9) compared to women with incomes at or below poverty level. Models 3a and 3b both show statistically significant results for the control variables union status, class of worker, firm size, state leave policy, industry and occupation.

⁴ This analysis defines an immigrant as someone born outside of the United States, and can be either a naturalized citizen or resident alien.

Table 1. Odds among females (aged 15-64 who were working during their first pregnancy) of taking any paid leave after the birth of their first child.

	Model 1 Any Paid Leave	Model 2a Any Paid Leave	Model 2b Any Paid Leave	Model 3a Any Paid Leave	Model 3b Any Paid Leave
Sample Size	37,409	11,047	16,141	13,192	13,689
Education					
<=High School (ref)					
>High School	1.9*** (.11)	1.55*** (.17)	2.06*** (.18)	1.56*** (.16)	1.41*** (.14)
Marital Status					
Not Married (ref)					
Married	2.13*** (.13)	2.16*** (.23)	2.23*** (.24)	1.82*** (.18)	1.84*** (.18)
Race/ Ethnicity					
White (ref)					
Black	1.14 (.09)	1.24 (.19)	1.24 (.16)	1.01 (.13)	1.05 (.14)
Hispanic	0.83* (.07)	0.79 (.13)	0.89 (.12)	0.69* (.11)	0.75 (.11)
Immigrant Status					
Native Citizen (ref)					
Immigrant	0.82** (.07)	0.96 (.25)	0.98 (.12)	1.08 (.15)	1.05 (.14)
Income (Person)					
<=100% Poverty Level (ref)					
100-300% Poverty Level		2.33*** (.25)			
>300% Poverty Level		4.9*** (.65)			
Income (Family)					
<=100% Poverty Level (ref)					
100-300% Poverty Level			1.02 (.10)		
>300% Poverty Level			1.04 (.11)		
State Unemployment Rate					
		Included	Included		
State TANF Participation Rate					
		Included	Included		
Union					
				1.43 (.22)*	1.47 (.21)**
Class of Worker					
				1.44 (.24)* ¹	1.27 (.16)* ¹
Firm Size					
				1.60 (.15)*** ²	1.56 (.12)*** ²
State Leave Policy					
				1.25 (.12)*	1.24 (.12)*
Industry					
			Included		
Occupation					
					Included

Source: Survey of Income and Program Participation (SIPP), Combined dataset including 1996, 2001, and 2004 Wave 2 Topical and Core files

¹Government sector only

²Large firm size only

Note: Model 1 is unadjusted, Model 2 is adjusted for earned income and state economic data, Model 3 is adjusted for worker characteristics and state-level leave policies

Note: Standard errors are calculated using Taylor Series with Stata 9 (standard errors shown in parentheses)

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

positive negative

Table 3 reports odds ratios for employed women on unpaid leave only. Spotty significance is found across both models and within each independent variable. Educational attainment is not statistically significant in any of the models, however, marital status becomes significant in models 3a and 3b (1.28 & 1.2, respectively) where married women are more likely to be on only unpaid leave. Middle income women (individual and family

incomes between 100-300% poverty level) are also more likely (1.29 the odds) to be on only unpaid leave compared to women at or below poverty level. State leave policy is also statistically significant.

Table 2. Odds among females (aged 15-64 who were working during their first pregnancy) of taking **only unpaid leave** after the birth of their first child.

	Model 1 Only Unpaid	Model 2a Only Unpaid	Model 2b Only Unpaid	Model 3a Only Unpaid	Model 3b Only Unpaid
Sample Size	37,409	11,047	16,141	13,192	13,689
Education					
<=High School (ref)					
>High School	1.07 (.07)	1.10 (.13)	1.15 (.11)	1.12 (.13)	1.15 (.14)
Marital Status					
Not Married (ref)					
Married	1.07 (.07)	1.12 (.14)	0.84 (.10)	1.28* (.15)	1.20 (.14)
Race/ Ethnicity					
White (ref)					
Black	0.98 (.09)	0.92 (.17)	1.01 (.15)	0.83 (.13)	0.81 (.13)
Hispanic	0.83* (.08)	0.82 (.15)	0.99 (.15)	0.7* (.13)	0.70* (.12)
Immigrant Status					
Native Citizen (ref)					
Immigrant	0.96 (.09)	1.14 (.22)	1.05 (.15)	0.85 (.15)	0.85 (.15)
Income (Person)					
<= 100% Poverty Level (ref)					
100-300% Poverty Level		1.29* (.15)			
>300% Poverty Level		1.11 (.20)			
Income (Family)					
<= 100% Poverty Level (ref)					
100-300% Poverty Level			1.39** (.16)		
>300% Poverty Level			1.06 (.13)		
State Unemployment Rate					
		Included	0.92 (.04)*		
State TANF Participation Rate					
		Included	Included		
Union					
				Included	Included
Class of Worker					
				Included	Included
Firm Size					
				Included	Included
State Leave Policy					
				0.71 (.09)**	0.72 (.09)**
Industry					
				Included	
Occupation					
					Included

Source: Survey of Income and Program Participation (SIPP), Combined dataset including 1996, 2001, and 2004 Wave 2 Topical and Core files

Note: Model 1 is unadjusted, Model 2 is adjusted for earned income and state economic data, Model 3 is adjusted for worker characteristics and state-level leave policies

Note: Standard errors are calculated using Taylor Series with Stata 9 (standard errors shown in parentheses)

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

positive

negative

Trend Analysis

Overall, Appendix C shows an increase in the rates of paid leave from 1996 to 2004. This rate increase is shared across all groups. However, as shown in Table 4 on the following page, the differentials in access to paid leave persist. For instance, from 1996 to 2004, the statistically significant odds ratios for educational attainment have decreased in magnitude (for example, from 2.15 to 1.95 in Model 1, respectively), as have the odds ratios for marital status (from 2.19 to 1.83 in Model 1, respectively), but the statistically significant odds ratios for person-level earned income actually increased in magnitude from 1996 to 2004 (from 3.06 to 3.38 for middle-income, respectively; and from 5.00 to 8.22 for high-income, respectively). There is spotty significance across panel years for the control variables (TANF participation rates, union status, class of worker, industry and occupation), except for firm size, which remains significant across all three SIPP panel years. The state leave policy variable is only significant in 2004.

Table 3. Odds among females (aged 15-64 who were working during their first pregnancy) of taking any paid leave after the birth of their first child.

	Model 1 1996 6,834	Model 1 2001 5,184	Model 1 1996 4,809	Model 2a 2001 3,482	Model 2a 2004 4,520	Model 2b 1996 6,834	Model 2b 2001 5,004	Model 2b 2004 6,582	Model 3a 1996 4,893	Model 3a 2001 3,674	Model 3a 2004 4,571	Model 3b 1996 4,966	Model 3b 2001 3,690	Model 3b 2004 4,723
Education														
<= High School (ref)														
>High School	2.15*** (.26)	2.26*** (.35)	1.67*** (.24)	1.63** (.30)	1.38* (.24)	2.19*** (.27)	2.15*** (.34)	1.99*** (.28)	1.96*** (.30)	1.83*** (.34)	1.72** (.31)	1.56** (.24)	1.78** (.34)	1.53** (.26)
Marital Status														
Not Married (ref)														
Married	2.19*** (.32)	3.34*** (.58)	1.89*** (.31)	3.31*** (.66)	1.49* (.25)	2.43*** (.41)	3.17*** (.62)	1.86*** (.31)	2.27*** (.38)	3.88*** (.78)	1.68** (.29)	2.22*** (.37)	3.62*** (.72)	1.74*** (.30)
Race/ Ethnicity														
White (ref)														
Black	0.89 (.17)	1.01 (.23)	0.93 (.21)	0.99 (.27)	1.68* (.41)	0.9 (.17)	1.05 (.25)	1.44 (.28)	0.71 (.16)	0.92 (.24)	1.28 (.32)	0.76 (.18)	0.93 (.25)	1.43 (.33)
Hispanic	0.79 (.17)	0.95 (.21)	0.88 (.20)	0.94 (.24)	0.67 (.19)	0.78 (.17)	1.03 (.24)	0.85 (.18)	0.86 (.20)	0.96 (.24)	0.66 (.18)	0.94 (.22)	0.96 (.24)	0.76 (.20)
Immigrant Status														
Native Citizen (ref)														
Immigrant	0.81 (.17)	0.55** (.12)	0.80 (.20)	0.61* (.16)	1.23 (.27)	0.80 (.17)	0.54** (.12)	1.27 (.23)	0.81 (.20)	0.63 (.16)	1.28 (.29)	0.87 (.23)	0.63 (.17)	1.23 (.27)
Income (Person)														
<= 100% Poverty Level (ref)														
100-300% Poverty Level			3.06*** (.44)	2.05*** (.38)	3.38*** (.59)									
>300% Poverty Level			5.00*** (.91)	3.47*** (.77)	8.22*** (1.78)									
Income (Family)														
<= 100% Poverty Level (ref)														
100-300% Poverty Level														
>300% Poverty Level														
State Unemployment Rate														
State TANF Participation Rate			Not Incl	Included	Included	Not Incl	Included	Included	Not Incl	Included	Included	Included	Included	Included
Union			Not Incl	Included	Included	Not Incl	Included	Included	1.73 (.41)*	Included	Included	1.74 (.44)*	Included	Included
Class of Worker									Included	2.10 (.72)* ¹	2.18 (.69)** ¹	Included	1.74 (.45)* ¹	Included
Firm Size									2.48 (.39)** ²	1.41 (.25)* ²	1.75 (.29)** ²	2.46 (.39)** ²	1.44 (.26)* ²	1.78 (.30)** ²
State Leave Policy									Included	Included	1.75 (.31)**	Included	Included	1.58 (.26)**
Industry									Included	Included	Included	Included	Included	Included
Occupation														

Source: Survey of Income and Program Participation (SIPP), 1996, 2001, and 2004 Wave 2 Topical and Core files

Note: Model 1 is unadjusted, Model 2 is adjusted for earned income and state economic data, Model 3 is adjusted for worker characteristics and state-level leave policies

Note: Standard errors are calculated using Taylor Series with Stata 9 (standard errors shown in parentheses)

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

positive **negative**

DISCUSSION

The results of the descriptive statistical analysis show that the problem is not whether a woman is able to stop working after the birth of a child—70% are taking some kind of leave and only 2% report they never stop working after childbirth—but the problem is really about who is more likely to stay with their employer after a birth and who is more likely to get paid leave. In other words, patterns of leave-taking magnify the inequalities among women.

It appears that low-skilled and low-income women are more likely to permanently leave a job after childbirth rather than take a leave of absence and return to their current employer. This discrepancy in job retention is a problem because it leaves the most vulnerable women at greater economic risk and it creates costly turnover rates for employers.

A relatively high share of employed women does not have paid leave. The share is even larger for low-skilled and low-income women. This lack of paid leave is a problem because some workers may not take leave because they cannot afford unpaid time off. And for those who do take unpaid leave, many may experience economic distress resulting in the need to receive public assistance. In fact, according to the National Partnership for Women and Families (Paid Leave n.d.), nearly ten percent of workers who are on leave with less than full pay go on public assistance to cover lost wages.

The finding of differential access to paid leave in the combined dataset is also found in each of the three SIPP panel years. The major difference across the three panels is the overall increase in rates of leave taking found in the 2004 panel. This finding is compelling because the differential access among women remains, even when everyone is taking leave at a higher rate than in the two previous SIPP panel years. Perhaps more women are accessing leave through the recent expansion of leave policies at the state level, but further research

needs to be conducted to examine why these policies still do not address the inequalities in access across the socio-economic characteristics of employed women.

POLICY IMPLICATIONS AND DIRECTIVES

CURRENT STATUS OF U.S. WORK-LIFE POLICIES

The United States made a step toward providing a nationalized public leave policy with the passage of the Family and Medical Leave Act (FMLA) in 1993. The eligibility limits and lack of remuneration of the FMLA has led many scholars to argue that it caters only to those who are more likely to have access to financial and familial resources, and families with these characteristics tend to be White, middle class, and married (Gerstel & McGonagle 1999). While the above results from the SIPP dataset do not look specifically at leave taking under the FMLA, they do confirm the argument made by Gerstel and McGonagle (1999) that those with greater financial and familial resources have greater rates of leave taking, especially paid leave.

While the FMLA provides job protected leave for new parents, it often places these same parents in a predicament of taking leave to care for a new baby while putting their families at economic risk because of lost earnings. As the law currently stands, only three in five American workers are eligible to take leave under the FMLA, and only 58% of workers in private establishments meet the employer-size eligibility criterion (Ross Phillips 2004). Low-income workers and working welfare recipients—who are arguably most in need of job protected leave time—are less likely to be eligible for the FMLA because they tend to work for smaller firms or they do not meet the work-hours eligibility requirement (Ross Phillips 2004). In addition to the problem of the large percentage of ineligible workers, many workers who are eligible under the FMLA cannot afford to take periods of unpaid leave. In her report on the effectiveness of the FMLA, Jane Waldfogel (2001a) found that the most

common reason for not taking a needed leave among eligible employees was their inability to afford the unpaid time off.

The data suggest that Americans are ready to support paid leave programs. For example, Bell (2004) reports that 84% of adults support expanding disability or unemployment insurance as a vehicle for paid family leave and 82% of all employees ages 18-64 support expanding the FMLA to provide paid leave.

Paid leave is a benefit for both the employee and the employer because employers experience costly turnover rates due to employees leaving their jobs over financially unfeasible leave provisions. Bell (2004) also reports that 94% of leave-takers who receive full pay return to their same employer, in contrast with 76% of unpaid leave-takers who return to their same job. In addition, public support for an expansion of the FMLA to paid leave and universal eligibility was confirmed in a nationwide public opinion poll where three in four voters say they favor expanding the FMLA to offer paid leave (National Partnership 2007).

U.S. Policy in Context

The U.S. tradition of individualism has meant that social welfare programs came much later to the United States than in Europe (National Research Council (NRC) 1991). The inception of the American government as a revolt against a powerful central government, along with its frontier tradition of self-reliance and rugged individualism, has left Americans to meet their welfare needs through labor market participation (NRC 1991). In the case of family leave policies, European welfare state programs shift a portion of the cost of caregiving from the family to the larger society, whereas, the U.S. has defined caregiving mostly in private terms (Gornick & Meyers 2003).

The United States developed its public institutions to limit the role of unions and collective bargaining, thus leaving a worker's power to negotiate only at the individual

employer level (Gornick & Meyers 2003). This limited role stands in contrast to European unionization and collective bargaining, which are both more widespread and more centralized, thereby allowing for agreements to affect whole industries, and sometimes all the workers in a particular country (Gornick & Meyers 2003).

Jodi Heymann (2005) argues that American civic and social institutions are stuck in the rhythms of a 19th century agrarian economy and in the mid-20th century when most households had only one adult in the paid labor force. The industrial and post-industrial labor force has included both men and women; however, state and federal programs have mostly addressed the male worker—otherwise considered the lone family earner—by developing worker's compensation, unemployment insurance, and old age and survivors' insurance to ensure that families were cared for even if the single earner could no longer work (Heymann 2005). This outdated—and mostly untrue—model of the traditional workforce has often left out the employment realities of low-income women and women of color.

The U.S. has failed to adequately respond to the dynamic dual gender workforce, leaving a rapidly widening gap between working families' needs and the combination of high workplace demands, outdated social institutions, and inadequate public policies (Heymann 2005). This widening gap is not the fault of individual people's inability to balance work and family responsibilities, but it occurs as a result of social conditions that never adapted to the changes in where and how parents work (Heymann 2005), nor has it fully recognized the employment characteristics of all people, not just those of the white, middle-class.

While this socio-cultural and historical context may shed some light on the current differences among family leave policies in the U.S. and elsewhere, it does not excuse the limitations that exist in the U.S.'s system of attending to the welfare needs of its citizens. But neither does it make other nations' policies better or more preferable for the U.S. The

critique of U.S. family leave policies must take their socio-cultural and historical context into consideration to be able to prescribe changes and future policy direction.

THE ROUTE TO WORK-LIFE BALANCE

In order to reconcile this growing gap in families' needs and the disparities of access to family leave benefits, researchers, interest groups, and many politicians are proposing diverse plans for how to develop better policies that address the current gap in needs and that look to the future where caretaking work is equally valuable to paid work in the market economy.

In the following pages, three different approaches to work-life policy development are examined from the current literature of the work-life movement. The first approach examined is the idea of adopting the welfare-state provisions of many northern European countries as a comprehensive policy package for the U.S. The second approach examined is a path dependency model to enhance existing U.S. policies to encompass work-life needs. The third approach examined is a state-level strategy—spearheaded by California's paid family leave policy of 2002—to implement work-life policies at the state-level, rather than waiting for a more comprehensive federal mandate.

European welfare policy package

Policy development based on a European welfare-state model recognizes that it takes an entire package of policies to create a work-life balance for working parents. This policy package would include not only universal paid family leave, but universal early childhood education and coordinated work and school scheduling. European nations that currently utilize this approach are associated with greater gender equality, child well-being, and family economic security (Gornick & Meyers 2003).

For a policy package such as this to work in the U.S., it would require government involvement in setting mandates for both public and private industry in order to ensure

universal coverage to all workers. A policy package such as this would remove the burden from individual employers to provide employer-specific benefits and would shift the responsibility to the society at large, recognizing that caregiving is a common, public good to which every member of society contributes and benefits.

However, the U.S. government will have to decide whether to keep work-life benefits *tied to employment*, rather than following the European model that is *tied to citizenship* (Marx Ferree forthcoming). Employment versus citizenship is the critical difference in social policy development between Europe and the U.S. and cannot be ignored when trying to solve work-life conflict through social policy development. The issue for policymakers is whether this has to be an either/or choice in policy development. If a policy is tied to citizenship, then support would be available for parents who are not currently in the workforce. Support is granted simply for becoming parents. On the other hand, by tying a policy to employment, it becomes a worker benefit, and is less likely to be seen as welfare support.

Path dependency in policy development

Policy development based on a path dependent model recognizes that what works in one context and time may not work in another. Transplanting a policy package developed in a different context is bound to meet with resistance and unwanted side effects in its new context. In her chapter on developing social policy in a liberal landscape from the forthcoming book, *Real Utopias: Institutions for Gender Egalitarianism*, Myra Marx Ferree argues that this would be the case if the U.S. simply adopted the European work-life policy package because the U.S. social policy system needs to be improved on its own terms, rather than adopting a European framework. A path dependent approach in the U.S. would recognize that the American social policy system has developed in relation to paid employment and the private bargains made between employers and their workers.

Scholars and advocacy groups within the work-life movement have identified three possible options for policy development using the path dependent approach. The first option would be to expand the Family and Medical Leave Act to include paid leave and universal eligibility—two critical adjustments that would address the current limitations of the FMLA.

An expansion of the FMLA to paid leave and universal eligibility has clear benefits for employees who are currently ineligible or unable to utilize the FMLA. But concern remains among the business community and policymakers about the cost and effectiveness of this kind of coverage to U.S. society as a whole. Vicky Lovell (2003) found that preliminary estimates for this expanded coverage actually show great benefits to businesses because it lowers employee turnover rates and raises worker productivity levels.

A second option within the path dependent approach is similar to the expansion of the FMLA in that it would provide all eligible workers a minimum of seven days of paid sick leave annually to take care of their own health needs and those of their family members (Lovell 2005). Over 59 million workers (nearly half of the workforce in the U.S.) do not have access to paid sick days—this includes over 22 million women (Brown, Shulkin, Casey, & Pitt-Catsouphes 2007). While this policy proposal does not allow for enough paid time to care for a newborn or adopted child, it does guarantee workers the flexibility to take paid time to care for short-term needs for themselves and for family members, which is one of the causes of stress when managing one's work-life balance.

A third option enhances the existing Social Security system to develop more support for work-life balance. The U.S. is already in need of reforming the current Social Security system, and this option presents an opportunity to implement progressive reform for U.S. families (Marx Ferree forthcoming). The U.S. Supreme Court has repeatedly affirmed that the U.S. is a nation committed to liberal individualism and gender-neutral language (Marx

Ferree forthcoming). Adding a work-life policy for all citizens within the gender-neutral Social Security system fits within the path set by judicial precedent. A reform with ties to individual effort and market rewards, creates reform within the liberal system without forsaking its philosophical heritage and policy path. Instead of letting younger workers fear that they are paying into a system that will not be there when they retire, they will be paying into a system that creates benefits during their working years.

State-level initiatives

California has led the way in creating a more comprehensive family leave system that includes paid leave and greater worker eligibility than under the provisions of the FMLA. The paid leave benefit is financed by California's State Disability Insurance Program and is 100 percent funded by California workers (Labor Project for Working Families 2003). California's policy lays out a blueprint for state-level initiatives to compensate for the limitations of the FMLA. This approach also allows states to adapt family leave arrangements that fit their specific state needs. Whether the state-level implementation of a more comprehensive family leave policy will prompt the federal government to create a federal policy or set of policies is yet to be seen. But advocates and policymakers at the state-level have shown they are not waiting for federal legislation when they can pursue state-level solutions.

FROM POLICY DEVELOPMENT TO SOCIAL CHANGE

A framework for work-life policy development

Each of these policy approaches on its own may not fully reconcile the work-life conflict as it currently exists in the U.S., in fact, these approaches need not be mutually exclusive. Therefore, perhaps a policy package that relies on the path dependency approach could have the greatest impact. A policy package approach recognizes the complexities of the work-life conflict, which cannot be reconciled by one policy alone.

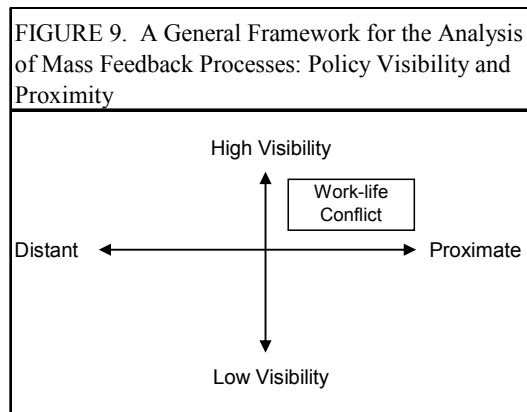
The state-level initiative set forth by California's paid family leave policy is inspiring as it shows that it is possible to use a path dependent approach to enhance existing legislative mandates (i.e. the FMLA) in order to better meet people's work-life needs. However, this initiative should not release the federal government from its responsibility to reconcile the work-life conflict that exists en masse across the U.S. The work-life conflict is the reality lived by citizens in all states—it has implications for the health, productivity, and general well-being of an entire society, not just an individual—therefore, it is up to the federal government to reconcile this on a national scale.

By highlighting the disparities and differential access to family leave among employed women, this paper demonstrates the necessity to address the needs of all by creating a universal policy package that includes paid leave. A universal policy package addresses the needs of all and limits the public perception of a government welfare support program.

Harnessing political capital

These policy options also contain the possibility to create mass feedback among the public's perception of the issue of work-life balance and the role of caretaker and wage earner. This feedback effect is highly contingent upon the policy's visibility and proximity to the mass public (Soss & Schram 2007). In the U.S., there is not one mass public, but rather many "publics" that will encounter a policy at different levels of visibility and proximity (Soss & Schram 2007).

It is arguable that policies affecting work-life balance are visible and proximate to everyone, because these policies affect personal and familial responsibilities, to which everyone is exposed (see Figure 9).



Adapted from: Soss & Schram 2007

This effect occurs because family leave policies have both tangible effects on people's lives and they exist as objects of conscious evaluation for mass publics (Soss & Schram 2007). This does not mean that every single person in the U.S. will be immediately aware of the effects of work-life policies on their lives, but every individual has the potential to be touched by the policy either because they are meeting their own personal needs or that of a family member at some point in their working lives.

Therefore, the route by which these policies develop has the potential to make a significant impact on public opinion about work-life conflict and the roles of caretaker and wage earner. In addition to providing tangible effects on individuals' lives, these policies can serve as object lessons encouraging or dissuading public support for similar actions in the future (Soss & Schram 2007). In other words, these policies can pave a pathway for other work-life policies or the enhancement of current policies to fit future needs based on the evolution of the family and the workforce in the U.S.

Because work-life policies have high visibility and high proximity, they are likely to have an effect on public opinion, but they also carry a greater risk of producing more complicated effects (Soss & Schram 2007). Therefore, what a work-life policy comes to symbolize for the public may not match with the direct effects it has on the public (Soss & Schram 2007). It is unknown whether work-life policies have the power to create a new

value system (This new value system could be “universal coverage.” We are already hearing that discussion around healthcare.) in the U.S. that dismantles the devaluation of caretaking and challenges the assumption that it is a woman’s role and responsibility to do this work.

CONCLUSION

This paper attempts to examine the current condition of the work-life conflict as it exists for American families today. An outdated U.S. policy system has led to a widening gap among working families in their ability to balance the responsibilities of both work and family, especially among employed women with lower income, lower educational attainment, and those who are single parents. Caretaking, whether of oneself or of one’s family, has critical effects on the well-being of a nation as a whole and contributes to the common good of a healthy, productive economy of citizens. The U.S. federal government has the responsibility to help families manage a work-life balance by creating universal work-life policies that provide paid leave to families to care for themselves and for their family members. The current federal law of the FMLA takes a first step toward recognizing that workers need job protected leave time to tend to family responsibilities. The U.S. needs to continue on this path and implement a more comprehensive policy package that allows all workers to take paid time off to care for themselves and their families, a process that will level the playing field for workers of all socio-economic backgrounds. Ultimately, the creation of such a national, universal policy package will not just meet the needs of individuals’ work-life conflict, but will affect public opinion on the importance of caretaking as a valuable role for both men and women. However, it will take a conscientious effort on the part of work-life policy advocates to frame the policy to reach the public in a way that will both reconcile their immediate material needs and also touch them at a deeper level of social change.

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APPENDIX A

Table 4: Descriptions and Sources for Key Analytic Variables

Variable Name	Concept Variable Operationalizes	Source
Education	Respondent's highest educational attainment	SIPP Wave 2 Topical Module
Marital Status	Respondent's marital status.	SIPP Wave 2 Topical Module
Race/Ethnicity	Respondent's race and ethnicity.	SIPP Wave 2 Topical Module
Immigrant Status	Whether respondent is a native citizen or an immigrant.	SIPP Wave 2 Topical Module
Income (Person)	Respondent's earned income.	SIPP Wave 2 Core Module
Income (Family)	Respondent's total family earned income, minus mother's earned income.	SIPP Wave 2 Core Module
Unemployment Rate	Unemployment rates for all fifty states ¹ .	U.S. Census Bureau
TANF Participation Rate	TANF Participation rates for all fifty states ¹ .	U.S. Census Bureau
Union	Respondent's union status.	SIPP Wave 2 Core Module
Class of Worker	Whether respondent works in private, government, or nonprofit sector.	SIPP Wave 2 Core Module
Firm Size	Respondent's firm size (small=0-25; medium=25-50; large=50+).	SIPP Wave 2 Core Module
State Leave Policy	Whether respondent lives in a state with better leave policies than under the FMLA ¹ .	Author's own research on state-level leave policies compared to the federal FMLA.
Industry	Industry in which respondent works.	SIPP Wave 2 Core Module
Occupation	Respondent's occupation.	SIPP Wave 2 Core Module

¹corresponding to birth year of first child

APPENDIX B

Table 5: SIPP WAVE 2 TOPICAL MODULE QUESTIONS ON LEAVE TAKING

Universe: All females aged 15-64 who have EBBWKP = 1, and EBTSIT14 <> 1.

Variable Name	Question Asked	Answer Choice
<i>EBFBWKP</i> (<i>Universe Variable</i>)	E edited response as to whether [name] worked for pay at a job at any time during her pregnancy of her first child.	1 .Yes 2 .No
<i>EBTSIT14</i> (<i>Universe Variable</i>)	Between the time [woman] stopped working and the date [woman]'s child was born, did [woman]'s employer go out of business?	1 .Yes 2 .No
<i>EAFBST01 (Quit Working)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born did [name] quit working?	1 .Yes 2 .No
<i>EAFBST02 (Let Go from job)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] let go from her job?	1 .Yes 2 .No
<i>EAFBST03 (Paid Maternity)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on paid maternity leave?	1 .Yes 2 .No
<i>EAFBST04 (Unpaid Maternity)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on unpaid maternity leave?	1 .Yes 2 .No
<i>EAFBST05 (Paid Sick)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on paid sick leave?	1 .Yes 2 .No
<i>EAFBST06 (Unpaid Sick)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on unpaid sick leave?	1 .Yes 2 .No
<i>EAFBST07 (Disability)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on disability leave?	1 .Yes 2 .No
<i>EAFBST08 (Paid Vacation)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on paid vacation leave?	1 .Yes 2 .No
<i>EAFBST09 (Unpaid Vacation)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on unpaid vacation leave?	1 .Yes 2 .No
<i>EAFBST10 (Other Paid)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on other paid leave?	1 .Yes 2 .No
<i>EAFBST11 (Other Unpaid)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] on other unpaid leave?	1 .Yes 2 .No
<i>EAFBST12 (Never Stopped)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born [name] never stopped working?	1 .Yes 2 .No
<i>EAFBST13 (Self-employed)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born was [name] self-employed?	1 .Yes 2 .No
<i>EAFBST14 (Out of Business)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born did [name]'s employer go out of business?	1 .Yes 2 .No
<i>EAFBST15 (Other Circumstances)</i>	Thinking now about the time after [name]'s child was born, between the time when [name] had the baby and up to 12 weeks after the child was born were [name] there other circumstances why [name] did not work?	1 .Yes 2 .No

KEY

Universe Variable *Not on Leave Variable* *Leave Variable* *Other Variable* (not used in analysis)

APPENDIX C

Table 6: DEPENDENT VARIABLE RECODE

Variable Name	What the Variable Operationalizes	Recode Formula
PAIDLEAVE	During the 12 weeks after the birth of a working woman's first child, she took any kind of paid leave.	1=Replied "yes" to any of the following variables: eafbst03 (paid maternity), eafbst05 (paid sick), eafbst08 (paid vacation), eafbst10 (other paid) 0=Replied "no" to all of the following variables: eafbst03 (paid maternity), eafbst05 (paid sick), eafbst08 (paid vacation), eafbst10 (other paid)
UNPAIDLEAVE	During the 12 weeks after the birth of a working woman's first child, she took any kind of unpaid leave.	1=Replied "yes" to any of the following variables: eafbst04 (unpaid maternity), eafbst06 (unpaid sick), eafbst09 (unpaid vacation), eafbst11 (other unpaid) 0=Replied "no" to all of the following variables: eafbst04 (unpaid maternity), eafbst06 (unpaid sick), eafbst09 (unpaid vacation), eafbst11 (other unpaid)
ANYLEAVE	During the 12 weeks after the birth of a working woman's first child, she took any kind of leave, either paid or unpaid.	1=If paidleave=1 or unpaidleave=1 or replied "yes" to eafbst07 (disability leave) 0=If paidleave=0 and unpaidleave=0 and replied "no" to eafbst07 (disability leave)

APPENDIX D

Figure 10. Working women on Any Paid Leave after the birth of their first child between 1992-2004 by individual SIPP panel year

Source: 1996, 2001, 2004 SIPP Wave 2 Topical & Core Modules

