

Cost, Leave and Length Estimates Using Eight Different Leave Program Schemes for Washington
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Introduction

This document provides estimates on the cost, number, and leave lengths of family and medical leave for own health reasons, including those related to pregnancy, to bond with a new child, and to care for an ill relative in Washington currently. We consider eight different program possibilities. The estimates are derived from the Albelda & Clayton-Matthews/Institute for Women's Policy Research (ACM/IWPR) Paid Family and Medical Leave Simulator, June 26, 2016 version. Documentation on the model is available at http://scholarworks.umb.edu/econ_faculty_pubs/41/. These estimates do not depend on (or change) if the program is paid by employer or employee contributions or through tax revenues. They do not include costs associated with administering a program.

The simulator relies on known leave-taking behavior among workers collected in a 2012 Department of Labor (DOL) sponsored survey and some informed decision-making for unknown behavior (such as take-up rates). Using the 2012 DOL survey, we construct the likelihood of an individual taking leave, using employer pay, length of leave, and use of a program based on the demographic characteristics of leave takers and those that need leave. We then simulate leave behavior on individual observations using the five-year American Community Survey (ACS) for all employees in Washington.

Assumptions used and changes to model estimates since February 2016

We use the same set of take-up rates for each of the eight program schemes estimated. These were selected after a careful comparison of the model's estimation of cost and leave in California and New Jersey (using parameters of their existing programs) and actual program leave and costs. We also take into account that this is a new program and may not be used as much as in states with long standing programs for own-health leave. We use the take-up rates that best approximate cost followed by number of leaves and length of leave. These take up rates are 50 percent for non-pregnancy own health leave, 100 percent for pregnancy and new child leave, 15 percent for ill spouse and ill child leave, and 10 percent for ill relative leave. In our previous estimates we provided a set of estimates using these take-up rates and a set with a lower set of take-up rates. We provide estimates in Appendix 1 using a lower set of take up rates of 40 percent for non-pregnancy own health leave, 100 percent for pregnancy and new child leave, 10 percent for ill spouse and ill child leave, and 5 percent for ill relative leave. Estimates using these sets of take-up rates provide a reasonable range of costs.

As before, when we present estimates by leave type we group those into four categories. "Own-health" refers to non-pregnancy related leave taken by a worker to attend to a serious health condition; "pregnancy" refers to leave taken by pregnant women; "new child" are leave taken by a parent to bond with a new-born or adopted child; and "ill relative" refers to leave taken by a worker to care for an ill child, spouse or parent with a serious health condition.

The estimates provided an assumption of program use among employees whose employers already provide them full paid wage replacement. Specifically we assume that 50 percent of all workers with full-wage replacement taking a leave totaling three weeks (15 days) or more will use the state-mandated program for as long as the leave is eligible (presuming the employer will "top-off" the program benefits

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for full wage replacement).² This assumption does not increase the estimates of number of total leaves taken nor the lengths of leaves, but it does increase the number of program leaves and the total program cost estimates. We did not have this feature in the model in February.

We use the “cloning” option for these estimates which allows us to reduce model error by creating several duplicates of the same person to run through the simulation. We use a cloning factor of 40 (i.e. each person is divided into 1/40 and run through the model, then reweighted). This reduces the variability of estimates for any given run of the model which uses a “random wheel” spin for probabilities of taking and needing a leave. Still, there will be some variability in results, but typically less than 1 percent.

We have used the entire US sample of ACS in the simulator to capture any person that is employed in Washington, regardless of state of residence. In the previous estimates we only used ACS data from Washington and its border states. Finally, we exclude all federal employees from these estimates. Federal legislation precludes states from subjecting federal employees to paid family and medical state laws. There are 3,425,890 non-federal government workers in the state of Washington. As before we include all self-employed workers (11 percent of all non-federal government workers). Self-employed workers can opt in, rather than be required to participate, and their inclusion here may slightly bias the results (overestimate the number of leaves taken and underestimate the cost of the program).

Programs estimated

We provided estimates of the eight variations of paid leave programs summarized in Table 1 below.

Table 1, Eight paid medical and family leave programs considered

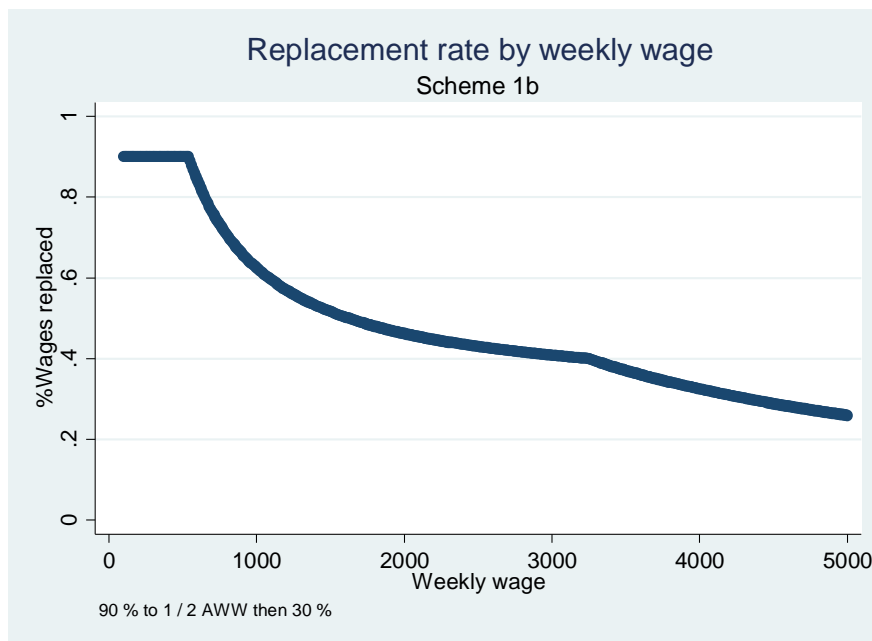
<i>Scheme</i>	<i>Eligibility hours/year</i>	<i>Weekly benefit cap</i>	<i>Max weeks TDI (own health, inc. pregnancy)</i>	<i>Max weeks FL (family leave)</i>	<i>Replacement rate</i>	<i>Waiting period in weeks</i>
1a	680	\$1,000	12	12	0.667	1 all leaves
1b	340	\$1,298*	12	12	.9 to 1/2 AWW; then .3	0 for new child; 1 for all others
1c	340	\$750	12	12	.9 to 1/2 AWW; then .3	0 for new child; 1 for all others
2a	680	\$1,000	26	12	.9 to 1/2 AWW; then .3	0 for new child; 1 for all others
2b	340	\$1,298*	26	12	.9 to 2/3 AWW; then .5	0 for new child; 1 for all others
2c	340	\$750	26	12	.9 to 2/3 AWW; then .5	0 for new child; 1 for all others
3a	340	\$750	12	26	.9 to 1/2 AWW; then .3	0 for new child; 1 for all others
3b	340	\$1,298*	16	26	.9 to 1/2 AWW; then .5	0 for new child; 1 for all others

*120 percent of Average weekly wage (AWW)

² There is anecdotal evidence that firms do this. In addition, a 2015 Paid Family Leave Market Research report on California’s Paid Family Leave program conducted for California’s Employment Development Department (http://www.edd.ca.gov/disability/pdf/Paid_Family_Leave_Market_Research_Report_2015.pdf) finds that between 40 percent- 50 percent of women taking paid family leave with incomes over \$60,000 used “integrated” benefits – a combination of program and employer pay (p. 41)

These eight program schemes differ from each other slightly in terms of eligibility, weekly benefit cap, weeks of leave, replacement rate and waiting period. For several schemes, the benefit cap as well as the replacement cap are pegged to Washington State Average Weekly Wage (AWW), which was \$1,082 in 2015 (<https://esd.wa.gov/newsroom/washingtons-average-wage-tops-56000-in-2015>). In schemes 1b and 3b the cap is equal to 120 percent of the AWW. In all schemes but 1a, the replacement rate is tied to a worker's weekly wage as a percent of the AWW. In schemes 1b, 1c, 2a and 3a, all workers using the leave program would get 90 percent of their first \$541 (i.e. 1/2 of AWW) weekly salary and then for every dollar earned over that, 30 percent of wages would be replaced up until the total received is equal to the benefit cap. Figure 1 below depicts the percent of wages replaced by weekly wages (up to \$5,000 per week) using scheme 1b. The drop-off will be steeper for 1c, 2a, and 3a as the benefit cap is lower.

Figure 1, Replacement rates by weekly wages, scheme 1b



For example, for schemes 1b, 1c, 2a and 3a, a worker that earned \$690 a week (Washington's weekly median earnings level in 2009-2014) would receive just under \$533 a week, which is 77.2 percent of that worker's weekly wages. A worker would reach the cap of \$750 at about \$1,415 a week (with a replacement rate of 53 percent). After that wage level, any additional dollar earned does not result in any addition benefit. The cap of \$1,000 is reached at \$2,250 a week (with 44 percent of earnings replaced) and the cap of \$1,298 (the scheme depicted in Figure 1) is reached at just under \$3,250 a week with 40 percent of income replaced.³ For schemes 2b and 2c, 90 percent of all wages up to \$722 (2/3 of AWW), then 50 percent of every additional dollar is replaced (up to the cap). This is a more generous replacement scheme than the others. Appendix 2 includes figures that depict the benefit levels and replacement rates for all eight schemes.

Cost of eight different program schemes

³ The lower the cap, the lower the percentage of wages received by workers with incomes above the cap. So for example, the worker that earns \$3,250 a week, would get 23 percent of his or her wage if the cap were \$750 and just under 31 percent if the cap were \$1,000.

Table 2 provides a summary of each scheme, the estimated number of program leaves, and various cost estimates (total cost in millions, average weekly cost, and cost as a percent of total payroll of covered workforce).

The number of total program leaves (i.e. eligible claims) differ primarily because of the eligibility requirements and to some degree the level of current employer wage replacement (the higher the program wage replacement rate, the more likely a worker will use a program rather than employer benefits). Schemes 1a and 2a have higher qualifying hours of work compared to the other schemes and as a result somewhat lower program use.

The average cost per covered worker ranges from \$182 (scheme 1a) to \$296 (scheme 2b) per year, net administrative costs, with a range of 0.42 to 0.68 percent of total payroll. Generally speaking, the lower the eligibility requirements, the longer the maximum weeks allowed (especially for own-health leave), the higher the benefit cap and replacement rate, and lower number of waiting period days, the higher the cost of the program. Scheme 2b above with 26 weeks for own-health, a cap of 120 percent of the AWW, lower eligibility level, and higher replacement rate has highest costs. Scheme 1a has lower costs (higher eligibility requirements and 12 weeks for own-health leave).

The percent of all program leaves (i.e. those using a program) divided by the covered workforce is between 5.7 and 6.2 percent depending on the scheme.

Leave taken

Table 3 summarizes each of the schemes and depicts the total leaves taken (with or without a program), the total number of program leaves (i.e. eligible claims, as reported in Table 2), and percent of all leaves taken that have any wage replacement currently and under the eight different paid family and medical leave schemes.

The total number of leaves taken currently is lower than the total number of leaves taken with any of the schemes. This is because many workers that could not afford to take a leave can do so with a paid leave program. The increase in total leaves taken and in program leaves is lowest in the two schemes with higher eligibility requirements (1a and 2a).

The majority of leaves are for own-health. About 59.5 percent are for non-pregnancy own-health leaves and 7.5 percent for pregnancy, for a total of 67 percent or two-thirds of all leaves. Twenty-four percent of leaves taken are to care for an ill-relative, with about 9 percent for a new child. These largely reflect the probabilities from the DOL survey.

The majority of program leaves are for own health (about 66 percent for all schemes), with pregnancy leaves at about 13 percent and new child bonding leaves at about 16 percent (being somewhat sensitive to eligibility requirements), and ill relative leaves at between five percent. These distributions as they differ from total leaves taken are due mostly to the imposed take-up rates we use, although pregnancy and new child leaves are somewhat reduced when eligibility requirements are higher.

Because own-health (including pregnancy-related) leaves comprise almost 80 percent of program leaves the schemes with 26 weeks for own health leaves are more costly. These leaves are also the longest (see Table 4).

Programs with lower eligibility requirements boost wage replacement rates by 10 percentage points. Reasons why people might still leave without wage replacement, even with a program, include taking a short leave (the median leave is 3 weeks), no knowledge of the program, workplace culture, or difficulty using the program (nature of the leave or administration of program). These are accounted for in the take-

up rates we use. Each of the schemes are particularly effective at boosting wage replacement for pregnancy and new child leaves (partly because of the imposed 100 percent take-up rate), but also because of the elimination of the waiting period for family leaves.

Length of leaves

Table 4 depicts total leave lengths (of all leavers) by type of leave and the program leave lengths by type of leave and by gender and under the eight different paid family and medical leave schemes. The average length of leaves currently is 6.6 weeks for all leaves. The median length of leave currently is three weeks, so clearly averages are being pulled up by those taking long leaves. Still, the average total length of leave increases by one to 1.5 weeks with a program in place, increasing the median total length of leave to four weeks.

Pregnancy leaves are the longest leave taken currently and with any of the eight different program schemes, followed by own-health (non-pregnancy-related) leaves, new child and ill relative leaves.

The last three panels of table 4 provide the average length of weeks workers receiving benefits use each of the programs. The first of these is for all workers, the next is for men only while the last one is for women only. The model estimates that average program weeks are longest for own-health non-pregnancy related leave, but closely followed by pregnancy leave. As expected the average number of weeks increases for these types of leave for schemes 2a, 2b and 2c, when the maximum number of weeks allowed is 26 weeks. These averages are lower than averages in CA, NJ and RI, however (CA allows for up to 52 weeks, NJ for 26 weeks and RI for 30). The average number of weeks for new child and ill relative leave remains low, even when the maximum number of weeks allowed is 26 (schemes 3a and 3b), although women's bonding time does increase for these schemes.

Table 2: Program leaves and costs for eight different paid medical and family leave programs

Scheme	1a	1b	1c	2a	2b	2c	3a	3b
Eligibility hours/year	680	340	340	680	340	340	340	340
Cap	\$1,000	\$1,298*	\$750	\$1,000	\$1,298*	\$750	\$750	\$1,298*
Max weeks TDI	12	12	12	26	26	26	12	16
Max weeks FL	12	12	12	12	12	12	26	26
Replacement rate	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
Waiting period in weeks	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
Program leaves	195,300	210,900	209,600	196,100	211,700	211,400	209,700	210,800
Cost in \$millions	\$622.68	\$682.69	\$631.39	\$772.49	\$1,015.63	\$848.96	\$642.27	\$862.02
Average yearly cost per worker	\$182	\$199	\$184	\$225	\$296	\$248	\$187	\$252
Average weekly cost per worker	\$3.50	\$3.83	\$3.54	\$4.34	\$5.70	\$4.77	\$3.61	\$4.84
Average weekly benefit paid	\$563	\$559	\$517	\$561	\$667	\$556	\$517	\$631
Payroll contribution uncapped	0.42%	0.46%	0.43%	0.52%	0.68%	0.57%	0.43%	0.58%
Program leaves as percent of employment	5.7%	6.2%	6.1%	5.7%	6.2%	6.2%	6.1%	6.2%

Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

* 120 percent AWW (average weekly wage)

Table 3 Total leave taken, program leaves and percent with wage replacement, currently and under eight different paid medical and family leave schemes

<i>Scheme</i>	<i>Currently</i>	<i>1a</i>	<i>1b</i>	<i>1c</i>	<i>2a</i>	<i>2b</i>	<i>2c</i>	<i>3a</i>	<i>3b</i>
<i>Eligibility hours/year</i>	NA	680	340	340	340	340	340	340	340
<i>Cap</i>	NA	\$1,000.00	\$1,298*	\$750.00	\$1,000.00	\$1,298*	\$750.00	\$750.00	\$1,298*
<i>Weeks TDI</i>	NA	12	12	12	26	26	26	12	16
<i>Weeks FL</i>	NA	12	12	12	12	12	12	26	26
<i>Replacement rates</i>	NA	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
<i>Waiting period in weeks</i>	NA	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
<i>Total leaves taken</i>									
<i>Own health</i>	345,500	357,000	358,900	357,700	356,000	358,500	359,600	357,700	357,600
<i>Pregnancy</i>	42,800	44,100	44,200	44,200	43,800	44,000	44,400	44,300	44,400
<i>New child</i>	49,800	52,400	53,200	53,300	52,200	53,400	53,500	53,200	53,300
<i>Ill relative</i>	142,500	143,800	144,000	144,200	143,200	144,000	143,600	144,400	144,000
<i>All leaves</i>	580,600	597,300	600,400	599,500	595,100	599,800	601,100	599,700	599,300
<i>Program leaves taken</i>									
<i>Own health</i>	NA	130,318	138,063	137,210	130,120	137,845	138,143	137,398	137,594
<i>Pregnancy</i>	NA	24,862	28,283	28,068	25,452	28,384	28,457	28,205	28,352
<i>New child</i>	NA	30,875	34,444	34,258	31,246	35,581	34,762	34,106	35,105
<i>Ill relative</i>	NA	9,227	10,153	10,096	9,321	9,909	10,025	10,036	9,787
<i>All leaves</i>	NA	195,282	210,942	209,633	196,138	211,719	211,388	209,745	210,838
<i>Percent wage replaced</i>									
<i>Own health</i>	68.5%	78.6%	79.7%	79.6%	78.6%	79.7%	79.5%	79.5%	79.6%

<i>Pregnancy</i>	69.4%	90.8%	93.5%	93.5%	90.8%	93.2%	93.3%	93.3%	93.1%
<i>New child</i>	71.4%	92.0%	97.5%	97.5%	92.2%	97.5%	97.5%	97.4%	97.5%
<i>Ill relative</i>	72.8%	75.2%	75.3%	75.3%	75.2%	75.1%	75.4%	75.1%	75.2%
<i>All leaves</i>	69.9%	79.8%	81.2%	81.2%	79.9%	81.2%	81.1%	81.0%	81.2%

Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

** 120 percent AWW (average weekly wage)*

Table 4 Total leave lengths by type of leave and program leave lengths by type of leave and gender, currently and under eight different paid medical and family leave schemes

Scheme	Currently	1a	1b	1c	2a	2b	2c	3a	3b
<i>Eligibility hours/year</i>	NA	680	340	340	680	340	340	340	340
<i>Cap</i>	NA	\$1,000	\$1,298*	\$750	\$1,000	\$1,298*	\$750	\$750	\$1,298*
<i>Weeks TDI</i>	NA	12	12	12	26	26	26	12	16
<i>Weeks FL</i>	NA	12	12	12	12	12	12	26	26
<i>Replacement rates</i>	NA	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
<i>Waiting period in weeks</i>	NA	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
<i>Total length of leave</i>									
<i>Own health</i>	7.1	8.8	8.9	8.9	9.3	9.5	9.5	8.8	9.1
<i>Pregnancy</i>	12.6	12.9	13.0	12.9	13.1	13.2	13.2	12.9	13.1
<i>New child</i>	5.3	5.7	5.5	5.5	5.7	5.5	5.6	5.5	5.5
<i>Ill relative</i>	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
<i>All leaves</i>	6.6	7.7	7.7	7.7	8.0	8.1	8.1	7.7	7.9
<i>Total length on program</i>									
<i>Own health</i>	NA	7.6	7.7	7.7	10.0	10.3	10.2	7.7	8.8
<i>Pregnancy</i>	NA	7.4	7.6	7.6	9.3	9.6	9.5	7.6	8.5
<i>New child</i>	NA	4.2	4.6	4.6	4.4	4.6	4.7	5.2	5.2
<i>Ill relative</i>	NA	2.9	2.8	2.9	2.9	2.8	2.8	3.4	3.5
<i>All leaves</i>		6.8	7.0	7.0	8.7	8.9	8.9	7.1	7.9
<i>Men -- total length on program</i>									
<i>Own health</i>	NA	7.7	7.8	7.8	10.0	10.4	10.2	7.8	8.8
<i>Pregnancy</i>	NA	NA	NA	NA	NA	NA	NA	NA	NA
<i>New child</i>	NA	2.3	2.5	2.5	2.3	2.5	2.5	2.6	2.6
<i>Ill relative</i>	NA	2.5	2.5	2.5	2.5	2.4	2.4	2.8	2.8
<i>Women-total length on program</i>									
<i>Own health</i>	NA	7.5	7.7	7.7	10.1	10.3	10.2	7.7	8.7
<i>Pregnancy</i>	NA	7.4	7.6	7.6	9.3	9.6	9.5	7.6	8.5
<i>New child</i>	NA	7.6	8.0	8.0	7.8	8.1	8.0	9.4	9.5

<i>Ill relative</i>	NA	3.2	3.1	3.2	3.2	3.1	3.1	3.8	3.9
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Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

** 120 percent AWW (average weekly wage)*

Appendix 1: Tables using lower take-up rates (40 percent for non-pregnancy own health leaves, 100 percent for pregnancy and new child leaves, 10 percent for ill spouse and ill child leaves, and 5 percent for ill relative leaves).

Table A.1: Program leaves and costs for eight different paid medical and family leave programs using lower take-up rates

Scheme	1a	1b	1c	2a	2b	2c	3a	3b
Eligibility hours/year	680	340	340	680	340	340	340	340
Cap	\$1,000	\$1,298*	\$750	\$1,000	\$1,298*	\$750	\$750	\$1,298*
Max weeks TDI	12	12	12	26	26	26	12	16
Max weeks FL	12	12	12	12	12	12	26	26
Replacement rate	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
Waiting period in weeks	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
Program leaves	164,400	178,300	179,200	166,900	180,600	179,600	178,400	180,700
Cost in \$millions	\$519.30	\$572.12	\$535.26	\$650.29	\$856.09	\$713.70	\$543.62	\$731.65
Avg yearly cost per worker	\$152	\$167	\$156	\$190	\$250	\$208	\$159	\$214
Avg weekly cost per worker	\$2.92	\$3.21	\$3.00	\$3.65	\$4.81	\$4.01	\$3.05	\$4.11
Avg weekly benefit paid	\$561	\$558	\$516	\$561	\$665	\$555	\$516	\$628
Payroll contribution uncapped	0.35%	0.39%	0.36%	0.44%	0.58%	0.48%	0.37%	0.49%

Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

Take-up rates: Own-health 40 percent; Pregnancy and New Child 100 percent; Ill Child and Ill Spouse 10 percent; Ill Parent 5 percent.

* 120 percent AWW (average weekly wage)

Table A.2 Total leave taken, program leaves and percent with wage replacement, currently and under eight different paid medical and family leave schemes using **lower take-up rates**

<i>Scheme</i>	<i>currently</i>	<i>1a</i>	<i>1b</i>	<i>1c</i>	<i>2a</i>	<i>2b</i>	<i>2c</i>	<i>3a</i>	<i>3b</i>
<i>Eligibility hours/year</i>	NA	680	340	340	680	340	340	340	340
<i>Cap</i>	NA	\$1,000	\$1,298*	\$750	\$1,000	\$1298*	\$750	\$750	\$1,298*
<i>Weeks TDI</i>	NA	12	12	12	26	26	26	12	16
<i>Weeks FL</i>	NA	12	12	12	12	12	12	26	26
<i>Replacement rates</i>	NA	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
<i>Waiting period in weeks</i>	NA	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
<i>Total leaves taken</i>									
<i>Own health</i>	345,700	354,000	355,700	356,900	353,600	355,800	356,000	355,800	356,700
<i>Pregnancy</i>	42,900	44,100	44,000	44,200	44,100	44,500	44,100	44,500	44,200
<i>New child</i>	49,600	51,900	53,000	53,600	51,900	53,100	53,100	53,300	53,400
<i>Ill relative</i>	142,400	142,700	142,300	143,400	143,300	143,300	143,400	143,700	143,800
<i>All leaves</i>	580,600	592,600	595,000	598,100	593,000	596,700	596,600	597,300	598,200
<i>Program leaves taken</i>									
<i>Own health</i>	NA	103,400	110,200	110,900	104,400	110,200	110,600	110,100	110,800
<i>Pregnancy</i>	NA	24,800	27,900	28,000	25,600	28,900	28,400	28,100	28,600
<i>New child</i>	NA	30,600	34,200	34,400	31,300	35,600	34,600	34,200	35,400
<i>Ill relative</i>	NA	5,500	6,000	6,000	5,600	6,000	6,100	5,900	6,000
<i>All leaves</i>	NA	164,400	178,300	179,200	166,900	180,600	179,600	178,400	180,700
<i>Percent wage replaced</i>									
<i>Own health</i>	68.5%	76.6%	77.4%	77.4%	76.7%	77.3%	77.5%	77.4%	77.4%
<i>Pregnancy</i>	69.3%	90.6%	93.3%	93.2%	90.8%	93.4%	93.4%	93.2%	93.3%
<i>New child</i>	71.4%	92.2%	97.5%	97.5%	92.2%	97.6%	97.5%	97.6%	97.6%
<i>Ill relative</i>	72.8%	74.2%	74.3%	74.4%	74.0%	74.2%	74.2%	74.3%	74.2%
<i>All leaves</i>	69.9%	78.4%	79.6%	79.7%	78.4%	79.6%	79.7%	79.7%	79.6%

Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

Take-up rates: Own-health 40 percent; Pregnancy and New Child 100 percent; Ill Child and Ill Spouse 10 percent; Ill Parent 5 percent.
* 120 percent AWW (average weekly wage)

Table A.3 Total leave lengths by type of leave and program leave lengths by type of leave and gender, currently and under eight different paid medical and family leave schemes using **lower take-up rates**

<i>Scheme</i>	<i>Currently</i>	<i>1a</i>	<i>1b</i>	<i>1c</i>	<i>2a</i>	<i>2b</i>	<i>2c</i>	<i>3a</i>	<i>3b</i>
<i>Eligibility hours/year</i>	NA	680	340	340	340	340	340	340	340
<i>Cap</i>	NA	\$1,000	\$1,298*	\$750	\$1,000	\$1,298*	\$750	\$750	\$1,298*
<i>Weeks TDI</i>	NA	12	12	12	26	26	26	12	16
<i>Weeks FL</i>	NA	12	12	12	12	12	12	26	26
<i>Replacement rates</i>	NA	0.667	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .3	.9 to 2/3 AWW; then .5	.9 to 2/3 AWW; then .5	.9 to 1/2 AWW; then .3	.9 to 1/2 AWW; then .5
<i>Waiting period in weeks</i>	NA	1 all leaves	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others	0=new child; 1=all others
<i>Total length of leave</i>									
<i>Own health</i>	7.1	8.5	8.5	8.5	8.9	9.0	9.0	8.5	8.7
<i>Pregnancy</i>	12.6	13.0	13.0	13.0	13.1	13.3	13.1	13.0	13.1
<i>New child</i>	5.3	5.8	5.5	5.5	5.7	5.5	5.5	5.6	5.5
<i>Ill relative</i>	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
<i>All leaves</i>	6.6	7.5	7.5	7.5	7.8	7.8	7.8	7.5	7.6
<i>Total length on program</i>									
<i>Own health</i>	NA	7.6	7.7	7.7	10.1	10.4	10.2	7.7	8.8
<i>Pregnancy</i>	NA	7.4	7.5	7.6	9.3	9.6	9.5	7.6	8.5
<i>New child</i>	NA	4.2	4.6	4.6	4.3	4.6	4.6	5.2	5.2
<i>Ill relative</i>	NA	2.8	2.8	2.8	2.8	2.9	2.8	3.4	3.4
<i>All leaves</i>	NA	6.8	6.9	6.9	8.6	8.8	8.7	7.1	7.9
<i>Men -- total length on program</i>									
<i>Own health</i>	NA	7.7	7.8	7.7	10.1	10.4	10.2	7.8	8.9
<i>Pregnancy</i>	NA	NA	NA	NA	NA	NA	NA	NA	NA
<i>New child</i>	NA	2.3	2.4	2.4	2.3	2.5	2.5	2.6	2.6
<i>Ill relative</i>	NA	2.3	2.5	2.4	2.4	2.4	2.4	2.7	2.7
<i>Women-total length on program</i>									
<i>Own health</i>	NA	7.6	7.7	7.7	10.1	10.3	10.2	7.7	8.8
<i>Pregnancy</i>	NA	7.4	7.5	7.6	9.3	9.6	9.5	7.6	8.5

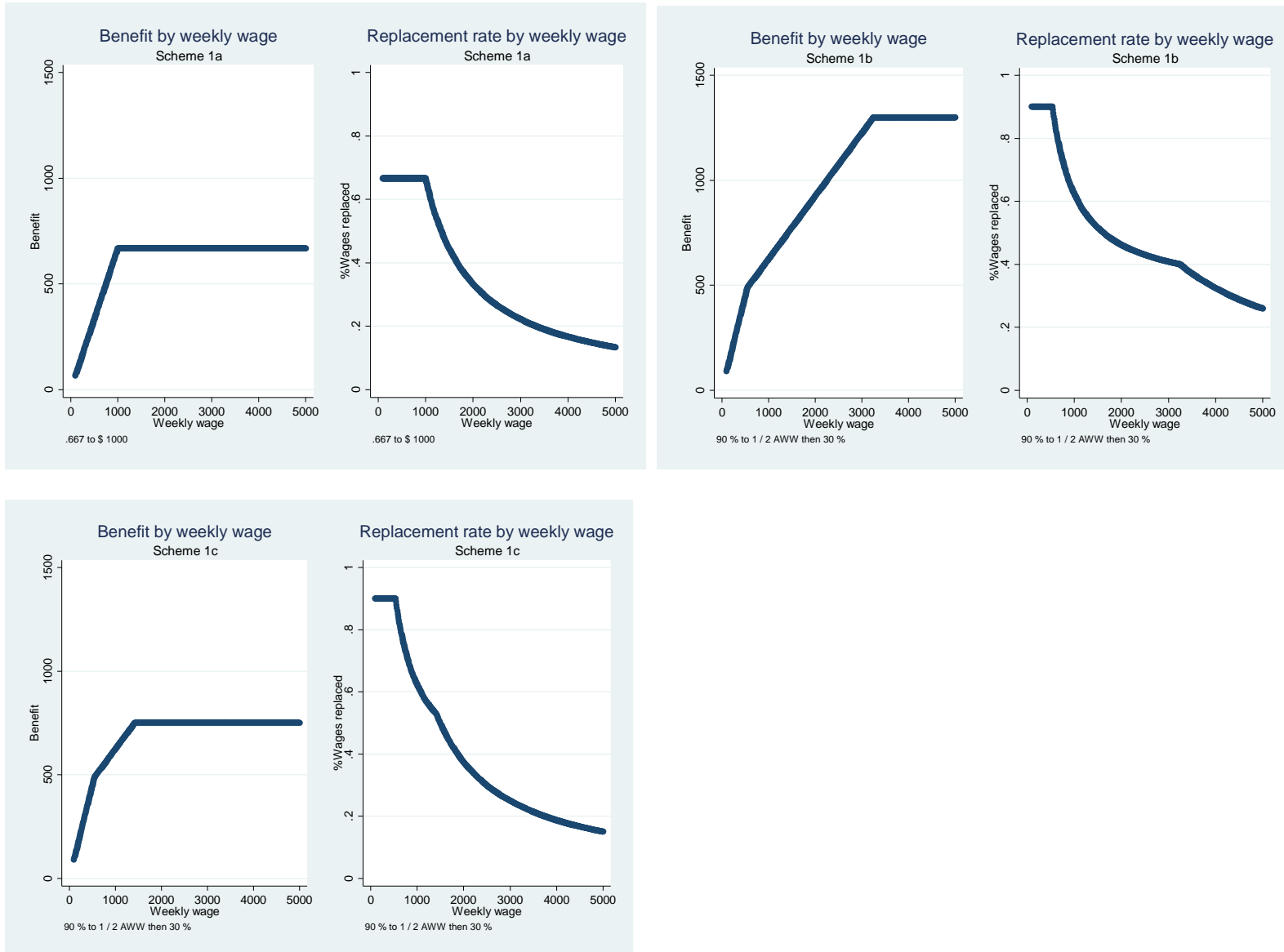
<i>New child</i>	NA	7.6	8.0	8.0	7.7	8.1	8.0	9.5	9.5
<i>Ill relative</i>	NA	3.2	3.1	3.1	3.2	3.2	3.1	3.9	4.0

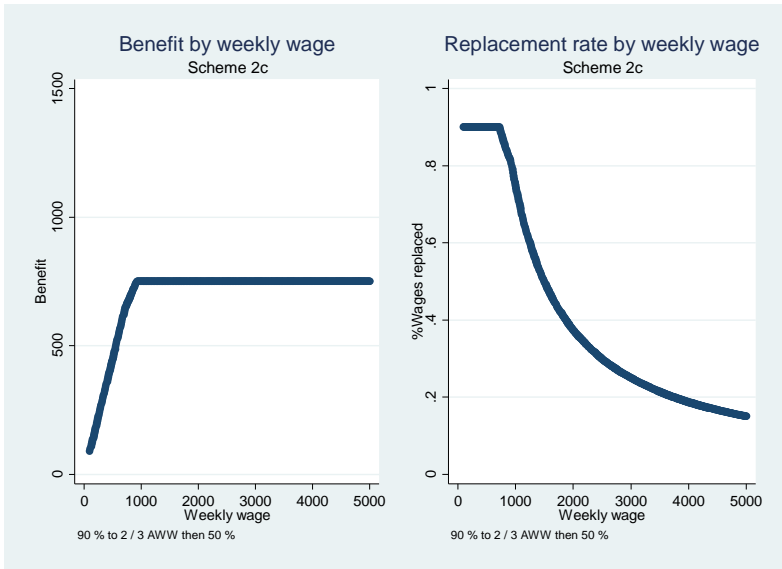
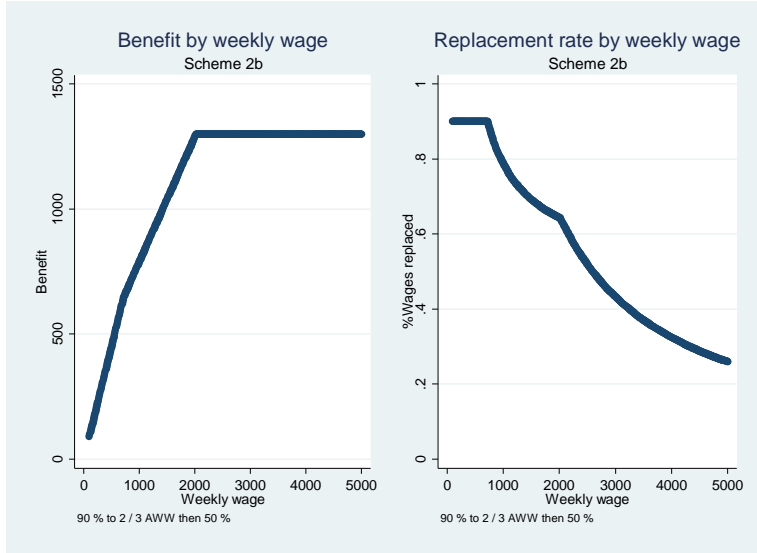
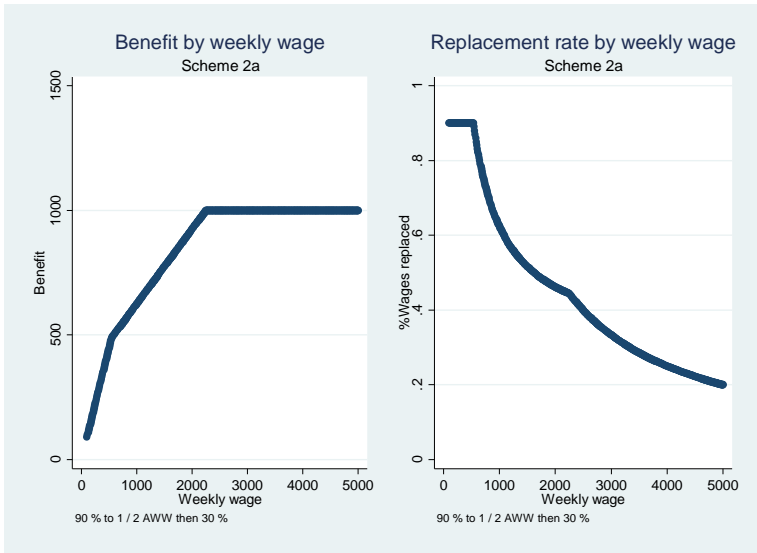
Using June 26, 2016 version of ACM/IWPR Paid Family and Medical Leave Simulation Model

Take-up rates: Own-health 40 percent; Pregnancy and New Child 100 percent; Ill Child and Ill Spouse 10 percent; Ill Parent 5 percent.

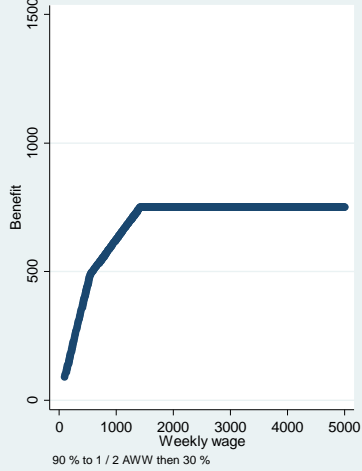
** 120 percent AWW (average weekly wage)*

Appendix 2: Benefit and replacement rate by weekly wage for eight schemes

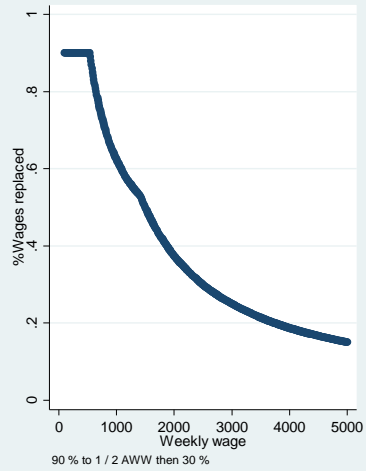




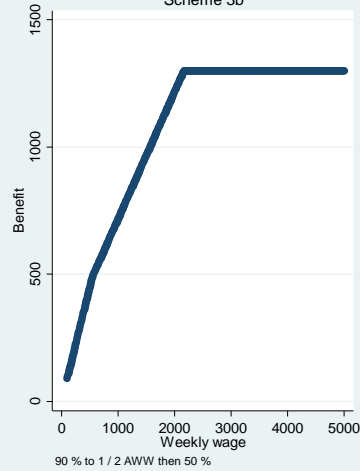
Benefit by weekly wage
Scheme 3a



Replacement rate by weekly wage
Scheme 3a



Benefit by weekly wage
Scheme 3b



Replacement rate by weekly wage
Scheme 3b

